

LAW & POLICY GROUP

GRIST**OMAN ISSUES IMPLEMENTATION RULES FOR
NEW HEALTH INSURANCE SCHEME**

*By Mercer's Stephanie Rosseau and Fiona Webster
10 Oct 2019*

Mandatory health insurance rules (Decision No. 78/2019) [issued](#) by Oman's Capital Market Authority (CMA) establish the regulatory infrastructure for the health system (Dhamani) for private-sector employees, expatriates and foreign visitors announced last March. The CMA developed the rules working with concerned entities, such as the Oman Ministry of Health, Ministry of Manpower, Public Authority for Social Security, Royal Police, Chamber of Commerce and Industry, and Insurance Association.

HIGHLIGHTS

The rules cover four aspects of the mandatory health insurance system:

- General provisions governing the health insurance market
- Licensing requirements for insurance companies
- Obligations of the main parties in the insurance relationship — third-party administrators (TPAs), health services providers, employers and employees
- Dispute resolution

Licensed insurance companies, health service providers, TPAs and others will have to use the electronic "Dhamani Platform." The purpose of this platform is to digitalize and enhance monitoring of the private healthcare system and health insurance services in Oman. The CMA is aiming to launch the e-healthcare system by mid-2020.

The regulations also restrict insurance companies from retaining more than 40% of the insurance premiums in Oman.

RELATED RESOURCES**Non-Mercer Resources**

- [Press Release](#) (CMA, 7 Oct 2019)

Mercer Law & Policy Resources

- [Oman Rolls Out Mandatory Health Insurance Scheme](#) (29 Apr 2019)

Other Mercer Resources

- [2019 Medical Trends Around the World](#) (15 May 2019)
- [Top International Health Predictions for 2019](#) (8 Jan 2019)

Note: Mercer is not engaged in the practice of law, accounting or medicine. Any commentary in this article does not constitute and is not a substitute for legal, tax or medical advice. Readers of this article should consult a legal, tax or medical expert for advice on those matters.