勞工職業災害保險－醫療給付常見問答

Labor Occupational Accident Insurance - FAQ of Up-front Medical Expense Reimbursement

序號	問題	回答
1	遭遇職業傷病，應如何就診？ How should I seek medical treatment if I encounter an occupational injury?	被保險人於加保有效期間遭遇職業傷病需門診或住院時，應持由投保單位填發之「職業傷病門診單」或「職業傷病住院申請書」，連同全民健康保險卡及國民身分證或其他足以證明身分之證件向全民健康保險特約醫院或診所申請診療，免繳交全民健康保險法規定之部分負擔醫療費用，另享有職業傷病住院膳食費 30 日內之補助。 When the insured suffers from an occupational injury or disease and needs to be outpatient or hospitalized during the effective period of the insurance coverage, he should hold the "Occupational Injury and Disease Outpatient Form" or "Occupational Injury and Disease Hospitalization Application Form" filled out by the insured unit, together with the National Health Insurance Card and National ID Card or Other documents sufficient to prove identity apply to the National Health Insurance special hospitals or clinics for diagnosis and treatment, exempt from paying part of the medical expenses stipulated by the National Health Insurance Act, and enjoy the subsidy for hospital meals for occupational injuries and diseases within 30 days.
2	如何取得職業傷病醫療書單？ How to obtain occupational injury medical book list?	被保險人遭遇職業傷病有住院或門診治療需要時，投保單位或被保險人可至本局網站下載職業傷病門診單及住院申請書，經由投保單位蓋章證明後被保險人方可持至全民健康保險特約醫院或診所就醫使用，投保單位未依規定填發者，被保險人得向本局及各地辦事處請領，經查明屬實後發給。 When the insured suffers from occupational injury or

序號	問題	回答
		disease and needs hospitalization or outpatient treatment, the insured unit or the insured can download the occupational injury and disease outpatient service form and hospitalization application form from the website of the Bureau. If the insurance contracted hospital or clinic is used for medical treatment, if the insured unit fails to fill in and issue it according to the regulations, the insured may apply to the bureau and local offices, and it will be issued after verification.
3	職災就診時未帶相關證件，如何處理？ What should I do if I do not bring relevant documents when I go to the doctor for occupational accident?	被保險人因尚未取得職業傷病門診單或住院申請書或全民健康保險卡，或因緊急職業傷病就醫，致未能繳交或繳驗該等證件時，應檢具身分證明文件，聲明具有職災保險身分就醫，並先自付醫療費用後，於該次就醫之日起 10 日內（不含例假日）或出院前補送證件，全民健康保險特約醫院或診所將會退還所收取之保險醫療費用。 If the insured fails to hand in or submit for inspection due to the fact that he has not obtained the occupational injury and disease outpatient clinic or hospitalization application form or the National Health Insurance Card, or seeks medical treatment due to an emergency occupational injury or disease, he should present an identification document and declare that he has an employment certificate. If you seek medical treatment under the status of disaster insurance and pay your own medical expenses first, you will submit your certificate within 10 days from the date of the medical treatment (excluding holidays) or before you are discharged from the hospital. cost.
4	申請核退自墊職災醫療費用時，應檢具哪些文件? What documents should be submitted when applying for reimbursement of self-paid	被保險人因職業傷病至全民健康保險特約醫院或診所就診，因不可歸責於被保險人之事由，致未能於就醫之日起 10 日內或出院前補送職業傷病門診單或住院申請書，

序號	問題	回答
	medical expenses for occupational disasters?	而先以健保身分就醫者，可於門診治療當日或出院之日起6個月內（有特殊原因者為5年內），填具下列申請書件，向本局申請核退自墊醫療費用。 If the insured goes to a National Health Insurance special hospital or clinic for an occupational injury or illness, for reasons not attributable to the insured, the insured fails to submit the occupational injury and disease outpatient form or application for hospitalization within 10 days from the date of medical treatment or before discharge from the hospital , and those who seek medical treatment under the identity of health insurance first, can fill in the following application form on the day of outpatient treatment or within 6 months from the date of discharge (5 years for special reasons), and apply to this bureau for reimbursement of self-paid medical expenses . 勞工職業災害保險自墊醫療費用核退申請書及給付收據。 Application form and payment receipt for self-paid medical expenses for labor occupational accident insurance. 診斷書或證明文件。 Medical certificate or supporting documents. 醫療費用收據及收費明細。 Receipts of medical expenses and details of charges. 因上、下班或公出途中發生事故，應另填具勞工職業災害保險被保險人上下班（公出）途中發生事故而致傷害陳述書，並檢附駕駛人駕駛執照正背面影本，如經警察等有關機關處理者，請一併檢送相關紀錄影本。 Due to an accident on the way to and from get off work or on a business trip, a statement of

序號	問題	回答
		injury caused by an accident occurred on the way to and from get off work (on business trip) of the insured shall be filled out separately, and a copy of the front and back of the driver's driver's license shall be attached. Police and other relevant agencies should also submit copies of relevant records. 自 111 年 5 月 1 日起，被保險人如因職業傷病及其引起之疾病就醫，經醫師認定有醫療上需要，選用全民健康保險法第 45 條第 1 項所定自付差額特殊材料品項者，於先行墊付自付差額後，另檢附符合全民健康保險醫事服務機構特約及管理辦法規定之自付差額同意書。 Starting from May 1, 2011, if the insured seeks medical treatment due to occupational injury and disease and the diseases caused by it, the physician determines that there is a medical need, and chooses the special materials for the deductible difference stipulated in Article 45, Paragraph 1 of the National Health Insurance Act. , After paying the self-paying difference in advance, attach a self-paying difference consent form that complies with the provisions of the National Health Insurance Medical Service Institution's Special Contract and Management Regulations.
5	是否所有自費醫材皆可申請核退自墊醫療費用？ Can all self-paid medical materials apply for a refund of self-paid medical expenses?	為增進遭遇職業傷病之被保險人醫療給付權益，並兼顧保險資源有效運用，被保險人因職業傷病經全民健保特約醫院或診所醫師認定有醫療上需要，選用全民健康保險法第 45 條第 1 項所定自付差額特殊材料品項者，於先行墊付自付差額後，得向本局申請核退差額費用。是以，被保險人如選用全自費之醫療材料，因屬健保署未納入全民健保給付之項目，亦非屬職災醫療給付之項目，故仍須由選擇使用之被保險人自行負擔。

序號	問題	回答
		In order to enhance the rights and interests of the insured who suffer from occupational injuries and diseases, and take into account the effective use of insurance resources, if the insured has medical needs due to occupational injuries and illnesses identified by the physicians of the National Health Insurance special hospitals or clinics, choose Article 45, Paragraph 1 of the National Health Insurance Law. For special materials and items with a predetermined deductible difference, after paying the deductible difference in advance, you may apply to this bureau for a refund of the difference. Therefore, if the insured chooses all self-paid medical materials, because it is an item not covered by the National Health Insurance, nor is it an occupational disaster medical benefit, the insured who chooses to use it must still pay for it.
6	自付差額特殊材料品項有哪些？ What are the special material items which require out-of-pocket payment?	有關全民健康保險法第 45 條第 1 項所定自付差額特殊材料品項可至勞保局網站（網址：https://www.bli.gov.tw/0106230.html）查詢。 You can check on website of BLI for stipulated law in Paragraph 1, Article 45 of National Health Insurance, regarding all special material items which require out-of-pocket payment (official link：https://www.bli.gov.tw/0106230.html)