

Thailand Retirement Health Insurance Cost (2026)

A complete, honest breakdown for British and European expats retiring in Thailand

Updated April 2026 · In Partnership with Pacific Cross

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Understanding the real health insurance Thailand cost is arguably the single most important financial decision you will make before retiring in Thailand. This guide gives you the real numbers, the real cover, and the real choices available to you in 2026.

The NHS is not available to you once you leave the UK. Thai private healthcare is genuinely world-class. Bangkok's top hospitals rank among the best in Asia, with facilities and specialist access that rival anywhere in Europe. But treatment comes at a cost that, without insurance, can escalate very quickly. A week in intensive care at a leading Bangkok hospital can reach 500,000 Baht or more — not a figure most people can absorb from savings in the early years of retirement.

A TYPICAL SCENARIO

A fall resulting in a fractured hip can require surgery and a 5-day hospital stay at a leading Bangkok private hospital, costing between 300,000 and 600,000 Baht. Without insurance, that bill lands entirely with you. With the right Pacific Cross plan, you pay your deductible and the policy covers the rest.

The good news is that expat health insurance Thailand is significantly more affordable than equivalent cover in the UK or Europe. For a 57-year-old in good health, comprehensive inpatient cover with a modest deductible costs less per month than most people spend on dining out.

OUR TRUSTED PARTNER

THAIBK works exclusively with Pacific Cross — one of Thailand's top three largest health insurers, with over one million active policyholders in Thailand alone. All premiums quoted are verified Pacific Cross figures for the 56 to 60 age bracket, correct as of April 2026.

Cost of Healthcare in Thailand

Pacific Cross operates on a five-year age bracket system. A 56-year-old and a 59-year-old pay exactly the same annual premium. Your premium will not increase simply because you have a birthday — only when you move into the next bracket does the base rate adjust. All figures in this guide are for the 56 to 60 age bracket.

For readers aged 61 or above, please use the contact form at the end of this guide. Our Pacific Cross team will prepare a personalised quote for your age bracket.

PRE-EXISTING CONDITIONS AND YOUR PREMIUM

Pre-existing medical conditions do not result in a higher premium. The condition is noted and typically excluded from coverage. In cases where a condition has been symptom-free for a significant period, that exclusion may not apply at all. You pay the standard rate for your age bracket regardless.

Health Insurance Plans Explained

All plans include regardless of tier: full cancer coverage, critical illness and Covid-19, minor and major surgery, emergency evacuation, repatriation, up to 90 days out-of-Thailand coverage per trip, cashless access at over 550 hospitals across Thailand and Asia, and guaranteed renewability to age 99.

INPATIENT VS OUTPATIENT

Inpatient cover applies when you are formally admitted to hospital. Outpatient cover applies to consultations, tests and prescriptions where you are not admitted. You can hold inpatient-only cover and pay for outpatient visits yourself — in Thailand a GP consultation typically costs 800 to 1,500 Baht, and a specialist 1,500 to 3,000 Baht.

| Plan | Annual Limit | Room & Board | Surgical | Outpatient | OPD Visits |
|-------------------------|----------------|----------------|--------------|--------------|------------|
| Standard Extra | THB 780,000 | THB 4,000/day | THB 100,000 | THB 2,000 | 30/year |
| Premier | THB 1,200,000 | THB 5,000/day | THB 200,000 | THB 2,500 | 30/year |
| Premier Plus | THB 3,000,000 | THB 6,000/day | Paid in full | THB 3,000 | 30/year |
| Maxima * POPULAR | THB 5,000,000 | THB 8,000/day | Paid in full | Paid in full | Unlimited |
| Maxima Plus | THB 10,000,000 | THB 10,000/day | Paid in full | Paid in full | Unlimited |
| Ultima | THB 20,000,000 | THB 16,000/day | Paid in full | Paid in full | Unlimited |

The Maxima is the most popular plan for this age group. The THB 5 million per confinement limit provides genuine protection against serious illness, all surgery is paid in full, and outpatient coverage is unlimited. Plans below it carry annual limits that could be exhausted by a serious cancer diagnosis or complex surgical admission.

How Much Does Health Insurance Cost in Thailand?

All premiums below are for the 56 to 60 age bracket, correct as of April 2026. If you are aged 61 or above these figures do not apply — please use the contact form at the end of this article for a personalised quote.

DEDUCTIBLES EXPLAINED

The deductible is applied per claim, not per policy year. Each time you make a claim, you cover the first amount yourself and Pacific Cross covers everything above that. On a THB 500,000 hospital admission with the THB 40,000 deductible, you pay THB 40,000 and the policy covers THB 460,000.

OPTION 1: FULL COVER WITH OUTPATIENT AND THB 40,000 DEDUCTIBLE

Inpatient and outpatient cover included. 25% reduction on the base premium.

| Plan | Annual Limit | Base Premium | Total Annual | Per Month |
|-----------------|----------------|--------------|-------------------|-----------|
| Standard Extra | THB 780,000 | THB 39,442 | THB 29,700 | THB 2,475 |
| Premier | THB 1,200,000 | THB 50,651 | THB 38,140 | THB 3,178 |
| Premier Plus | THB 3,000,000 | THB 73,452 | THB 55,309 | THB 4,609 |
| Maxima * | THB 5,000,000 | THB 85,249 | THB 64,192 | THB 5,349 |
| Maxima Plus | THB 10,000,000 | THB 95,336 | THB 71,788 | THB 5,982 |
| Ultima | THB 20,000,000 | THB 108,903 | THB 82,004 | THB 6,834 |

OPTION 2: INPATIENT ONLY WITH THB 40,000 DEDUCTIBLE

Outpatient removed and THB 40,000 deductible applied. Combined saving of approximately 45% from base premium. Most popular configuration for this age group.

| Plan | Annual Limit | Combined Saving | Total Annual | Per Month |
|-----------------|----------------|--------------------|-------------------|-----------|
| Standard Extra | THB 780,000 | -THB 15,776 | THB 23,760 | THB 1,980 |
| Premier | THB 1,200,000 | -THB 20,260 | THB 30,512 | THB 2,543 |
| Premier Plus | THB 3,000,000 | -THB 29,380 | THB 44,248 | THB 3,687 |
| Maxima * | THB 5,000,000 | -THB 34,100 | THB 51,354 | THB 4,280 |
| Maxima Plus | THB 10,000,000 | -THB 38,134 | THB 57,430 | THB 4,786 |
| Ultima | THB 20,000,000 | -THB 43,562 | THB 65,603 | THB 5,467 |

OPTION 3: FULL COVER WITH OUTPATIENT AND THB 300,000 DEDUCTIBLE

Inpatient and outpatient cover included. 50% reduction on the base premium. Best for those with sufficient reserves to absorb a larger outlay per claim.

| Plan | Annual Limit | Base Premium | Total Annual | Per Month |
|-----------------|----------------|--------------|-------------------|-----------|
| Standard Extra | THB 780,000 | THB 39,442 | THB 19,800 | THB 1,650 |
| Premier | THB 1,200,000 | THB 50,651 | THB 25,427 | THB 2,119 |
| Premier Plus | THB 3,000,000 | THB 73,452 | THB 36,873 | THB 3,073 |
| Maxima * | THB 5,000,000 | THB 85,249 | THB 42,795 | THB 3,566 |
| Maxima Plus | THB 10,000,000 | THB 95,336 | THB 47,857 | THB 3,988 |
| Ultima | THB 20,000,000 | THB 108,903 | THB 54,670 | THB 4,556 |

OPTION 4: INPATIENT ONLY WITH THB 300,000 DEDUCTIBLE

Outpatient removed and THB 300,000 deductible applied. The lowest premium configuration available.

| Plan | Annual Limit | Combined Saving | Total Annual | Per Month |
|-----------------|----------------|-----------------|-------------------|-----------|
| Standard Extra | THB 780,000 | -THB 23,665 | THB 15,840 | THB 1,320 |
| Premier | THB 1,200,000 | -THB 30,390 | THB 20,341 | THB 1,695 |
| Premier Plus | THB 3,000,000 | -THB 44,071 | THB 29,498 | THB 2,458 |
| Maxima * | THB 5,000,000 | -THB 51,150 | THB 34,236 | THB 2,853 |
| Maxima Plus | THB 10,000,000 | -THB 57,201 | THB 38,287 | THB 3,191 |
| Ultima | THB 20,000,000 | -THB 65,342 | THB 43,736 | THB 3,645 |

READY TO GET COVERED?

Get a Personalised Quote in Under 24 Hours

Our Pacific Cross team will review your age, health and visa requirements and come back to you with the right plan. No obligation. No hard sell.

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Visa Requirements for Insurance in Thailand

The type of visa you hold directly determines which Thailand retirement visa insurance requirements apply. Thai immigration requires documentary proof of qualifying health insurance for certain visa categories.

Non-Immigrant OA Visa (Long Stay / Retirement)

- The OA visa is the most widely held retirement visa for British and European expats
- Health insurance is mandatory for issuance and annual renewal of this visa
- Minimum inpatient coverage required: THB 3,000,000 per confinement
- Minimum outpatient coverage required: THB 40,000 per year
- The Pacific Cross Premier Plus plan is the lowest tier that satisfies this requirement
- Proof of insurance must be submitted with your application and renewed annually

Long-Term Resident (LTR) Visa

- Thailand's premium visa category for high-net-worth retirees and remote workers
- Minimum health insurance requirement: USD 50,000 (approximately THB 1,800,000)
- The Pacific Cross Premier Plus plan satisfies this requirement
- LTR holders benefit from additional tax privileges and immigration conveniences

Already in Thailand on a Tourist, DTV or Education Visa?

- You can apply for the Non-OA retirement visa from within Thailand without leaving the country
- Many expats assume they must return home to apply. This is not the case.
- You will need qualifying health insurance in place at the point of application
- This is a frequently overlooked option that saves considerable time and expense

BMI AND PREMIUMS

The only circumstance in which Pacific Cross applies a loading is when an applicant's Body Mass Index exceeds 32. Pre-existing conditions do not increase your premium — they are simply excluded from cover.

| BMI Range | Loading | Example: Maxima Inpatient Only, THB 40K Deductible |
|--------------|------------------|--|
| Below 32.0 | No loading | THB 51,354 per year |
| 32.1 to 33.0 | +15% | THB 59,057 per year |
| 33.1 to 36.0 | +25% | THB 64,193 per year |
| 36.1 to 38.0 | +40% | THB 71,896 per year |
| 38.1 to 42.0 | +75% | THB 89,870 per year |
| Over 42.0 | Unable to insure | Not applicable |

How Cashless Treatment Works in Practice

One of the most significant practical advantages of expat health insurance Thailand is the cashless treatment network. With access to over 550 hospitals, you will not be asked to pay upfront in the vast majority of situations. You present your Pacific Cross insurance card, the insurer verifies your cover, and treatment proceeds without any financial transaction beyond your applicable deductible.

Being admitted at short notice with a cardiac event or complex fracture is already extremely stressful. Having to produce a credit card capable of handling a THB 300,000 deposit while you or a family member is in distress makes it significantly worse. Cashless treatment eliminates that problem entirely.

For treatment outside the network, or overseas within your 90-day allowance per trip, you pay upfront and submit a claim. The process is managed in English with dedicated expat support.

Choosing the Right Hospital in Thailand

Understanding the cost of healthcare in Thailand also means knowing where to go. Thailand's leading private hospitals are internationally accredited, staffed by consultants trained in the UK, US and Europe, and equipped with technology many NHS trusts would envy. For a British retiree, the quality of care is not a compromise. In many respects it is an upgrade.

Bumrungrad International Hospital

Bangkok's most internationally recognised private hospital. JCI accredited with over 50 specialist centres. Strong reputation for complex diagnostics and oncology.

Bangkok Hospital Group

Thailand's largest private hospital network across Bangkok, Phuket, Pattaya and Chiang Mai. Consistently high standards with strong English-language services.

Samitivej Hospital

Premium Bangkok group in Sukhumvit, Srinakarin and Thonburi. Well regarded for cardiology, general medicine and specialist outpatient care.

Paolo Hospital Group

Reliable mid-range private network across Bangkok. Well suited for routine admissions. Generally lower room rates than the premium tier.

Which Plan Should You Choose?

This comes down to three factors: your visa requirement, your current health status, and how much financial risk you are comfortable carrying per claim.

If you are applying for the OA visa, you cannot go below Premier Plus. From there, the question is whether the upgrade to Maxima is worth an additional THB 9,000 per year at the THB 40,000 deductible level. Given that Maxima doubles the annual limit to THB 5 million and adds unlimited outpatient coverage, for most people it is worth paying.

If you are in good health and want inpatient protection, the Maxima on Option 2 at THB 51,354 per year (THB 4,280/month) gives you THB 5 million per admission with all surgery paid in full. For those with significant reserves who want the lowest annual outlay, Option 4 on the Maxima at THB 34,236 per year provides catastrophic cover with the THB 300,000 per claim deductible as your personal exposure.

OUR RECOMMENDATION

For most British or European expats retiring to Thailand at 57, the Maxima plan on inpatient only with the THB 40,000 deductible (Option 2) represents the best balance of comprehensive protection and manageable annual cost. At THB 4,280 per month the coverage limit is robust and all surgery is paid in full. If applying for the OA visa with outpatient requirements, step up to Option 1 on the Maxima at THB 5,349 per month.

Why Pacific Cross

We currently partner with Pacific Cross based on coverage, pricing, and reliability. After reviewing the market for expat health insurance Thailand across coverage quality, claims handling, network breadth and value, Pacific Cross stood out as the right choice for the British and European expat community retiring in Thailand.

With over one million active policyholders in Thailand alone, they are not a niche expat product on thin margins. They are a mainstream insurer whose premium structure reflects genuine community risk sharing across a very large pool.

Guaranteed renewability to age 99 is non-negotiable for a long retirement. Some insurers decline to renew once claims history becomes significant. Pacific Cross commits to renewal for as long as you choose to stay on the policy. Your cover is not contingent on staying healthy.

The English-language support infrastructure matters. When something goes wrong medically, the last thing you want is to navigate an opaque claims system in a second language under pressure. Pacific Cross removes that barrier entirely.

Frequently Asked Questions

Do I need health insurance to retire in Thailand?

Yes. For Non-Immigrant OA visa holders, health insurance is mandatory — Thai immigration requires proof of qualifying cover at application and every annual renewal. Even for other visa categories, retiring without cover is a significant financial risk. Thai private hospital costs can reach hundreds of thousands of Baht for a serious admission, and the NHS is not available to residents abroad.

What is the cheapest health insurance in Thailand for retirees?

Inpatient-only plans with a high deductible offer the lowest annual premiums. With Pacific Cross, a 57-year-old can access the Maxima plan on an inpatient-only basis with a THB 300,000 deductible for THB 34,236 per year. This covers up to THB 5 million per hospital admission with all surgery paid in full — genuine catastrophic cover at the lowest available cost.

Can I use travel insurance instead of health insurance in Thailand?

No. Travel insurance does not meet Thai retirement visa requirements and is not designed for long-term residency. Most travel policies exclude pre-existing conditions, cap coverage at relatively low limits, and are intended for short trips. Thai immigration specifically requires a health insurance policy meeting defined inpatient and outpatient minimums.

What happens if I have pre-existing medical conditions?

With Pacific Cross, pre-existing conditions are typically excluded from coverage rather than increasing your premium. You pay the standard rate for your age bracket and the condition is noted as an exclusion. Where a condition has been fully resolved and symptom-free for a significant period, that exclusion may not apply at all. The only loading applied is for BMI over 32.

Get a Personalised Quote

Getting the right plan is a personal decision. Fill in the short form below and our Pacific Cross team will come back to you directly, usually within one working day, with a quote tailored to your age, health and visa situation. No obligation. No hard sell.

PREFER TO EMAIL DIRECTLY?

thaibk@th.pacificcrosshealth.com

If you are aged 60 or above, please use the contact form below for a bespoke package tailored to your specific age bracket and circumstances.

YOUR NAME

YOUR EMAIL

First and last name

your@email.com

YOUR AGE

YOUR VISA SITUATION

Select your age bracket

Where are you now?

ANYTHING ELSE WE SHOULD KNOW?

Pre-existing conditions, budget, preferred plan, or any questions...

SEND MY ENQUIRY TO PACIFIC CROSS

By submitting this form you agree for your details to be shared with Pacific Cross Health Insurance for the purpose of providing a quote. We do not share your information with any other third parties.

All premiums are verified Pacific Cross figures for the 56 to 60 age bracket, correct as of April 2026. Subject to Pacific Cross terms and conditions. This guide is for information purposes only and does not constitute financial advice. THAIBK is an authorised affiliate partner of Pacific Cross Health Insurance.