

Frequently Asked Questions

- 1) Why do I need to give the consent to submit your health premium information to Revenue Department?

Answer

It is because the information required to be submitted to Revenue Department on this matter contains your personal information. We therefore require your consent by 31st December every year in order for us to submit the information to Revenue Department on time.

- 2) If the customers would like to use the paid health insurance premium for the personal income tax deduction, what do they need to do?

Answer

1. The customers must give the consent to the insurance company to send their information to the Revenue Department. The insurance company will submit the information to the Revenue Department by 7th January every year or the next working day (if 7th January is the weekend/holiday).
2. After the insurance company submits the information, we will send the communication to the customers via SMS/email to download the certificate in the previous tax year. Customers can refer to the amount of premium paid in the previous tax year which customers can use for personal income tax deduction.

- 3) If the customers do not prefer to download the certificate themselves, what can they do?

Answer

Customers can contact our Customer Service team at **02 232 8666** or E-mail: csc@aetna.co.th

- 4) After giving the consent, can the customers submit the tax right away?

Answer

In order to make use of your paid premium in the previous tax year for your personal income tax deduction, we highly recommend you to submit the tax with the Revenue department after 7th January every year which is after the insurance company sending the paid premium information of our customers to the Revenue Department on 7th January every year or the next working day (if 7th January is the weekend/holiday). If you submit your tax prior than that, the Revenue Department will not have your paid health insurance premium in their records.

5) When will the insurance company send the paid premium information to Revenue Department?

Answer

The paid premium information of the customers who gave us the consent will be sent to Revenue Department on 7th January every year or the next working day (if 7th January is the weekend/holiday).

6) What if I change the consent, can I do so? If yes, by when?

Answer

Yes, you can change your mind by 31st December every year. Please contact our Customer Service team at 02 232 8666 or E-Mail csc@aetna.co.th by 31st December every year.

7) If I change the consent after 31st December every year, can I still do so?

Answer

Your change after 31st December will not be accepted. Please contact Revenue Department for further suggestion.

8) What if I do not give consent to the insurance company, can I still use my paid premium for my personal income tax deduction?

Answer

No, because the Revenue Department will not have your paid premium information in their records.

9) Why wouldn't my paid premium be eligible for tax deduction if I don't provide the consent to the insurance company?

Answer

It is in accordance with the Revenue Department announcement. The insurance company is required to submit the premium paid for the Tax deduction to the Revenue Department but the insurance company can submit the premium paid for only the member who provided us the consent.

10) Do I need to provide the consent every year?

Answer

Your consent will be honored on the following years unless you write to us to make a change by 31st December every year.

11) In case that the health insurance premium was paid by the parent, can the parent use such premium of their children' health insurance policies for their personal income tax deduction?

Answer

No.

12) In case that the health insurance premium is paid by the company, can the policy holder use that health insurance premium for his/her personal income tax deduction?

Answer

No.

13) I have more than one policies, what do I need to do?

Answer

The consent is required by each of the health insurance policies.

14) Can the consent be made by my relatives or authorized person?

Answer

As this is the personal information, the consent is therefore not allowed to be done by someone else.

15) Even though I have given the consent to the insurance company, can I not use the health premium for my personal income tax deduction?

Answer

It's your decision upon submitting the tax to Revenue Department.

16) My policy has three covered person, would I be able to use the total premium for my tax deduction?

Answer

No, it is only the paid premium for your coverage only.

17) There is only one person in the policy which is myself, can I refer to the total amount in the receipt as the qualified amount for tax deduction?

Answer

No, the qualified amount for tax deduction excludes the tax and stamp duty.

18) Can I refer to the amount shown on the invoice as the qualified amount for tax deduction?

Answer

No, the qualified amount is the paid premium in each tax year excluding tax and stamp duty.

In case that you partially paid the premium, only the paid amount would be qualified.

19) Can I use all the paid premium in my health insurance policy for my income tax deduction? Is it applicable to all types of benefits?

Answer

No, it excludes the maternity benefit. If your policy covers the maternity coverage as well, we will deduct the maternity premium in your certificate.

20) Is it only the premium paid for the health insurance policy with the effective from 1st January 2022 - 31st December 2022 that is qualified for the tax deduction?

Answer

It is for the paid health insurance premium paid during the tax year regardless of the policy effective date.

21) My health insurance policy took effect in December in 2021 but I paid in full in January 2022, what would be the amount of my premium that the insurance company sends to the Revenue Department?

Answer

We will send the amount of premium you paid during the tax year to Revenue Department
In case that there's any credit note issued for you, we will send only the balanced amount to Revenue Department.

22) I purchased the health insurance policy in February 2022 and started paying the premium of 1,000 Baht on a monthly basis from February 2022, what would be the amount the insurance company sends to Revenue Department for my paid premium?

Answer

We will send the total of your paid premium during the tax year 2022 to the Revenue Department.

23) Due to the amalgamation that took place in early January 2023, will the 2022 tax certificate be issued by Aetna Health Insurance (Thailand) or Allianz Ayudhya General Insurance?

Answer

The company will operate in accordance with the rules and conditions of regulations and laws as follows:

- For the premium paid in tax year 2022 as well as premiums paid in January and February 2023, the tax certificate will still be issued under the name of Aetna Health Insurance Thailand.
- For the premium paid from March 2023 onwards, the tax certificate will be issued under the name of Allianz Ayudhya General Insurance.

24) Due to Aetna Health Insurance Thailand has become a part of Allianz Ayudhya Thailand Group and changed the name to Allianz Ayudhya General Insurance in January 2023. However, the tax certificate in year 2022 is still be issued under Aetna Health Insurance Thailand. Will such tax certificate be used for income tax deduction?

Answer

The amalgamation has been completed on 1st March 2023, any business transaction incurred prior to the completion of the amalgamation is considered the business of Aetna Health Insurance Thailand.

Therefore, the tax certificate of your premiums paid in year 2022 can be used for tax deduction in the tax year 2022 according to the conditions of the Revenue Department.

25) Can the customers request the company to issue the tax certificate for the premium paid in year 2022 with Aetna Health Insurance Thailand on behalf of Allianz Ayudhya Insurance Company?

Answer

The Company cannot issue the tax certificate for the premium paid in year 2022 with Aetna Health Insurance Thailand on behalf of Allianz Ayudhya Insurance Company. The tax certificate which the customer will receive will be issued under the name of Aetna Health Insurance Thailand.