Rules and Regulations

No. (71) dated 27/04/1420 AH 11/08/1999

Article I:
This system is designed to provide health care and organize all residents to non-Saudis in the Kingdom, and may be applied to other citizens and the decision of the Council of Ministers.

Article II:
Include the cooperative health insurance coverage of all this system applies to them and their family members, according to in paragraph (b) of Article five.

Article III:
In the event the stages of the application referred to in paragraph (b) of Article V required by the articles and the twelfth and thirteenth of this system shall ensure that each resident that shares in its favor in the cooperative health insurance.

Article IV:
The Health Insurance Council established under the chairmanship of the Minister of Health and the membership:
A) A representative at the level of Under Secretary of the Interior Ministry, the Ministry of Health, Ministry of Labour and Social Affairs, Ministry of Finance and National Economy, Ministry of Commerce, nominated by their destinations.
B) a representative of the Council of Chambers of Commerce and Industry nominated by the Minister of Commerce, a representative of the Cooperative Insurance Companies nominated by the Ministry of Finance and National Economy in consultation with the Minister of Commerce.
C) a representative of the private health sector, and two representatives from the health sectors and other government nominated by the Minister of Health in coordination with their respective sectors.

Article V:
The Health Insurance Council overseeing the implementation of this system, and has in particular the following:
A) prepare a draft executive regulation of this system.
B) issue the necessary decisions for regulating changing matters on the application of the provisions of this Regulation, including the identification of stages of the application, identify family members of beneficiaries covered by the warranty and how and the percentage contribution of each of the beneficiary and the employer in the value of participating in the cooperative health insurance, as well as determine the upper limit of that value based on the specialized study include the accounts of insurance.
C) Rehabilitation of cooperative insurance companies to work in the field of cooperative health insurance.
D) The adoption of health facilities that provide cooperative health insurance services.
E) Determine the fees for the rehabilitation of cooperative insurance companies to work in this area, and the fees for the adoption of health facilities that provide cooperative health insurance services, after taking the opinion of the Ministry of Finance and National Economy.
F) The issuance of the Financial Regulations of the Board of health insurance revenues and expenditures, including salaries and bonuses, which, after taking the opinion of the Ministry of Finance and National Economy.
G) Issuing internal regulations to regulate the functioning of the Council.
H) Appointment of Secretary General of the Council on the nomination of the Minister of Health, and the formation of a secretariat and determining its tasks.

Article VI:
The employer may expand the scope of cooperative health insurance services, under the additional supplements, and at an additional cost to include diagnostic and treatment services other than stipulated in the preceding article.

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Article VIII:
These services shall be without prejudice to the requirements of the provisions of the social security system and what the companies and private institutions and individuals of all employees of the health services more comprehensive than the provisions of this order.

Article IX:
The employer may expand the scope of cooperative health insurance services, under the additional supplements, and at an additional cost to include diagnostic and treatment services other than stipulated in the preceding article.

Article X:
The employer shall bear the cost of treating the beneficiary of the warranty in the period between the due date and the date of treatment to participate in the cooperative health insurance.

Article XI:
A) may be when you need to provide health services covered in the cooperative health insurance policy to the bearer by the government health facilities, in return for a financial burden on the health insurance, Health Insurance Council identifies facilities that offer this service and the fees to them.
B) The Minister of Health, after agreement with the Minister of Finance and National Economy, procedures and controls how the collection of the fees provided for in the preceding paragraph.

Article XII:
The employer may expand the scope of cooperative health insurance services, under the additional supplements, and at an additional cost to include diagnostic and treatment services other than stipulated in the preceding article.

Article XIII:
May be a decision of the Health Insurance Council exempt institutions and companies that have private medical institutions are eligible to participate in the cooperative health insurance for services provided to its employees.

Article XIV:
A) If the employer or does not have to pay premiums cooperative health insurance for a worker has, who applies this system and the family members covered with a document health insurance cooperative, committed to pay all premiums payable in addition to a fine not exceeding the value of the annual subscription for each individual, with the possibility of depriving him of bringing in workers for permanent or temporary.

The Executive Regulations shall determine who pays the premiums payable in this case.
B) If the breach of any of the Cooperative Insurance Companies of any of its obligations specified in the cooperative health insurance policy, committed to meeting those commitments and compensation arising from breach of the damage, in addition to a fine not exceeding five thousand riyals for each individual covered by the document in question.

C) a decision of the Chairman of the Health Insurance Commission, or more, involving a representative of:
- Ministry of the Interior.
- Ministry of Labour and Social Affairs.
- Ministry of Justice.
- Ministry of Finance and National Economy.
- Ministry of Health.
- Ministry of Trade.

This committee shall consider the violations of the provisions of this system and propose appropriate sanction, the penalty and signed by the head of the Health Insurance Council, the Executive Regulation of this Committee.

May appeal this decision to the Board of Grievances within sixty days of being informed.

Article XV:
Solve the resident is covered to ensure the work place the employer in the obligations of the latter under this system.

Article XVI:
The Ministry of Health monitor the quality assurance of what the health services provided to beneficiaries of the cooperative health insurance.

Article XVII:
Apply the cooperative health insurance by insurance companies qualified Saudi cooperative insurance works in a manner similar to what the National Company for Cooperative Insurance, and as stated in the decision of the number of senior scientists (51) and the date of 4/4/1397 AH.

Article XVIII:
The Minister of Health Regulations for this system in the maximum of one year from the date of its issuance.

Article XIX:
This system shall be published in the Official Gazette and start its implementation after ninety days from the issuance of the Regulations, the provisions concerning the establishment of the Health Insurance Council and its mandate is deemed effective from the date of publication.