Guide

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Healthcare in Thailand: what treatment really costs, and the paperwork nobody prepares

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> This guide is general information for people planning to retire in Thailand, not legal, tax or medical advice on any specific matter. Fees, rules and hospital services change; check with the relevant authority or provider before relying on them. The latest online version is at https://retireinthailandadvisory.com/healthcare-hospitals-thailand.html

Healthcare is the reason many retirees choose Thailand, world-class private hospitals at a fraction of Western prices. It is also where families can face serious legal difficulty when three documents that cost less than one night in a private room were never prepared.

The two-tier system, used intelligently

	Private hospitals	Government hospitals
English	Standard in major cities	Limited
Waiting	Same-day specialists	Queues, sometimes months for elective
Consultation	฿1,000-2,500	฿100-500 (foreigner rate)

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	Private hospitals	Government hospitals
Overnight admission	฿15,000-40,000	฿2,000-8,000
Hip replacement	฿350,000-600,000	Roughly a third
ICU, per week	฿700,000-1,500,000+	Far less, bed availability varies

The pattern experienced expats settle into: government or mid-tier private for chronic-disease management and routine care; top private for surgery, cardiac and cancer care; and location chosen with a good hospital within 30-60 minutes, a factor that should shape where you retire.

Emergencies, the part to plan before it happens

- **1669** is the national medical emergency number. Response times depend on where you live, so know your nearest 24-hour cardiac-capable hospital *by name* and how to get there.
- Private hospitals will treat first and bill later for true emergencies, but admissions staff will ask about payment early. A card on your person naming your insurer/policy (or "self-insured, funds at X bank") changes the conversation.
- Prescriptions: most medications are available at Thai pharmacies at low prices, many without prescription, but bring your medical history; continuity of care is your job here.

The three documents that prevent the chaos

1. **Living will (advance directive)**, recognised under Thai law (s.12, National Health Act): your written instructions on end-of-life treatment. Without it, Thai hospitals default to treating, and to asking whichever relative is reachable.

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2. **Power of attorney / healthcare proxy**, who may speak to doctors, access your accounts and make decisions if you are incapacitated. An unmarried partner has *no* standing without this.
3. **A Thai will**, because the alternative is your family funding a Thai probate case from abroad while your accounts are frozen.

We prepare all three as a package, usually alongside a will, ask for the estate bundle when you contact us.

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