2025 제22차 국제연수과정

NHIS UHC GLOBAL ACADEMY

National Health Insurance : Financial Status and Management System

Department of Finance,
Hong Seo-jeong

Contents

2025 제22차 국제연수과정
NHIS UHC
GLOBAL ACADEMY

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01

Financial Status and Financial Management

Financial Status

Health Insurance Finance Status

- As of 2024, the current balance is 1.7 trillion KRW ($1.2 billion) with a reserve of 29.7 trillion KRW ($21.2 billion)
  -Premium income increased by 3.0%, insurance benefit expenses increased by 7.2%

* Exchange rate applied: 1 USD = 1,400 KRW (as of September 2025)

Category		Year 2024		Year 2023	
		100 million KRW	1 million USD (about)	100 million KRW	1 million USD (about)
income	**Total**	**990,870**	**70,776**	**949,113**	**67,794**
	Premium Income	839,520	59,966	815,180	58,227
	- Insurance premiums for the employee insured	741,352	52,954	715,904	51,136
	- Self- Employed premiums	98,168	7,012	99,276	7,091
	Government subsidies	121,658	8,690	109,702	7,836
	Other Income	29,692	2,121	24,231	1,731
expenditure	**Total**	**973,626**	**69,545**	**907,837**	**64,846**
	Insurance reimbursement expenses	952,529	68,038	887,961	63,426
	Other Business Expenses, etc.	21,097	1,507	19,876	1,420
balance	**Current period**	**17,244**	**1,232**	**41,276**	**2,948**
	Accumulation	**297,221**	**21,230**	**279,977**	**19,998**

Financial Status

Health Insurance Financial Structure (Income)

- (Sources of Income) It consists of 85% of premium income, 12% of government subsidies, and 3% of other income.

Category	Kind	Details
Premium Income (85%)	Self-Employed Premiums(10%)	Insurance premiums collected from Self-Employed subscribers
	Insurance premiums for the employee insured (75%)	Insurance premiums collected from the employee insured
Government subsidies (12%)	Member Subsidy(10%)	20% of expected premium income (14% of the national treasury + 6% of the Health Promotion Fund)
	Tobacco levy(2%)	
Other Income(3%)	Interest income, etc.(3%)	Interest income, government subsidies for second-lowest income bracket, pharmaceutical company rebates etc.

Financial Status

Health Insurance Financial Structure (Expenditure)

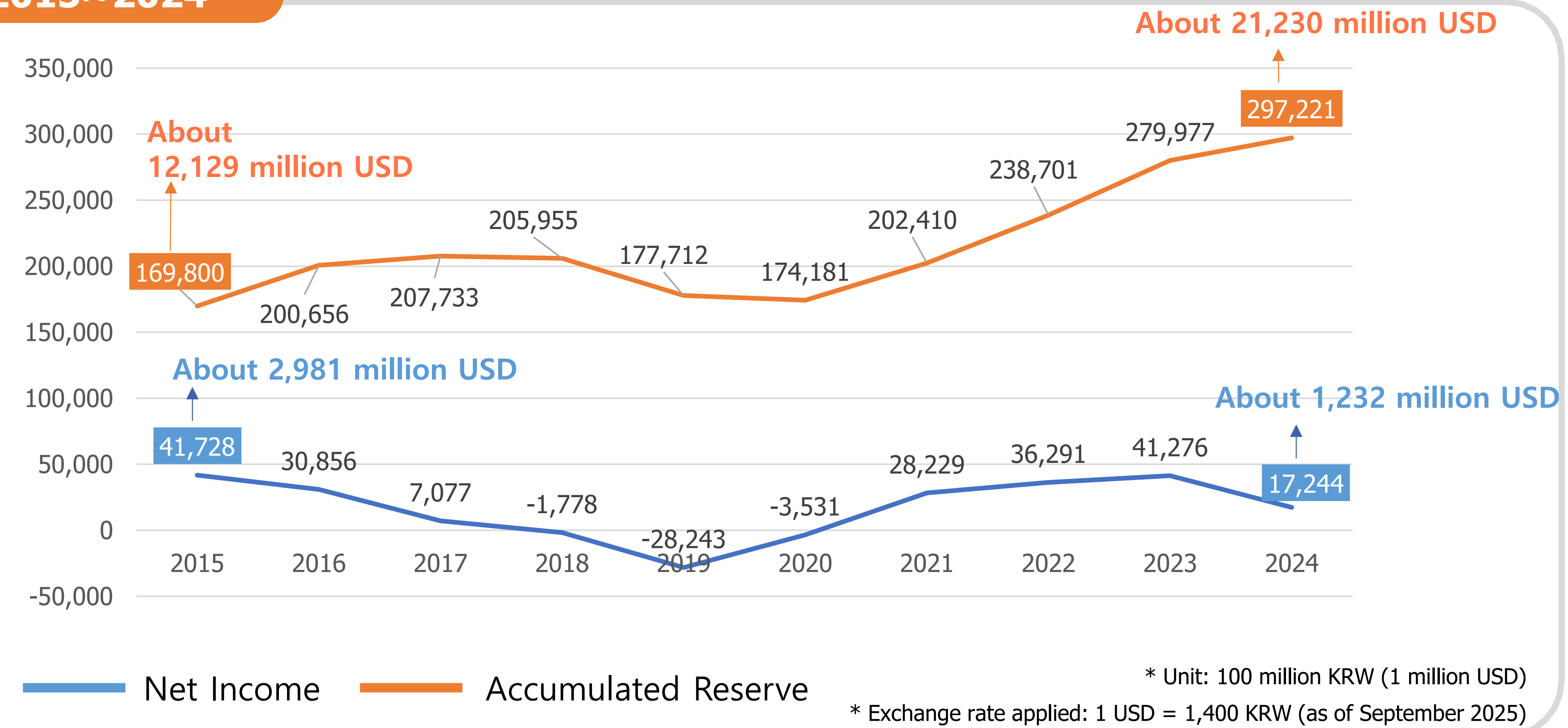
- (Expenditure Status) Insurance benefit payments account for 98%, and other expenditures account for 2%.

Category	Type	Details
Insurance Benefit Payments (98%)	In-kind benefits (93%)	Payments for treatment of diseases
	Cash Benefit Expenses (3%)	Disability aids, Care Costs, Maternity Medical Expenses, etc
	Health Check-Up Costs (2%)	Cancer screenings, General Check-Ups, infant and child check-ups, etc.
Other Expenditures (2%)	Labor Costs, Expenses, etc. (2%)	General Institutional Operating Expenses

Financial Status

Yearly Financial Status

2015~2024



* Unit: 100 million KRW (1 million USD)
* Exchange rate applied: 1 USD = 1,400 KRW (as of September 2025)

Finance Management

Annual Financial Operating Principles

- (Expenditure-based budgeting) The expenditure scale is determined first, followed by the calculation of the income required to finance it

Expenditure Setting

The Financial Management Committee determines the increase rate of reimbursement for medical benefits, NHIS enters into contracts with medical care institutions

Income Determination

The Health Insurance Policy Deliberation Committee sets the insurance premium rate, The government determines the level of government subsidies

- Increasing difficulty in managing stagnant income and rapidly rising expenditures due to ultra-low birth rates and accelerated population aging

  ➡ (Income-based budgeting) A shift is being considered toward managing expenditure targets based on projected income

Finance Management

Financial Management Process

- Ensuring the sustainability of the system through stable financial operations by using a system-based financial management framework.

Financial Management Process

Planning	Execution	Response/ Feedback
Financial Forecast	Monitoring/Analytics	Policy-making support
Financial Management Plan	Management of Funds and Expenditures	Accounting Settlement
Fund Management Plan	Fund Management	Risk Management, Performance Evaluation

Result Feedback

Daily, monthly, and yearly monitoring to detect abnormal signs and perform detailed cause analysis.

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02

Financial Analysis System

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Financial Analysis System

Financial Analysis System

A system that collects and integrates diverse financial flow data to enable rational decision-making through timely financial assessments, comprehensive analysis, and forecasting

purpose Establishment of integrated management and monitoring system of health insurance financial data

Step 1
2020
Foundation Establishment

Step 2
2021~2022
Enhancement

Step 3
2023~2025
Function Expansion

<Establish a monitoring/ analysis/prediction base>
Create a financial data mart. Develop forecasting models and automate data collection.

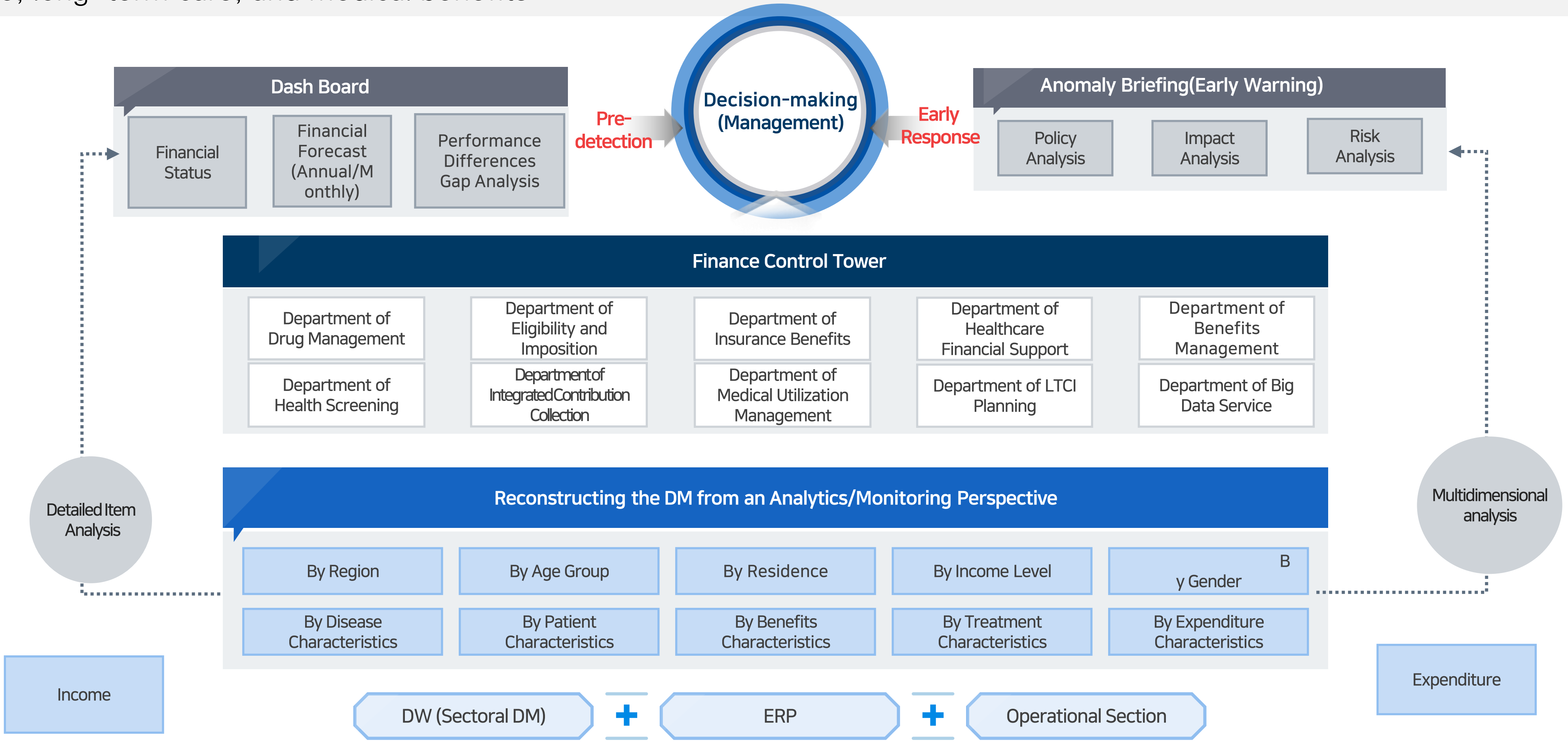
<Expand linkage scope and enhance functionality>
Advance key functions like financial risk indicators and financial stabilization..

<Function Expansion>
-Develop essential medical analysis screens for new expenditures.
-Enhance financial forecast simulations.

Financial Analysis System

System Operation Status

Providing financial information visualization contents through integrated analysis of big data related to finances such as health insurance, long-term care, and medical benefits



Financial Analysis System

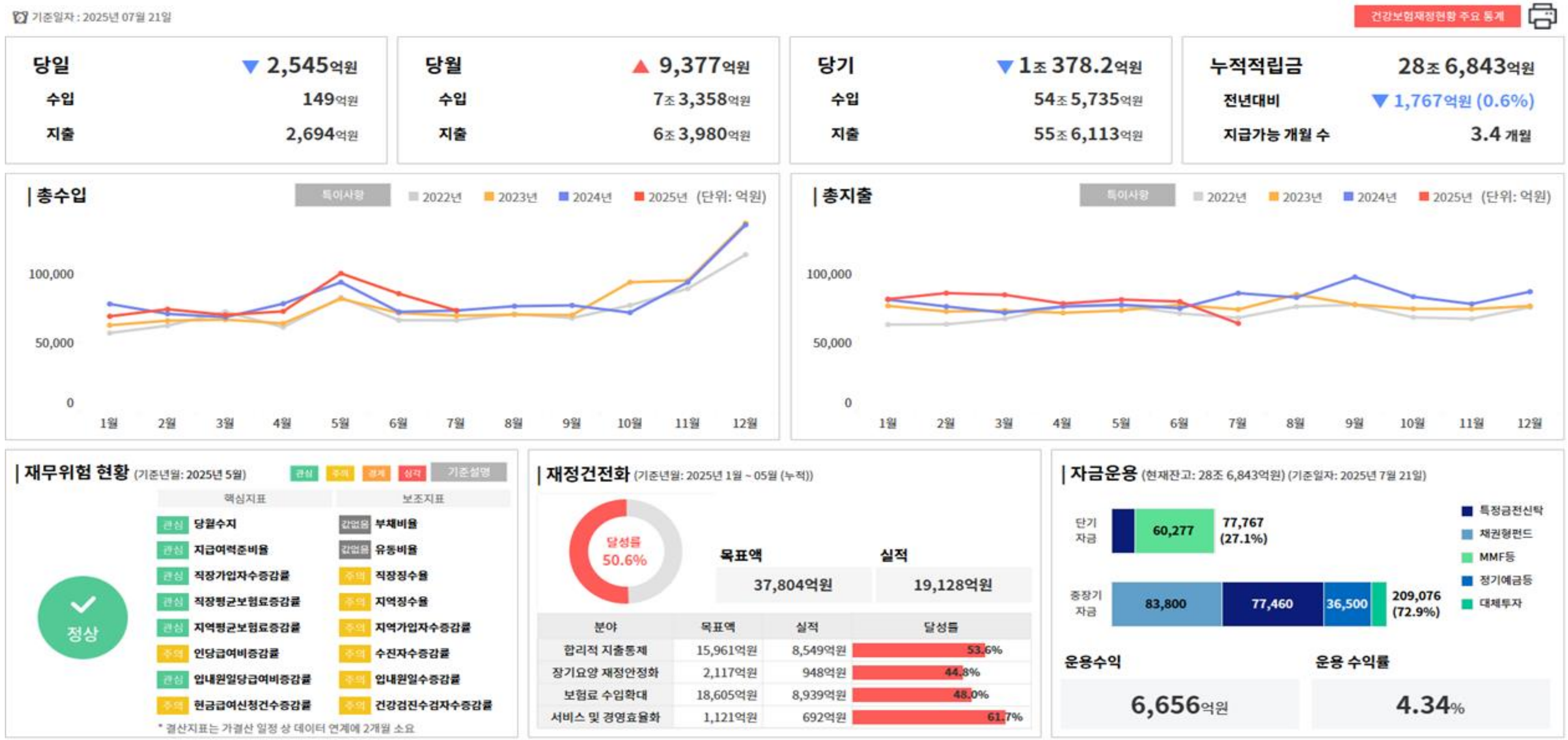
■ 시스템 구성도

Financial Analysis System

Main screen(Comprehensive Financial Status)

Comprehensive Financial Status

Comprehensive financial indicators including daily, monthly, and annual fiscal balances, total income and expenditures, financial risk levels, financial stability, and fund management are provided to offer a clear and at-a-glance understanding of the overall financial position



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03

Financial Forecast

Financial Forecast

Task Overview

- Financial projections are developed by taking into account healthcare trends, demographic and social changes, and policy adjustments
  ⇒ These projections are used to set reimbursement, determine insurance premium rates, and formulate mid- to long-term financial management plans

Financial Forecast

Collection of Promotion Plans and Opinions from Departments	Deriving Financial Forecast (Draft)	Confirmation of Financial Forecast	Utilization of Forecast Data
Collection of promotion plans for the projections, opinions from departments, and basic data	Deriving the financial forecast(draft) by reflecting policies and recent performances	Collection of opinions from stakeholders and financial projection committees	Utilization of basic data for major policy decisions, mid- to long-term financial management plans, and budget establishment
January ~ February	March	April	May ~ September

Financial Forecast

Financial Projection

Expenditure Projection	
Insurance Benefit Costs	• Natural increase in benefit costs - By type of care institution - By age group - (under 65, over 65) • Increase in benefit amount • Reflection of Government Policies - Expansion of coverage, etc.
Management And Operation Cost	• Personnel costs • Business expenses • Review evaluation costs • Employee severance pay reserves

Income Projection	
Premium Income **Other Income**	• Premium Income - Number of subscribers, average monthly remuneration, premium rate, collection rate, etc. • Interest Income - Reflection of target rate of return • Other Income - Reflection of annual income target
Government Subsidies	• Government Subsidies - 14% of the estimated insurance revenue for the current year • Tobacco Surtax - 6% of the estimated insurance revenue for the current year

Financial Forecast

Financial Analysis System

- Enhancing financial forecast analysis capabilities through the visualization of financial projection information.

총괄 전망 | 수입 전망 | 지출 전망

전망차수: 250418 24년 실적반영 재정전망 20250418

특이사항 | 전망매뉴얼

전망 주요지표

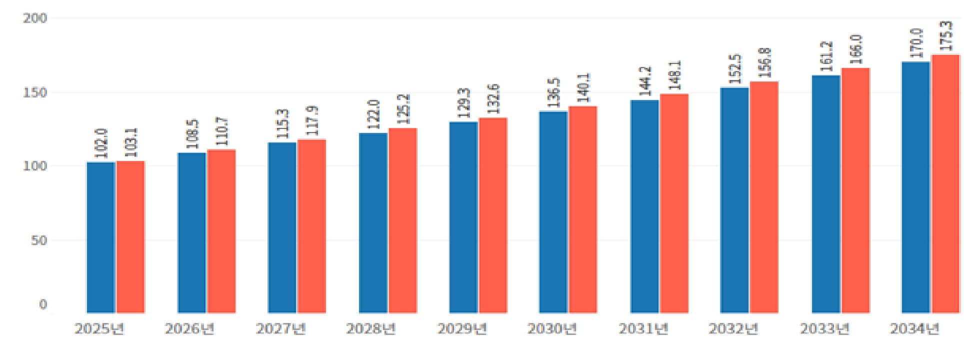
구분	2025년	2026년	2027년	2028년	2029년	2030년	2031년
보험료인상률	0.00%	1.49%	1.49%	1.49%	1.49%	1.49%	1.49%
보험료율	7.09%	7.20%	7.31%	7.42%	7.53%	7.64%	7.75%
정부지원비율	14.54%	14.40%	14.40%	14.40%	14.40%	14.40%	14.40%
수가인상률	1.96%	1.98%	1.98%	1.98%	1.98%	1.98%	1.98%

전망 상세현황

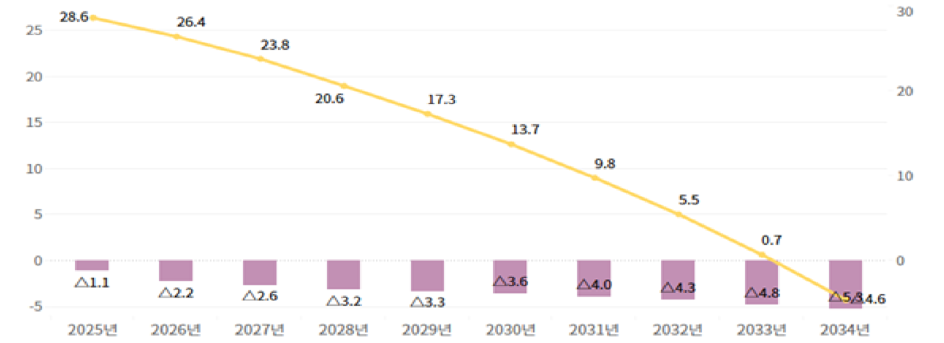
(단위:억원, 개월)

구분	2025년	2026년	2027년	2028년	2029년	2030년	2031년
총수입	1,019,671 (2.9%)	1,084,940 (6.4%)	1,152,687 (6.2%)	1,219,918 (5.8%)	1,292,539 (6.0%)	1,365,060 (5.6%)	1,441,675 (5.6%)
보험료수입	867,090 (3.3%)	922,565 (6.4%)	982,114 (6.5%)	1,040,818 (6.0%)	1,103,585 (6.0%)	1,167,944 (5.8%)	1,234,714 (5.7%)
정부지원금	126,093	132,849	141,424	149,878	158,916	168,184	177,799
기타수입	26,488	29,526	29,149	29,222	30,038	28,932	29,162
총지출	1,030,626 (5.9%)	1,106,989 (7.4%)	1,178,975 (6.5%)	1,251,667 (6.2%)	1,325,582 (5.9%)	1,400,894 (5.7%)	1,481,239 (5.7%)
보험급여비	1,025,416 (9.4%)	1,084,633 (5.8%)	1,157,803 (6.7%)	1,230,148 (6.2%)	1,303,658 (6.0%)	1,378,781 (5.8%)	1,458,909 (5.8%)
기타사업비	20,057	22,356	21,172	21,519	21,924	22,113	22,330
당기수지	△10,955	△22,049	△26,288	△31,749	△33,043	△35,834	△39,564
누적적립금	286,266	264,217	237,929	206,180	173,137	137,303	97,739
지급가능개월수	3.4	2.9	2.5	2	1.6	1.2	0.8

수입 지출 전망 결과



재정수지 전망결과



Financial Forecast

Financial Analysis System

- Supports decision-making by providing scenario-based projections with policy variables reflected.

시뮬레이션

조회 실행

시뮬레이션 상세결과조회 설명

수입

		2023년	2024년	2025년	2026년	2027년	2028년	2029년	2030년	2031년	2032년
경제성장률(GDP, %)	기존	2.5%	2.8%	2.6%	2.6%	2.2%	2.1%	1.99%	1.84%	1.69%	0%
	수정										
보험료 인상률(%)	기존	1.49%	1.49%	1.49%	1.49%	1.49%	1.49%	1.49%	1.49%	1.49%	0%
	수정										
정부지원 비율(%)	기존	14.4%	14.4%	14.4%	14.4%	14.4%	14.4%	14.4%	14.4%	14.4%	0%
	수정										

지출

		2023년	2024년	2025년	2026년	2027년	2028년	2029년	2030년	2031년	2032년
수가인상률(%)	기존	1.98%	2.09%	2.09%	2.09%	2.09%	2.09%	2.09%	2.09%	2.09%	0%
	수정										
고령화비율(%)	기존	17.66%	18.63%	19.72%	20.88%	21.79%	22.8%	23.56%	24.44%	25.29%	0%
	수정										
급여확대계획금액(원)	기존	18,067억원	23,349억원	27,312억원	28,758억원	0억원	0억원	0억원	0억원	0억원	0억원
	수정										

재정전망 시뮬레이션 결과

재정수지 수입 지출

분류	2023년	2024년	2025년	2026년	2027년	2028년	2029년	2030년	2031년
총수입	913,510	982,462	1,050,374	1,112,324	1,182,303	1,260,008	1,345,529	1,435,480	1,529,948
총지출	925,023	1,002,670	1,079,019	1,181,249	1,246,760	1,351,320	1,458,943	1,578,548	1,707,220
당기수지	-11,513	-20,208	-28,645	-68,926	-64,457	-91,312	-113,414	-143,068	-177,272
누적적립금	200,655	180,447	151,802	82,877	18,419	-72,892	-186,307	-329,374	-506,647
지급가능 개월 수	2.6	2.2	1.7	0.8	0.2	-0.6	-1.5	-2.5	-3.6

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04

Mid- to Long-Term Financial Management Plan

Mid- to Long-Term Financial Management Plan

Mid- to Long-Term Financial Management Plan

- Submission Overview
  - According to Article 39-2 of the Act on the Operation of Public Institutions, a 5-year financial management plan is submitted annually to the government and National Assembly.

Board Decision, Report to Finance Committee	Coordination with Ministry of Economy and Finance (MOEF)	Finalization of Financial Management Plan	Public Announcement
Submission of the draft plan and report to the government	Reflection of policy decisions, etc.	Submission to the National Assembly (register)	ALIO External Disclosure
Late June	July ~ August	Early September	End of October

- Financial Objectives
  - Considering the characteristics of the industrial complex and its financial structure, 4 goals are selected and operated.

<Reserve Accumulation> Retain 1.5 months' worth of reserves	<Debt Ratio> Maintain below 100%	<Liquidity Ratio> Maintain above 150%	<Support Rate vs Copay> Below 110%
Funds required for crisis response, such as wage payments	A ratio of 150% or below: Rated Good — maintaining financial stability with zero debt	Achieving an optimal balance between liquidity and profitability	Balancing the budget, including an additional 10% in expenditures for expanded coverage
* approximately 1.5 months' worth	* Public institutions 150% or less are good	* Recommended Contribution Ratio 150%	* Calculation = Major Expenditure/Major Income

Mid- to Long-Term Financial Management Plan

2025–2029 Financial Forecast (Example)

Assumption Variables

- Premium rate increase: Frozen (2025), 1.49% annually (2026–2029)
- Government subsidy: As budgeted (2025), 14.4% of projected total premium income each year (2026–2029)
- Reimbursement increase: 1.96% (2025), 1.93% (2026), 1.98% (2027-2029)
- Reflects the additional funding needs of healthcare policy initiatives such as emergency medical system support and tertiary hospital reform

* Unit : 100 million KRW (1 million USD)

* Exchange rate applied: 1 USD = 1,400 KRW (as of September 2025)

Category		2025	2026	2027	2028	2029
Asset	KRW	528,191	522,804	507,538	483,657	458,251
	USD	37,728	37,343	36,253	34,547	32,732
Liabilities	KRW	200,143	210,494	216,436	218,517	224,315
	USD	14,296	15,035	15,460	15,608	16,023

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05

Financial Risk Management

Financial Risk Management

Financial Risk

- Definition of financial risk: A state in which insurance benefits cannot be paid normally.

Financial Risk Management System

- By monitoring the Key Risk Indicators (KRI) on a monthly basis, the system preemptively identifies potential risk occurrences and abnormal signals to support the stable operation of finances.

Financial Risk Management System

Selection of Key Risk Indicators	Setting Benchmark Management Limits (Annually)	Monitoring Financial Risks (Monthly)	Responding to Financial Risk Occurrences (Immediately)
Select indicators to assess financial risk.	Establish benchmarks for measuring the risk levels of each indicator.	Monitor actual results against indicators and identify risk situations.	Issuance of financial risk alert and operation of financial crisis task force

Financial Risk Management

Financial Risk Indicators(KRI)

Risk	Key Indicators	Supplementary Indicator
Overall	Reserve Rate for Payments	Debt Ratio
	Monthly Balance	Liquidity Ratio
Income	Growth rate of number of the employee insured	Premium collection rate for the employee insured
	Growth rate of average premium of the employee insured	Premium collection rate for the self-employed
	Growth Rate of Average Self-Employed Insurance Premium	Growth Rate of Self-Employed Subscribers
Expenditure	Growth Rate in per capita benefit cost	Growth Rate of Patient Number
	Growth Rate of Inpatient Daily Benefit Expenses	Growth rate of Number of Inpatient Days
	Growth Rate of Cash Benefit Requests	Growth Rate of the number of health screening

Financial Risk Management

Financial Risk

- To assess financial risk levels, four management categories are established based on reference values
  : Attention → Alert → Caution → Serious

Attention > Alert > Caution > Serious

- (Performance measurement) Monthly performance is quantified and evaluated by indicator, then mapped to the corresponding management category to determine the organization’s financial risk level (Attention, Alert, Caution, Serious)
- (In-depth analysis) Conducts detailed analysis of indicators that exceed the attention threshold to identify underlying causes of financial risk

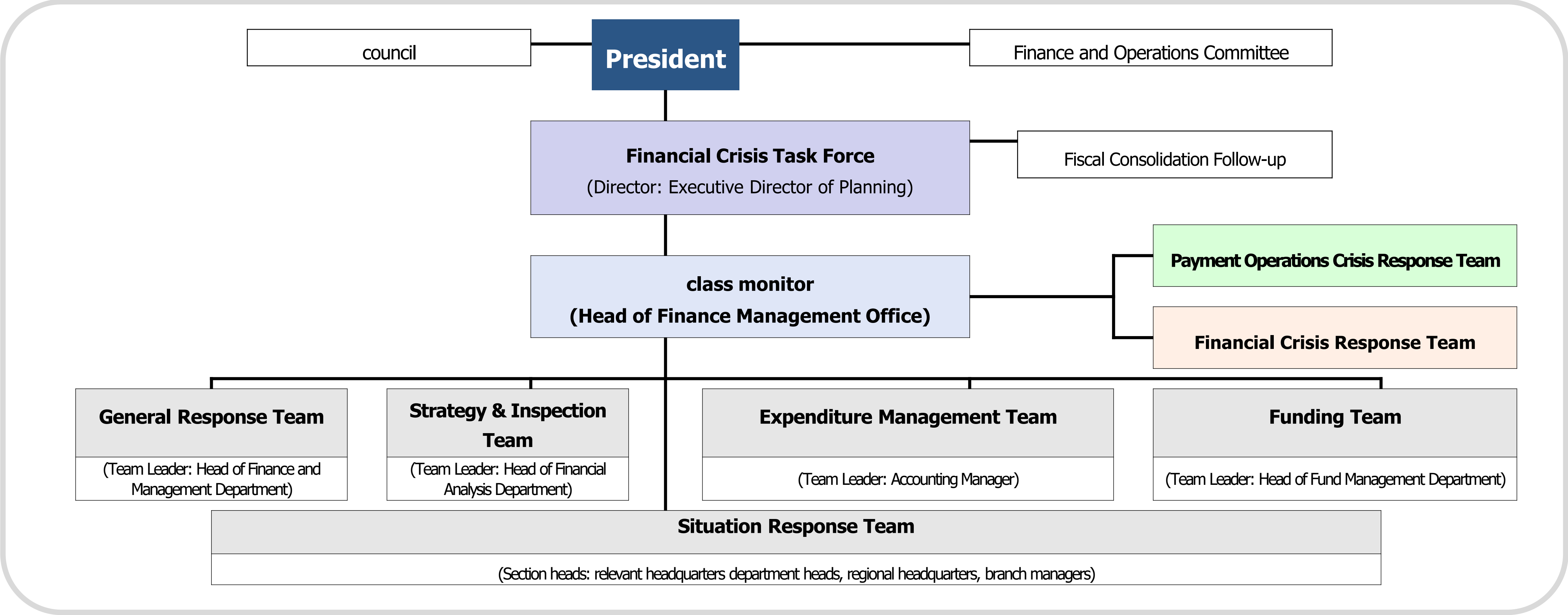
Response to Financial Risk Occurrence

- (Recognition of Financial Risk Situation) If the core risk indicators remain at the "Caution" level or higher for three consecutive months, the situation is recognized as a financial risk.
- (Formation and Operation of the Financial Risk Task Force) After determining the level of financial risk, a financial risk alert is issued, a financial risk response strategy is established, and response measures are managed by relevant departments and the entire organization.

Financial Risk Management

Composition of the Financial Risk Task Force Organization

- Composition: General Manager (Executive Director of Planning), Director (Head of Financial Management Office)
- Operation: Depending on the type of risk and the level of risk response, task forces and response teams are activated.

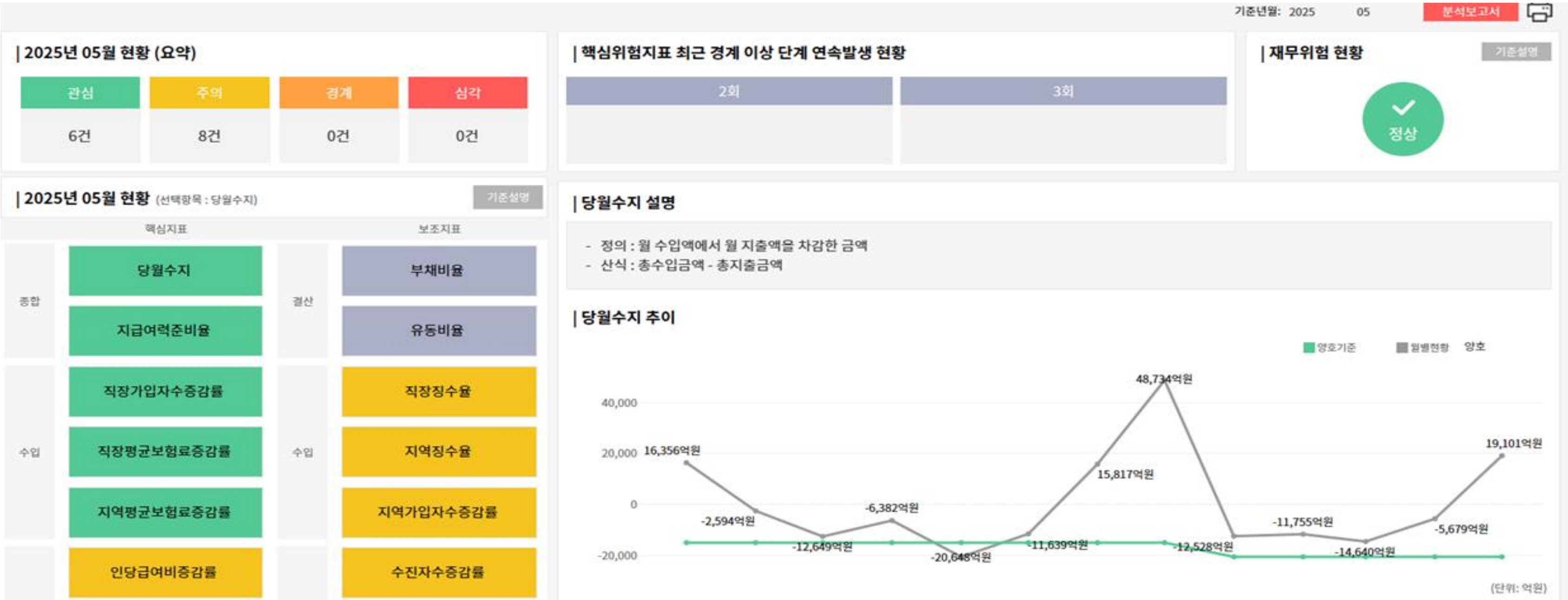


Financial Risk Management

Financial Analysis System Screen

Financial Risk Indicators

Since 2023, the system has been strengthened to enable preemptive monitoring by expanding the number of financial risk indicators from 8 to 16 ⇒ A visual representation of financial risk stages supports timely identification and response to emerging risks



	24년5월	24년6월	24년7월	24년8월	24년9월	24년10월	24년11월	24년12월	25년1월	25년2월	25년3월	25년4월	25년5월
위험단계	관심	관심	관심	관심	심각	관심	관심	관심	관심	관심	관심	관심	관심
기준값	-15,084	-15,084	-15,084	-15,084	-15,084	-15,084	-15,084	-15,084	-20,648	-20,648	-20,648	-20,648	-20,648
월별현황	16,356	-2,594	-12,649	-6,382	-20,648	-11,639	15,817	48,734	-12,528	-11,755	-14,640	-5,679	19,101

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06

Fund Management

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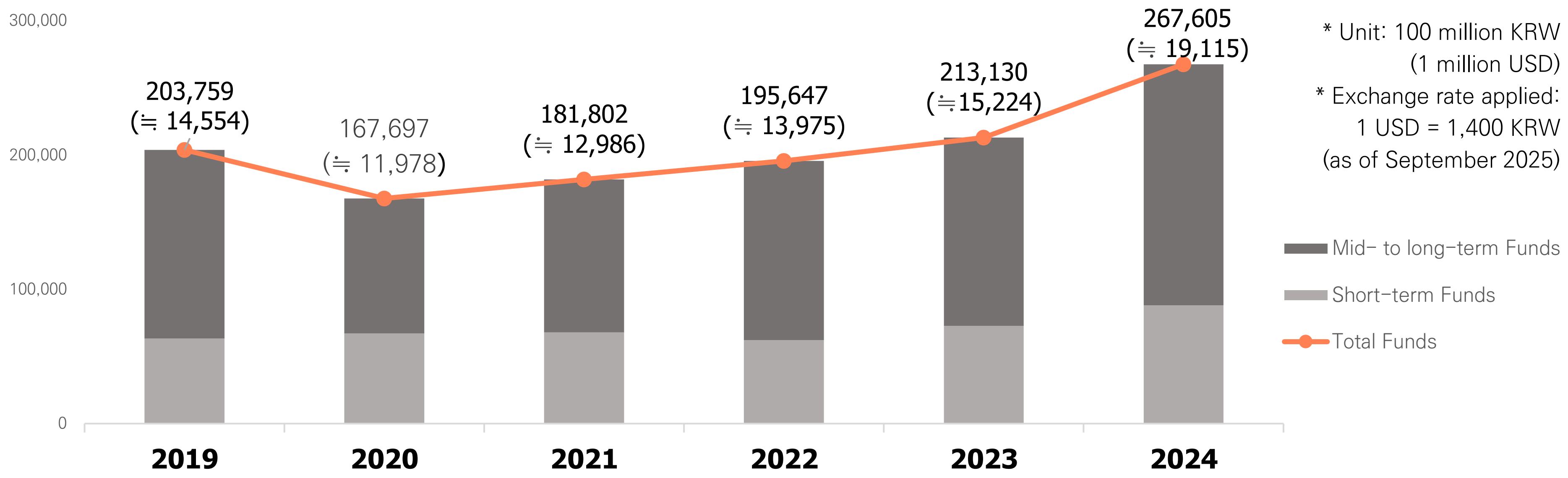
Fund Management

Status of Health Insurance Reserve Accumulation and Management

- To prepare for potential declines in premium income caused by sudden economic downturns and for increased insurance benefit expenditures arising from healthcare policy changes, reserve funds are accumulated and managed using surplus funds from annual settlements



Category	Key Features	Main Investment Products
Short-term funds	Funds managed with a maturity of less than one year for the timely payment of insurance benefits and other operating expenses	MMDA, MMF, Fixed-rate type
Mid-term funds	Funds managed with a maturity of one year or more to enhance investment returns and reinforce overall financial soundness	Fixed-rate type, bond fund, alternative Investment, etc.

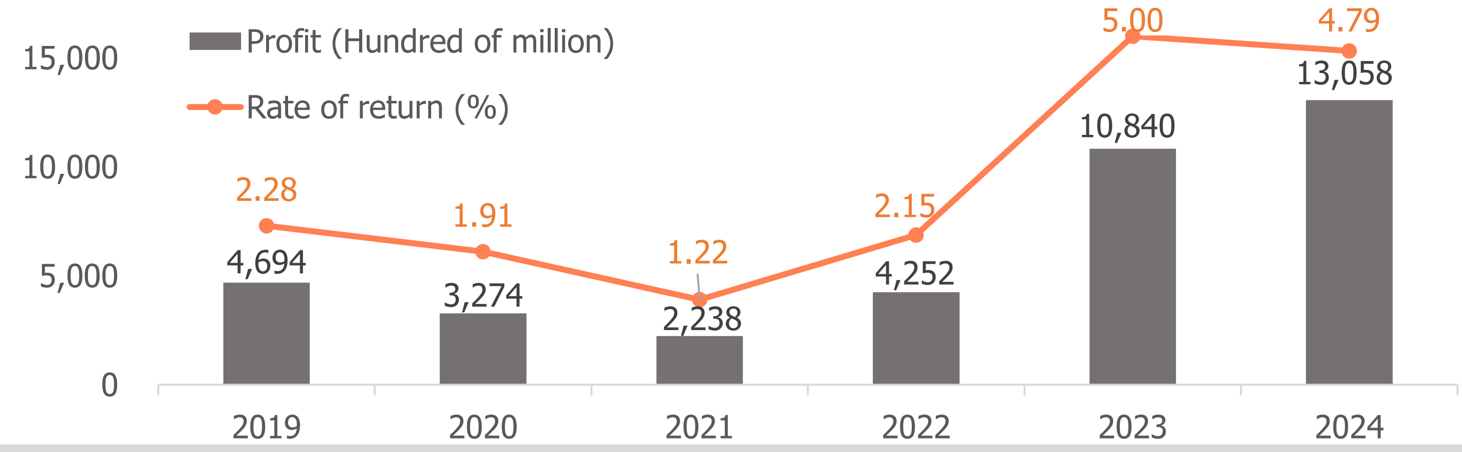
Fund Management

The Principles of Fund Management

Public Interest	The reserve fund is managed with the primary goal of maintaining financial stability while also considering its role in supporting public health improvement and strengthening social security
Stability	Reserves are managed prudently to ensure the stable payment of insurance benefits and other related expenses
Liquidity	Secure sufficient liquidity to ensure stable payments of insurance benefits and other financial obligations.
Profitability	Pursue profitability to maintain the real value of funds beyond liquidity and operational reserves.

Health Insurance Fund Management Performance

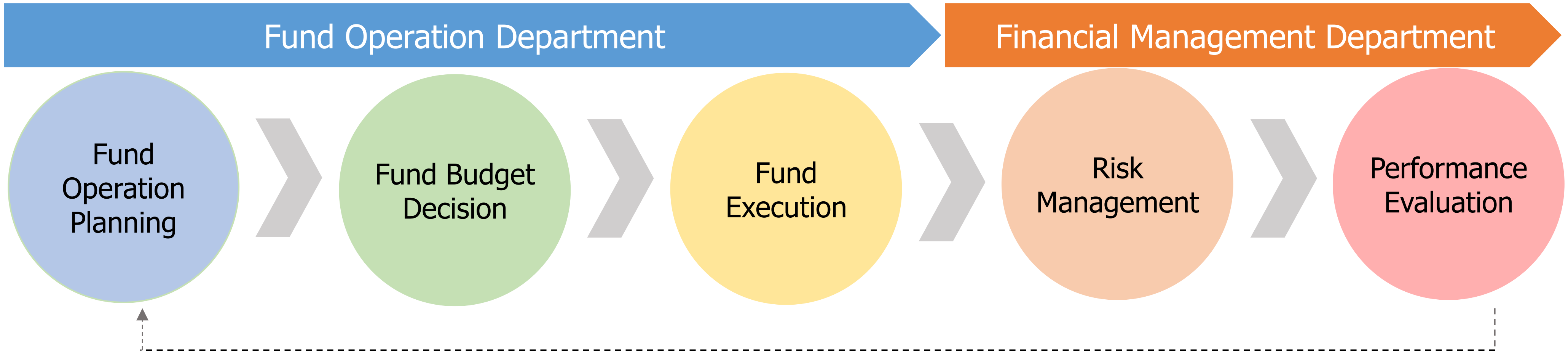
- In 2024, the health insurance fund achieved a record-high profit of 1.3 trillion KRW, generating an effect equivalent to a 1.4% increase in the health insurance premium rate



Fund Management

Fund Operation Organizational Structure

- (Organizational structure) Dedicated teams are established for each fund management area (Fund Operation and Risk Management & Performance Evaluation) to enhance efficiency and accountability through a system of checks, balances, and collaboration



Results from risk checks and performance evaluation are fed back into the process

- (Committee) Deliberation and decision-making on major issues related to asset management by operating specialized committees in each area to ensure expertise and independence
  - Separate committees are established for fund operation, risk management, and performance evaluation, with no overlap in committee members across different committees.

Fund Management

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Financial Analysis System

건강보험 | 장기요양

기준일자 : 2025-07-21

자금운용정보

당기 운용수익	6,656억원	누적수지	28조 6,843억원	기준 수익률	2.94 %
전년대비	▼ 1,152억원(14.8%)	전년대비	▼ 1,767억원(0.6%)	운용 수익률(평잔)	4.34 %
		연평잔금액	27조 6,984억원		

상품유형별 당기 운용수익 (단위: 억원,%)

상품유형별 예치현황 (단위: 억원,%)

기관별 예치현황

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07

Mid-Term Financial Stabilization Plan

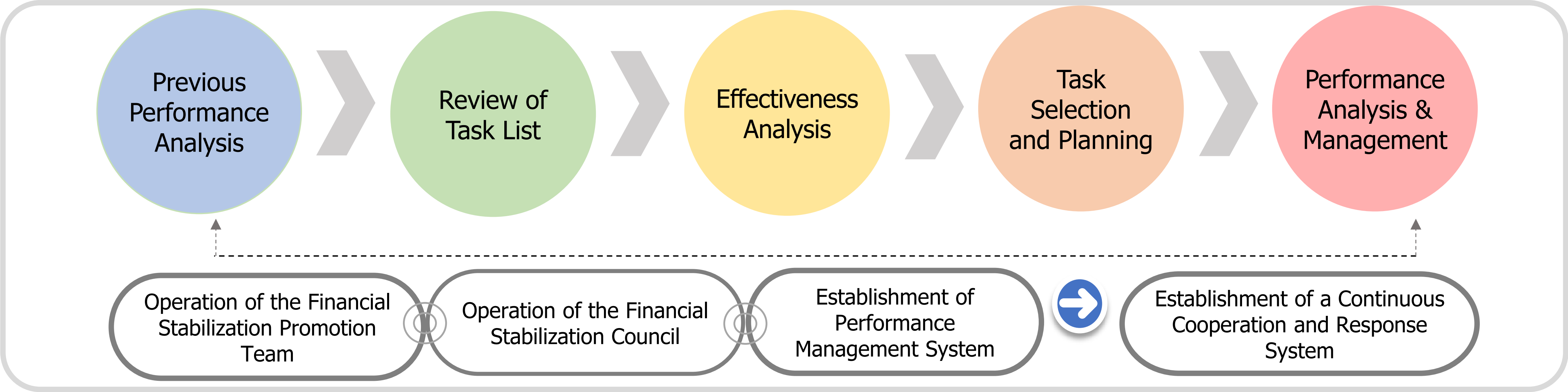
Mid-Term Financial Stabilization Plan

Background and Purpose

- Due to low birth rates, an aging population, and changes in disease structures, income growth is slowing, while expenditures are rapidly increasing, raising concerns about the sustainability of insurance finances.
- Strengthening proactive and preventive financial management efforts to establish a foundation for stable financial operations, thereby ensuring the financial sustainability of the health and long-term care insurance system.

Operational Method

- A rolling plan is developed and implemented annually to ensure timely and flexible responses to shifting social, economic, and policy environments



Mid-Term Financial Stabilization Plan

Propulsion System

Financial Stabilization Promotion Team

Ministry of Health and Welfare

HIRA

Financial Stabilization Promotion Team

(Leader) President
(Deputy) Executive Director

Support Team

Benefit/Non- Benefit Management

Pilot Project Task Force

General Promotion Team (Head: Director of Financial Management Office)	**Income Expansion Team** (Head: Director of Qualification Division)	**Expenditure Reduction Team 1** (Head: Director of Benefits Management Office)	**Expenditure Reduction Team 2** (Head: Director of Health Screening Office)	**Management Efficiency Team** (Head: Director of Planning and Coordination Office)	**Long-term Care Team** (Head: Director of Long-term Care Planning Office)
Financial Management Division	• Qualification Division • Integrated Collection Division	• Insurance Benefits Office • Pharmaceutical Management Office • Medical Expense Support Office • Nursing Care support (Qualification Division)	• Health Screening Office • Medical Utilization Management • Healthcare Resources Office • Department of Integrated Care	• Planning and Coordination • Management Support • Customers Support	• Planning Office • Standards Office • Benefits Office • Evaluation office

Health Insurance Research Institute
Department of Big Data Service
Department of Big Data Research and Development

6 Regional Headquarters / 178 Branch Offices in Operation

Mid-Term Financial Stabilization Plan

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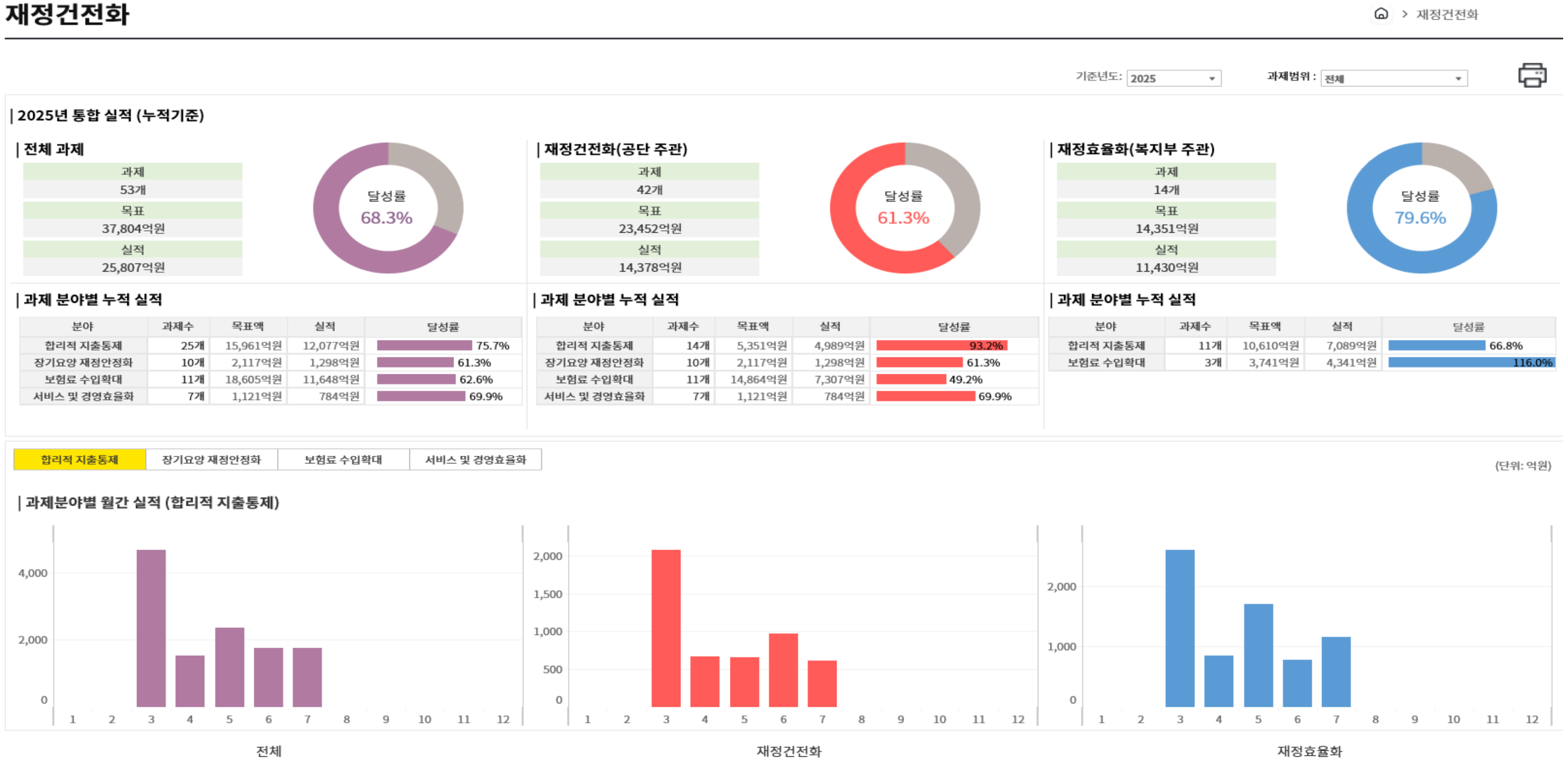
Key Screen of the Financial Analysis System

Financial Stabilization

Each task's goals and achievements are registered in advance and monitored in real-time to track progress. The dashboard allows sharing of performance analysis results to enhance project management.



2025 제22차 국제연수과정

NHIS UHC GLOBAL ACADEMY

Thank You

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