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# Child-Rearing Support Policies in Korea 2009

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- ▶ Ministry of Labor
- ▶ Ministry for Health, Welfare and Family Affairs

Related Sites

# Medical supports for pregnancy, childbirth & child-rearing

## Pregnancy

### Provision of medical expenses for in-vitro fertilization for eligible married couples

Assistance is provided to families with an income 130% less than the urban worker's average monthly salary.

### Coverage of expenses for vasectomy/tubal sterilization reversal operations by medical insurance

### Coverage of prenatal care expenses for pregnant women by medical insurance

All pregnant women are provided with fees for basic blood chemistry test, hepatitis test, rubella test, neonatal screening and etc.

### Provision of ferrum tablets for pregnant women

Public health centers provide all women over 20 weeks pregnancy with ferrum tablets until their delivery.

### Nutrition Plus Program

Pregnant women and infants from families with monthly income less than 2,650,000won(4-person household standards) are eligible to the Nutrition Plus Program depending on an assessment of their nutritional state, which offers sessions for education of nutrition [2 times per year] and food packages.



## Childbirth

### Provision of childbirth expenses for low income families

Financial assistance is provided to recipients of national basic livelihood security benefits.

### Provision of childbirth expenses for mothers in need of emergency care

### Medical fee waiver for natural childbirth

For women giving birth naturally at the hospital, all the medical expenses ranging from basic hospital charge, delivery charge to neonate care are waived with an exception of optional medical services.

### Aid for medical cost before childbirth

Health insurance subscribers or their pregnant dependents receive 200,000won worth of a check card or a credit card (Goun-Mom Card) for the expense of medical treatment related to their childbirth.

### Childbirth incentive

Some local governments offer a childbirth incentive.

### Provision of non-hospital childbirth expenses

The National Health Insurance Corporation offers 250,000won for women delivering babies at other places than hospitals or clinics.



## Child-rearing

### Free tests for congenital metabolic abnormality of newborn babies

### Provision of medical expenses for preemies (premature babies) and babies with congenital abnormality

Assistance is provided to families with an income 130% less than the urban worker's average monthly salary. In case of a third (or more) child, the support is provided regardless of the household income level.

### Care for babies with congenital metabolic abnormality

Assistance is provided to families with an income 200% less than the urban worker's average monthly salary.

### Health examination for children between the age of 0-6

### Exemption of diagnosis and treatment fees for hospitalization of children under 6

### Provision of medical expenses for adopted children

# Maternity and Parental Leave Allowance

## Maternity Leave Allowance

All pregnant workers are eligible for maternity leave for a maximum period of 90 days before and after delivery.

## Allowance for Miscarriage and Stillbirth

Female workers whose pregnancies result in natural miscarriage or stillbirth of a fetus 16 weeks or older, can apply for a 30~90 day leave. The allowance provided is equal to the amount of maternity leave allowance.

## Parental Leave Allowance

Workers with children under age 3(children under age 1 born before December 31, 2007) can apply for parental leave for at least one year.

All workers who have been insured for over 6 months can receive a monthly allowance of 500,000 won during parental leave.

Ask your local community service centers about the supports for childcare fees and kindergarten tuitions;

- ▶ Support for children in low income families on a sliding scale
- ▶ Support for families with two or more children
- ▶ Free education and childcare for children at age 5
- ▶ Free education and childcare for children with disabilities
- ▶ Free childcare for children with disabilities

# Financial Support for At-home Childcare

## Support for Children of Farmers and Fishermen

For children of farmers and fishermen under 6 years of age from families with less than 5 *ha* of land or 35 million won as their yearly extra income, not attending childcare facilities or kindergartens, 35% of institutional childcare fees for children between age 0 to 4, and 50% for children at age 5 (including children at age 6 not attending elementary schools) are provided.

## Childcare allowance for children not attending childcare facilities

Parents with children (under age 1) not attending childcare centers will receive 100,000won per month from July in 2009.

# Helper Service

## Provision of helpers to families with newborn babies

Helpers are dispatched to families with newborn babies for 2 weeks (6 days a week). In the case of multiples, the period is extended to 3 weeks or more.

**Babysitter service** Families may afford temporary babysitters with a small amount of money by filing an application with Healthy Families Center.

# Adoption Benefits

## Childcare allowance for adopted children with disabilities

Parents who adopt children with disabilities, or disabilities develop after adoption, will receive 551,000 won per month.

**Childcare allowance for adoptive families** Parents who adopt children under 12 years of age, will receive 100,000 won per child every month.

**Adoption leave for government employees** Government employees who adopt children can apply for adoption leave for 2 weeks.

## Housing Benefits

### Extra point benefits in tenant selection for National Public Housing

**Housing** For households without housing with two or more children, extra points will be given according to number of children over other families in the same rank.

### Priority in tenant selection for National Public Housing

Households without housing with three or more children will be given priority in tenant selection for National Public Housing.

### Special housing supply

Households without housing with three or more children can apply for special supply housing without housing subscription accounts.

### Preferred interest rates for housing loans from National Housing Funds

Families with three or more children and without housing will receive interest rates 0.5% lower than normal rates for housing loans from National Housing Funds.

### Higher amounts in home lease and housing loans from National Housing Funds

Families with three or more children are eligible for a home lease loan up to 80 million won and for a housing loan up to 150 million won from National Housing Funds.



## Tax Benefits

**Income tax deduction for child-rearing** Parents and legal guardians with children under age 6 are eligible for income tax deduction of up to 1 million won per child annually.

**Income tax deduction for childbirth and adoption** 2 million won per child are tax deductible in the year of childbirth and adoption.

**Extra allowance for families with two or more children** Parents with two, three & four children under 20 years of age are eligible for income tax deduction of up to 0.5, 1.5, & 2.5 million won, respectively.

**Income tax deduction for insurance for children** Protection-type insurance premium spent for children is deductible from income tax up to 1 million won per household annually.

**Income tax deduction for medical expenses for children** Medical expenses for children in amounts exceeding 3% of income are tax deductible up to 7 million won annually. For handicapped children, deduction is limitless.

**Income tax deduction for educational fees for children** Parents of 0 to 5-year-old children attending kindergartens, childcare facilities, institutions and sports facilities are eligible for income tax deduction of up to 3 million won per child annually in tuition fees.

**Tax exemption for childbirth and childcare allowance** ▶ Allowance that corporations pay to employees or their spouses for childbirth and childcare are tax exempt up to 100,000 won monthly. For double income families, the tax exemption applies to each spouse. ▶ Allowance for maternity and parental leave are tax exempt.

**VAT(a value-added tax) exemption from goods for children** VAT for powdered milk and diaper is exempted for 3 years (1.1.2009~12.31.2011).

**Pension credit for families with newborns** For birth (or adoption) of second or subsequent child, insured persons under the National Pension will receive pension credit for 12 months (or more) up to 50 months.

# Each government ministry provides a wide range of support for pregnancy, childbirth, childcare and education

## MINISTRY OF STRATEGY AND FINANCE

- ◀ Income tax deduction for child-rearing
- ◀ Income tax deduction for childbirth and adoption
- ◀ Extra allowance for families with two or more children
- ◀ Income tax deduction for children's insurance
- ◀ Income tax deduction for children's medical fees
- ◀ Income tax deduction for educational fees for children under 6
- ◀ Tax exemption for childbirth and care allowance
- ◀ VAT exemption from goods for children
- ◀ Pension credit for families with newborns

## MINISTRY OF EDUCATION, SCIENCE AND TECHNOLOGY

- ◀ Kindergarten tuition support for children in low income families on a sliding scale
- ◀ Kindergarten tuition support for families with two or more children
- ◀ Free kindergarten education for children at age 5
- ◀ Free kindergarten education for children with disabilities

## MINISTRY FOR FOOD, AGRICULTURE, FORESTRY AND FISHERIES

- ◀ Financial support for childcare and education for children of farmers and fishermen
- ◀ At-home childcare support for children of farmers and fishermen

## MINISTRY FOR HEALTH, WELFARE AND FAMILY AFFAIRS

- ◀ Financial support for infertile couples
- ◀ Insurance coverage for rehabilitation surgery of seminal canals and uterine tubes
- ◀ Insurance coverage for prenatal tests
- ◀ Exemption of diagnosis and treatment costs for natural births
- ◀ Provision of ferrum tablets for pregnant women
- ◀ Nutrition Plus Program
- ◀ Aid for medical cost before childbirth(Goun-Mom Card)
- ◀ Childbirth incentive
- ◀ Provision of non-hospital childbirth expenses
- ◀ Financial support for child delivery
- ◀ Congenital metabolic abnormality tests and medical care for sick children
- ◀ Financial support for medical care for premature infants and children with congenital abnormalities
- ◀ Health examination for infants and young children
- ◀ Exemption of diagnosis and treatment fees for hospitalization of children under 6
- ◀ Financial support for adopted children with disabilities
- ◀ Childcare allowance for adoptive families
- ◀ Medical allowance for adopted children
- ◀ Provision of helpers to families with newborn babies
- ◀ Babysitter service
- ◀ Adoption leave for government employees
- ◀ Childcare fee support for children in low income families on a sliding scale
- ◀ Free childcare for children at age 5
- ◀ Childcare fee support for families with two or more children
- ◀ Free childcare for children with disabilities
- ◀ Basic subsidy for children at age 0-2
- ◀ Childcare allowance for children not attending childcare facilities

## MINISTRY OF LABOR

- ◀ Maternity leave allowance before and after birth
- ◀ Maternity leave allowance for miscarriages and stillbirth
- ◀ Parental leave allowance

## MINISTRY OF LAND, TRANSPORT AND MARITIME AFFAIRS

- ◀ Extra points given to families with two or more children in the tenant selection for National Public Housing
- ◀ Priority given to families with three or more children in the tenant selection for National Public Housing
- ◀ Special housing opportunities offered to families with three or more children
- ◀ Preferred interest rates for housing loans for families with three or more children
- ◀ Higher amounts in home lease and housing loans from National Housing Funds for families with three or more children