

Chiang Mai University Announcement

on Criteria and Guidelines Governing Health Insurance for International Students

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Whereas it is deemed expedient to establish criteria and guidelines governing health insurance for international students;

By virtue of the provisions of Section 35 and Section 38 of the Chiang Mai University Act, B.E. 2551 (2008), read in conjunction with the Chiang Mai University Regulations on Undergraduate Studies, B.E. 2566 (2023), and the Chiang Mai University Regulations on Graduate Studies, B.E. 2568 (2025), the following Announcement is hereby issued:

Clause 1. This Announcement shall be cited as the "Chiang Mai University Announcement on Criteria and Guidelines Governing Health Insurance for International Students".

Clause 2. The Chiang Mai University Announcement on Criteria and Guidance Regarding International Students' Health Insurance, B.E. 2561 (2018) shall be repealed. All other provisions to the extent that they are already provided for herein, or which are in conflict or inconsistent with the provisions of this Announcement, shall be superseded by this Announcement.

Clause 3. This Announcement shall apply to all international students and shall take effect on and from the date of its signing.

Clause 4. In this Announcement:

"University"	means	Chiang Mai University
"International Students"	means	persons of non-Thai nationality who have been admitted to study at Chiang Mai University or who currently hold the status of a Chiang Mai University student, regardless of their enrolment status, including persons visiting the University for the purpose of an exchange, research, or any other academic or

		university-related activity, with the exception of beneficiaries of National Healthcare Fund for Persons with Legal Status Issues (T.99).
"Health insurance"	means	health insurance issued by an insurance company that undertakes to cover expenses incurred in respect of medical treatment arising from illness or accident sustained by the insured.
"Health insurance company"	means	an insurance company licensed to operate an insurance business in the Kingdom of Thailand, or a foreign insurance company licensed or authorized by the competent regulatory authority governing insurance business in the respective country.

Clause 5. All university agencies responsible for international students shall instruct such international students who are to pursue studies, conduct research, or participate in activities under any program to obtain individual health insurance in their respective country of origin prior to entering the Kingdom of Thailand, in accordance with the coverage criteria prescribed in Clause 6. In the event that an international student fails to obtain individual health insurance prior to arrival in the Kingdom of Thailand, the responsible agency shall direct the student to obtain individual health insurance without delay.

Clause 6. International students shall obtain individual health insurance at their own expense. The coverage limits of such health insurance policy shall not be less than the minimum requirements specified in the Annex hereto. In the event that medical expenses exceed the coverage limits provided under the insurance policy, the international student concerned shall be solely liable for all excess costs incurred. The health insurance policy obtained shall provide continuous coverage throughout the entire duration of the visa extension period. Where the insurance policy is drawn up in a language other than Thai or English, such document shall be translated into English by a certified agency. The international student shall submit both the original document and the English translation.

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Clause 7. Where an international student is awarded a scholarship under which the scholarship donor or funding body provides individual health insurance, such insurance shall be deemed to satisfy the requirement of obtaining individual health insurance as prescribed in this Announcement. Where medical treatment or other related expenses exceed the benefits or coverage limits provided under such insurance policy, the international student concerned shall be solely liable for all excess costs incurred.

Clause 8. In the event that an international student fails to comply with Clause 6 or Clause 7 of this Announcement, the University reserves the right to withhold the issuance of certification letters or supporting documents required for the visa application or extension process until such student has fully satisfied the prescribed health insurance requirements and submitted all requisite documentation to the University. In addition, the international student concerned shall be solely liable for all expenses incurred in respect of medical treatment, personal injury or loss of life, arising from illness or accident, as well as any other costs relating to their health, life, or personal property, throughout the entire period during which the student fails to obtain individual health insurance in accordance with this Announcement.

Clause 9. In the event that it is discovered that an international student has forged an insurance policy document or submitted a fabricated health insurance policy to the University for their own benefit or for the benefit of another person, such act shall be deemed a disciplinary offence pursuant to Clause 12(9)(d) of the Chiang Mai University Regulations on Student Discipline and Disciplinary Procedures, B.E. 2564 (2021).

Clause 10. In the event that an international student receives healthcare services at Maharaj Nakorn Chiang Mai Hospital, the international student concerned shall comply with the Announcements of Maharaj Nakorn Chiang Mai Hospital.

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Clause 11. In any case not provided for in this Announcement, or where any problem arises regarding compliance with or the enforcement of this Announcement, the President of the University shall have the power of final determination, and the ruling or order of the President shall be final.

Announced for general information.

Announced on 3 November 2026



(Professor Pongruk Sribanditmongkol, M.D., Ph.D.)
President of Chiang Mai University

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Annex to the Chiang Mai University Announcement

on Criteria and Guidelines Governing Health Insurance for International Students

Announced on 3 November 2026

Table of Medical Treatment Expenses and Coverage Provided by Insurance Companies

Benefits	Minimum Coverage (THB)
1. **Inpatient** care	
A. Room and board (per day)	1,000
ICU room and board (per day)	2,000
B. Other medical expenses (per confinement)	20,000
Post-discharge outpatient follow-up care	
Ambulance services	1,000
C. Surgical procedure fees	25,000
D. In-hospital physician visit (1 visit per day)	500
E. Specialist consultation fees	2,000
F. Hospital death benefit	10,000
2. **Outpatient** care (up to 30 visits per policy year)	1,500
3. Personal accident coverage	5,000
4. Death benefit coverage	100,000
5. Public accident coverage	100,000
6. Total and permanent disability (TPD) benefit	100,000

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