

Kingdom of Cambodia National Religion King

Prakas On Health Insurance Services 3

Ministry of Labour and Vocational Training

- Having seen the Constitution of Kingdom of Cambodia
- Having seen the Royal Decree No ns/rkt 0913/903 dated on 23 September 2013 on the appointment of Royal Government of Kingdom of Cambodia
- Having seen the Royal code No 02 /ns / 94 dated on 20 July, 1994 promulgated on arrangement and process of the Council of Minister
- Having seen the Royal code no.ns / rkm / 0105 / 003 dated on 17 January, 2004 promulgated on the organizing of Ministry of Labour and Vocational Training
- Having seen Royal Code No ns / rkm 0902 / 018 dated on 25 September, 2002 promulgated by the law on National Social Security Schemes for persons defined by the provisions of Labour Law
- Having seen Royal Decree No ns/ rkt / 1297 / 91 dated on 31 December, 1997 on Judicial Statute of Public Establishment
- Having seen Sub-Decree No 52 rnk-bk dated on 01 April, 2005 on the arrangement and process of Ministry of Labour and Vocational Training
- Having seen Sub-Decree No 16 rnk-bk dated on 02 March, 2007 on the establishment of the National Social Security Schemes
- According to request of Government Body of National Social Security Fund

HEREBY DECIDES

Article 1 Purpose

This Prakas aims to determine health insurance benefit for persons defined by the provisions of the labour law.

Article 2 Glossary (Technical words)

In this Prakas mean that:

- *Health Insurance services* : refers to the health insurance scheme that provide all benefit package and other services shall be determine.
- *Benefit Package*: refers to the medical treatment service, transportation services, funeral transportation and daily allowance.
- *Preventive Service*: refers to the medical treatment in time, determined the persons that have problem and actual problem with health, advisor and other necessary intervention for protect health problem such as study research for disease, health education and vaccination program.
- *Medical Care*: refers to the medical services, Para clinic and medical assistant services.
 - o *Medical Services*: refers to outpatient care and in patient care.
 - o *Para clinic*: refers to the laboratory and medical imagery.
 - o *Medical assistant services*: refers to the physiotherapy and Kinesitherapy services.
- *Health Care Professional*: refers to diagnosis method, medical treatment and rehabilitation services that provided by health care

professional and registered with medical committee and approved by the Ministry of Health.

- Surgery: refers to the technical scientifically operational for treatment.
- Health Facility: refers to the public health facility or private clinic that recognized by the National Social Security Fund.
- Maturity leave : refers to delivery before and after deliver.
- Outpatient Care: refers to treatment services that are not hospitalized.

Article 3 Health Insurance Services

Health insurance services: provided health benefit package and preventive services shall be determine.

3.1 Benefit Package:

Health insurance Benefit package is the medical care, transportation services, funeral transportation service and daily allowance.

3.1.1 Medical Care:

a.Inpatient Hospital Care (IPD)

1. Service of health care professionals
2. Diagnostic, laboratory, and other medical examination services
3. Use of surgical or other medical equipment and facilities that need for treatment.
4. Prescription drugs
5. Room and board that provided by health facilities.

b.Outpatient Care (OPD)

1. Service of health care professionals
2. Diagnostic, laboratory, and other medical examination services
3. Use of surgical or other medical equipment and facilities that need for treatment.
4. Prescription drugs.

c. Emergency Services: 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.

d. Physiotherapy and Kinesitherapy.

e. Maternity and medical care service before and after delivery.

f. Refer services and body transportation

h. Daily allowance is the benefit that provided for the period of medical treatment for sickness and other contingency.

3.2 Preventive Services:

Services that provided by NSSF, National Program, Organization or institution and other organization related to health insurance.

Article 4 Excluded medical services

The Service are exclude from Health Insurance Benefit:

1. Free medical treatment shall determine in public health facility policy
2. Dental care (except extraction and pain kill)
3. Sex interchange or transsexual surgery

4. Organs transplantation (bone marrow, kidney, liver, hearth and pancreas...)
5. Artificial Insemination in case of infertility
6. Self-treatment
7. Cosmetic Surgery and medical implants
8. Contact lens and eye-laser treatment
9. Treatment of alcoholism or drug abuse.
10. Infertility treatment
11. Artificial globe ocular operation
12. Cardio vascular surgery
13. Chronic diseases
14. Hemodialysis
15. Thalassemia
16. Chemo therapy for cancer treatment.

In emergency cases, all services have mentioned above are provided.

Article 5. Requirement to get Health Insurance Benefit

5.1 All worker and employees should fulfill the conditions listed below in order to obtain the medical treatment:

- Having a valid work contract, in the enterprise registered at NSSF for health insurance scheme.
- Having registered in National Social Security Fund (NSSF)
- Having paid health insurance contribution at least two months subsequently or at least six months within twelfth months prior to the health problem or maturity leave.

In case of members have pay contribution two months subsequently but cannot pay contribution because of stopped work contract, the insured persons have entitled to get medical service two months stating from stopped working contract.

5.2 In order to get daily allowance all insured persons shall fulfill the following conditions:

- Daily allowance is the cash that provide for stopped working because of having sick, accident and maturity leave.
- Having fulfilled the requirements as mentioned in 5.1 above
- Having sick leave from the employer duration medical treatment.
- Having continuously paid contribution at least 10 (teen) months in case of the daily allowance for maternity leave.

Article 6. Entitlement to get Health Insurance Benefit

6.1 Employee that fulfills the requirement as mentioned 5.1 and 5.2 will have right to receive:

- Free medical treatment at health facilities recognized by the National Social Security Fund (NSSF), excepted medical treatment services that mentioned in article 4 of this Prakas no longer then 180 (One hundred

eighty) days per twelve months including the period of inpatient and outpatient treatment.

- Daily allowance 70 (seventy) percent of the daily average wage case stopped working for medical treatment or advice by medical doctor duration 15 days.
- Employee salary in case stopped working for medical treatment or advice by medical doctor duration 15 days less.
- Daily allowance 70 (seventy) percent of daily average wage of employee for 90 (ninety) days of maternity leave.

6.2 Transportation and funeral transportation services

- Transportation services: shall be providing in case of emergency and health facility ambulance.
- Funeral transportation service: shall be providing according to the health facility price that recognized by the National Social Security Fund.

Article 7: Calculation of Daily Average Wage

- 7.1 Average wage is the division of wages subject to contribution 6 months preceding the health problem. Wages subject to contribution is set in the table as shown in Annex 1 of this Prakas.
- 7.2 Daily Average Wage is the division of average wage as stated in point 7.1 by 30 days.
- 7.3 The Calculation of Daily Average Wage set in this Praksa is enforceable for the calculation of Benefits of Social Security only.

Article 8: The formalities and procedure to receive medical care

1. NSSF's members shall be present identification that provide by NSSF (figure print, Khmer electronic identification or NSSF member card).
2. In case of emergency, the patient must seek for the nearest health facilities, if the nearest health facilities are not recognized by National Social Security Fund the patient or representative shall inform to NSSF immediately.
3. NSSF will pay in case of emergency to patient or hospital has treatment NSSF members based on qualification and price of services recognized by NSSF.

Article 9. Claim and approval for benefits

- 9.1 The members shall be use health facilities at health facility that recognized by NSSF. NSSF will pay such as the health benefit package. If the members shall be the services that not recognized by NSSF, NSSF will pay in case of emergency.

This claim shall be made through the **“Medical Treatment Form”** in case of emergency” or form “4.02” stated in annex 2 of this Prakas. The form of these claims shall be attached with prescription, invoices and other necessary document.

- 9.2 Claiming of daily allowance shall be made by insured person or representative through the “temporary health insurance benefit claim” or form “4.03” stated in annex 3 of this Prakas. The form of these claims shall be attached with sick leave issued by health facilities recognized by NSSF that insured person have

treatment. In case the sick leave issued by enterprises doctor shall be agree by the employers or enterprises representative.

- 9.3 The right to claim benefits shall be prescribed within a period of one year from the initial day of sickness.

Article 10. Transitional Provision

- 10.1 Preventive services that provided by NSSF shall be determined by Prakas of Ministry of Labour and Vocational Training according to the request from the governing body of NSSF.
- 10.2 All kind of excluded diseases, stated in article 4 of this Prakas can be re-checked and modified according to the request from the governing body of the National Social Security Fund.
- 10.3 List of Chronic disease, stated in article 4 of this Prakas shall be determined by the Prakas of Minister of Labour and Vocational Training separately according to the request from the governing body of NSSF.
- 10.4 For Employees/Enterprises that not yet registered with NSSF for Health Insurance Scheme, those employees/enterprises must continually practice or internal rule according to the labour law until having formal registration from NSSF.

Article 11. Final Provision

This Prakas takes into effect from the date of signature.

Phnom Penh, Date 17 Month January, 2014
Minister

Copied to:

General Secretariat of the Constitutional Council
General Secretariat of the Senate
General Secretariat of the Assembly
General Secretariat of the Royal Government
Cabinet of Samdach Techo Hun Sen
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NSSF