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BAHRAIN'S MANDATORY HEALTH INSURANCE INCLUDES EXPAT EMPLOYEES

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A [law \(Arabic\)](#) detailing a mandatory health insurance system for nationals, residents and expatriate workers effective 1 Jan 2019 provides insurance-based public and private medical coverage in Bahrain. Some aspects of the law's implementation — for example, the compulsory health insurance packages for Bahraini citizens and residents — likely will be completed later in 2019, and some cost structures are yet to be finalized. Under the law:

- Employers will have to pay contributions for their expatriate employees working in Bahrain and possibly for their dependents, if required by the employee's contract.
- Contributions for foreign workers will be added to employer fees for work permits and permit renewal. Foreign workers will be fully covered by the state medical services only for emergency and primary care, and visitors will be covered only for emergency care. The contribution amounts will be announced by the Supreme Council for Health.
- Criminal and civil penalties of up to BHD 50,000 will apply to employers not enrolling foreign workers into the scheme.
- The government will pay for the cost of medical coverage for Bahraini nationals; individuals who choose to use private health services will pay up to a 40% of the costs, and the government will subsidize the rest.
- The National Health Regulatory Authority will oversee the scheme, and a health insurance fund will contract for services with providers. The medical records of scheme beneficiaries will be held centrally by a Health Information and Knowledge Management Centre.

RELATED RESOURCES

- [Decision No. 23 of 2018 \(Arabic\)](#) (Bahrain Government, 20 Jul 2018)

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