



MIGRANT-RIGHTS.ORG **REPORTS**

Comparison of Health Care Coverage for Migrant Workers in the GCC



TABLE 1:

COMPARISON OF LIABILITY AND COMPENSATION FOR WORKSITE INJURIES IN GCC COUNTRIES

Country	Bahrain	Kuwait	Oman
Liability (<i>social insurance/ Employer</i>)	Social insurance	Employer	Employer (to be changed to social insurance in 2026)
Contribution by employers to social security/ medical cost <i>(in case of employer liability)</i>	3% of the employee's monthly earnings paid by the employer	Work injury compensation and medical costs paid by employer	According to Royal Decree No. 40/1977, employers (with certain exceptions) are obligated to obtain insurance coverage from approved insurers for their employees in the event of workplace injuries. If an employer enters into a contract with an accredited insurer to fulfil their obligations towards their workers under the above law, the employer's responsibility towards their workers is transferred to the insurer. As a result, the worker or their heirs retain the right to directly approach the insurer for the compensation owed to the worker.
Compensation	<p>The injured worker shall receive his wage during his treatment period. If the treatment duration exceeds six months, said worker shall receive half of his wage until his recovery or until his disability is evidenced.</p> <p>The employer is obligated to pay the wage for the day of the injury, regardless of when it happened. Subsequently, the General Organization shall assume responsibility for providing a daily allowance, which will be paid according to the regular wage payment schedule. This arrangement continues throughout the period of the injured person's incapacity to work, until their recovery or stabilization of their condition is established through proof of permanent disability or in the event of their death, whichever occurs first.</p>	<p>A worker who experiences a work injury or occupational disease is entitled to receive their wage for the entire treatment period determined by the medical professional. If the treatment period exceeds six months, they are entitled to receive half of their wage until their recovery, proven disability, or death. An injured worker or their beneficiaries are entitled to receive compensation for work injuries or occupational diseases according to a schedule to be issued by a resolution from the Minister, after considering the opinion of the Minister of Health.</p>	<p>If the injury resulted in the death of the worker or their permanent total disability, the amount of compensation to be paid to their dependents must be 36 times their basic monthly salary, along with the cost of living allowance (if applicable). The compensation should not be less than OMR 1,300 nor exceed OMR 2,400.</p> <p>Employers are obligated to provide compensation to workers who become disabled due to occupational diseases or to their dependents in the event of the worker's death. The compensation amount shall not be less than the stipulated value in the Royal Decree No. 40/1977.</p> <p>The provisions of the social insurance law against work injuries and occupational diseases for non-Omani workers will come into force 3 years from the date of the issuance of Oman's new social insurance law (Royal Decree 52 of 2023 - issued 19 July 2023)</p>
Law concerning compensation for worksite injuries	Article 91 of Law No. 36 of 2012 Labour law For individuals subject to the provisions of social insurance law: Part 3 of the Decree Law to promulgate Law No. 24 of 1976 on Social Insurance.	Article 93 and Article 94 of Law No. 6/2010 concerning Labour in the Private Sector	Article 32 of Royal Decree No. 40/1977

TABLE 1:

COMPARISON OF LIABILITY AND COMPENSATION FOR WORKSITE INJURIES IN GCC COUNTRIES

Country	Qatar	Saudi Arabia	UAE
Liability (<i>social insurance/ Employer</i>)	Employer	Social insurance	Employer
Contribution by employers to social security/ medical cost <i>(in case of employer liability)</i>	Whole medical cost paid by employer	2% of the employee's monthly earnings paid by the employer	Whole cost must be paid by employer
Compensation	The worker will receive full remuneration during the treatment period or for a maximum of six months, whichever is shorter. If the treatment extends beyond six months, they will receive half of their remuneration until proof of cure or permanent incapability is established, whichever comes first.	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. 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 SAR 54,000. 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	If a worker experiences a work injury or occupational disease, the employer covers treatment expenses until recovery or disability is proven. During treatment, the employer pays the worker's full wage for up to six months. If treatment exceeds six months, the worker receives half wage for another six months or until recovery or death is confirmed. If the worker dies due to work injury or occupational disease, the worker's family receives compensation equal to the worker's basic wage for 24 months, ranging from AED 18,000 to AED 200,000.
Law concerning compensation for worksite injuries	Article 109 of Law No. 14 of 2004 issuing the labour law	Article 137 and 138 of Saudi Labour Law (Royal Decree No. M/51)	Article 37 of Federal Decree-Law No. (33) of 2021 Regarding the Regulation of Employment Relationships

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	Yes, however, not enforced yet. Decision No. 23 of 2018 Issuing the Health Insurance Law	N/A. However, current 'Basic Healthcare' fees that employers pay for each migrant they employ cost BD 144 when issuing a two-year work permit and BD 72 when issuing a one-year work permit.	The implementation of the health insurance law is still pending, however, migrants have the option to access basic public healthcare services after paying nominal fees
Kuwait	Yes, residency permits are only granted and renewed for migrants after obtaining public health insurance Law No. 1 of 1999 regarding health insurance for foreigners and the imposition of fees for health services	The current fee is KD 50 annually, paid alongside the cost of issuing and renewing work permits, however, the Kuwaiti government has recently announced its intention to increase the fees to KD 130.	Access to some basic health services at public health centres after paying nominal fees Access to Dhaman health centres.
Oman	Yes, however, mandatory health insurance is not yet enforced Resolution No. 34 of 2019 for the Issue of Unified Healthcare Insurance Policy Form	N/A	Except for those who work in the public sector, non-citizens don't have access to free public health services. Employers in Oman must bear the expenses of treatment, medicine, and accommodation in public or private hospitals for all non-insured workers they employ.
Qatar	Yes, however, not fully enforced yet Law No. 22 of 2021 regulating the health services in Qatar	N/A	The full implementation of the health insurance law is still pending, and as a result, employers are not currently mandated to offer health insurance coverage to workers. However, migrants have the option to access basic public healthcare services by acquiring a public health card for a nominal fee.
Saudi Arabia	Yes Cooperative Health Insurance Law	Varies between authorized private health insurers	Public and private (basic health care) access.
United Arab Emirates	Yes, but only for the Emirates of Dubai and Abu Dhabi Law No (23) of 2005 Concerning Health Insurance in the Emirate of Abu Dhabi Health Insurance Law No. 11 of 2013 In the Emirate of Dubai	Varies between authorized private health insurers	Private and public healthcare

Comparison of Health Care Coverage for Migrant Workers in the GCC

About: This policy note compares the healthcare coverage for migrant workers in each of the six Gulf Cooperation Council countries – Bahrain, Kuwait, Oman, Qatar, Saudi Arabia, and the United Arab Emirates. This report solely examines the legal provisions for migrant healthcare and does not evaluate migrant workers’ actual access to medical care or the quality of services received.

Each of the Gulf States provide different forms of healthcare coverage for the approximately 30 million migrant workers residing in the region, but there is a clear distinction between the healthcare provided to citizens and migrants. While citizens in the Gulf States receive free public healthcare coverage, access to healthcare for migrant workers is comparatively more limited. In recent years, most of the Gulf States have introduced privatised health insurance schemes in place of government-funded universal healthcare.

Bahrain

- **Employers of migrant workers (other than domestic workers) in Bahrain are obligated to pay ‘Basic Healthcare’ fees of BD 144 (US\$382) when issuing a two-year work permit and BD 72 when issuing a one-year work permit for each migrant worker they employ.**
- Migrant workers under the Labour Registration Program are required to pay the same fees as above in order to issue their own work permits.
- **Migrants who have valid work permits and ID documents (CPR) can access “basic healthcare” at public clinics and hospitals by paying a fee of BD 7 (US\$19) for each visit.** Basic healthcare is defined and stipulated by Order No. (29) of 2014 With Regard to Specifying and Regulating Basic Health Care for Workers of Corporations. This includes primary healthcare such as medical examinations, maternity care, minor surgical operations and simple dental treatments.
- Emergency services are free in all public health institutions for all residents in Bahrain.
- **According to Article 87 of the Labour Law, workers who are injured at the workplace are entitled to receive treatment in any appropriate medical facility that the employer may deem fit.** The employer must cover all the expenses including the supply of medicines, transportation expenses, rehabilitation services and the cost of the necessary aid equipment.
- Bahrain has implemented a new mandatory Health Insurance Law (Decision No. 23 of 2018), which is expected for a soft launch in September 2023 and aimed to be in full operation by the end of 2024. The insurance programme will include a ‘mandatory’ and an ‘optional’ package.

- The mandatory package, for which employers bear the premiums, encompasses primary healthcare and emergency services. Additionally, secondary healthcare services are covered upon referral by a family physician. However, there will be a limit on the amount that can be claimed under this coverage. Furthermore, migrants 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 migrants.
- The government is obligated to pay for the mandatory health insurance premiums for migrant domestic workers who work for Bahraini citizens.
- Migrants have the option to enroll with private insurance companies under an optional package, as long as the benefits offered are equivalent to those provided in the mandatory package. Employers are not obligated to provide the optional package.
- The non-working migrant is responsible for paying the mandatory health package premiums for themselves and their dependent family members, including the spouse, parents, and children. This also applies to non-citizen employers.

Kuwait

- Residency permits are only granted and renewed for migrants after they have obtained public health insurance in accordance with Law No. 1 of 1999 regarding health insurance for foreigners and the imposition of fees for health services.
- Article 2 of the above law stipulates **employers are obligated to pay the health insurance premiums for migrants they employ**. The current fee is KD 50 (US\$162) annually, paid alongside the cost of issuing and renewing work permits. However, the Kuwaiti government has recently announced its intention to increase the fees to KD 130 (US\$422).
- Migrants who are insured and have valid residency permits can access some basic health services at public clinics and hospitals by paying fees between KD 2 and KD 10 (US\$6.5-32.5). This includes; medical examination and necessary treatment in clinics with general doctors and specialists, lab tests and x-rays, some surgical operations, regular dental treatments and medicines. The fees for specialised medical services and examinations can be higher.
- Additionally, non-citizens are obligated to pay a flat fee of KD 5 when collecting prescribed medication from primary health clinics and hospital emergency rooms, and KD 10 at outpatient clinics.

- **Emergency services are free in all public health institutions for all residents in Kuwait.**
-
- **As per Article 91 of the Kuwaiti Labour Law, employers are obligated to cover all expenses related to the treatment of workers who sustain work injuries or occupational diseases.** This includes costs for medical treatment at governmental hospitals or private treatment centres, as well as expenses for medication and transportation.
-
- **Under Article 9 of Kuwait’s domestic worker’s law, employers are legally obliged to provide domestic workers with access to medical treatment.** Article 8 of the domestic worker’s law implicitly prohibits employers from deducting any costs from the wages of domestic workers.
-
- In recent years, the Kuwaiti government has intensified its efforts to segregate healthcare services for Kuwaiti citizens and non-citizens. As part of these efforts, Kuwait has established “Dhaman,” a health insurance company specifically designed for migrants. Currently, Dhaman oversees two hospitals and five primary healthcare centres exclusively dedicated to non-citizens. The end goal of Dhaman is to limit access to health care at government hospitals to Kuwaiti citizens only.

Oman

- According to Article 57 of the Omani Labour Law, employers must provide first aid equipment and appoint a qualified nurse to provide medical first aid, or contract with a specialised institution to provide such services if there are over 200 workers in one place or town.
-
- According to Article 57 of the Labour Law, if the worker is treated in a government or private hospital without health insurance coverage, the employer must bear the expenses of treatment, medicine, and accommodation in the hospital, per the regulations and financial systems in force in those Hospitals.
-
- Oman’s new social security law (Royal Decree 52 of 2023) includes migrant workers in its insurance provisions against occupational injuries, however, this inclusion is not enforced until July 2026.
-
- **According to Article 5 (2) of Ministerial Decree No. 189 of 2004, employers of domestic workers shall be responsible for providing local medical care, without remuneration from the worker for the duration of the contract.**
-
- Oman has recently implemented a mandatory private insurance system called “Dhamani” for private sector workers. Employers are obligated to provide workers with private health insurance coverage as per Resolution No. 34 of 2019 for the Issue of Unified Healthcare Insurance Policy Form and

Decision No. 78 of 2019 Issuing the Health Insurance Rules. The insurance was scheduled to roll out in 2023.

- With the exception of injuries resulting from traffic accidents and cases covered by insurance coverage, migrants who work for the Omani government and their families and migrants married to Omani citizens and their children are eligible to receive free healthcare and treatments at public hospitals as per Article 4 of Ministerial decision No. 126/2023 issuing a list of fees for medical services.
- According to Article 11 of Ministerial Decision No. 126/2023, migrants who do not qualify for free healthcare cannot obtain medicines from health institution pharmacies unless they can provide proof that the prescribed medicines are unavailable in private pharmacies. If this requirement is met, these patients must pay the cost of the medicine based on the Ministry-approved price lists, along with an additional 20% service fee.
- Migrants who do not qualify for free healthcare are required to pay extra fees for various health treatments at health institutions in Oman as per Ministerial decision No. 126/2023.

Qatar

- Qatar has implemented a mandatory private health insurance system that covers all non-Qatari residents, including visitors and individuals employed in both the public and private sectors and domestic workers. This new system, established through Law No. 22 of 2021, came into effect on May 4, 2022. The government is implementing the law gradually in stages.
- Under this system, **employers are required to provide health insurance to all workers before granting or transferring residence.**
- Previously, all residents in Qatar had the opportunity to access subsidized or free health services offered by the Hamad Medical Corporation and state-run Primary Health Centres by obtaining a health card for an annual fee of QR100 (US\$27.5)
- **According to Article 109 of Qatari Labour Law, workers who sustain an occupational injury have the right to receive appropriate medical treatment at the cost of the employer in** accordance with the decision of the competent medical authority.
- Emergency services are free in all public health institutions for all residents in Qatar.
- Qatar has established a few “Workers’ Health Centers” which are geared toward so-called “bachelor” migrant workers. The Worker’s Health Centers

provide primary health care services and also monitor communicable diseases among migrant workers. The following are the main centres in Qatar: Al-Hemalah Health Center, Mesaimeer Health Center, Fareej Abdel Aziz Health Center and Zekrit Health Center.

Saudi Arabia

- As per Saudi Arabia’s “Cooperative Health Insurance Law,” **all employers in the private sector must provide private health insurance to their workers and their dependents.**
- The above mandatory health insurance should cover basic primary healthcare such as medical and laboratory examinations, treatments in clinics, accommodation and treatment in hospitals, including childbirth and operations and some dental treatments.
- At an additional cost, an employer has the option to enhance the coverage of cooperative health insurance services by including additional diagnostic and treatment services, but this is not mandatory.
- Migrants employed in government agencies, along with their dependents, are eligible to receive free healthcare services in Saudi Arabia.
- According to Article 12 of the Domestic Workers Law, health care shall be provided to the domestic worker in accordance with the regulations and instructions in force in the Kingdom of Saudi Arabia. **Employers of four or more domestic workers are required to provide health insurance for their workers.**
- As per Article 36 (3) of the Cooperative Health Insurance Law, the maximum payout under a private insurance policy is SAR 500,000 for each beneficiary.
- According to Article 133 of the Saudi Labour Law, if a worker sustains a work injury or an occupational disease, the employer is required to treat the worker and assume, directly or indirectly, all necessary expenses, including hospitalization, medical examinations and tests, radiology, prosthetic devices, and transportation expenses to treatment centres.

United Arab Emirates

- Currently, there is no federal legislation in the UAE that mandates employers to provide health insurance for their employees. However, the decision to enforce mandatory health insurance is at the discretion of the relevant authorities in each Emirate. Currently only the Emirates of Dubai and Abu Dhabi have established laws for mandatory health insurance. The UAE is currently planning for compulsory health insurance across all Emirates.

- The Emirate of Abu Dhabi has established Law No (23) of 2005 Concerning Health Insurance in the Emirate of Abu Dhabi, which mandates employers to provide health insurance coverage to their employees and their dependents.

- Under Health Insurance Law No. 11 of 2013 In the Emirate of Dubai, it is mandatory for sponsors to provide health insurance coverage for migrants under their sponsorship. It is not mandatory for employers in Dubai to provide healthcare for dependents of the migrants they sponsor.

- According to Article 11 (5) of the UAE's Domestic Workers Law No.9 of 2022, Employers are responsible for covering the expenses of medical care for domestic workers based on the prevailing health system in the state. Alternatively, employers must provide suitable health insurance to domestic workers in accordance with the laws and regulations governing the state's healthcare system.

- Article 13 (8) of the UAE's Labour Law (Federal Decree-Law No. (33) of 2021), stipulates that the **employer shall bear the costs of the worker's medical care** in accordance with the legislation in force in the State.

MIGRANT-RIGHTS.ORG

