Legal article

Last updated 30 October 2026

# Health insurance for retirees: what the visa demands vs what your health needs

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> This article is general legal information, not a legal opinion on any specific matter. Each matter must be assessed on its own facts and evidence. The latest online version is at https://retireinthailandadvisory.com/health-insurance-retirees-thailand.html

Two separate questions get mixed together constantly: "what insurance does my visa require?" and "what insurance should I actually have?" The answers are different, and confusing them can cost a retiree a great deal in premiums over the years.

## Question 1, what the visa requires

| Visa | Insurance requirement |
|---|---|
| Non-O + extensions | **None.** Clause 2.22 (6) of Immigration Bureau Order No. 12/2568 applies the insurance criterion only to O-A holders, the extension rules[1] |
| O-A | **฿3,000,000 / USD 100,000** total sum insured per policy year, all medical expenses including COVID-19; Thai insurer on the TGIA list or foreign insurer with the Foreign Insurance Certificate; every extension re-checks it, the O-A insurance rule in detail |
| O-X | Sum insured **฿3,000,000 / USD 100,000** per policy year, as listed by the Royal Thai Consulate-General, Los Angeles (page updated 25 September 2026). The old ฿40,000 outpatient / ฿400,000 inpatient split came from the 2019 rule and was replaced on 15 June 2021[2] |



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| Visa | Insurance requirement |
|---|---|
| LTR | Health cover of at least USD 50,000, or Thai social security, or a USD 100,000 deposit, under BOI Announcement No. Por. 3/2568[3] |

This is why the Non-O or the LTR often suits retirees better: they leave the insurance decision **with you**, based on your health and wealth, not with a rule written for everyone.

## Question 2, what you should actually have

Beyond the visa minimum, the right policy depends on your age, health, savings and where you would want treatment. Premiums vary with age, medical history, deductible and each insurer's underwriting, so we do not publish price ranges: ask at least two insurers for a written quote on the same terms.

Retirees coming from the United States should know that Medicare does not travel with them. Medicare's own fact sheet states: "In most situations, Medicare won't pay for health care or supplies you get outside the U.S.", and the foreign travel emergency cover in most Medigap plans has a lifetime limit of USD 50,000.[4] See the Thailand retirement visa for US citizens.

- **Check the entry age and the renewal clause first.** Policies set their own maximum entry ages and renewal terms. A clause that guarantees renewal for life is worth more to a retiree than a low first-year premium.
- **Deductible:** a higher deductible lowers the premium, and you pay small bills yourself. Compare quotes with and without a deductible on the same sum insured.
- **Self-insurance** (Non-O only): no visa condition requires insurance on a Non-O extension, but an uninsured hospital bill is paid from your own funds, so write the plan down and tell your family where the money is. Pair it with a Thai will and, ideally, a living will.



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- **O-A renewal risk:** if your insurer declines to renew, you need another qualifying policy or the route for people refused cover (the insurer's letter of denial plus evidence worth not less than 3 million baht in total, under Immigration Bureau criteria, the O-A insurance rule). Without one of these, the O-A extension cannot proceed. Moving to a Non-O is possible, how the switch works.

## Footnotes

1. คำสั่งสำนักงานตรวจคนเข้าเมือง ที่ 12/2568 (Immigration Bureau Order No. 12/2568), 23 January 2025, annex clause 2.22 (6), copy published by the Phrae Provincial Immigration Office, https://phrae.immigration.go.th/wp-content/uploads/2025/04/คำสั่ง-สตม.-ที่-12.68-เรื่อง-การอนุญาตให้คนต่างด้าวอยู่ในราชอาณาจักรเป็นการชั่วคราว.pdf (PDF pages 19-20), read 30 October 2026.
2. Royal Thai Consulate-General, Los Angeles, "Non-Immigrant O, O-A, O-X", last updated 25 September 2026, https://thaiconsulatela.thaiembassy.org/en/publicservice/non-o-o-a-o-x, read 15 October 2026; on the 2021 change see O-A visa health insurance requirements.
3. Announcement of the Office of the Board of Investment No. Por. 3/2568, 4 February 2025, https://ltr.boi.go.th/documents/Announcement_of_the_Office_of_the_Board_of_Investment_No_Por_3_2568_(EN).pdf; see the LTR Wealthy Pensioner guide.
4. Centers for Medicare & Medicaid Services, "Medicare Coverage Outside the United States", CMS Product No. 11037, April 2026, https://www.medicare.gov/publications/11037-medicare-coverage-outside-the-united-states.pdf, read 15 October 2026.



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