

**ضمان**

مجلس الضمان الصحي  
Council of Health Insurance

# Ask CHI

November  
**2022**

# Sleeve gastrectomy



## My policy has been renewed. Is it acceptable to have a body mass index of 40?

The new Basic Health Insurance Policy covers the costs of obesity surgery if the body mass exceeds 40 or 35 with complications up to a maximum of SAR 15,000 with an excess of 0 - 20% up to a maximum of SR 1,000 during the policy period.



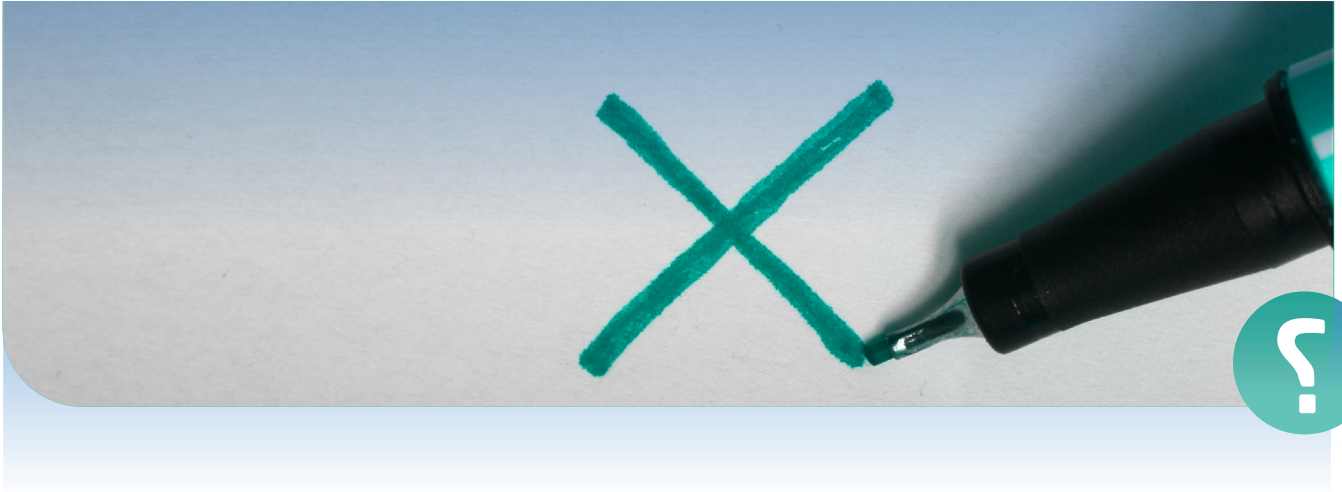
# Psoriasis



## Is psoriasis treatment covered by health insurance?

Yes, the Standard Health Insurance Policy covers the costs of treating psoriasis.

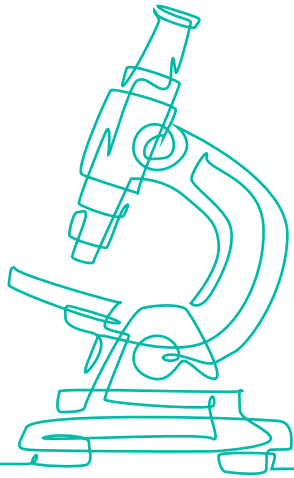
# Deletion



**I have a Saudi employee who resigned and the health insurance is still valid, do I have the right as an employer to delete him from the policy?**

Yes, the employer has to provide the insurance company with proof of resignation to exclude him from the policy.

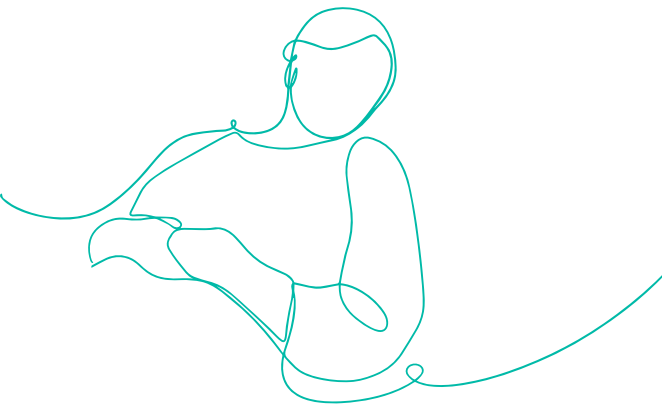
# Medical Devices



## What medical devices are covered by insurance?

The new Basic Health Insurance Policy covers medical devices provided that they are necessary and required by the attending physician at the service provider approved by the CHO at the usual and reasonable prices.

# Excess Ratio



## Is there an excess in inpatient cases?

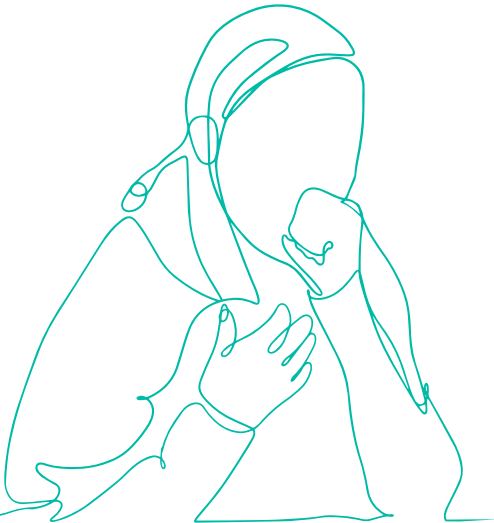
An excess (also known as a deductible) is an amount the beneficiary must pay when receiving the outpatient treatment service as stipulated (if any) in the policy tableg except in emergency and inpatient cases.

# Vaccines

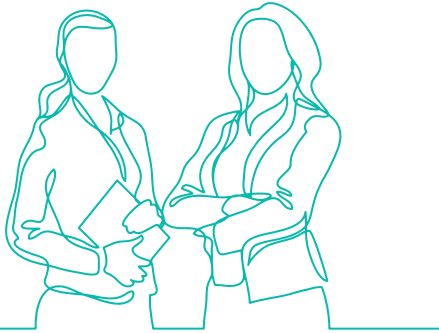


## Is seasonal flu vaccination covered by medical insurance?

The new Basic Health Insurance Policy covers preventive measures such as vaccinations including seasonal vaccinations, maternal and child care in accordance with the instructions issued by the Ministry of Health and the Public Health Authority.



# Obligations



## Is the employer obliged to provide health insurance to female employees?

Yes, a private sector employer is obliged to insure all his/her Saudi/non-Saudi employees and their family members as prescribed by law.

## My daughters and I are employees at a company, can I add my daughters to my insurance?

No, their employer is obliged to insure them as they employees according to the general conditions of the basic health insurance policy. All dependents are eligible for insurance. If a dependent is insured as an employee, his/her insurance eligibility as a dependent will cease.





## **I am a resident working for a contracting company, can I add my family to my insurance?**

A private sector employer is obliged to insure all his/her Saudi/non-Saudi employees and their family members as prescribed by law (wives, male children up to the age of 25 and unmarried daughters who are unemployed).



## **I am a private sector employee and my husband is a government sector employee, am I eligible for insurance for my husband and children?**

A private sector employer is obliged to insure all his/her Saudi/non-Saudi employees and their family members as prescribed by law (wives, male children up to the age of 25 and unmarried daughters who are unemployed).

## **Does the employer have the right (to sign me a decision to bear all insurance costs for my wife and child upon applying for insurance for my family members?**

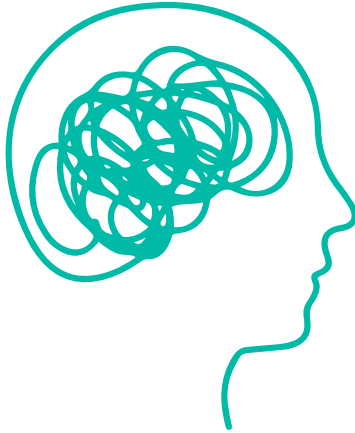
Only the employer is obliged to pay the premiums for his/her employees and their dependents to the insurance company.

## **We have an employee insured by her husband who works for another company, do we have to provide medical insurance for her because she works for us?**

The wife's employer is obliged to provide her insurance.



# Psychological conditions



## Is psychiatry covered by the insurance?

The Standard Health Insurance Policy covers the costs of acute and non-acute psychiatric cases up to a maximum of SAR 15,000, and includes SAR 5,000 for non-acute psychiatric cases for four medication-assisted sessions during the policy period.

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