

# Introducing new health insurance regulations in Qatar

**Qatar's health insurance scheme, Seha, began roll out to Qatari women and children in July 2013, with the aim to complete implementation to the entire population of Qatar by 2016.**

## Seha – Qatar's new health insurance scheme.

In 2011, the Qatari government started to develop a new integrated healthcare system. Its objective was to provide the entire population of Qatar with quality healthcare.

The first phase of implementation of Seha started in 2013 with the intention for all Qatari nationals, GCC nationals, residents (expatriates) and visitors to be covered under the new scheme by 2016 – final dates are yet to be published.

Phase	Date of implementation	Groups covered	Services covered	Providers in the network
1	July 2013	Qatari women aged 12+ years.	Gynaecology, obstetrics, maternity and related women's health conditions.	Al Emadi Hospital Doha Clinic Hospital Al Ahli Hospital Al Wakra Hospital The Cuban Hospital Al Khor Hospital HMC Women's Hospital.
2	Q1 2014	All Qatari nationals.	All services	Select Hamad Medical Corporation (HMC) and private providers.
3	Q3 2014	All Qatari nationals.	All services	Select HMC and private providers.
4	Q1 2015	All Qatari nationals, white-collar expatriates and visitors.	All services	Select HMC and private providers.
5	TBD 2015	All Qatari nationals, white-collar and blue-collar expatriates and visitors.	All services	Select HMC and expanded private providers + 3 designated purpose-built single male labourers' hospitals.

## Getting treatment

The scheme aims to provide mandatory health insurance coverage through a network of public and private providers, including a number of the Hamad Medical Corporation (HMC) facilities, the principal public healthcare providers in Qatar. Currently there are 4 public and 3 private hospitals, 9 private clinics and 6 branches of opticians included in the scheme, however several more have applied to be signed up during the next stages of implementation.

To confirm entitlement to coverage, patients will be required to simply present their Qatar ID card, which is provided to all residents of Qatar, including expatriates or sponsored persons where it issued alongside their residency permit.

## What will the new healthcare scheme include?

Article 1 of the Health Insurance Law provides that there will be both 'Basic' and 'Additional' Healthcare Services.

The types of services included in the Basic Healthcare will depend on the individual's nationality and residency status, but some form of Basic Healthcare Services will be provided to the entire population. An outline of the services necessary for local nationals, expatriates and visitors are outlined below.

At present there is no information on what will be classed under the optional 'Additional Healthcare Services'.

Benefit to be covered by Basic Healthcare Services	Qatari nationals	Residents (non-national)	Visitors
General medicine services	✓	✓	Accident and emergency services only
Preventative health care services	✓	✓	
Accident and emergency services	✓	✓	
In-patient and out-patient services	✓	✓	
Laboratory, radiology and medical examination services	✓	✓	
Maternity and delivery services	✓	✓	
Pharmacy services	✓	✓	
Basic dental and vision services	✓	✓	
Treatment of neurological disorders and diseases	✓	✓	
Home health care and private nursing	✓	✓	
Speech disorders, occupational diseases and palliative care	✓	✓	
Organ transplant	✓	✗	
Death agony care	✓	✗	
Durable medical devices	✓	✗	
Infertility treatment and family planning	✓	✗	

## Who will be able to supply the Basic and Additional Healthcare Services?

Only the government owned, National Health Insurance Company (NHIC) will be able to provide 'Basic Healthcare Services' to the population of Qatar. The private insurance market will not be entitled to offer this type of cover.

'Additional Healthcare Services', or top-up cover can be provided by the private sector, however only accredited health insurance companies, who have a place of business in Qatar and are licenced by the QCB (Qatar Central Bank) and SCB (Standard Chartered Bank), will be able to offer cover.

*Continued overleaf*



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## Who is responsible for paying for Basic and Additional Healthcare Services?

The Qatari government will be responsible for providing cover to meet the healthcare needs of its citizens and are likely to also cover the health insurance premiums of GCC nationals, although this has not been confirmed. Employers and sponsors will be required to pay for their expat employees and their families and sponsored persons. Visitors are the only group responsible for paying their own premiums for the duration of their stay in the country.

Individuals in Qatar	Who pays the premium
Qatari nationals	Government of Qatar
Gulf Cooperation Council (GCC) nationals	Government of Qatar
Expatriate employees	Employer
Expatriate employees families and dependants	Employer
Sponsored persons	Sponsor
Visitor	Visitor

Employers and sponsors are prohibited from recovering any health insurance premiums from employees (and their families) and sponsored persons.

## How much will it cost ?

Health insurance premiums will be set by the Supreme Council of Health (SCH). At present, there has been little information published on the health insurance premiums employers and sponsors can expect to pay for both Basic and Additional cover.

The regulations suggest that premiums will be set without discrimination between beneficiaries in respect of:

- Age
- Gender
- Previous health status
- Any other risk factors.

The SCH has, however, set a moratorium on price increases for healthcare services currently offered by healthcare providers until the new scheme is fully implemented.

## What does this mean for expats and visitors to Qatar?

Expatriates and visitors will need to ensure they have compliant cover for the period of their stay in Qatar. An employee or visitor visa will not be issued or renewed without the payment of the health insurance premium.

## What does this mean for our Large Corporate clients?

Cover that is currently provided or administrated by insurers and service providers based outside Qatar, including AXA PPP International will need to be reviewed.

Complying with the health insurance requirements will become a pre-requisite to obtaining an employee visa. To allow employers time to reconcile the coverage of their employees existing health insurance plans and 'Seha', there will be a period between Phase 1 and 4 in 2015 where the mandatory NHIC cover will work alongside existing private health insurance policies so employers will not double up their cover.

Mechanisms which will protect employers and sponsors from paying both private and public health insurance policies during the rollout phases have yet to be defined.

## What does this mean for AXA PPP International?

According to guidance issued by the SCH, all private insurance companies have been given a one-year grace period to adjust their policies and contracts to comply with the law which bans them from providing Basic Healthcare Services to citizens and residents of Qatar by 30 April 2015.

At present therefore, AXA PPP International can provide cover for members in Qatar, however we are working with our sister company, AXA Gulf and Al Koot in Qatar to provide a compliant solution after 30 April 2015.

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