

LINDEN & TEAK

Health & Insurance Information – Thailand

As of: September 2026

Important notice: Health & Insurance Information

This document is **general Health & Insurance Information** for initial orientation – **not insurance advice, not insurance brokerage and not medical advice**.

Linden & Teak is not an insurance company or broker and does not provide medical services. We do not recommend specific insurers or plans. Please consult licensed insurance professionals when choosing cover and your doctor on health matters. As of September 2026; amounts are indicative.

1 · Health Insurance in Thailand

Thailand has a highly capable private healthcare sector with more than 60 JCI-accredited hospitals. Foreign retirees, however, have **no access to the public scheme** (Universal Coverage Scheme) – treatment is paid out of pocket or through private insurance.

German statutory health insurance ends or is suspended when you move your residence to Thailand ; long-term care insurance benefits are also suspended ([§ 34 SGB XI](#)).

Sample costs (private hospital)	THB
GP visit	1,200–2,500
MRI, one region	18,000–35,000
ICU per night	25,500
Deposit without insurance, emergency	up to 200,000

Insurance requirements by visa

Visa	Requirement (summary)
Non-O (retirement)	No insurance requirement for the extension (Immigration)
O-A (1 year)	USD 100,000 or THB 3 million; foreign policy possible with “Foreign Insurance Certificate”
O-X (10 years)	THB 40,000 outpatient / THB 400,000 inpatient, Thai insurers only
LTR Wealthy Pensioner	USD 50,000 or alternatives, e.g. deposits

2 · Which insurance to consider

Type	Purpose	What to check
International health insurance	Permanent cover while resident in Thailand	Entry age, guaranteed renewal, pre-existing conditions, cover in Germany

Type	Purpose	What to check
Thai visa policy	Meets the O-A/O-X requirement	Often Thailand only, deductibles, pre-existing conditions excluded
Repatriation	Air ambulance to Germany	Can cost about EUR 350,000; check sub-limits
Continuation cover (Anwartschaft)	Return to German insurance	Pays no benefits abroad
Long-term care cover	Nursing home, home care	Does the plan pay abroad?

Checklist before signing

1. **Entry age:** e.g. 65–80 depending on insurer – check early
1. **Sum insured:** enough for the visa and for serious treatment?
2. **Renewal:** guaranteed, and up to what age?
3. **Pre-existing conditions and waiting periods:** exclusions, moratorium ([Allianz Care](#))
4. **Territory:** Thailand only or worldwide including Germany?
5. **Deductibles and outpatient cover:** limits for medication and dental care
6. **Direct billing** with hospitals in your area and a 24-hour hotline
7. **Visa form:** does the insurer issue the “Foreign Insurance Certificate” ?

3 · Medical documents to prepare before travelling

- **Doctor’s summary in English:** diagnoses, surgeries, allergies, blood group
- **Medication list** with active ingredients and dosage; recent results (lab, ECG, imaging)
- **Vaccination record**, implant and device cards (e.g. pacemaker)
- **Medication:** in your luggage only, for personal use up to 30 days, ideally in original packaging ([Consulate-General Munich](#)); doctor’s letter in English.
- **Narcotic/psychotropic drugs** require prior permission
- **Insurance papers:** policy, card, insurer’s emergency number; advance directive and power of attorney with English translation

4 · Emergency numbers in Thailand

Number	Service
1669	Medical emergency / ambulance, nationwide (GOV.UK)
191	Police (Tourist Police)
199	Fire brigade (Tourist Police)
1155	Tourist Police, English-speaking, 24/7 (Konkai)
1724	Ambulance Bangkok Hospital / BDMS network (Konkai)
+66 2 287 9000	German Embassy Bangkok; out-of-hours emergencies: +66 81 845 6224 (German Embassy)

Tip: save the numbers on your phone and keep your address written in Thai.

Disclaimer and scope of services

Linden & Teak does not provide medical, nursing or healthcare services, insurance advice or brokerage, or recruitment services. Our services give no entitlement to a visa or to decisions by authorities, insurers or third parties.

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