



The State of the Right to Health Among Migrant Population

: Access to health insurance and services

Migrant Working Group (MWG)

In previous policies concerning the management of migrant workers and migrant population, Thailand has implemented a health insurance system for migrant workers through two types of health insurance systems: the health insurance for migrant workers and migrant population, which applies to migrant workers who still have illegal immigration status but have been granted exemptions thanks to government policies, migrant workers who are exempted from being insured in the social security system, and other migrant groups, such as migrant workers' dependents. While the health insurance is operated by the Ministry of Public Health, the social security system, which applies to migrant workers who have legal immigration status and are in general employment, is subject to the oversight of the Social Security Office.

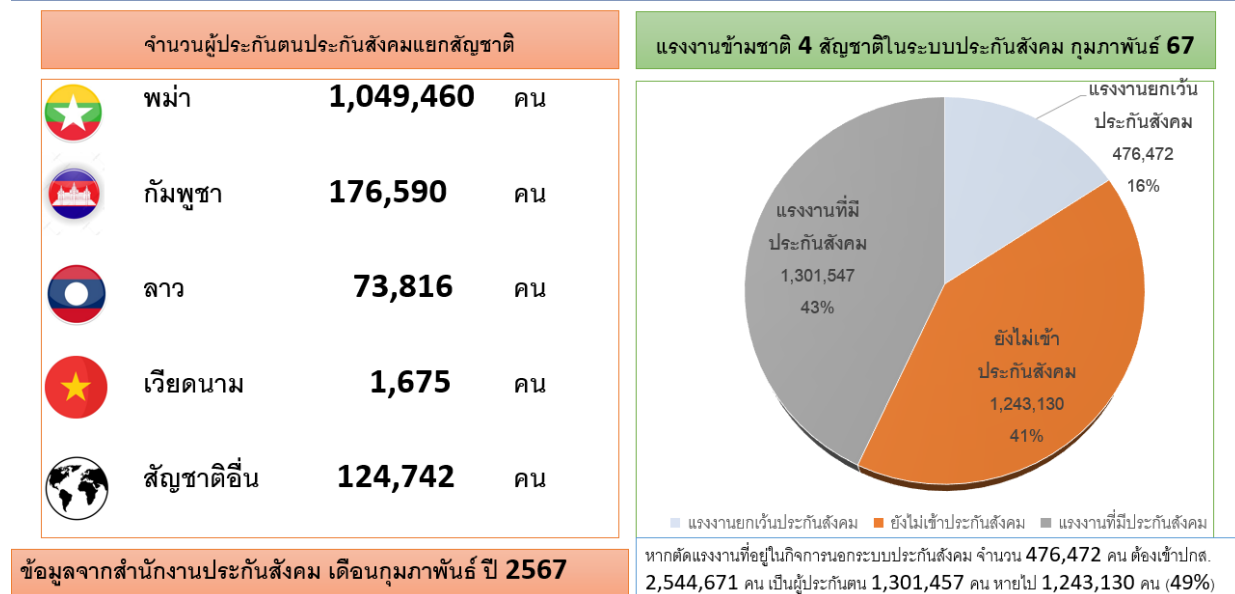
Currently, there are 3,064,021 migrant workers of only four nationalities (Myanmar, Laotian, Cambodian, and Vietnamese) who have applied for work permits in Thailand. Meanwhile, according to the data published by the Health Insurance Group of the Ministry of Public Health in 2024, the number of migrant workers and dependents who purchase health insurance under the government's policy is approximately 309,416, of which 262,843 are migrant workers and dependents over the age of 7 and 39,602 are dependents under the age of 7. There are also migrant workers who are insured in the social security system according to data from December 2016 by the Social Security Office, with a total number of 1,426,283, of which 1,301,541 are migrant workers of all nationalities (Myanmar, Laotian, Cambodian, and Vietnamese). Meanwhile, the number of migrant workers who should have been registered into the social security system in December 2016 was 2,544,671. Therefore, there are as many as 1,243,130 migrant workers who



have yet been registered under the social security system, or 49% of migrant workers who are required to be registered under the social security system.

Statistics of social security insured migrant workers of the total 3,021,143 migrant workers

สถิติแรงงานข้ามชาติในประกันสังคม จากแรงงานข้ามชาติจำนวน 3,021,143 คน



No. of social security insured workers by nationalities	Social security insured migrant workers of four nationalities as of February 2024
Myanmar: 1,049,460	Workers exempted from social security: 476,472: 16%
Cambodian: 176,590	Social security insured workers: 1,301,547: 43%
Laotian: 73,816	Workers yet to registered under social security: 1,243,130: 41%



Vietnamese: 1,675	
Other nationalities: 124,742 Source: Social Security Office, February 2024	Excluding workers exempted from social security which (476,472), as 2,544,671 workers are required to get insured, but there are only 1,301,457 insured workers, therefore, the missing number of workers from social security system is 1,243,130 (49%).

Benefits and access to health insurance for migrant populations

The Ministry of Public Health has a policy to provide health check-ups and health insurance for migrants and migrant workers in accordance with the Cabinet Resolution on 15 January 2013 which requires that all migrants and migrant workers have health insurance. Health insurance can be purchased at the hospitals under the migrant worker health insurance scheme. The Ministry of Public Health has a policy to provide health insurance for migrants and migrant workers. Two new health check-up and health insurance policies have been issued including the Ministry of Public Health Notification on Health Check-ups and Health Insurance for Migrant Workers and the Ministry of Public Health Notification on Health Check-ups and Health Insurance for Migrant Workers, dated 30 March 2015. In the 2015 measures, migrant workers, other migrant groups, and migrant children were given greater access to health insurance. The management of migrant workers until now has been made through the Notifications issued by the Ministry of Public Health to support health check-ups and sale of health insurance to migrant workers, especially in businesses not eligible for social security. They are required to purchase such health insurance according to the Notifications. During the COVID-19 outbreak, access to health check-ups and purchase of health insurance at hospitals has become more challenging. It therefore requires that migrant workers who are waiting



for medical social security benefits and are ineligible to get registered under the social security system can opt to buy private insurance as specified by the Department of Employment. Even after the COVID-19 outbreak situation ends, this approach continues to apply. Although private insurance has the advantage of being easy to access and convenient to operate, it also impedes access to health services for migrant workers since private insurance covers only medical treatment benefits, with a limited coverage of only 150,000 - 200,000 baht. When the cost exceeds the limits, the workers cannot use the service or have to pay for the service themselves. It also does not cover other health issues such as vaccination, reproductive health, maternal and child health, etc. In addition, it has a direct impact on the number of migrant workers who buy health insurance from government hospitals.

Table: Number of migrant workers and their dependents under the health insurance system from 2022-2024

Year	Migrant worker	Dependent under 7 years	Other migrants	Total
2022	614,851	41,778	8,270	664,899
2023	571,589	42,529	8,298	622,516
2024	262,843	39,602	6,971	309,416

(Source: Website of the Health Insurance Fund for Migrant Workers and Migrants <https://fwf.moph.go.th/>)

Access to health insurance for migrant workers and the migrant population: Among the migrant workers, it was found that most of them could access health insurance through the migrant worker registration process according to the Cabinet Resolutions. However, in terms of management, there are still limitations that impede the migrant population's access to health insurance, as follows:



1. Management of health check-up and health insurance for migrant workers: During 2012-2013, there was confusion regarding the government's policy on managing migrant workers or registering migrant workers. This has led to a period when two groups of migrant workers had to receive health check-ups and health insurance at approximately the same time. Such confusion in health check-ups and health insurance sales by hospitals has prevented many migrant workers from purchasing them.
2. As health check-up and health insurance services have to be provided for a large number of migrant workers as service recipients, it has given rise to delays in the process and given brokers a chance to take exploit such opportunities causing an increase in health insurance costs.
3. Problems were found as migrant workers who sought medical treatment services at hospitals are required to produce receipts for health insurance purchase along with their health insurance cards, passports, and work permits even though such receipts can easily get lost or damaged. After all, they already have health insurance cards or have their information registered in the health insurance system already. Requiring migrant workers or their employers to keep and produce health insurance receipts when seeking services is an unnecessary requirement.
4. Among migrant population and migrant children, their major problem accessing health insurance is concerned with the implementation at the local level, which is still inconsistent and may not comply efficiently with the Ministry of Public Health's policies, especially the sale of health insurance to migrant populations and migrant children. In certain areas, requirements exist to prevent the sale of insurance such as when the persons cannot produce identification documents, or when they are sick children, or when they are migrant and pregnant women.



5. Most migrant workers and migrant population do not have information about health insurance, so they do not understand the necessity or do not know the details of health insurance, which affects the decision of migrants to buy health insurance.
6. Problems with language communication between service providers and migrant population, attitudes and gesture of operational officers towards migrant workers, including delays and uncertainty in the provision of services by hospitals.
7. Due to the problems and difficulties in the health examination and health insurance system, including the Notifications of the Ministry of Labor according to the relevant Cabinet Resolutions, it has given rise to opportunities for migrant workers to be able to have health examinations conducted and health insurance purchased from private insurance companies. This causes problems for migrant workers, employers, and hospitals. In addition, private insurance offers benefit different from health insurance for migrant workers, including the limits of medical expenses. It also does not cover childbirth benefits, certain types of diseases, and disease prevention and control. This gives rise to concerns that if there is an epidemic among migrant workers, particularly when the medical bill exceeds the limit under the policy, migrant workers will have to seek medical treatment at the hospital anyway and it might not be possible to collect the fee from them.

In terms of access to medical treatment and health services for migrant workers and the migrant population, the main problems that prevent migrant workers and migrant population from accessing services or from receiving services according to the conditions of the health insurance are as follows:

1. Slow service system, hospitals are located far away and not readily accessible for migrant workers



2. Unfriendly attitudes and gesture of hospital staff are still a major problem that prevents migrant workers and migrant population from fully accessing the services.
3. In some areas, hospitals make migrant workers pay for some medical expenses themselves, such as childbirth, even though childbirth benefits are included as normal services of the health insurance purchased by the migrant workers.
4. Access to information on benefits and health services is still a major gap in the service system since it has been found that most migrant workers and migrant population do not have information and have never received this necessary information, which directly affects their access to health services.
5. Communication between migrants who use the services and public health officials who provide the services, although in many areas interpreter services or communication coordinators are available, it is still not sufficient to ensure efficient provision of the services.
6. Unfriendly attitudes and gesture of the officials are still major obstacles that prevent migrants from fully accessing health services. including negative attitudes towards health insurance and government health services.
7. Concentration of hospitals in certain areas, or their locations are far from the residences and workplaces where migrant workers live and work, causing difficulties in accessing such services.
8. In addition, hospitals in some areas retain identity documents of the uninsured migrant workers in order to force them to pay the bill, which is considered illegal and creates risks for migrant workers.



Access to health insurance under Social Security Fund and Workmen's Compensation Fund

Due to policy changes made by the Thai government regarding the management of migrant workers from neighboring countries in order to turn illegal migrant workers into legal migrant workers, and the direct import of migrant workers from neighboring countries, it has ensured many migrant workers have a greater access to rights and benefits according to various laws, especially the rights under the Social Security Act and the Workmen's Compensation Fund Act, which uphold protection of all employees. As a result, in the past, more migrant workers have been registered as insured persons under the law.

However, many migrant workers still have no access to social security due to the following conditions:

1. Business operators are dismissive about registering their employees as insured persons and there are no measures to enforce and punish business operators who do not comply with the Social Security Act.
2. Lack of knowledge and awareness of the rights and duties of both business operators and employees, as a result of which many migrant workers cannot access the Social Security Fund and the Workmen's Compensation Fund.
3. The Social Security Act and the Workmen's Compensation Fund Act do not apply to employees in the categories of domestic workers, fisheries, and agriculture, due to the exemptions prescribed in the Labor Protection Act. As a result, many migrant workers working in these businesses who are vulnerable to work-related accidents, are not taken care of according to these laws.
4. Some employers retain work permits/passports or other identification documents of migrant workers, causing them to be unable to travel to contact and coordinate with



government agencies and fear the arrests. This makes the workers not dare to use the existing complaint mechanisms.