

Saudi Arabia: The Cooperative Health Insurance Law (No. 71)

Title	Saudi Arabia: The Cooperative Health Insurance Law (No. 71)
Date of adoption	11 August 1999
Entry into force	In effect
Text versions	Arabic English Source: The Council of Cooperative Health Insurance, accessed: 13 September 2013.
Abstract	

Art. 1 defines the purpose of this law, which is to ensure the provision and regulation of healthcare to all non-Saudi residents of the Kingdom. The law may also be applied to citizens and other individuals by issuing a Ministerial Decision on the matter.

Art. 2 determines that the coverage of the cooperative health insurance shall include all non-Saudi residents and their dependents in accordance with article 5b.

Taking into account article 5b and the provisions of articles 12 and 13 of this law, each sponsor responsible for a resident must ensure to subscribe to the cooperative health insurance on his behalf. A residence permit may not be granted or renewed until after the Cooperative Health Insurance document has been provided and it must cover the whole duration of residence (Art. 3).

Art. 7 lists the main health services covered by the cooperative health insurance document.

Art. 8 allows the employer to expand the scope of the services covered by the cooperative health insurance at an additional fee.

Art. 10 requires the employer to bear the costs of his employee's treatment until the subscription to the cooperative health insurance on his behalf takes effect.

Art. 14 lists the penalties for failing to fulfill the obligations under this law of the employer and the insurance companies.

A resident who is not sponsored by his employer must fulfill the latter's obligations in accordance with this law (Art. 15).