

Comparison Of Health Care Coverage For Migrant Workers In The GCC

Draft

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Introduction

This working paper compares the health care requirements for migrant workers in each of the Gulf Cooperation Council countries. A distinction should be noted between “healthcare fees” and “health insurance.” Healthcare fees are often included as part of the work permit fees paid for by the employer, however, these fees only allow non-citizens access to public health care facilities at a reduced cost — they do not provide for comprehensive medical coverage.

This paper only examines the legal provisions for migrant healthcare and does not evaluate workers’ actual access to medical care, nor the quality of services received.

Bahrain

- “Basic Healthcare” fees (not insurance) cost BD 144 (US\$ 382) for a two-year work permit and BD 72 (US\$ 191) for a one-year work permit. These fees are paid to the Ministry of Health and allow access to public health care services only.
 - According to [Order No. \(29\) of 2014](#) With Regard to Specifying and Regulating Basic Health Care for Workers of Corporations, “Basic Healthcare” is defined as:
 1. Medical examination
 2. Conducting laboratory analyses and x-rays.
 3. Providing necessary medicines for treatment outside health centres, as per the medicines’ list in primary care.
 4. Mothercare for female workers during pregnancy including care pre- and post-natal in primary care.
 5. Immunization of establishments workers against infectious diseases in accordance with the instructions that are issued by the Ministry of Health in this respect.
 6. Minor surgical operations that are conducted in health centres of primary care.
 7. Simple dental treatment including emergency cases such as extraction and filling

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- Expatriates must pay a BD 7 (US\$ 18.60) fee for every visit to public hospitals or clinics, and also pay for some medical services provided by the Ministry of Health's health facilities. ¹
 - Emergency services remain free in all public services for Bahrainis and non-Bahrainis alike.
 - It is not mandatory for employers to provide health insurance to employees. However, establishments that hire more than 50 workers may be required to provide one. Many private insurance companies offer individual or Small and Medium Enterprise health plans at differing prices.
 - A New National Health Insurance law (Decision No.23 of 2018) will be implemented soon, which would make it mandatory for employers to provide public healthcare insurance that would give employees access to both public and private health care services. The new law stipulates that domestic workers will be covered for free (paid for by the government, art. 37).
 - The insurance will provide all other expatriates with access to primary and limited secondary healthcare and emergency care. Expatriates will have to contribute to their medical costs in 16 of 19 set health service categories. The Supreme Council for Health will issue an order for the maximum limit of coverage for secondary and tertiary healthcare for non-Bahrainis.
 - The insurance law is currently being studied ahead of implementation, and the cost of the insurance has not yet been announced. Employers will pay for the insurance through the Labour Market Regulatory Authority (LMRA) when work permits are issued or renewed.

¹ The Ministry of Health issues an order from time to time that stipulates the price list of medical treatments for non-Bahrainis in public hospitals. The fees apply to non-Bahrainis who are not government employees and their families, and who are not subscribers to the primary health care system in the government health institutions.

According to Order Number (26) of 2019 of the Ministry of Health, the rates for non-Bahrainis start at BD 50 for many medical procedures, up to BD 5,000. The Ministry of Health's [website](#) lists o for fees of health treatments and services.

Since 2016, Non-Bahrainis have not been allowed to buy medicine from public pharmacies, only private ones. Medicine is subsidized for citizens only.

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- Art. 28(a)(4) requires an unemployed non-citizen resident to pay the subscription fees for himself/herself and members of his/her family supported by him/her who reside in the Kingdom.

Saudi Arabia

- According to the “Implementing Regulations of the Cooperative Health Insurance Law,” all employers in the private sector must provide private health insurance to their employees as well as their employees’ dependents. The issuance and renewal of residency for expatriate employees is now [linked](#) to the provision of health insurance.
 - The cost of the insurance varies between different insurance companies and packages.
 - Insured non-citizen employees can access both private and public health care centres.
- As per the Saudi Council of Cooperative Health Insurance (CCHI) [circular](#), the cooperative health insurance policy covers the following basic health services:
 1. Medical examination and treatment in clinics, and medicines.
 2. Preventive measures such as vaccinations, and maternal and child care.
 3. Laboratory and radiological examinations required by the case.
 4. Hospital stay and treatment, including delivery and operations.
 5. treatment of diseases of teeth and gums, except for orthodontics and industrial areas.
 6. These services are not prejudiced by the comprehensive health services provided by the provisions of the social insurance system, and the comprehensive health services provided by all companies, private institutions and individuals to all their employees.

The [maximum payout](#) of the 2018 Cooperative Health Insurance Policy is SAR 500,000.

- According to No. 310 of 2013 (the domestic worker's law), employers of domestic workers must bear the cost of all medical expenses for their employee domestic workers. However, there is no mention of domestic workers in the Cooperative Health Insurance circular.

Kuwait

- [Law No. 1 1999](#) on Alien Health Insurance and the Imposition of Fees Against Medical Services requires employers to pay health care fees that enable non-Kuwaiti workers to access basic public health care services. The current fee is KD 50 annually, paid alongside the cost of issuing and renewing work permits.
- Health services provided by these fees covers the following basic health and medical services:
 1. Medical examination and necessary treatment at clinics by physicians and specialists doctors; B- Laboratory and X-ray tests
 2. Surgery operations, except plastic surgery only
 3. Treatment, medication and hospitalisation in the event of emergency cases
 4. Normal Dental treatment and medication
 5. Drugs and medicine²
- Expatriates must pay a [KD 10](#) fee for most medical services at public hospitals. Some clinics [segregate appointments](#) between Kuwaiti nationals and expatriates. Expats are denied access to healthcare at public hospitals during the mornings except for cases of emergency. These practices have been widely criticised as limiting migrants' access to healthcare.
 - Kuwait has set up a shareholding company Health Assurance Hospitals Company (Dhaman) through a public private partnership. In [November 2019](#), the first primary healthcare centre for expats opened in Hawally.
 - In April 2019, the Ministry of Health also doubled the fees for expats receiving treatment in accident departments of public hospitals to from 5 KD to 10 KD. Health Minister Dr. Basil Al-Sabah said that the measure aims to ease congestion at public hospitals and add seven million KD to government coffers.

² Only some drugs and medicine.

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- A new healthcare insurance system is scheduled to be fully implemented soon. The health insurance will cover non-Kuwaiti workers in “Dhaman” medical centres. The health insurance will cost KD130 and will be borne by the employer. Non-Kuwaiti employees, however, have to pay [KD 2.5](#) to access “Dhaman” medical services.

Qatar

- Non-Qatari residents can obtain [a health card](#) for QR 100 annually. The card guarantees free or subsidised healthcare through Qatar’s public healthcare system.
 - The health card enables access to primary health care, including dental care, and tertiary care including surgeries, rehabilitative services, oncological care and emergency services.
- A Health insurance system was enacted but not implemented. Health insurance in Qatar is not mandatory.³
- Employers of domestic workers must provide them with a health card.
- The Hamad Medical Corporation (HMC) (a non-profit healthcare provider established by the Qatari government) built the Hazm Mebareek General Hospital (HMGH) in the Industrial Area of Doha exclusively for adult males (blue-collar workers) living in that area. The HMGH is opening in phases until it is fully operational. The first phase of its surgical service was completed in [July 2019](#). When fully operational the HMGH will provide a range of outpatient, inpatient and emergency care service.

Oman

- Expats must pay to access public and private health facilities, with exception for emergency services.

³ *Law No. 7 of 2013 on the Social Health Insurance System 7 / 2013* was enacted to form the basis for a mandatory health insurance scheme in Qatar. The Insurance law was set to be implemented in several phases, with a plan to cover all expats in 2016, but the plan to cover expatriates was dropped by a cabinet decision on the [23rd December 2015](#). The insurance system was intended to [cover](#): General Medicine Services; Preventive Care Services; Emergency and Accidents Services; Inpatient and Outpatient Hospital Services; Lab, Radiology and Medical Analysis Services; Maternity and Gynecology Services; Paediatric care

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- Public health care services are often unaffordable to blue-collar workers, and require long waiting periods. Services are not subsidized.
 - In [2016](#), the Capital Market Authority estimated that only 10% of migrant workers in Oman were covered by health insurance.
 - There is currently no mandatory health-insurance coverage. However, a new law will soon require employers to provide health insurance for non-Omani workers.
 - Decision no. 34/2019 on Unified Health Insurance Policy issued by the Capital Market Authority of Oman on March 24 2019 requires expats and citizens to be covered by a new mandatory health insurance scheme. Each patient will be entitled to OMR3,000 (USD\$7380) of treatment per year
 - The scheme will be implemented in stages until all private-sector employees are covered. The cost will be covered by employers, [however](#), officials say its expansion will depend on whether or not the private sector can bear the cost.
 - The scheme will also cover domestic workers.

UAE

- Health insurance is for workers in Dubai and Abu Dhabi. The employer or sponsor must provide health insurance to expats and their dependents. Employers in the other five Emirates are [not required](#) by law to provide health insurance to their employees.
- Insured expat employees can access private and public health services but must pay certain fees/copay.

Abu Dhabi

Executive Regulations for Law No. (23) of 2005 Regarding the Health Insurance Scheme for the Emirate of Abu Dhabi stipulates that employers must bear the cost of Basic Health Insurance for his/her employees and their dependents and shall not pass the cost to the employees, the sponsor shall also cover bear the cost of emergency treatment for workers

who are not covered by an insurance policy. The employer/sponsor must provide health insurance that covers the minimum level of schedule 1 Basic Health Service. The annual upper limit for the Basic Healthcare Services is AED 250,000 for every person and covers primary and emergency health services with a copay that the insured person must pay. Premium Health Insurance is optional.

Dubai

Law No.11 of 2013 Regarding Health Insurance in the Emirate of Dubai Article 9 stipulates the employer is responsible for providing basic health care insurance coverage for his/her employees and a resident who has no employer must have basic health insurance coverage provided to him/her by the sponsor, Article 10 stipulates that the employer must bear the whole cost of the health insurance coverage, ensuring its validity, providing a health insurance card for each of his/her employees and bear the cost of emergency treatment for workers who are not covered by an insurance policy.

The Insurance must [cover](#) the minimum level of health service cover, this includes emergencies, surgeries, medical tests, medication, some maternity services etc. with an annual upper limit claim of AED 150,000. The Insured person must pay a co-pay of 20-30% or a maximum of AED 500 per encounter for some services.

Sharjah, Fujairah, Ras al Khaimah, Ajman, Umm Al Quwain

Employers in these Emirates are [not required](#) by law to provide health insurance to their employees.

Table 1: Comparison of liability and coverage of Worksite Injuries in GCC Countries

Country	Liability (social insurance/ Employer)	Contribution by employers to social security/medical cost (in case of employer liability)	Compensation	Law concerning compensation for worksite injuries
Saudi Arabia	Social insurance	2% of payroll	<p>In the case of temporary disability arising from work injury, the injured party shall be entitled to financial aid equal to his full wage for thirty days, then 75% of the wage for the entire duration of his treatment. If one year elapses or it is medically determined that the injured party's chances of recovery are improbable or that he is not physically fit to work, his injury shall be deemed total disability. The contract shall be terminated and the worker shall be compensated for the injury. The employer may not recover the payments made to the injured worker during that year.</p> <p>If an injury results in permanent total disability or the death of the injured person, the injured person or his eligible beneficiaries shall be entitled to a compensation equal to his wages for three years, with a minimum of 54 thousand riyals. If the injury results in a permanent partial disability, the injured person shall be entitled to a compensation equal to the percentage of the estimated disability in accordance with the approved disability percentage guide schedule multiplied by the amount of compensation for the permanent total disability.</p>	Article 137 and 138 of Saudi Labour Law (Royal Decree No. M/51)
Bahrain	Social Insurance	3% of the employee's monthly earnings paid	The injured worker shall receive his wage during his treatment period. If the treatment duration	Article 91 of Law No. 36 of 2012 Labour law

		by the employer	exceeds six months, said worker shall receive half of his wage until his recovery or until his disability is evidenced.	
Qatar	Employer	Whole medical cost paid by employer	The Worker shall receive full Remuneration throughout the period of treatment or for a period of six months, whichever of the two is less. If the treatment continues for more than six months, he shall receive half of his Remuneration until proof of cure or permanent incapability is stated, whichever of the two is earlier.	Article 109 of Law No. 14 of 2004 issuing the labour law
UAE	Employer	Whole cost must be paid by employer	If the injury prevents the employee from carrying out his duties, the employer must pay him a financial subsidy equal to full pay throughout the period of treatment or for a period of six months, whichever is shorter. If treatment lasts from more than six months, said subsidy shall be reduced to the half for another period of six months or until the employee recovers from illness or his disability becomes certain or he dies whichever occurs first.	Article 145 and Article 144 U.A.E. Labour Law FEDERAL LAW NO. (8) OF 1980
Oman	Social insurance	1% of payroll	Set by Public authority for Social Insurance	Royal Decree No. 72/91 Promulgating the Social Insurance Law
Kuwait	Employer	Whole medical cost paid by employer	A labourer who suffers a work injury or occupational disease shall be entitled to receive his wage for the entire treatment period fixed by the medical doctor. If the treatment period exceeds six months, he shall be entitled to half the wage until his recovery or proven disability or death. An Injured labourer or his beneficiaries shall be entitled to receive compensation for work injuries or occupational disease	Article 93 and Article 94 of Law No. 6/2010 concerning Labour in the Private Sector.

			pursuant to the schedule to be issued by a resolution from the Minister, upon taking the opinion of the Minister of Health	
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Table 2: Comparison of Health Insurance Coverage for migrant workers in the GCC

Country	Mandatory health insurance?	Cost of health insurance	Access to Private/Public health care?
Bahrain	No (to be implemented soon) (National)	N/A	Public and Private with national health insurance. As of yet, only public
Saudi Arabia	Yes (Private)	Varies between authorized private health insurers	Public and private for the insured employee.
Kuwait	No (plans to implement soon) (National)	KD130	Dhaman medical centres and public hospitals.
UAE	Only for the Emirates of Dubai and Abu Dhabi (Private)	Varies between authorized private health insurers	Public and private for the insured employee
Oman	No (to be implemented soon) (Private)	Varies between Insurance company licensed to carry out health insurance business in Oman	Expats don't have access to free or subsidized public health services Only emergency health care at public and private hospitals.
Qatar	No (enacted but not implemented) (National)	N/A	Public hospitals and clinics for non-Qataris with health cards.