



Law No. 7 of 2013 on the Social Health Insurance System 7 / 2013

Number of Articles: 30

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We, Hamad Bin Khalifa Al-Thani, Emir of the State of Qatar;

Having perused the [Constitution](#);

[Law No. 11 of 1982](#) regulating Medical Treatment Institutions;

[Law No. 5 of 1989](#) on the State General Budget, as amended by [Law No. 9 of 2009](#);

[Law No. 8 of 1989](#) on the treatment of the GCC citizens as Qatari citizens in health centres, clinics and public hospitals;

[Law No. 7 of 1996](#) organising the medical treatment and health services in Qatar, as amended by [Decree-Law No. 16 of 1996](#);

[The Law of Commercial Companies](#) promulgated by Law No. 5 of 2002, and amending laws thereto;

[The Labour Law](#) promulgated by Law No. 14 of 2004 and amending laws thereto;

[Law No. 4 of 2009](#) on the regulations of entry, departure, residence and sponsorship of expatriates;

The Law of Qatar Central Bank and the Regulation of Financial Institutions promulgated by Law No. 13 of 2012;

[Emiri Resolution No. 13 of 2009](#) establishing the Supreme Council of Health;

[Emiri Resolution No. 16 of 2009](#) assigning the competencies of the

[Chapter One: Definitions](#)

Article 1

In implementing the provisions of this Law, the following words shall have the meanings assigned thereto, unless the context requires otherwise:

“The Council” means the Supreme Council of Health;

“The Minister” means the Minister of Public Health, the Secretary-General of the Council;

“Secretariat-General” means the Secretariat-General of the Council;

“Basic health services” means a range of health care services that shall be provided to the beneficiaries in accordance with the provisions of this Law;

“Additional health services” means a range of health care services that may be provided, in addition to basic health services, to the beneficiaries in accordance with the provisions of this Law;

“Health care providers” means health facilities licensed to provide health care services, according to the laws in force in the State;

“Insurance providers” means each institution legally authorised to initiate insurance activity and licensed by the Council, in accordance with the provisions of this Law, to provide insurance coverage to people who are inside the State and to those who desire to obtain additional health services;

“Sponsor” means each natural or juristic person that guarantees a natural person for the purposes of residence or work in the State, according to the provisions of the law regulating the entry, departure, residence and sponsorship of expatriates;

“Employer” means State departments and bodies, public and private corporations and each natural or juristic person legally authorised to carry on business or practise any activity in the State;

“Beneficiary” means each natural person having the right to use the health insurance system in accordance with the provisions of this Law;

“Patient” means each beneficiary who receives basic health services;

“Visitor” means each natural non-citizen person who enters the State temporarily for work;

“Company” means the National Company for Health Insurance as provided for in Article [19](#) of this Law;

“Health insurance premium” means the amount required to be paid on a regular basis by the beneficiary;

“Insurance Policy” means a document issued by the Company or any insurance provider, including the general conditions of the Company's obligations towards beneficiaries;

“Bylaw” means the executive bylaw of this Law.

[Chapter Two: Health Insurance System](#)

Article 2

The health insurance system shall be mandatory to ensure the provision, in accordance with this Law and the Bylaw, of basic health services to all Qatari citizens, GCC citizens, residents of the State and visitors.

Article 3

For the purposes of this Law, the following categories of persons shall be treated as if they are Qatari citizens:

1. Non-Qatari women married to Qataris.
 2. Children of Qatari women married to non-Qataris.
 3. Other categories determined by a decision of the Minister.
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Article 4

Employers and sponsors shall enter in the health insurance system all data relating to employees, family members and sponsored individuals, subject to the provisions of this Law and in accordance with the controls prescribed by the Bylaw.

Article 5

1. The Council shall be responsible for the health insurance system and its supervision, organisation and development, and shall have the powers and authorities necessary to carry out these responsibilities, including access to all information relating to health insurance. All concerned parties shall provide this information to the Council at its request.
2. The Council shall keep all information about patients' medical records confidential.
3. The Council may delegate some of its competencies and powers relating to the Company's health

insurance.

Article 6

The Secretariat-General shall provide periodic recommendations to the Minister every year on the following:

1. Basic health services that shall be provided to beneficiaries.
 2. The amount of the health insurance premium.
 3. The level and limits of income that may be adopted as a criterion to determine the eligibility of low-income employees to receive a State subsidy for their health insurance premiums.
 4. The amount of government subsidy required.
 5. Foundations approved for contributing to the carrying cost, including the proportion of the contribution by beneficiaries of basic health services.
 6. Any studies or reports prepared on health insurance.
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Article 7

1. Taking into account the law regulating the entry, departure, residence and sponsorship of expatriates for issuing and renewing residence permits, employers and sponsors shall include in the health insurance system all information proving the participation therein of employees, family members and sponsored individuals.

2. Such persons shall not be employed unless they submit such proof of their participation in the health insurance system.

Chapter Three: Basic and Additional Health Service

Article 8

1. Mandatory health insurance services shall include preventive, curative and rehabilitative services and medical tests, as determined by the Bylaw.
 2. The basic health services shall be divided according to the categories of persons described in [Article 2](#) of this Law, and shall include a statement of the medical services and levels of health care that are provided for each of these categories.
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Article 9

1. Each health care provider, with the approval of the Council, may request to participate in the health insurance system by contracting with the Company to provide all or some of the basic health services to beneficiaries.
 2. The Bylaw shall specify the conditions and controls for participation of healthcare providers in the health insurance system.
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Article 10

Employers and sponsors may provide to their employees, members of their families and their sponsored individuals additional health care services or a special additional medical insurance, according to the controls prescribed by the Bylaw.

Article 11

1. Health care providers may, with the Council's approval, provide additional health services to the beneficiaries of the provisions of this Law.
2. The Council shall provide a licence to insurance providers for the marketing and selling of insurance policies for additional health services after the completion of the licence term specified in

the Bylaw.

Chapter Four: Health Insurance Premiums

Article 12

Health insurance premiums shall be determined in accordance with generally accepted actuarial rules. These premiums shall be paid according to the rates and controls prescribed by the Bylaw.

Article 13

1. The Government shall be responsible for payment of health insurance premiums for every Qatari citizen;
 2. The employer shall be responsible for payment of health insurance premiums for non-Qatari employees and members of their families; and
 3. The sponsor shall be responsible for payment of those premiums for sponsored individuals.
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Article 14

The Council shall review the value of health insurance premiums and make adjustments thereto, and determine the amount of any government subsidy necessary to do so.

Article 15

1. A visitor shall be responsible for payment of health insurance premiums for the period of his stay in the State.
 2. The bylaw shall specify how a visitor is to pay for the health insurance premium and how the insurance is received.
 3. A visitor's visa shall not be issued or renewed unless the health insurance premium has been paid.
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Article 16

The Minister shall determine the mechanism for the collection of health insurance premiums from the government, employers and sponsors.

Article 17

Collected health insurance premiums shall be allocated for the purpose of funding the health insurance system according to the provisions of this Law.

Article 18

The employer or sponsor shall not, in accordance with the provisions of this Law, refund health insurance premiums rendered for employees or their family members or sponsored individuals.

[Chapter Five: National Company for Health Insurance](#)

Article 19

The Government shall establish a Qatari joint stock company, called "National Company for Health Insurance" ("the Company"), under the provisions of this Law, the law regulating commercial companies, and its memorandum and articles of association.

Article 20

The Company shall be responsible for the application and actual management of the health insurance system, according to the provisions of this Law and the Bylaw, and shall have the following competencies:

1. Contracting with and supervising health care providers involved in health insurance in accordance with the standards adopted by the Council.
 2. Proposing patient care standards to which health care providers shall be committed in providing basic health services, and presenting them to the Council for adoption.
 3. Preparing systems for the collection of health insurance premiums, in coordination with the relevant government departments.
 4. Proposing the amounts that shall be rendered for health care providers in exchange for each service of basic health to the beneficiaries.
 5. Managing funds that are collected through health insurance system, according to the controls and procedures adopted by the Council.
 6. Managing the collection of premiums that shall be rendered for or due to the beneficiaries, in accordance with controls adopted by the Council.
 7. Developing appropriate mechanisms for the payment of amounts due for basic health services provided by health care providers in accordance with the provisions of this law.
 8. Developing appropriate mechanisms to ensure surveying public opinion and other bodies in certain matters relating to the health insurance system.
 9. Applying regulations adopted by the Council to ensure the protection and confidentiality of all data required and updated by the health insurance system, and to ensure compliance with these regulations by health care providers participating in the health insurance system.
 10. Developing appropriate systems for the management and use of information to achieve the objectives of the health insurance system, provided that these systems are adopted by the Council.
 11. Addressing any other matters related to the implementation and management of the health insurance system as determined by the Council.
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Article 21

The Company shall rely for its financing mainly on health insurance premiums, direct government funding and any other sources determined by the Council.

Article 22

The Company may contract with one or more companies to perform some administrative tasks stipulated in [Article 20](#) of this Law, according to specific standards and procedures approved by the Council.

Chapter Six: Penalties and Final Provisions

Article 23

Without prejudice to any greater penalty provided by another law, a sentence of imprisonment for a term not exceeding one year or a fine of not more than one hundred thousand (100,000) Riyals, or both, shall be imposed on any person convicted of any of the following violations:

1. Disclosing secret information known to him by virtue of the nature of his work or his dealings therein, or manipulating the data available to him.
 2. Providing incorrect data or information for the purpose of obtaining a financial or in-kind benefit not owed to him or to others, or with the intent to harm the beneficiaries in any way.
 3. Deliberately overlooking, withholding or preventing the provision of information or data required to be provided by this Law.
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Article 24

Without prejudice to any other criminal liability, any person responsible for the actual management of

the Company who is convicted of committing an offence stipulated in this Law in his name or for his account shall be sentenced to a fine as prescribed for offences committed in violation of the provisions of this Law.

Article 25

1. Without prejudice to the penalties provided for in this Law, the Minister may, upon a reasoned decision, temporarily close the health facility where the violation occurred for a period not exceeding one month, and he may also revoke the facility's licence where necessary.
 2. In all cases, the closure shall be conducted in an administrative manner and the violator shall pay the closure expenses.
 3. The concerned person may appeal against the administrative closure or revocation of the licence to the Minister within seven days from the date of notification of the decision.
 4. The Minister shall decide on the appeal within ten days from the date of submission of the appeal and supporting documents, and his decision thereon shall be final. Where the period referred to in the preceding paragraph lapses without a decision on the appeal, it shall be deemed as rejected.
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Article 26

The staff of the Council shall, by a decision of the Public Prosecution in agreement with the Minister, have the capacity of judicial enforcement officers in relation to acts committed in violation of the provisions of this Law.

Article 27

The health insurance budget shall be prepared on the proposal of the Council and be included in the State general budget.

Article 28

The Bylaw shall regulate the procedures for the submission of grievances and complaints and the decisions taken thereon.

Article 29

The Minister shall issue the Bylaw and resolutions necessary for the implementation of the provisions of this Law.

Article 30

All competent authorities, each in their respective jurisdiction, shall enforce this Law and it shall be published in the *Official Gazette*.

Emir of the State of Qatar
Hamad Ben Khalifa Al Thani

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