



Emergency hospital stay in Thailand

Costs, insurance and getting home safely.

Bangkok, Pattaya, Phuket, Chiang Mai

Researched by Elder Thai Staff · October 2026

Emergency in Thailand: call **1669**



Emergency Hospital Stay in Thailand - How to deal with costs, insurance and after-care

Emergency in Thailand: call 1669 (free, 24 hours, [National Institute for Emergency Medicine](#)). In Bangkok the Erawan Centre also answers on **1646**. Tourist Police (English): **1155** ([Bumrungrad emergency numbers](#)).

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Coming out of hospital soon? [Get a caregiver for the first days at home →](#)

Printable one-page checklist: [download the PDF](#).

This guide is for you if you live in Thailand or are visiting, and you might one day be rushed to hospital: a fall, a heart attack, a stroke, a bad infection, a road accident. It covers which hospital to go to, calling 1669 or a hospital ambulance, the deposit, guarantees of payment from your insurer, travel versus expat insurance, how to check and challenge a bill, what your embassy can and cannot do, and how to get home safely and recover. Read it now, while you are well, and do the five-minute preparation in [section 2](#). In an emergency, the doctors treating you always come first.

1. The short answer

- **In a life-threatening emergency, call 1669 and go to the nearest hospital.** Do not lose time looking for a cheaper one.
- **The free "UCEP" emergency scheme probably does not cover you.** It lets critical patients be treated free for up to 72 hours at any hospital, but it covers Thai citizens and foreigners who are in the Thai social security system, not most retirees or tourists ([NHISO UCEP handbook](#)). If it does not cover you, expect a bill for emergency care too, even though the hospital will stabilise you first.
- **Private hospitals will ask for a deposit or a guarantee of payment.** Deposits of 50,000 to 200,000 THB are common ([Thaiger](#)). If your insurer sends a guarantee, the deposit is usually refunded.
- **Room prices alone vary five-fold.** A standard single room costs about 5,200 THB a night at Samitivej Sukhumvit, 11,300 THB at Bangkok Hospital and 14,700 THB at Bumrungrad, before treatment ([Sanook, April 2026](#)). Prices change; confirm with the hospital. Government hospitals charge foreigners much less, under capped Ministry of Public Health rates.
- **You have the right to a cost estimate and an itemised bill.** Private hospitals must show drug and service prices and give an estimate on request ([TCIJ](#)). Complaints go to the Department of Internal Trade on **1569**.
- **The riskiest days are often the first days home.** Plan help before discharge. A caregiver for the first week is usually far cheaper than one more night in hospital.

[Plan your first days home →](#)

2. Five things to do today, before anything happens

1. **Choose your hospital.** One private hospital near home that your insurer bills directly, and the nearest government hospital as a fallback. Register at the private one now so you have a hospital number (HN) and your records are on file.

2. **Save three numbers** in your phone and on paper by the door: **1669**, your hospital's ambulance line, and your insurer's 24-hour assistance line (it is on your insurance card).
3. **Write a medical card** in English and Thai: your name, date of birth, passport number, blood group, conditions, medicines, allergies, your insurer and policy number, and an emergency contact. Keep it in your wallet.
4. **Know your address in Thai**, written down, for the ambulance.
5. **Check your insurance:** Does it cover the hospital you chose? Does it bill directly? What is the excess? Does it cover pre-existing conditions? Does it cover an ambulance and nursing care at home after discharge?

3. Which hospital: public or private

	Private hospital	Government or university hospital
Cost	High. Standard single room about 2,200 to 14,700 THB a night in Bangkok, before treatment (Sanook)	Much lower. Foreigner rates are capped by the Ministry of Public Health schedule
Deposit	Usually, unless your insurer guarantees payment	Sometimes, usually smaller
English	Usually good, with international patient teams	Varies; bring a Thai speaker
Waiting	Short	Can be long, except for true emergencies
Direct billing with insurers	Common	Less common
Specialist depth	Good at large hospitals	University hospitals are often the most specialised in Thailand

Government hospital prices for foreigners. Since 2025, Ministry of Public Health hospitals use a separate price list for foreigners with **ceiling prices** for standard services, and can charge three groups of foreigners differently. Under these rules, retirees on Non-Immigrant O visas have been grouped with tourists ([HealthServ](#), [The Phuket News](#)). It still costs much less than a private hospital. One YouTube viewer put it simply: "Go to the government hospital and all costs a fraction."

A realistic plan: go to the **nearest** hospital when life is at risk. Once you are stable, you or your insurer can move you to the hospital you prefer. The [patients' rights declaration](#) of the Thai Medical Council and other professional councils gives you the right to ask for another doctor's opinion and to ask to change doctor or hospital.

4. Getting there: 1669 or a private ambulance

	1669 (public emergency medical service)	Private hospital ambulance	Private ambulance company
Cost	Free	Usually charged by distance; ask when you call	From about 1,000 THB a trip in Bangkok, rising with distance (Prime Ambulance)
Where it takes you	The nearest suitable hospital, often a government hospital	Its own hospital	Where you ask
Best for	Stroke, heart attack, major injury, anything where minutes count	You are a registered patient and the hospital is close	Planned transfers and going home

Hospital ambulance lines (examples): Bangkok Hospital **1719** from a local mobile ([Bangkok Hospital](#)); Bumrungrad **02 011 5222** or **1378** ([Bumrungrad](#)). In Pattaya, Phuket and Chiang Mai, save the number of the hospital you chose.

What to say to 1669 (Thai): ต้องการรถพยาบาล มีคนเจ็บป่วยฉุกเฉิน ที่อยู่คือ ... (*tong-gaan rot pa-ya-baan, mee kon jep-puay chuk-chern, tee-yoo kue* ...) "I need an ambulance. Someone is seriously ill or hurt. The address is ...". If you can, say what happened: เจ็บหน้าอก (chest pain), หกล้ม (fall), พูดไม่ชัด (slurred speech).

What to take: passport, insurance card, medicine list or the packets, phone and charger. Large private hospitals have English-speaking staff; at a government hospital, bring a Thai speaker if you can.

5. At the hospital: deposits and guarantees of payment

What happens at the desk

1. **Treatment starts first** in a real emergency.
2. **The cashier or international desk asks how you will pay:** insurance, cash or card.
3. **With insurance:** the hospital's insurance team contacts your insurer or its assistance company and asks for a **Guarantee of Payment (GOP)**, a letter saying the insurer will pay the bill, in full or up to a limit ([Bangkok Hospital Pattaya insurance team](#)). In an emergency this can take a couple of hours; for planned care up to 48 hours ([Thaiger](#)).
4. **Without a guarantee yet:** you may be asked for a deposit. At Bumrungrad, for example, an admitted patient pays a deposit in full, and if no guarantee arrives by discharge you pay the whole bill and claim it back yourself ([Bumrungrad patient finance](#)).
5. **When the guarantee arrives,** the deposit is refunded or cancelled. Ask how and when, and keep the receipt.

Your script at the desk

- "Please contact my insurer for a guarantee of payment. Here is my card." ช่วยติดต่อบริษัทประกันเพื่อขอหนังสือรับรองการชำระเงินด้วยค่ะ/ครับ
- "How much is the deposit, and when will it be refunded?" ต้องวางมัดจำเท่าไหร่ และจะได้คืนเมื่อไหร่คะ/ครับ
- "Can I have a written cost estimate?" ขอใบประเมินค่าใช้จ่ายเป็นเอกสารได้ไหมคะ/ครับ

Call your insurer yourself, too

Do not rely on the hospital alone. Call the 24-hour line on your card as soon as you are able, ideally on admission (many policies require notice within 24 hours or so; check yours), give your name, policy number, hospital and diagnosis, and ask:

1. "Have you received the hospital's request?"
2. "Is this condition covered? Is there an excess?"
3. "Do you cover the room the hospital is offering, or only a standard room?"
4. "Do you need anything from me?"

Write down the date, time, name and reference number of every call.

6. Travel insurance vs expat health insurance

	Travel insurance	Expat (international or Thai) health insurance
Built for	Short trips	Living in Thailand
Length	Each trip usually capped at 30, 35 or 90 days, even on an "annual" policy (Thaiger)	Renewable yearly
Pre-existing conditions	Usually excluded	Usually excluded at first; some cover after a waiting period (Pacific Cross)
Evacuation home	Often included	Sometimes, as an add-on
Age limits	Often lower limits or higher prices over 70	Many plans stop taking new members in their mid to late 60s (Allianz FlexCare)
Follow-up after discharge	Often limited	Usually included, up to plan limits

If you live here, travel insurance is not enough. A claim on a travel policy can also lead to that condition being excluded on your next travel policy ([Thaiger](#)). The Non-Immigrant O-A retirement visa needs health insurance of at least **3,000,000 THB** a year ([Royal Thai Consulate-General, Los Angeles](#)). For visa questions, ask [Thai Kru](#). Elder Thai's [guide to health insurance over 60](#) compares plans.

No insurance? Ask to be moved to a government hospital once you are stable, ask for a cost estimate every day, and ask family to help with a deposit early. Do not count on your embassy to pay: the UK government, for example, says plainly that its consulates **will not pay medical bills** ([GOV.UK](#)). Check your own embassy's guidance.

7. While you are in hospital

- **Ask for a daily cost update.** Private hospitals must give a cost estimate based on the first diagnosis ([TCIJ](#)). Ask the cashier for the running total each day, so there is no surprise at the end.
- **Choose the room your insurance covers.** Many policies have a daily room limit; a bigger room can also raise other charges.
- **Ask what each test is for.** "Is this needed now, or can it wait until I see my own doctor?"
- **Have someone with you.** Thai hospitals, government ones especially, often rely on a relative to help with small things and to hear the doctor's plan. If you are alone, a [hospital companion](#) can stay with you and interpret ([medical interpreter](#)).
- **Ask to talk to the doctor every day** about the plan, the expected discharge date and what you will need at home.
- **Your embassy:** if you are seriously ill and alone, contact your embassy. It can help contact family and give lists of doctors and lawyers. It cannot pay bills or tell the hospital how to treat you ([GOV.UK, as an example](#)).

8. Checking and disputing the bill

A YouTube viewer asked the question many people have: "When you have an 18K Baht a year insurance, what could go wrong?" Bills in Thai private hospitals can be large. Here is how to stay in control.

1. **Ask for the itemised bill before you pay**, not only the total. Check: room nights, drugs, supplies, doctor fees, tests and "hospital service" charges.
2. **Check medicine prices.** Private hospitals must show drug and service prices, usually by QR code, and the Ministry of Public Health runs a [drug and service price comparison system](#). Ask for a prescription if you want to buy take-home medicines outside: outpatients have that right ([TCIJ](#)).
3. **Query anything you do not understand** with the cashier and the patient relations or customer advocate desk (for example Bumrungrad's Customer Advocate, +66 2011 3222, [contact page](#)).
4. **If you still think it is unfair:**
 - **Prices not shown, or not matching the QR code:** Department of Internal Trade hotline **1569** ([TCIJ](#)).
 - **Unfair private hospital charges or UCEP problems:** Department of Health Service Support complaints centre, 0 2193 7000 ext. 18623, or the [online complaint form](#) ([HSS](#)).
 - **Your insurer refused or cut a claim:** ask for the refusal in writing with the policy clause, appeal in writing, then call the Office of Insurance Commission on **1186** or use its [complaint portal](#) if your insurer is Thai ([OIC](#)).
5. **Keep everything:** receipts, the itemised bill, the medical certificate, the discharge summary and test results. Your insurer will ask for originals.

9. Getting discharged

Discharge day is busy. Ask for these, in English, **the day before**:

1. **A discharge summary** with the diagnosis, what was done, and the medicines. You have the right to your own medical information ([patients' rights declaration](#)), and to copies of your personal data under the Personal Data Protection Act ([MOPH](#)).
2. **A medical certificate** for your insurer.
3. **A medicine list in English** with what each one is for and when to take it. Ask: "Which of my old medicines do I stop?"
4. **Your follow-up appointment** and whether it is covered by your insurer.
5. **Who to call** if something goes wrong at night.
6. **What help you need at home:** "Can I shower alone? Climb stairs? Do I need a walker, a commode, a hospital bed? Should someone stay with me?"

Getting home: a taxi is fine if you can walk. If you cannot, book a private ambulance or [medical escort](#) (private ambulances in Bangkok start from about 1,000 THB a trip, [Prime Ambulance](#)).

Flying home instead? Ask your doctor when it is safe to fly, and ask your insurer whether it covers a medical escort or evacuation. Airlines may ask for a medical form from your doctor; confirm with your airline and your hospital in Thailand.

10. The first two weeks at home

You may feel weaker than you expected. Older people often lose strength in hospital, and falls and medicine mistakes in the first days are common. The person who leaves hospital alone to an empty condo is the one most at risk.

Before you get home

- Clear the path from bed to toilet, remove loose mats, put a night light on.
- Buy or rent what the hospital said you need: walker, shower chair, commode, hospital bed (rental from about 4,500 THB a month, [KIN HomeCare](#)).
- Food and water in the fridge; prescriptions filled.
- Someone to be there for at least the first nights.

Daily for the first week

- **Medicines** exactly as on the new list, from a pill box.
- **Drink and eat**, even a little.
- **Get up and move** as the doctor said, with someone near.
- **Check the wound**, if you have one; look for redness, swelling or discharge.
- **Write down** temperature, pain, sleep and anything new for your follow-up.

How much help, and what it costs

Situation	Help that usually fits	Elder Thai price
Walking, but weak and alone	4 hours a day for the first one to two weeks	1,200 THB a day (8,400 THB a week)
Need help to shower, dress and get to the toilet	8 to 12 hours a day	2,200 to 2,500 THB a day
Not safe alone at night, or confused after hospital	24-hour live-in for the first week	3,500 THB a day (24,500 THB a week)
Wound dressings, injections, catheter	Add a nurse visit	From 1,200 THB a visit (KIN HomeCare)

A common plan: 24 hours for the first week, then 8 hours for the second: $7 \times 3,500 + 7 \times 2,200 = 39,900$ THB. Compare that with one or two more nights in a private hospital room.

See Elder Thai's [care after a hospital stay](#) and [post-discharge caregiver](#).

[Book help for the day you get home →](#)

11. When to call

Call 1669 now if:

- sudden weakness or numbness of the face, arm or leg, a drooping face or slurred speech;
- chest pain or severe shortness of breath;
- a fall with a head injury, or you cannot get up;
- sudden confusion, or very hard to wake;

- vomiting blood, or black stools;
- heavy bleeding from a wound.

Call your hospital today if:

- fever, or the wound becomes red, hot, swollen or leaks;
- a calf is swollen and painful (possible blood clot);
- you are eating or drinking much less, or passing little urine;
- new confusion, especially at night;
- you missed or doubled a medicine, or a new medicine makes you feel unwell.

What to say to 1669 (Thai): ต้องการรถพยาบาล เพิ่งออกจากโรงพยาบาล อาการแย่ลง ที่อยู่คือ ... (*tong-gaan rot pa-ya-baan, perng ok jak rong-pa-ya-baan, ah-gaan yae long, tee-yoo kue* ...) "I need an ambulance. I just came out of hospital and I am getting worse. The address is ...".

12. Questions people ask

"Will a Thai hospital refuse to treat me if I can't pay?"

In a real emergency, hospitals stabilise you first. After that, private hospitals expect a deposit or a guarantee before further treatment. If money is a problem, ask to be moved to a government hospital once you are stable.

"Can I trust Thai hospitals?"

Thailand's large private and university hospitals treat many international patients. The common problems are cost surprises, not poor care. Get the estimate, check the bill, and have someone with you who speaks Thai.

"My insurer says I must pay first and claim later. What now?"

Pay by card if you can (keep every receipt), send the claim with the itemised bill, medical certificate and discharge summary, and follow up in writing. The hospital refunds a deposit if a guarantee arrives later ([Bumrungrad](#)).

"My family is abroad. What can they do?"

Call your insurer for you, talk to the hospital's international desk, send money for a deposit, and arrange help at home for when you leave. Give one person permission to speak with your doctor.

13. Get a caregiver

The hospital will fix the emergency. The weeks after are up to you, and that is where Elder Thai helps.

Elder Thai sends trained, English-speaking caregivers to your condo, house, hotel or serviced apartment in **Bangkok, Pattaya, Phuket and Chiang Mai**, starting on the day you leave hospital. Your caregiver works to a written care plan based on your discharge notes, and speaks Thai with doctors, pharmacies and drivers for you.

What we can do:

- sit with you in hospital and interpret ([inpatient hospital companion](#), [medical interpreter](#));
- bring you home safely ([medical escort and transport](#));
- help with showering, dressing, the toilet and getting in and out of bed ([personal care](#));
- medicines on time, meals and drinks, light housework;
- day, night or round-the-clock care for the first weeks ([post-discharge caregiver](#), [overnight care](#), [live-in caregiver](#));
- follow-up appointments as your companion ([hospital appointment companion](#));
- recovery after a fall or a stroke ([after-fall care](#), [stroke recovery care](#)).

Backup is built in. A replacement caregiver is always ready if yours is sick or off, and our caregivers work in shifts so nobody works all the time and burns out.

What we do not do: replace your doctor or carry out medical procedures. Registered nurses handle dressings, injections and catheters when your plan needs them ([private nurse at home](#)).

How pricing works: you choose the hours per day and the number of days. There is no fixed package and no long contract.

Hours a day	Price per day
4 hours	1,200 THB
8 hours	2,200 THB
12 hours	2,500 THB
24 hours	3,500 THB

Many people book **24 hours for the first few days** and step down as they get stronger.

[Request after-hospital care](#) · WhatsApp **+66 62 837 0302** · LINE · hello@elderthai.com

Printable one-page checklist: [download the PDF](#).