



Thai-Swedish  
Chamber of Commerce

18 August 2020

**Statement regarding SVIV's resolution 'Reglering av sjukvård och försäkringar för utlandssvenskar boende utanför EU/EES och Schweiz'**

The Thai-Swedish Chamber of Commerce agrees with the problems that are brought forward in Sweden's Worldwide (SVIV)'s resolution, stemming from the fact that Swedish expats in Thailand are not part of the Swedish national insurance system.

Many expats who have been working for shorter or longer time in Thailand decide to remain either part-time or full-time in Thailand when they retire because of the often strong connections that they have with the country after many years. The increasingly demanding conditions for long-term visas require retirees to have private insurance. This requirement, as stated in SVIV's resolution, might be impossible to obtain because of age or pre-existing conditions. Therefore, these retirees have no option but to return to Sweden. This does not benefit the relations between Sweden and Thailand from a business perspective; many of these retirees remain connected to the Swedish business community in Thailand, e.g. as advisors to the board of the Thai-Swedish Chamber of Commerce and also as direct advisors to Swedish companies already established, or looking to establish themselves, in Thailand.

The Thai-Swedish Chamber of Commerce supports the exploring of the suggestions that are brought forward in SVIV's resolution. The Thai-Swedish Chamber of Commerce also encourages the government to consider these and alternative solutions that would encourage the important trade and cultural exchange between Thailand and Sweden, and not hindering the movement of people between the two countries which is necessary for the cultural exchange to take place.

With increasingly demanding requirements to present a private insurance to get a Thai visa, we also see a risk that these requirements will be extended to other kind of visas, including those based on work permits, which might become an even more serious issue for Thai-Swedish business relations in the future. It is therefore important that this question is further investigated, and a solution is developed, before the question of health insurance for Swedish citizens in Thailand becomes a bigger issue.

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