

SUB DECREE

On

THE ESTABLISHMENT OF THE HEALTH INSURANCE SCHEME FOR PERSONS DEFINED BY**THE PROVISIONS OF THE LABOR LAW****Chapter 1****General Provisions****Article 1.-**

This Sub-decree aims to set up a health insurance scheme as a part of the social security schemes for all persons who are defined by the provisions of the Labor Law.

Article 2.-

The objective of the Sub –decree is to provide health insurance against any contingencies as follows:

1. Needs of medical care.
2. Incapacity of earnings during ceased work resulting from sickness or maternity (sickness benefit).

Article 3:

Persons shall be protected by this Sub-decree are:

1. Workers and employees who are registered at NSSF.
2. Spouse and children who are directly in a guardianship of the insured person.
3. The pensioners of old age, invalidity and the pensioners of totally permanent disability resulting from work injury and survivors.

Article 4.-

In this Sub-decree, the following terms are to be understood as follows:

- Insured person is the person who is registered at NSSF and pay contribution;
- Spouse and children as defined in the Sub-decree No. 16
- Health facilities are institutions which are accredited by the Ministry of Health and providing health promotion, prevention, diagnosis, treatment and care, of individuals suffering from illness, disease, injury and other medical related services;
- Emergency case is an unforeseen combination of circumstances which calls for immediate action to preserve the life of a person or preserve the sight of one or both eyes; the hearing of one or both ears; or one or two limbs at or above the ankle or wrist;

Chapter 2

Health Insurance Administration

Article 5.-

The health insurance scheme defined by this Sub-decree shall be administered by the National Social Security Fund (NSSF) that established by the Sub-decree no. 16 on 02 March 2007.

Article 6.-

The conditions for integrating spouse and children into health insurance scheme shall be defined, with the proposal of the Governing Body of the NSSF, by a Prakas of the Minister of Labor and Vocational Training.

The conditions for integrating the pensioners of old age, invalidity and the pensioners of totally permanent disability resulting from work injury and survivors into health insurance scheme shall be defined, with the proposal of the Governing Body of the NSSF, by a Prakas of the Minister of Labor and Vocational Training.

Chapter 3

Health Insurance Contribution

Article 7.-

Employers and workers who are described by the Law on Social Security for persons defined by the provisions of the Labour Law shall have the obligation to pay health care contribution to NSSF. The part of contribution amount that is due from the insured workers shall be not more than the part of amount bearing by the employer.

The health care contribution rate, formalities and procedures of the contribution payment , through the proposal of the Governing Body, shall described by the Prakas of the Minister of Labor and Vocational Training with an acceptance of the Minister of Economy and Finance.

Chapter 4

Health care benefits

Article 8.-

The benefits of health care described by this Sub-decree are the provision of medical care in n case of a sickness condition and pregnancy, confinement¹ and their consequences; and daily allowances for the period of time of the suspension earnings resulting from sickness and confinement.

¹ Def: giving birth

Daily allowances for the period of time of the suspension earnings resulting from sickness shall be paid by NSSF only in case of the suspension lasted longer than 30 days. In this case the daily allowance shall be calculated from the first day of sick. For the period of 30 days and less, the wage of the insured person shall be borne by the employer.

According to this Sub-decree, the medical conditions, for all treatments, covered by the health care scheme, shall be described through the proposal of the Governing Body, in the Prakas of the Minister of Labor and Vocational Training.

The formalities and procedures of the provision of the benefits relating to medical care and daily allowance shall be described, through the proposal the Governing Body, by the Prakas of the Minister of Labor and Vocational Training with an acceptance of the Minister of Economy and Finance.

Chapter 5

Provider payment mechanisms

Article 9.-

Methods of payment for the health services shall be described through the proposal of the Governing Body of the NSSF, by the Joint Prakas of the Minister of Labor and Vocational Training and the Minister of Health.

Chapter 6

Entitlement to Health Insurance Benefits Conditions

Article 10.-

Entitlement to the health care benefits described by this Sub-decree is subject to conditions related to the duration of insurance and the qualifying period. These conditions shall be described, through a proposal of the Governing body of NSSF, by a Prakas of the Minister of Labor and Vocational Training with an acceptance of the Minister of Economy and Finance .

Chapter 7:

Acceptable medical services

Article 11.-

Health care services shall be provided by hospitals or other health facilities, contracted with NSSF and accredited by the Ministry of Health. Other non-contracted health facilities can be accepted only in case of emergency.

The formalities and procedures of acceptance of health care services shall be described through the proposal of the Governing Body of the NSSF, the Joint Prakas of the Minister of Labor and Vocational Training and the Ministry of Health.

Chapter 8:

Quality assessment of health care services

Article 12.-

Health care services described by this Sub-decree are under the assessment and monitor by the Medical Committee of NSSF.

The membership, roles and attribution of the Medical Committee of NSSF shall be described, through the proposal of the Governing Body of NSSF, by the Joint Prakas of the Minister of Labor and Vocational Training and the Minister of Health.

Chapter 9:

Transitional Provisions

Article 13.-

While the initial setup of the health care scheme, the provision of health care benefits shall be given to insured workers only. The benefits for spouse and children shall be subsequently provided in accordance with the actual socio-economic situation.

To assess the financial potential of covering the dependants, an actuarial/financial assessment shall be conducted following a validity period, described, through a proposal of the Governing body of NSSF, by a Prakas of the Minister of Labor and Vocational Training with an acceptance of the Minister of Economy and Finance.

Chapter 9:

Final Provisions

Article 14:

All provisions, contrary to this Sub-decree, are abrogated.

Article 15.-

The Minister in charge of Council of Ministers, the Minister of Labor and Vocational Training, the Minister of Economy and Finance, the Minister of Health, Ministers, Secretary of State of other relevant ministries and institutions shall have the role to make into force of this Sub-decree.