

# Bahrain: Decision No. 23 of 2018 Issuing the Health Insurance Law

<b>Title</b>	Bahrain: Decision No. 23 of 2018 Issuing the Health Insurance Law
<b>Date of adoption</b>	<i>30 May2018</i>
<b>Entry into force</b>	<i>07June2018</i>
<b>Text versions</b>	<a href="#">Arabic</a> <b>Source:</b> – Official Journal Issue No. 3369 (07June2018), pp.108 – 153, Legislation & Legal Opinion Commission, Kingdom of Bahrain, accessed: 20July 2018, <a href="http://www.legalaffairs.gov.bh/Media/LegalPDF/K2318.pdf">http://www.legalaffairs.gov.bh/Media/LegalPDF/K2318.pdf</a>
<b>Abstract</b>	

Art. 2 defines the scope of application of this law as all citizens, residents, and visitors.

Art. 26 (a) specifies that compulsory health insurance shall apply to all citizens, residents and visitors. Art. 26(b) lists the categories of persons who shall be treated as citizens with regards to compulsory health insurance. These include: Non-Bahraini women married to Bahraini men; Non-Bahraini men married to Bahraini women; the children of Bahraini women married to non-Bahraini men; and other categories residing in the Kingdom with regards to whom a decision has been issued by the Council of Ministers based on a recommendation by the Higher Council for Health.

Art. 28 (a)(2) requires the employer to pay the fees for health insurance subscription on behalf of his non-Bahraini workers in order to cover the benefits listed under the compulsory health package for residents.

Art. 28(a)(3) requires a non-Bahraini employer if he is a natural person to pay the subscription fees for himself and members of his family supported by him, who reside in the Kingdom in order to cover the benefits listed under the compulsory health package for residents.

Art. 28(a)(4) requires an unemployed resident to pay the subscription fees for himself and members of his family supported by him, who reside in the Kingdom in order to cover the benefits listed under the compulsory health package for residents.

Art. 28(a)(5) requires a worker who is authorized to work without having an employer to pay the subscription fees for himself and members of his family supported by him, who reside in the Kingdom in order to cover the benefits listed under the compulsory health package for residents.

Art 28(a)(6) requires a sponsor to pay the subscription fees for persons he sponsors who do not have an employer in order to cover the benefits listed under the relevant compulsory health insurance package.

Art. 29 lists the obligations of an employer for enrolling his workers in health insurance. These include interalia: prohibiting the employer from hiring a foreign worker without enrolling him in health insurance; enrolling the worker's dependents in health insurance if the work contract requires him to; and prohibiting the employer from obtaining compensation in any form from the worker in exchange for enrolling him in health insurance.

Workers under probation shall be covered by the compulsory health package for residents (Art. 30).

Temporary workers shall be covered by the compulsory health package for visitors (Art. 31).