Legal article

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The O-A Long Stay visa and its 3-million-baht insurance rule (2026)

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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/oa-long-stay-visa.html

The O-A is the "official" retirement visa most embassies point you to. It works well, but its insurance condition becomes harder to meet as you grow older. Read this before applying from your home country.

O-A requirements (applied at a Thai embassy in your country of nationality/residence)

- Age 50+, no prohibited criminal record, medical certificate.
- Funds: ฿800,000 equivalent in bank deposits *or* ฿65,000/month income *or* combination, shown in your *home-country* bank, which suits people who haven't opened a Thai account yet.
- **Health insurance of at least ฿3,000,000 (USD 100,000)** covering all medical expenses, including COVID-19, for the entire stay, as a total sum insured per policy year. A Thai policy from a company on the TGIA list, or a foreign policy with the Foreign Insurance Certificate. The old ฿400,000 inpatient / ฿40,000 outpatient split dates from 2019, see O-A visa health insurance: the current rule and how to prove it.

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What to weigh before choosing it

The insurance requirement continues after the first visa. Each in-country extension of an O-A stay, made year by year, is checked against the insurance criteria again, **for as long as you stay on the O-A**. Premiums for a 75-year-old on a ฿3M policy commonly run ฿100,000-250,000+ per year, insurers can decline renewal after a claim, and most Thai insurers stop writing new policies at 70-75. We regularly meet O-A holders in their late 70s facing premiums larger than their rent.

By contrast, the Non-Immigrant O route has similar financial requirements and **no health insurance condition** in its published criteria; the 2019 police order on insurance was written for O-A holders. You choose your cover on its merits. Compare: health insurance for retirees.

When the O-A does make sense

- You want everything approved *before* leaving home, with funds staying in your home bank.
- You are under ~65, insurable at reasonable cost, and value the near-two-year stay (see FAQ) while you decide if Thailand is permanent.
- You plan to switch to LTR or Non-O later, we map the exit route at the start.

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