LIVING · HEALTH

Healthcare and insurance in Bali: hospitals, costs and the policy clauses that decide a claim

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Expats in Bali are treated mostly at private hospitals in the south and pay through an international policy, state insurance or both. Indonesia doesn't demand cover at the border, so many skip it until the first serious bill.

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IN SHORT

Bali has private hospitals with English-speaking doctors, and a GP visit at a large one costs about Rp 350,000 during office hours. Health insurance isn't required for entry, but the state doesn't cover evacuation. Most expats pair an international policy with state BPJS, which costs Rp 150,000 monthly for first class in 2026.

Rp 350,000
GP visit at a large private hospital, office hours

Rp 150,000
a month for first-class state insurance, BPJS

10–12 months
typical maternity waiting period on expat policies

60 days
to register a baby born in Bali

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Where you'll be treated

Most foreigners use private hospitals and clinics in the south. BIMC runs hospitals in Kuta and Nusa Dua, and Siloam Hospitals Bali operates a full hospital with maternity and neonatal intensive care, according to family guides. Smaller clinics in Canggu, Seminyak, Ubud and Uluwatu handle everyday cases and refer on.

Two public anchors complete the map. Ngoerah General Hospital in Denpasar, called Sanglah until 2022, is the island's main referral hospital. Bali International Hospital opened in April 2025 inside the Sanur Special Economic Zone. It logged 14,950 patient visits up to the first quarter of 2026, and 60% of patients came from abroad, according to Indonesia's economic affairs ministry.

Where expats in Bali go for care

TYPE	EXAMPLES	USE IT FOR
Large private hospital	BIMC Kuta and Nusa Dua, Siloam Hospitals Bali	Emergencies, surgery, maternity, direct billing to insurers
International hospital	Bali International Hospital, Sanur	Specialist care within the Sanur zone
Public referral hospital	Ngoerah General Hospital, Denpasar	Complex cases, the widest specialist range
Local clinic	Area clinics in Canggu, Ubud, Uluwatu	Everyday illness, vaccinations, first aid

Source: BIMC and Siloam published information; family guides on Siloam's neonatal unit, 2026; Kemenko Perekonomian on Bali International Hospital, 2026; detik.com on the hospital's renaming, 2022

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What care costs without a policy

Hospitals rarely publish price lists, and none of the large chains lists a daily room rate. One number is public: BIMC charges Rp 350,000 for a GP consultation during office hours, on its own membership page. Out of hours the price rises sharply.

Serious cases are where the bill climbs. Complex surgery, intensive care and cases beyond local capacity can end in an air ambulance to Singapore or Australia. The state doesn't pay for that, and operators quote each case individually. Private hospitals bill international insurers directly, and when they ask for a deposit on admission, it's usually returned once your insurer confirms cover.

Rp 350,000	Not published	Not covered
GP visit, BIMC, office hours	daily room rates at large hospitals	medical evacuation under BPJS
BIMC membership page, 2026	quoted on request	only private policies pay

Source: BIMC Hospital Bali, CARE Star membership page, September 2026; Smartraveller, Indonesia travel advice, 2026

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State insurance: BPJS Kesehatan

Indonesia's national health insurance, run by BPJS Kesehatan, covers foreigners too. Under Presidential Regulation 82/2018, a foreigner who works in Indonesia for at least six months must join. Self-paying members pay Rp 150,000 monthly for first class, Rp 100,000 for second and Rp 35,000 for third, where the state adds Rp 7,000.

The rates held in 2026 while the government phases in KRIS, a single ward class. BPJS works through a registered clinic and referrals, so expect queues and limited choice. Whether a non-working KITAS holder can register depends on documents many foreigners don't have, so ask your BPJS office before counting on it. Treat BPJS as a base layer, not your whole plan.

BPJS Kesehatan self-paid contributions, 2026

CLASS	PER PERSON, A MONTH
First class	Rp 150,000
Second class	Rp 100,000
Third class	Rp 35,000, plus Rp 7,000 from the state

Source: Presidential Regulation 82/2018; Presidential Regulation 59/2024; CNBC Indonesia, June 22, 2026

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International policies and what they cost

For a long stay, most people buy either a nomad policy or full international health insurance. SafetyWing's Essential plan for ages 18–39 cost about Rp 1.1 million per four weeks in September 2026, and its Complete plan about Rp 3.1 million a month, both converted at our site's rate. Full international plans are priced on your age and medical history, and insurers don't publish tables, so get a quote before you move.

Indonesia doesn't require insurance to enter. The visa on arrival asks for a passport valid six months, an onward ticket and the Rp 500,000 fee. Insurers have lobbied for mandatory cover for tourists and the regulator backs the idea, yet no rule existed as of September 2026.

Source: SafetyWing nomad insurance pricing, checked September 25, 2026; Directorate General of Immigration, visa on arrival requirements; Asia Insurance Review, January 5, 2026; Kontan, February 1, 2026

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Two clauses that decide whether a claim pays

The first is the license. Scooters are how Bali moves and where most injuries start. Policies typically pay only if you held a license valid for the bike and wore a helmet. For a visitor that means a home license plus an International Driving Permit with the motorcycle category, and for a KITAS holder an Indonesian SIM C.

The second is alcohol. Drunkenness at the time voids cover almost everywhere, whatever else went wrong. Activities come next: surfing usually sits in the base plan, while diving is covered only to the depth your tier allows and only with certification.

Usually covered

- Surfing on a standard plan
- Certified diving within the plan's depth limit
- Hospital stays and evacuation up to the limit
- Direct billing at large private hospitals, so you don't front the money

Usually excluded

- Riding without the right license
- Anything that happens after drinking
- Dives past the depth limit of your plan
- Routine dental work, unless you bought the module

Source: Policy wordings of World Nomads, 1Cover and SafetyWing; Law 22/2009 on road traffic; Police Regulation 5/2021

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Having a baby in Bali

Plan the policy a year before you plan the baby. Expat policies make you wait for maternity cover: 10 months at Allianz Care and AXA, 12 at Cigna. A pregnancy that began first counts as pre-existing. The policy then won't pay for the birth.

Uninsured, a natural birth in a private hospital here runs about Rp 15–30 million, and a cesarean Rp 40–80 million. Prenatal care adds its own bill: a specialist visit runs Rp 400,000 to Rp 1.2 million and a scan from Rp 550,000. Ask any hospital you're considering whether it has a neonatal intensive care unit on the same site.

01 **Birth letter from the hospital**

Issued at discharge, and nothing else moves without it.

02 **Birth certificate (akta kelahiran)**

From the civil registry, Dukcapil, within 60 days under Law 24/2013.

03 **Passport for the baby**

From your own country's embassy or consulate.

04 **Immigration registration**

Within the same 60 days, then the child's stay permit.

> A child born in Bali to two foreign parents doesn't become Indonesian, because citizenship law follows the parents rather than the place of birth.

Source: Pacific Prime on maternity waiting periods, 2026; Knowmads Bali on birth costs, 2026, an estimate; Alea on prenatal prices, August 17, 2026; Law 24/2013, Article 27; Law 12/2006 on citizenship

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Dentists: cheaper than home, planned in two trips

Dental work is one area where Bali saves foreigners real money, which is why Australians fly in for it. Bali Family Dental Care lists an implant at Rp 12.5 million with a Korean system. An American system costs Rp 14.5 million. Sunset Dental charges Rp 15 million for Neodent and Rp 19 million for Straumann, and a crown on top adds about Rp 5 million.

An implant usually takes two visits four to six months apart: surgery first, then the permanent crown once the bone has healed. Ask which implant system the clinic uses, because parts must stay available for years. International health policies leave dental work out unless you add a dental module, often with its own waiting period and annual cap.

Published dental prices at two Bali clinics, 2026

TREATMENT	PRICE
Implant, Korean system	Rp 12.5 mn
Implant, American system	Rp 14.5 mn
Implant, Neodent	Rp 15 mn
Implant, Straumann	Rp 19 mn
Crown on an implant or zirconia crown	about Rp 5 mn

Source: Bali Family Dental Care price list; Sunset Dental Bali price list, 2026

Setting up your cover

The setup that works for most residents has two layers. BPJS, where you're eligible, handles routine care cheaply. A private policy with evacuation and a scooter clause handles everything serious. Add the rabies vaccine before you arrive, and save a 24-hour clinic near home.

Location matters too. If a family member needs regular specialist care, Sanur puts you minutes from the medical zone, and Nusa Dua and Kuta are close to the large private hospitals. Our pros and cons guide covers rabies and dengue, and the catalog filters by area.

- Evacuation cover and its limit, in writing
- The scooter clause
- Maternity and dental waiting periods, if either matters to you
- Direct billing with the hospital nearest your home
- BPJS eligibility for your permit type

What this means for buyers

01 Insurance isn't required to enter Indonesia, but evacuation is never covered by the state.

02 A GP visit at a large private hospital costs about Rp 350,000 during office hours.

03 BPJS is compulsory for foreigners employed in Indonesia for at least six months, and its first class costs Rp 150,000 monthly.

04 Claims turn on two clauses: the right license for the scooter and no alcohol.

05 Buy maternity cover 10–12 months before you need it. A policy bought after conception won't pay.

FAQ

Do I need health insurance to live in Bali?

It isn't legally required for entry, and the visa on arrival doesn't ask for it. Without it you pay for treatment yourself, and the state never pays for medical evacuation. Most long-stay foreigners buy an international policy.

Can foreigners join BPJS in Bali?

Yes. Foreigners who work in Indonesia for six months or more must join under Presidential Regulation 82/2018. The top class costs Rp 150,000 monthly in 2026, while non-working KITAS holders should confirm with BPJS whether they qualify at all.

What are the best hospitals in Bali for expats?

Most expats use large private hospitals such as BIMC in Kuta and Nusa Dua and Siloam Hospitals Bali. Bali International Hospital opened in Sanur in 2025, while Denpasar's Ngoerah General Hospital takes the most complex referrals.

How much does a doctor's visit cost in Bali?

A GP consultation at BIMC costs Rp 350,000 during office hours, according to the hospital's own page. Out-of-hours visits cost more, and hospitals don't publish daily room rates.

Does travel insurance cover scooter accidents in Bali?

Only if you held a valid license for the bike and wore a helmet. Visitors need a home license plus an International Driving Permit with the motorcycle category. Residents need an Indonesian SIM C. Alcohol voids cover.

How much does it cost to give birth in Bali?

Roughly Rp 15–30 million for a natural birth and Rp 40–80 million for a cesarean at a private hospital, by 2026 estimates. Most expat policies cover maternity only after a 10–12 month waiting period.

How we know this

Prices come from sources that publish them: BIMC's membership page for the GP fee, the BPJS contribution schedule, SafetyWing's price page and the two dental clinics' price lists, all checked in September 2026. We converted SafetyWing's prices to rupiah at our site's rate. Birth costs are estimates from 2026 expat guides, because hospitals don't publish them. The neonatal unit at Siloam comes from family guides rather than the hospital itself. Bali International Hospital's patient figures come from the economic affairs ministry. Evacuation prices aren't published, so we give none. This isn't medical advice, and policy terms differ, so read your own wording.

— BIMC Hospital Bali, CARE Star membership page, September 2026

— Presidential Regulation 82/2018 on national health insurance; CNBC Indonesia on 2026 BPJS rates, June 22, 2026

— Kemenko Perekonomian, Bali International Hospital and the Sanur Special Economic Zone, 2026

— SafetyWing, nomad insurance pricing, September 25, 2026

— Pacific Prime, maternity waiting periods on international health plans, 2026

— Law 24/2013 on population administration, Article 27; Law 12/2006 on citizenship

— Bali Family Dental Care and Sunset Dental Bali price lists, 2026

By Dmitrii Rogov, Rise Real Bali.

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