
NON-IMMIGRANT VISA – CATEGORY “O-A” – HEALTH INSURANCE**SUMMARY**

New rules went into effect on 31 October 2019. These rules apply **ONLY** to a Thai Non-Immigrant Category O-A Visa.

This long stay Visa, is often referred to as a “retirement visa” because to qualify for it, one must meet Thailand’s requirements for retirees to live in Thailand. Further, this type of Visa can only be obtained in a foreigner’s home country or country of legal residence. Usually, the O-A Visa is valid for entry for one year from date of issuance and permits the holder, on each entry during the validity period to a one-year permission to stay in Thailand.

The new rules add a requirement for applicants and holder of the O-A Visa to have health insurance that meets the minimum requirement of providing 400,000 baht inpatient and 40,000 baht outpatient coverage. They appear to apply to (1) the application for the O-A Visa, (2) the permission to stay granted upon entering or re-entering Thailand using the O-A Visa, and (3) applications for extension of the permission to stay granted based on the O-A Visa.

At the request of the Ministry of Public Health (MofPH), the Thai Cabinet approved adding the requirement for health insurance for the Non-Immigrant O-A Visa in April 2019. At that time, the MofPH announced the requirement and noted implementation would be forthcoming after coordinating with the Ministry of Foreign Affairs (MofFA) and the Royal Thai Police Immigration Bureau (IB). The MoFA establishes rules for the issuance of Thai Visas by their Embassies and Consulates. The IB establishes rules for how long a foreigner is permitted to stay in Thailand (initial permission to stay based on type of Visa or Visa Exempt & extensions of such permission of stay).

CAUTION: There is currently a lot of speculation and inaccurate or incomplete information being bandied about in the press and on various message boards. Many press articles are based on pronouncements by officials with the Ministry of Public Health, who although the prime instigators for the new requirement, are often ignorant of Immigration and Visa requirements and, in our opinion should not be relied on unless backed up by rules/requirements issued or practiced by the IB or Thai Embassies/Consulates (MofFA).

The below information is based on official rules or announcements by the IB or MofFA (or from Thai Embassies & Consulates). However, interpretation and implementation will be dependent upon the Thai Embassy/Consulate when applying for the O-A Visa, the Immigration Officer (IO) at the port of entry, and the Immigration Office when applying for an extension of stay. The information also includes first hand reports on people’s experience since the rules went into effect. Click on the item below for more detail information. Consequently, we are basing the information below on how the rules are stated, cannot be considered conclusive until we receive reports on how the new rules are actually being implemented. We will update the below information when we receive first hand reports on the experience of the applicants or holders of the O-A category of Non-Immigrant Visa – click on the below contents to go to that section.

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NOTE: The rule applies only to the O-A category of Non-Immigrant Visa – It **DOES NOT** apply to the holders of other Non-Immigrant Visas that are extending their stay in Thailand also for the purpose of retirement.

Visa vs Permission to Stay – the difference

This announcement makes reference to the O-A Visa and to Permission of Stay. Because there is often confusion in this regard, it is important to understand that there is a distinction between the two.

Visas are normally issued by Thai Embassies/Consulates and represent a permission to enter the Thailand for the purpose indicated by the type of Visa. For about 40+ countries, their passport holders may enter Thailand without a Visa (Visa Exempt). The validity period for entry into Thailand is usually 90 days for Single entry Visas and one-year for multiple entry Visas.

The Permission to Stay is issued by an Immigration Officer at the port of entry. The period of stay granted from the date of entry is based on the following: Visa Exempt for 30 days, Tourist Visa for 60 days, and most Non-Immigrant Visas for 90 days (if an O-A Category, usually one year). Before the date shown on the permission to stay stamp, an extension to that date can be applied for at a Thai Immigration Office – one time for 30 days if entry is by Visa Exempt or Tourist Visa – up to one year for Non-Immigrant Visas depending on the purpose for the extension, such as retirement or married/related to a Thai.

From the Thai Embassy in London, UK:

Understand your visa

Where your visa was issued.

“VALID UNTIL” date is the last day you can use your visa to seek entry into Thailand. It does not indicate the last day of your stay in Thailand. Please check your immigration stamp when you enter Thailand for permitted length of stay.

“SINGLE” means single entry. You can only use a visa once. If you wish to leave and re-enter Thailand while your stay permit is still valid, You need to apply for “re-entry” at port of departure to re-enter Thailand otherwise your single visa and a stay permit will be invalid.

“MULTIPLE” means multiple entries. You can seek entry into Thailand for multiple times

Immigration Stamp

Your date of entry.

The last day you can stay in Thailand.

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Application at Embassy/Consulate (O-A)

The documents needed will depend on the particular Thai Embassy/Consulate where the application is made. For the Category “O-A” Visa, the applicant must be the holder of a passport from or be a legal resident in the country where the application is made.

As of the date of this announcement, the Ministry of Foreign Affairs HAS NOT updated their web page regarding requirements for the O-A category of Non-Immigrant Visa. However, Embassies/Consulates appear to have added the health insurance requirement. The Thai Embassy in London has added their requirements for applicants for the [Category O-A Non-Immigrant Visa](#) as follows:

Copy of evidence stating that applicants have insurance as stipulated by the Office of Insurance Commission and health insurance of Thailand which has insurance coverage for outpatient not less than 40,000 Baht and for inpatient not less than 400,000 Baht. Please check < <http://longstay.tgia.org>> for more information regarding the insurance requirement.

The Thai Embassy in Washington, DC has also added the health insurance requirement for the [Category O-A Non-Immigrant Visa](#) as follows:

8. Pursuant to the Resolution of the Council of Ministers of Thailand, dated 2 April B.E. 2562 (2019), approving in principle for the stipulation of health insurance as an additional requirement for Non-Immigrant ‘O-A’ (Long Stay) visa application, the Royal Thai Embassy has introduced the following requirements for the said visa application:

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Effective from 31 October 2019, the applicant must be medically insured for the entire period of stay in Thailand with the following coverage:

- Outpatient benefit with a sum insured of not less than 40,000 THB, and*
- Inpatient benefit with a sum insured of not less than 400,000 THB*

The applicants must submit the following:

8.1. Health insurance policy document issued by a Thai or foreign insurance company, stating that the applicant is medically insured for the period and with coverage as mentioned above:

(a) In case of a foreign insurance company, the applicant must submit the original insurance policy document with 2 copies;

(b) In case of a Thai insurance company, the applicant must submit 2 copies of the insurance policy document or, if available, the original insurance policy document with 2 copies. A list of Thai insurance companies participating in the scheme can be found here:

<http://longstay.tgia.org>

8.2. 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. The form can be downloaded here: [Foreign Insurance Certificate Form](#)

The referenced website of the Thai General Insurance Association (TGIA) has two selections, one for the category O-X Visa and another, recently added for the O-A Visa.

Information regarding the O-X category Visa is available on our website – [click here](#) and select the O-X link – please note, that page also has information on the O-A Visa, which as yet, does not contain information on the new health insurance requirement)

It appears that a foreign health insurance policy will be acceptable provided they furnish the [Certificate of Foreign Insurance](#) from the TGIA website. However, being able to obtain the certificate from a Non-Thai insurance provider may be problematic as it will depend on the policies of the insuring company wishing to complete the certificate. The certificate contains a certification that the person is insured in accordance with the Cabinet Resolution, dated 2 April B.E. 2562 (2019) and provides for the signature of two “directors” of the company.

This is all the information we have seen at this time regarding application for the category O-A Visa from Thai Embassies/Consulates – We will appreciate information of applicants experience in applying for the O-A Visa. This can be done by email to: info@pcec.club.

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O-A Visa Entry into Thailand – Permission to stay

Thai Immigration has issued instructions to their ports of entry on the new rules which were effective for entry on or after October 31, 2019.

For those with the O-A visas issued after that date, it appears from the instructions (see below for copy from the IB website):

- Initial Entry using the O-A Visa (item 1 in below instruction) – Apparently Immigration expects the Thai Embassy/Consulate issuing the Visa to have annotated the passport to show the coverage period of the health insurance, e.g. will issue a permission to stay up to the expiration date of health insurance coverage.
- Second and onward entries (item 2 in below instruction) -- The permission to stay will be limited as above.
- Insurance coverage has expired (item 3 in below instruction) -- If the coverage period has expired at time of entry, they will not grant a permission to stay based on the O-A Visa (most likely they will treat it as a Visa Exempt entry if the holder is from one of the 40+ countries authorized for such entry and issue a permission to stay of 30 days from date of entry – [click here](#) for list of countries authorized Visa Exempt entry).

Beginning on October 31, 2019, there were several first hand reports that individuals who received their Non-Immigrant O-A Visa before October 31, 2019 and were either 1) making their initial entry using the Visa OR 2) had left Thailand and were re-entering using the Visa (multiple entry Visa) and were expecting to receive another permission to stay of one year that did not have health insurance as set forth on the TGIA webpage were receiving only a 30 day permission to stay and told to get insurance and then go to Immigration to receive their one year permission to stay. **UPDATE:** Reports are that Immigration at Bangkok Airport is no longer doing this. Since November 7, if the OA Visa was issued prior to October 31, 2019, the holder will receive the expected one year permission to stay. Since then, we have not seen any reports that those entering with OA Visas issued before October 31 are being required to have health insurance.

We will appreciate additional information of holders of a Non-Immigrant O-A Visa on their experience in entering Thailand on or after October 31, 2019. This can be done by email to: info@pcec.club.

Below is a copy of the Immigration Instructions regarding entry by holders of a Category O-A Non-Immigrant Visa. It is on page 11 of the pdf file shown in the “window” on the Thai Immigration website announcing the new rules – [click here](#) to read the announcement.

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Subject: Permission for an alien who has been granted Non-Immigrant Visa Class 0-A (not exceeding 1 year) to temporarily stay in the Kingdom

**Deputy Commissioners of the Immigration Bureau
Commanders of the Immigration Bureau**

According to the Immigration Bureau's urgent letter no.0029.142/160 dated January 14, 2008 concerning the practice for permitting an alien to temporarily stay in the Kingdom no.4 paragraph 2 appointed an immigration officer to permit an alien, who has been granted Non-Immigrant Visa with the letter "A" after the purpose of visiting's code, to stay in the Kingdom for not exceeding 1 year counting from the date of arrival in the Kingdom,

On April 2, 2019, the Cabinet resolved and approved in principle to add a criterion concerning a health insurance's requirement for an alien applying for Non-Immigrant Visa Class 0-A with the purpose of retirement. (not exceeding 1 year)

Therefore, when an alien, who has been granted Non-Immigrant Visa Class 0-A from an overseas Royal Thai Embassy with the purpose of retirement (not exceeding 1 year), enters the Kingdom, an immigration officer shall abide by the following practices for permitting an alien to stay in the Kingdom, effective from October 31, 2019 onwards:

1.An alien, who has been granted Non-Immigrant Visa Class 0-A for single entry or multiple entry and enters the Kingdom for the first time, will be permitted to stay in the Kingdom for a coverage period of health insurance for not exceeding 1 year. An immigration officer shall check any remarks on a visa issued by an overseas Royal Thai Embassy for consideration and approval.

2.An alien, who has been granted Non-Immigrant Visa Class 0-A for multiple entry and enters the Kingdom from the second time onwards, will be permitted to stay in the Kingdom for the remaining coverage period of health insurance for not exceeding 1 year.

3.An alien, who has been granted Non-Immigrant Visa Class 0-A for multiple entry but the coverage period of health insurance has already expired, even if the visa is still valid, will not be permitted to enter the Kingdom. However, the said alien can buy a health insurance in Thailand in order to be permitted to enter the Kingdom for a coverage period of health insurance for not exceeding 1 year.

4.In case of the permission of stay in the Kingdom exceeds the coverage period of health insurance, an immigration officer shall apply mutatis mutandis the Order of the Immigration Bureau no.115/2553 dated June 29, 2010 concerning the Amendment of an immigration stamp in a passport

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Pattaya City Expats Club

and the Order of the Immigration Bureau no.79/2557 dated April 1, 2014 concerning the Guideline in case of an alien's granted permission of stay in Kingdom is not meet a visa class or visa exemption.

Please be informed and proceed **accordingly**.

**Police Lieutenant General Sompong Chingduang
Commissioner of the Immigration Bureau**

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Extending Permission to Stay (O-A)

Although there has been much speculation about whether expats that entered Thailand using a Non-Immigrant Visa category “O-A” and have been extending their “permission to stay” on an annual basis will be required to obtain health insurance for future extensions, the plain language of the changes made to Section 2.22 of the Immigration rules for granting extensions of stay, it appears that it will apply. However, to date we have received conflicting information as to whether all Immigration Offices are requiring health insurance for extensions of stay based on the applicant originally having the O-A Visa. We have received reports that Chonburi (Pattaya) Immigration is requiring individuals whose entry into to Thailand was based on the Category O-A Visa to provide documentation they have health insurance from a company listed on the TGIA webpage in order to receive an initial or another one year extension on their permission to stay. BUT, to date we have no first hand reports of someone applying for an extension at Chonburi Immigration being required to have health insurance – HOWEVER we have seen second hand reports that they are and are not requiring it. This may be due to confusing the application for an extension based on retirement using a different category Non-Immigrant Visa rather than one based on the underlying Visa being an O-A Visa.

Below is a sign now posted at Desk 8 (Retirement Desk):



The following is an extract of the pertinent section as changed to incorporate the health insurance requirement, effective October 31, 2019 – [Click here](#) for full document – scroll down in the window for English version:

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Criteria for Consideration of Granting an Alien's Extension of Stay in the Kingdom Attachment to the Order of the Royal Thai Police no. 548 /2562 dated September 27, 2019

Column: Reason of necessity

2.22 In case of retirement

- (1) Each permission shall be granted for no more than 1 year.
- (2) An alien, who has been granted Non-Immigrant Visa Class 0-A according to the Criterion 6, will be permitted to stay for a period of insurance and coverage. Each permission shall be granted for no more than 1 year.

Column: Criteria for consideration

- (6) Only for an alien, who has been granted Non-Immigrant Visa Class 0-A, **must buy a Thai health insurance online**, which covers the length of stay in the Kingdom with no less than 40,000 baht coverage for outpatient treatment and no less than 400,000 baht for inpatient, **via the website longstay.tgia.org**. (Emphasis Added)

As shown, the new rule states it applies to those who have been granted a Non-Immigrant O-A Visa must have the required health insurance coverage purchased through the Thailand General Insurance Association (TGIA).

Consequently, based on the published rules and the sign at Chonburi (Pattaya) Immigration, it appears that those whose initial permission to stay and subsequent extensions of that stay that are based on the underlying Visa being a Non-Immigrant O-A will most likely be required to purchase health insurance from one of the Thai companies listed on the TGIA website as offering health insurance for those with a Non-Immigrant O-A. The listing is basically linking to the respective insurance company's website – the policies listed may have age restrictions and, as typical with Thai Insurance policies, will not cover pre-existing conditions. [Click here](#) for the listing.

We will appreciate information of holders of a Non-Immigrant O-A Visa on their experience in extending their permission to stay in Thailand at Chonburi (Pattaya) Immigration. This can be done by email to: info@pcec.club.

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