

O-A visa health insurance in Thailand: the 3 million baht rule and how to prove it

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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-visa-health-insurance-requirements.html>

Key points

- **The current O-A rule is one total figure.** Since 1 October 2021 the policy must cover all medical expenses, including COVID-19, with a sum insured of not less than USD 100,000 or 3,000,000 baht per policy year.
- **The old 40,000 / 400,000 baht split is history.** It came from the 2019 rule, which fixed outpatient and inpatient minimums. The Cabinet replaced it on 15 June 2021.
- **Thai or foreign insurers both qualify.** A Thai policy should come from a company on the Thai General Insurance Association list. A foreign policy needs the Foreign Insurance Certificate, completed, signed and stamped by the insurer.
- **Extensions in Thailand check the insurance again.** For a foreign policy, the guideline asks for a certificate certified by your embassy in Thailand, or notarized through your own foreign ministry.



- **If insurers refuse you, there is a fallback.** The guideline accepts a letter of denial plus evidence of assets, deposits or insurance worth not less than 3 million baht in total, under Immigration Bureau criteria.

O-A visa health insurance must cover all medical expenses in Thailand, including COVID-19, with a sum insured of at least USD 100,000 or 3,000,000 baht per policy year, for the whole of your stay. That is the rule for the Non-Immigrant O-A visa (วีซ่าประเภทคนอยู่ชั่วคราว รหัส O-A), the one-year long-stay visa for applicants aged 50 and over. It has applied since 1 October 2021. Many websites still quote the older minimums of 40,000 baht outpatient and 400,000 baht inpatient. Those figures belong to the 2019 rule.

The current insurance requirement

The O-A policy must cover all medical expenses, including COVID-19, with a sum insured of not less than USD 100,000 or 3 million baht per policy year. It must run for the whole period of your stay in Thailand. A Thai or a foreign insurer may issue it.

The rule comes from a Cabinet decision. On 15 June 2021 the Cabinet approved a proposal of the Ministry of Public Health (กระทรวงสาธารณสุข). The Ministry's guideline states that applicants "are allowed to purchase Thai or non-Thai health insurance or have non-Thai social welfare" covering all medical expenses, with coverage of not less than USD 100,000 (3 million baht). It took effect on 1 October 2021.²

Thai consulates apply the same figure. The Royal Thai Consulate-General in Los Angeles, in its O-A page last updated on 1 September 2026, requires cover for the entire period of stay, including COVID-19, "with the total sum insured of no less than 3,000,000 THB or \$100,000 per policy year".⁵



Three points follow from the wording.

- **Total sum insured.** The test is one total figure per policy year. The current guideline does not split it into outpatient and inpatient minimums.
- **Whole stay.** The policy period must match the stay the visa gives you, which is up to one year.
- **All medical expenses.** A policy that pays only for accidents, or only for emergency evacuation, does not describe itself in the way the rule requires. Read the schedule of benefits before you buy.

Thai insurer or foreign insurer

Either works, but the paperwork differs. A Thai policy is shown with the policy document and should come from a company on the Thai General Insurance Association (TGIA) list. A foreign policy needs the Foreign Insurance Certificate, completed, signed and stamped by the insurer.

Thai policy. The Thai General Insurance Association (สมาคมประกันวินาศภัยไทย) runs longstay.tgia.org, which lists the Thai insurers taking part in the O-A scheme. The Los Angeles consulate asks for the policy document from a company "on the list".⁵

Foreign policy. The consulate requires the policy document and the Foreign Insurance Certificate "as stipulated by the Office of Insurance Commission and Health Insurance of Thailand". The insurer must complete, sign and stamp it. The consulate calls the certificate mandatory.⁵ The TGIA site links the same form for overseas insurers.⁶

Ask a foreign insurer early whether it will sign the certificate. Some international insurers do this routinely. Others refuse to sign forms that are not their own. You need a yes before you pay the premium.



Where the 40,000 / 400,000 baht figures came from

The split minimums of 40,000 baht outpatient and 400,000 baht inpatient come from the 2019 rule. The Cabinet replaced them in 2021 with the single 3 million baht figure. They still circulate because older guides were never updated.

The Ministry of Public Health's guideline sets out the history. The Cabinet approved the first insurance criteria on 2 April 2019. Royal Thai Police Order No. 548/2562 of 27 September 2019 then required O-A holders to buy insurance from a Thai company, covering outpatients for not less than 40,000 baht and inpatients for not less than 400,000 baht.¹

The same guideline explains why the rule changed. It records that foreigners over 70 could not buy Thai health insurance and so could not qualify to extend their stay, that the foreign certificate did not fit the insurance system, and that people extending had to buy non-Thai insurance.¹ The 2021 amendment answered that by opening the rule to foreign policies and adding a route for people refused cover.²

The TGIA page still shows the old figures under the heading "Renewal (before Sep,1 2022)", as the requirement for a local policy renewed before that date.⁶ If you read those numbers elsewhere without a date, treat them as out of date.

Insurance when you extend your stay in Thailand

An O-A stay is extended year by year at an immigration office (สำนักงานตรวจคนเข้าเมือง), and the insurance is checked again each time. With a foreign policy, the guideline asks for a certificate certified by your embassy in Thailand, or notarized through your own foreign ministry.

The Ministry of Public Health guideline sets the criteria for an extension of stay (การขออยู่ต่อ). For non-Thai insurance or non-Thai social welfare, the foreign insurance certificate "shall be certified by a government organization which is an embassy in Thailand", or notarized by an authorized person through the foreign ministry of the applicant's country.³



Plan for this before your first extension. An embassy appointment in Bangkok can take weeks. A policy that renews on a date after your extension is due leaves a gap you cannot fix at the counter. Align the policy year with your permission to stay.

If your insurer declines to renew, you have two options. One is the fallback described next. The other is a change of visa route, which we discuss in our guide to the Non-Immigrant O retirement visa and in our guide to the LTR Wealthy Pensioner visa. The timing of a switch matters, so get advice before your current permission runs out.

If insurers refuse to cover you

A person refused cover in whole or in part may file the insurer's letter of denial together with evidence of property, bank deposits, health insurance or other means worth not less than 3 million baht in total, under criteria set by the Immigration Bureau.

The guideline calls this group "risk groups". It lists two documents: the letter of denial, and documents showing "properties, bank deposit, health insurance or others" with coverage of not less than 3 million baht in total "in accordance with the criteria prescribed by the Immigration Bureau". A denial issued abroad must go through the same notarization route as the foreign certificate.⁴

The guideline does not say what form the asset evidence must take at each immigration office. Before you rely on this route, ask the office that will handle your extension, and keep the denial letter with a certified translation.

How your home country's health cover treats Thailand

Most retirees cannot rely on home-country public cover in Thailand. Medicare usually does not pay for care outside the United States, and the United Kingdom has no reciprocal healthcare agreement with Thailand. That is why the O-A policy has to be a separate contract.



United States. Medicare's own page states that it "usually doesn't cover health care while you're traveling outside the U.S." with some exceptions, and suggests buying travel medical coverage.⁷ A Medicare card is therefore not evidence of cover for an O-A application.

United Kingdom. The UK government's guidance on living in Thailand says: "Thailand does not have a reciprocal healthcare agreement with the UK." It advises having health insurance from Thai or international providers.⁸

Thailand's rule and these home-country rules point the same way. The state of your home country does not follow you here. The O-A rule simply makes a private policy a condition of the visa, rather than a choice.

Law and Economics and Related Disciplines

Economists explain why older applicants find health insurance hard to buy through adverse selection: when insurers cannot see each applicant's risk as well as the applicant can, raising the price drives out healthier buyers. A mandatory age-50-plus insurance rule runs straight into that problem.

George Akerlof used exactly this example in "The Market for 'Lemons'" (1970). He wrote: "It is a well-known fact that people over 65 have great difficulty in buying medical insurance." His explanation was that as the price rises, the people who still buy are those "increasingly certain that they will need the insurance". The average applicant becomes less healthy, and at the extreme no sale takes place at any price.⁹

The Thai record shows the same effect. The Ministry of Public Health listed, as the first problem with the 2019 rule, that non-Thai nationals over the age of 70 could not buy Thai health insurance and so could not extend their stay.¹ The 2021 amendment widened the market to foreign insurers and allowed assets as a substitute for those refused cover. In economic terms, it softened a mandate that the market could not always meet.



For a retiree the practical lesson is timing. Cover is easier to obtain before the age at which insurers start to decline, and a policy with guaranteed renewal is worth more than a cheaper one without it. Our guide to health insurance for retirees in Thailand covers how to compare policies.

Fitting insurance into your plan

Treat the O-A policy as one part of a written plan that also covers your visa route, your will and your tax position. Each affects the others.

The requirements beyond insurance are in our guide to the O-A long-stay visa. For what treatment costs here, see healthcare and hospitals in Thailand. A serious illness is also the moment a will matters. The Thai rules on the forms of a will are set out on Eksiam Legal's page on inheritance and wills. If your pension is paid into Thailand, read how tax treaties treat pensions and, in Thai, Eksiam Tax's page on foreign income brought into Thailand.

Common questions

These answers rest on the Ministry of Public Health's guideline on O-A health insurance, the O-A page of the Royal Thai Consulate-General in Los Angeles, and the TGIA long-stay insurance site, all read on 28 September 2026.

How much health insurance do I need for a Thai O-A visa?

A policy covering all medical expenses, including COVID-19, with a total sum insured of not less than USD 100,000 or 3,000,000 baht per policy year, for the whole period of your stay. This has been the rule since 1 October 2021.

Is the 40,000 baht outpatient and 400,000 baht inpatient rule still valid?

No. Those minimums came from the 2019 rule. The Cabinet replaced them on 15 June 2021 with a single total of USD 100,000 or 3 million baht, effective 1 October 2021.



Can I use a foreign health insurance policy for the O-A visa?

Yes. You file the policy document together with the Foreign Insurance Certificate, completed, signed and stamped by your insurer. For an extension in Thailand, the guideline asks for the certificate to be certified by your embassy in Thailand or notarized through your own foreign ministry.

Do I need insurance again when I extend my O-A stay in Thailand?

Yes. The O-A stay is extended year by year, and the Ministry of Public Health guideline sets insurance criteria for each extension. Keep the policy year aligned with your permission to stay.

What if no insurer will cover me because of my age or health?

The guideline lets a person refused cover file the insurer's letter of denial with evidence of property, bank deposits, health insurance or other means worth not less than 3 million baht in total, under Immigration Bureau criteria. Confirm the evidence your immigration office accepts before you rely on it.

Footnotes

1. Department of Health Service Support, Ministry of Public Health, "The Guideline on the Amendment to Additional Criteria for Purchasing Health Insurance of Non-Thai Nationals Applying for Non-Immigrant 'O-A' Visa (1 Year)", published by the Ministry of Foreign Affairs, https://image.mfa.go.th/mfa/0/5JYoZtAQn8/%E0%B8%87%E0%B8%B2%E0%B8%99%E0%B8%81%E0%B8%87%E0%B8%AA%E0%B8%B8%E0%B8%A5/Guideline_on_Non-Immigrant_O-A_Visa.pdf (read 28 September 2026), items 1.3 and 1.4: "Pursuant to the Decree of Royal Thai Police No. 548/2562 dated 27 September B.E. 2562 (2019) Re: the amendment to criteria and conditions of the consideration for non-Thai nationals who request for the temporary stay in Thailand, those nationals who obtained the Non-Immigrant "O-A" Visa shall purchase health insurance from Thai company that would valid for the whole duration of the stay in Thailand with the coverage for medical expenses in the case of out-patients of not less than 40,000 THB and in-patients of not less than 400,000 THB." ... "(1) non-Thai nationals over the age of 70 could not purchase Thai health insurance causing the lack of qualification to extend the stay"
2. Same guideline, item 1.6: "Later, on 15 June 2021, the Cabinet approved the aforementioned proposal submitted by Ministry of Public Health. Therefore, the criteria for applying for Non-Immigrant "O-A" Visa which originally indicated that non-Thai nationals who applied for the visa would purchase health insurance from Thai company whose coverage for out-patients shall not less than 40,000 THB and in-patients shall not less than 400,000 THB is changed into that those applicants are allowed to purchase Thai or non-Thai health insurance or have non-Thai social welfare that covers all medical expenses including the ones for COVID-19 with the coverage of not less than 100,000 USD (3 million THB) (details are shown in the table). The amended criteria take effect from 1 October 2021."



3. Same guideline, item 1.5, criterion 2.1: "Purchasing non-Thai health insurance or having non-Thai social welfare: (a) The foreign insurance certificate shall be certified by a government organization which is an embassy in Thailand, or (b) Coordinating with the Ministry of Foreign Affairs of the applicant's country to sign the notary by the authorised person." Table of criteria, row 2: "The Visa valid only 1 year (the extension shall be done year by year)."
4. Same guideline, item 1.5, criterion 3: "In the case of risk groups who are totally or partially denied insurance purchase by the company, they shall have additional documents as follows: (1) the letter of denial [(1.1) if the denial is issued in Thailand, follow the criteria, but (2) if it is done in foreign countries, coordinate with the Ministry of Foreign Affairs of the applicant's country to sign the notary by the authorised person] (2) documents demonstrating [sic] properties, bank deposit, health insurance or others whose coverage shall not less than 3 million THB in total in accordance with the criteria prescribed by the Immigration Bureau."
5. Royal Thai Consulate-General, Los Angeles, "Non-Immigrant Type 'O-A'", updated 1 September 2026, <https://thaiconsulatela.thaiembassy.org/en/publicservice/non-immigrant-type-o-a> (read 28 September 2026): "Effective from 1 October 2021, the applicant must be insured for the entire period of stay in Thailand with the following coverage: - Health insurance must cover COVID-19 disease with the total sum insured of no less than 3,000,000 THB or \$100,000 per policy year" ... "(a) In case of a foreign insurance company, the applicant must submit the insurance policy document; Foreign Insurance Certificate as stipulated by the Office of Insurance Commission and Health Insurance of Thailand, which must be completed, signed, and stamped by the insurance company." ... "(b) In the case of a Thai insurance company that is on the list, the applicant must submit the insurance policy document."
6. Thai General Insurance Association, "Guidelines Non-Immigrant Visa (O-A)", <https://longstay.tgia.org/guidelineoa>, and participating companies, <https://longstay.tgia.org/companiesoa> (read 28 September 2026): "Renewal (before Sep, 1 2022) The applicant must have the valid local health insurance policy with the minimum of coverage of 400,000 Baht for inpatient treatment and 40,000 Baht for outpatient treatment."
7. Medicare.gov, "Travel outside the U.S.", <https://www.medicare.gov/coverage/travel-outside-the-u.s> (read 28 September 2026): "Medicare usually doesn't cover health care while you're traveling outside the U.S. but there are some exceptions"
8. GOV.UK, "Living in Thailand", <https://www.gov.uk/guidance/living-in-thailand> (read 28 September 2026): "Thailand does not have a reciprocal healthcare agreement with the UK. Make sure you have appropriate health insurance to cover any healthcare costs. You can get insurance from Thai or international providers."
9. George A. Akerlof, "The Market for 'Lemons': Quality Uncertainty and the Market Mechanism", Quarterly Journal of Economics 84(3): 488-500 (1970), at 492-493, <https://www.jstor.org/stable/1879431>: "It is a well-known fact that people over 65 have great difficulty in buying medical insurance. The natural question arises: why doesn't the price rise to match the risk? Our answer is that as the price level rises the people who insure themselves will be those who are increasingly certain that they will need the insurance"

