

Saudi Arabia: The Implementing Regulations of the Cooperative Health Insurance Law

Title	Saudi Arabia: The Implementing Regulations of the Cooperative Health Insurance Law
Date of adoption	1 June 2009
Entry into force	In effect
Text versions	– Arabic English Source: – The Council of Cooperative Health Insurance, accessed: 13 September 2013. (Arabic) – The Council of Cooperative Health Insurance, accessed: 13 September 2013. (English)
Abstract	

Art. 2 enumerates the beneficiaries of the Cooperative Health Insurance:

1. All non-Saudi persons employed in a sector other than the governmental sector
2. All non-Saudi persons not employed in a sector other than the governmental sector, who are residents of the Kingdom
3. The dependents of persons defined in paragraphs 1 and 2 who hold a residence permit in the Kingdom.

Art. 3 (1) excludes non-Saudis employed by governmental bodies and institutions from the beneficiaries listed in article 2. Those of them whose employment contract does not cover health insurance must obtain their own insurance coverage.

Chapter III of this law elaborates on the conditions and requirements of insurance coverage.

Chapter IV covers the benefits of the cooperative health insurance.

Chapter V includes provisions on financial liabilities.

Chapter VI sets the conditions for health insurance practice.

Chapter VII sets the scope and objectives of overseeing insurance parties.

Chapter VIII regulates the relations among insurance parties.

Chapter IX addresses ensuring the quality of services.

Chapter X covers dispute resolution and penalties.