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تصدر عن وزارة العدل

وهزارهتى داد دهرى دهكات

Legislation

No. 22

Health Insurance Law

No. (22) of 2020

With its amendments by decision of the Supreme Federal Court

ISSUE: (60/ Federal (Court)/ 2022)

قانون الضمان الصحى

مع تعديلاته بقرار المحكمة الاتحادية العليا

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Laws

In the name of the people

Presidency of the Republic

RESOLUTION NO. (20)

Based on what had been approved by the Parliament Council in accordance with the provisions of Item (First) of Article (61) and Item (Third) of Article (73) of the Constitution, the President of the Republic decided in December 23, 2020 to promulgate the following law:

NO. (22) OF 2020

HEALTH INSURANCE LAW



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SECTION ONE

DEFINITIONS

ARTICLE 1

For the purposes of the Law, the following expressions mean their definitions indicated for each of them:

First: Minister: The Minister of Health.

Second: Body: The Body of Health Insurance.

Third: Board: The Board of directors of the Body.

Fourth: Head: The Head of the board of directors of the Body.

Fifth: Body Head: The person in charge of the Body Management.

Sixth: Insured Person: The person included by the provisions of this Law.

Seventh: Subscription allowance: The amount of money paid by the subscribers to ensure the health coverage.

Eighth: Guarantee Premium: The amount of money to be paid annually or monthly by the subscriber to ensure the health coverage.

Ninth: Treatment: The health services including clinical laboratory and radiological examination, physiological and specialized treatment, surgical operations,



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childbirth deliveries, medications, residence in hospitals, nursing care and other treatment needs that are approved by the of Health Insurance Body.

Tenth: Fund: Health Insurance Fund.

Eleventh: The Card: Health Insurance Card.

Twelfth: List of medications: The list of medications of national health insurance.

Thirteenth: Insurance Company: Any Iraqi or foreign insurance company accredited or work-permitted by the competent authorities to provide complementary health services optionally for Iraqis and mandatory for foreign residents and visitors.

Fourteenth: Service Provider: All the health institutions of all their levels in the charitable, public and private sectors contracted with the Health Insurance Body to treat the patients.



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SECTION TWO

THE ESTABLISHMENT, GOALS AND VALIDITY

ARTICLE 2

First: In accordance with this Law, a Body shall be established and named (the Body of Health Insurance) linked by the Ministry of Health, its headquarter is in Baghdad and has branches in the territories and the not-affiliated-to-a region governorates.

Second: The Body shall establishes Heath Insurance Fund centered in Baghdad and has branches in the territories and not-affiliated-to-a region governorates.

ARTICLE 3

The Body shall have a legal personality and financial and administrative independence and has the right to practice all the legal acts consistent with its activity.

ARTICLE 4

The Body shall work by the system of contracting, assigning or transferring the employees from state ministries to the Body to occupy jobs that need expertise and specialization, except for leading ones and their wages shall be limited by a system issued by the Body.



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ARTICLE 5

This Law aims to the following:

First: Insuring the inclusive health coverage for the insured person.

Second: Fulfilling the principle of social justice and solidarity.

Third: Reducing the financial burden on the citizen and mitigating poverty.

Fourth: Diversifying the sources of health sector funding.

Fifth: Creating a good environment for the competition and developing the performance of the workers and health institutions in public and private sectors.

Sixth: Improving the quality of health services provided through organizing the work in public and private sectors and the competition of medical services.

Seventh: Encouraging the private sector and investment in the field of health services.

ARTICLE 6

The provisions of this Law shall be applied to the following:

First: All Iraqi residents inside Iraq.

Second: The foreign residents and visitors, provided that the compulsory health insurance subscription shall be through the work-permitted and accredited insurance companies by the Body.



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SECTION THREE THE BODY'S BOARD OF DIRECTORS AND COMPETENCIES

ARTICLE 7

First: The Body shall have board of directors headed by the Minister of Health or his/ her representative and the membership of:

- a. The Fund Director-General.
- b. The Directors of Legal, Administrative and Financial Directorate and Technical Directorate.
- c. The Director of Auditing and Control Directorate.
- d. Representatives of the following ministries with no less than the degree of director-general:
 1. The Ministry of Health
 2. The Ministry of Finance
 3. The Ministry of Labour and Social Affaires
 4. The Ministry of Planning



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e. Representatives of the following unions:

1. Medical Syndicate Head
2. Dental Syndicate Head
3. Pharmacist Syndicate Head
4. A representative of Nurses Syndicate and other one of the Health Professional Syndicate.

f. A representative of the General Federation of Labour Unions.

g. A representative of employers nominated by the Chamber of Commerce and Industry

h. Two experts of medical or health and nursing professionals selected by the Minister of Health they must have a PhD certificate or its equivalent and have an experience no less than (15) fifteen years in their field of specialization.

i. An expert in the financial analysis and actuarial science nominated by the Ministry of Finance.

Second: The Head of the Body shall appoint a rapporteur for the Body with the rank of director, provided that he holds a preliminary university degree in law or administrative sciences and have practice at least (10) ten years in his/ her field of specialization.

Third: One of the minister deputies shall be a deputy- Head.

Fourth: The Body Head may authorize his/ her deputy the necessary powers to manage the executive affairs of the Body.



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ARTICLE 8

First: The Board shall meet once at least each month when necessary to hold an exceptional session by an invitation from the Head or his/ her deputy or based on the request of third of the Board members, and the quorum shall be achieved by the presence of a majority of the Board members.

Second: In case the quorum are not completed, the Head shall call for a meeting within (15) fifteen days and the quorum shall be considered achieved by the presence of third of the Board members.

Third: The decisions shall be made by the majority of votes of the present members and in case of voting equality, the side with which the Head votes shall be prevailed.

Fourth: The Body's Head of Board of Directors shall have the right to objection for once against any decision inconsistent with the directions of the national health policy and return it to the Board.

Fifth: The Board shall approve the decisions that were being objected by the Head by the majority of two thirds of the attendee number.

ARTICLE 9

First: The Body's Board of Directors shall be in charge of the following tasks:

- a. Approving the draft annual budget and sending it to the Ministry of Finance
- b. Approving the final accounts of the Body and sending them to the Ministry of Finance
- c. **Repealed¹**



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- d. Establishing a schedule for private sector subscribers and the liberal professions similar to the salaries of state employees, and determining the subscription fees and the premium to be paid.
- e. Determining the value and the rates of expenses of the treatment coverage by the Body.
- f. Defining the regulations of recovering the funds due to the health services providers as a result of covering a part of the treatment expenses by the Body.
- g. Defining the way of paying health services wages by insured citizens
- h. Defining a list of health insurance medications in cooperation with the Ministry of Health and the Pharmacist Syndicate and reviewing it periodically.
- i. Accepting the gifts and donations in accordance with the law.
- j. Establishing controls and criteria for contracting with public, private and charitable health providers.
- k. Setting the prices for health services in cooperation with the Ministry of Health, the Doctor Syndicate, private and charitable institutions and related Syndicates.
- l. Defining the tasks and duties of the Entity's directive formations and its changes.
- m. Developing training and rehabilitation plans for the body's staff.
- n. Determining the type and form of health security card.
- l. **Repealed** ²
- m. Determining and approving the investment aspects of the entity's funds in accordance with the law.
- n. Determining the quantity and type of health services (Privileges) provided to those covered by this law.
- o. Approving the annual report.



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- p. Establishing a system for the disbursement of bonuses and incentives to employees of the body.
- r. The Board may delegate some of its powers to the Head of the Commission other than those mentioned in the paragraphs (a, b, c, d, p).

Second: The Head of the Board shall undertake the following functions:

- a. Convening, chairing and managing the meetings of the Board.
- b. Approving the draft budget referred by the Fund then submitted it to the Board.
- c. Approving the draft final accounts referred by the Fund then submitted it to the Board.
- d. Approving the annual report and submitted it to the Board for endorsement.
- e. Implementing the Board's decisions and following-up with the Body.
- f. Organizing the schedule of meetings of the Body and approving the presentation of topics submitted by the Body or members.
- g. Forming the committees necessary for the work of the Commission.



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SECTION FOUR MANAGEMENT OF THE HEALTH INSURANCE BODY

ARTICLE 10

The body's formations shall be consisted of:

First: Health Insurance Fund: It shall be managed by an employee with a general manager rank who has a primary university degree in banking or financial sciences and has an actual service of not less than (15) fifteen years in his/ her field of specialization.

Second: Legal, Administrative and Financial Directorate: It shall be managed by an employee with a assistant general manager rank who holds a university degree in law, administration or financial sciences, and has an actual service of not less than (15) fifteen years in his/ her field of specialization.

Third: Controlling and Auditing Directorate: It shall be managed by an employee with a assistant general manager rank who holds highest university certificate in the financial sciences and has an actual service of not less



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than (15) fifteen years in his/ her field of specialization or an employee has a primary university certificate in the financial sciences and has an actual service of not less than (20) twenty years in his/ her field of specialization.

Fourth: Technical directorate: It shall be managed by a medical professional employee with a assistant general manager rank who holds the highest professional certificate in the field of specialization, or hold doctorate degree or equivalent, and has an actual service of not less than (15) fifteen years or medical professional employee and has a professional certificate in the field of specialization and has an actual service of not less than (20) twenty years.

Fifth: Body's Not-affiliated-to-a region-and-governorate Directorates: They shall be managed by a medical professional employee with a assistant general manager rank who holds a primary university degree, who has actual practices of less than (15) fifteen years in his/ her field of competence.

Sixth: Body Bureau: The bureau shall be managed by a employee holds a primary university degree in law or administration with actual practice of not less than (15) fifteen years in its field of specialization and the bureau shall be at the level of a division.



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Seventh: Branches of the Fund in the Not-Affiliated-to-a Region Governorates:

It shall be managed by an employee with a primary university degree in banking or financial sciences who has a practice of not less than (10) ten years in his/ her field of specialization and is at the level of a section.

ARTICLE 11

First: The Head of the Body shall undertake the following functions:

- a. Representing the Body before courts.
- b. Managing the works of the Body in the light of the plan and guidance of the Board.
- c. Executing the Board decisions.
- d. Ordering disbursement of the amounts set by the Board within the budget appropriations.
- e. Approving draft budget, staff and final account and submitting to the Board for approval in accordance with laws, regulations and instructions.
- f. Issuing the necessary administrative instructions to ensure the functioning of the body.
- g. Contracting with natural persons to fill vacancies.
- e. Contracting with health service providers with the approval of the Council.

Second: The checks shall be drawn up with the signature of the head of the body or the deputy, the competent accounting employee and a third employee determined by the head of the body.

Third: The head of the body shall confer on his/ her deputy some of his/ her functions or powers.



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SECTION FIVE FINANCIAL PROVISIONS

ARTICLE 12

The Body shall have annual budget funded by the following sources:

- First: Allocated from the general State budget to the body and included in the budget of the Ministry of Health.
- Second: The contributions of the employers and company owners to a system issued by the Minister Council.
- Third: Grants, gifts, donations, endowments, wills and aid provided to a body from inside and outside the Republic of Iraq in accordance with the law.
- Fourth: Revenues resulting from investing the body's funds.
- Fifth: Subscription fees and annual or monthly installments for subscribers.
- Sixth: Taxes collected from trade in cigarettes, tobacco, substances harmful to health and drinks at a rate of (35%) of total revenues, taxes and fines.
- Seventh: Interest of funds deposited in banks.
- Eighth: Amounts of fines due to the organization and debt interest for overdue subscriptions.



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Ninth: Any other substances shall be entitled to the body in accordance with the provisions of this Law or other laws.

ARTICLE 13

First: The general manager of the Fund shall undertake the following tasks:

- a. Collecting subscriptions, installments, fines and debt interest for overdue subscriptions.
- b. Disbursing treatment expenses in accordance to the Board's specific controls after being audited by the Controlling and Audit Directorate.
- c. Preparing and submitting draft budget and final accounts to the Head of the Body.
- d. Preparing the annual report and submitting to the Head of the Body.
- e. Preparing financial analysis report and analyzing the risks.

Second: The general manager of the Fund shall deposit collected funds in a government bank.

Third: The general manager of the Fund shall be responsible before the Head of the Body.

Fourth: The general manager of the Fund shall supervise, control and determine the strategy to the branches of the fund in governorates.

ARTICLE 14

First: The accounts of the body shall be subject to the Federal Audit Bureau.

Second: In collecting the body's debts, the Government Debt Collection Law No. (56) of 1977 and its amendments or any law that replaces shall be applied.



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Third: The body's movable and immovable property shall be exempted from all legally prescribed taxes and fees.

Fourth: It shall not be permissible to impose a seizure or sale on the Authority's funds due to accumulated debts.

Fifth: The body shall be exempted from the provisions of the Law on Distribution of Profits for Public Economic Establishments No. (56) of 1982 or any law that replaces it.

ARTICLE 15

First: The body shall use an Iraqi or foreign Consultation Office³ to audit and control the financial position of the Fund once a year, and the office's report shall be submitted to the Board through the Fund's General Director.

Second: In the event of a financial deficit in the fund, the Council of Ministers must choose a method to cover the deficit.



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SECTION SIX LAW APPLICATION PROCEDURES FIRST PROCEDURE

ARTICLE 16

First: The Body shall be formed within six months of the entry into force of this law.

Second: **Repealed⁴**

Third: The registration shall be:

1. Mandatory for all state employees.
2. Optionally, shall be include:
 1. All retirees
 2. Unions
 3. Syndicates
 4. Companies and employers
 5. Citizens and their families individually



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Fourth: **Repealed**⁵

Fifth: The Body shall contract with governmental and non-governmental health institutions, determine the quantity and quality of services and the means of providing them and ensures their quality through standards for classifying health institutions issued by the Ministry of Health in coordination with the relevant unions.

Sixth: The Board shall determine, based on a proposal by the Body, the method of contracting with the above institutions, in accordance with one of the following systems:

- a. In accordance with the number of institutions' visitors (amount for each visitor).
- b. In accordance with the diagnostic condition (amount for each diagnostic group).
- c. In accordance with the services provided (price for each service).
- d. Mixed method.

Seventh: The Board shall:

- a. Issue a price for health services and announcing it to subscribers in cooperation with the relevant unions
- b. Issue a list of health insurance medicines
- c. Issue a list of guaranteed health services and surgical operations in cooperation with the Ministry of Health.

Eighth: The Body shall determine the number of visits allocated to subscribers to doctors' clinics annually, pursuant to age and health condition.

Ninth: The Board shall issues instructions specifying the following:

- a. The value of the subscription fee and the installment to be paid to the individual and family



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- b. The percentage and amount of support that must be provided to cover the expenses of health services provided to subscribers.

Tenth: The Body shall determine the mechanism for paying fees to service providers and recovering funds.

ARTICLE 17

The Ministry shall, in cooperation with the Body, establish a monitoring system to monitor the performance of service providers and the extent of their commitment to the following:

First: The time made for each patient.

Second: Using scientific methods in diagnosis and treatment.

Third: Using guidelines in prescribing medications and laboratory and radiological tests.

Fourth: Accuracy and validity of the information provided by health service providers.

ARTICLE 18

First: The Body shall appoint inspectors from medical, nursing, and health professions to monitor the performance of service providers in accordance with the scientific controls stipulated in the contract.

Second: Service providers may not prevent inspectors from performing their duties.

Third: Service providers may object to the inspectors' decisions before the Board of Directors, and the Board may appoint a committee for the purpose of deciding on the request⁶



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ARTICLE 19

The Ministry of Health shall continue to provide its services in the same manner followed, with the exception of institutions that operate under health insurance .



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SECTION SEVEN SECOND PROCEDURE

ARTICLE 20

The Ministry shall transform its operating service institutions into institutions operating with the unified accounting system through the following procedures:

First: Opening accounting units in institutions operating with health insurance.

Second: Preparing a practical and scientific timetable for training employees.

Third: Forming a higher ministerial committee to follow up on training..

Fourth: Preparing a list of health services provided in each health institution.

Fifth: Preparing a price list for health services in cooperation with the Body.

ARTICLE 21

First: The Ministry shall increase the number of doctors in the family medicine specialty, according to the real need.

Second: Preparing a referral system and training health institutions for the purpose of implementing it later.



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ARTICLE 22

The Body shall:

First: Complete the information base for Iraqi citizens, which includes:

- a. All state employees and members of the armed forces who are continuing in service and those who have retired.
- b. Members of the General Federation of trade Unions.
- c. Members of the General federation of Agricultural Associations.
- d. Non-employee members of unions.
- e. Citizens covered by social welfare.
- f. Beneficiaries of the Martyrs and Political Prisoner Foundation Law.
- g. Self-employed professionals and all those covered by the Social Security Fund in cooperation with the Ministry of Labour and Social Affairs.
- h. Citizens not mentioned above.

Second: Completing the inventory of citizens in cooperation with the Ministry of Health and pursuant to the information available in the Ministry.

Third: Training on the use of the electronic system in managing the body's work.

Fourth: Preparing the mandatory national health insurance card, its form and content.

Fifth: Issuing a list of services not covered by health insurance, taking into account the provisions of item (Tenth) of Article (16) of this law.



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SECTION EIGHT THIRD PROCEDURE

ARTICLE 23

The third procedure shall begin one calendar year after the end of the second procedure as a transitional stage.

ARTICLE 24

During the transitional stage, the following shall be implemented:

First: Registering every Iraqi citizen with the Body to obtain a health insurance card.

Second: Registering every Iraqi citizen with a general physician or a governmental or private family physician.

Third: Starting to implement the referral system by the Ministry.

Fourth: The Ministry shall issue instructions to facilitate the implementation of the two Items (Second and Third).



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ARTICLE 25

The body shall contract with governmental and private health institutions, including laboratories, radiology clinics, pharmacies, charitable organizations, private doctors' and dentists' clinics, and any legally-approved health formations in the private sector, in accordance with the contract system issued by the Board.

ARTICLE 26

The Ministry shall present:

- First: Public health programs in primary health care centres and other health institutions, and the Ministry shall bear their expenses.
- Second: All vaccines, school health services, and mother and child care programs shall be free in all health institutions, and the Ministry shall bear their expenses.
- Third: Any other services determined by the applicable laws without conflict with the provisions of this law and shall be issued by instructions by the Minister and the Head of the body together.



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SECTION NINE SUBSCRIPTION FEES AND COVERAGE RATES

ARTICLE 27

First: Subscription fees for employees, retirees and their equivalents in the private sector and citizens shall be determined for one time, as follows:

- a. Higher and special rank from general director and above and its equivalent in the private sector (100,000) one hundred thousand dinars.
- b. State employees of ranks first, second and third and their equivalent in the private sector. (50,000) Fifty thousand dinars.
- c. State employees of the ranks fourth, fifth and sixth ranks and their equivalent in the private sector. (25,000) twenty-five thousand dinars.
- d. State employees of other ranks and their equivalent in the private sector. (10,000) ten thousand dinars.
- e. Citizens not included in Paragraphs (a, b, c, d) who are covered by this law with a subscription (10,000) ten thousand dinars.

Second: The following shall be exempted from the subscription fees stipulated in Item (First) of this Article:



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- a. Those covered by the social welfare system.
- b. People suffering from the following diseases
 1. Cancer
 2. Psychological and mental illnesses
 3. Genetic blood diseases
 4. Kidney failure treated with dialysis
 5. Physical disability
 6. Mental disability, including autism
- c. People with disabilities from all types of armed and security forces.
- d. Males who are not employees nor retirees over (60) years of age.
- e. Females who are not employees nor retirees over the age of (55) years.
- f. Children under the age of five.
- g. The Minister and the Head of the Body jointly may add or delete any case that requires an exception within Item (Second/ b, c) of Article (27) of this law.

Third: The monthly installment for employees and retirees and their equivalent in the private sector shall be determined and included as follows:

- a. Repealed⁷.
- b. All state employees and their equivalents in the private sector (1%) one percent of the total monthly salary.
- c. Those mentioned in Item (Second/ b and c) of this Article shall be exempted from the monthly installments.



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- d. Cases of inclusion and determination of the monthly installment for those not mentioned in Paragraphs (a and b) of Item (Three) of this Article shall be issued by Instructions issued by the Minister and the Body.
- e. The Council of Ministers shall have the power to amend the percentages stipulated in this law based on the proposal of the Body's board of directors.

ARTICLE 28

First: The monthly installment paid by the head of the family shall include the following categories, and they shall be exempted from paying the monthly installment:

- a. Husband or wife.
- b. Children up to the age of (21) years continuing in education until the age of (24) years.
- c. Single, divorced and widowed women who are not employees.
- d. Parents (if they are not employees or retirees).
- e. Single sisters who are not employees or retirees.

Second: The divorced employee or retired wife shall continue to benefit from the subscription fees and shall be exempted from installments and payment of the prescribed percentage of fees for a period of one year after the divorce.

Third: The employed or retired widow shall continue to benefit from the subscription fees and shall be exempted from installments and payment of the prescribed percentage of fees for a period of one year after the death of her husband.



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ARTICLE 29

First: Those covered by the law shall pay (10%) of the value of health services to service providers upon visit.

Second: Those mentioned in Item (Second / b and c) of Article (27) shall be exempted from paying any amounts when visiting the health institution.

ARTICLE 30

First: Those covered by the law shall pay the following percentages of the value of the medicine and the cost of the laboratory, x-rays and dental care.

- a. Holders of special ranks from general manager and above and their counterparts in the private sector shall pay (50%) fifty per cent of the price of medicine and the cost of laboratory, x-rays and dental care.
- b. All state employees and their counterparts in the private sector shall pay (25%) twenty-five per cent of the price of medicine and the cost of laboratory, x-rays and dental care.

Second: Those mentioned in Item (Second / b and c) of Article (27) of this law shall be exempted from paying any percentage.

ARTICLE 31

First: Those covered by this law shall pay the following rates for surgical operations:

- a. (10%) of the cost of surgical operations when performed in government hospitals (private ward operating under the health insurance system).



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b. (25%) of the cost of surgical operations when performed in non-governmental hospitals.

Second: The percentages referred to in Item (First) shall not include cosmetic surgeries, with the exception of cases resulting from burns, accidents and congenital birth defects.

Third: Those mentioned in Item (Second/ b and c) of Article (27) of this law shall be exempted from paying any percentage.

Fourth: The body may, in coordination with the Ministry, amend the percentages stipulated in Item (First) of this Article in accordance with necessities and developments.

ARTICLE 32

Employers, private company owners, and the mixed sector shall pay (1%) One percent of the income of workers and employees to finance the fund.

ARTICLE 33

All visitors to emergency departments and divisions shall be absolutely exempted.

ARTICLE 34

The Minister Council may, based on the Council's proposal, reconsider the monthly installments and the percentage of support provided stipulated in this law pursuant to economic conditions.



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SECTION TEN MONITORING AND PENALTIES

ARTICLE 35

The body shall, in cooperation with the Ministry, establish a monitoring system that includes the following:

First: Service providers adhere to the contract controls.

Second: Monitoring patients' rights and the extent of service providers' commitment to them.

Third: Adhering to scientific controls and guidelines.

Fourth: The extent to which medical procedures match the diagnosis.

Fifth: The extent to which the treatment provided matches the diagnosis.

Sixth: Quality of health services.



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ARTICLE 36

First: Repealed⁸

Second: Employers and company owners shall bear a fine of (2%), two per cent of the value of the subscription fees for each month delay for each worker or employee.

Third: The doctor who violates the contract regulations shall be bind to pay the fine specified in the contract.

Fourth: The fine shall be doubled if the violation is repeated.

Fifth: The hospital shall be obligated to pay a fine of (5,000,000) five million dinars for each violation of the terms of the contract.

Sixth: The doctor, hospital or health institution shall be obligated to pay a fine of (1,000,000) million dinars when preventing the Body's inspectors from carrying out their duties.

Seventh: In case the violation is repeated, the fine stipulated in Item (Sixth) of this Article shall be doubled.

Eighth: The body may terminate the contract with any health institution proven to have violated the terms of the contract after conducting an administrative or technical investigation.

Ninth: The Body may impose a fine of (100,000) one hundred thousand dinars in case of misuse of the health insurance card.



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SECTION ELEVENTH GENERAL AND FINAL PROVISIONS PROVISIONS RELATED TO THE MINISTRY OF HEALTH

ARTICLE 37

Pursuant to the provisions of this law, the Ministry of Environment shall be separated from the Ministry of Health and its effective law No. (37) of 2008 shall be implemented. All legal texts and decisions issued to merge the Ministry of Environment with the Ministry of Health shall be repealed, and this Article shall be implemented after publishing this law in the Official Gazette.

ARTICLE 38

Disconnecting all health departments from the governorates, separating them from the governorate councils, returning them centrally to the Ministry of Health, and repealing all legal texts that allow health departments in the governorates to be linked. This article shall be implemented after publishing this law in the Official Gazette.



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SECTION TWELVE FINAL PROVISIONS

ARTICLE 39

First: Officially-licensed governmental and private insurance companies shall practice its work.

Second: All foreigners residing in Iraq shall obtain health insurance through insurance companies licensed to obtain health services, provided that they are registered with the Ministry of Health and contracted with the Body.

Third: All expatriates and foreign visitors shall obtain health insurance through insurance companies licensed to obtain health services, regardless of the duration of the visit.

Fourth: This law shall not prevent citizens from participating in any insurance institution in addition to the Health Insurance body.

ARTICLE 40



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The Body's Board of Directors shall issue rule of procedures or instructions to facilitate the implementation of the provisions of this law.

ARTICLE 41

Any provision that conflicts with the provisions of this law shall not be implemented.

ARTICLE 42

The following decisions and laws shall be repealed:

First: Health Insurance Funds Law for Employees of State Departments and the Socialist Sector No. (101) of 1985 at the beginning of the implementation of this law.

Second: Law Supplemental to the Rural Health Insurance Law No. (131) of 1963 and its amendments.

Third: Law of the General Institutions for Health Insurance and Rural Health No. (211) of 1975.

ARTICLE 43

The Minister Council may disengage the Body from the Ministry five years after its establishment.



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ARTICLE 44

This law shall be implemented six months after the date of its publication in the Official Gazette.

Barham Salih



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President of Republic

REFERENCE

- 1- It has been repealed pursuant to the decision of the Federal Supreme Court No.(60) of 2022.
- 2- Ibid
- 3- Ibid
- 4- Ibid
- 5- Ibid
- 6- Ibid
- 7- Ibid
- 8- Ibid



Laws

دائرة الوقائع العراقية / قسم الترجمة