

Ask CHI

**October
2022**

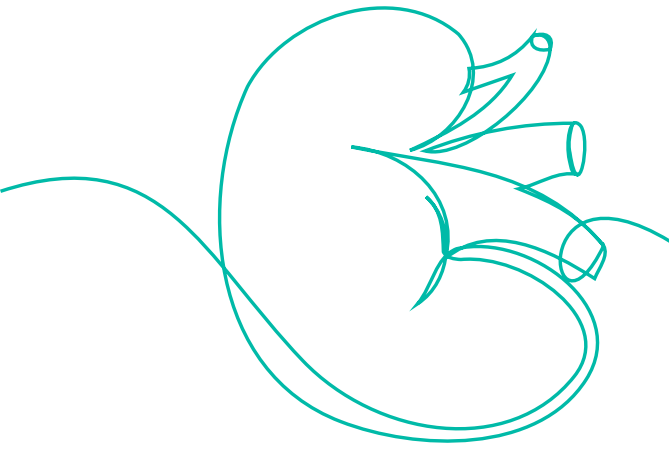
Breast Cancer Early Test



Does insurance cover BRCA early test?

The essential health insurance policy covers BRCA early test for new and renewed policies

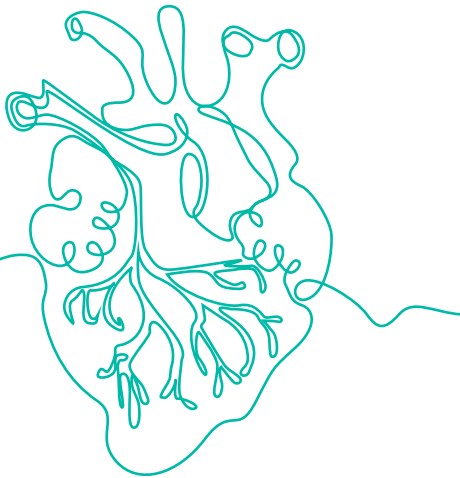
Kidney Transplantation:



Is kidney transplant covered by insurance?

Yes, the essential health insurance policy covers the cost of kidney transplant, with a maximum of SAR 250,000 during the policy term, for the new and renewed policies

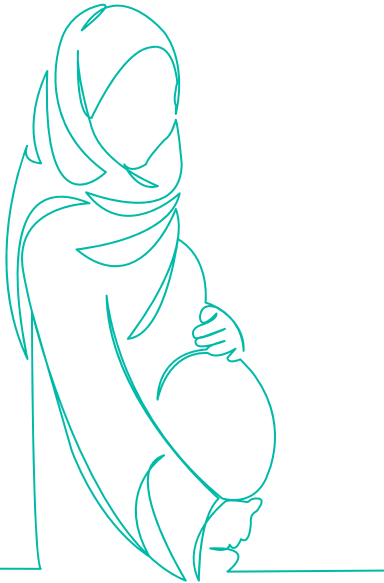
Cardiac diseases



Does insurance cover cardiac diseases?

The essential health insurance policy covers the cost of damaged heart valves up to a maximum of SAR 150,000 during the policy term, for new and renewed policies

Promoting women's health



Does the updated policy cover contraceptives?

Yes, the essential health insurance policy covers the cost of contraceptives up to a maximum of 1,500 SAR during the policy term, for new and renewed policies

Seasonal flu



Does health insurance cover the seasonal flu vaccine?

The essential health insurance policy covers preventive measures such as: vaccinations, including seasonal vaccinations, as instructed by the Ministry of Health

Unified Medical Declaration Form



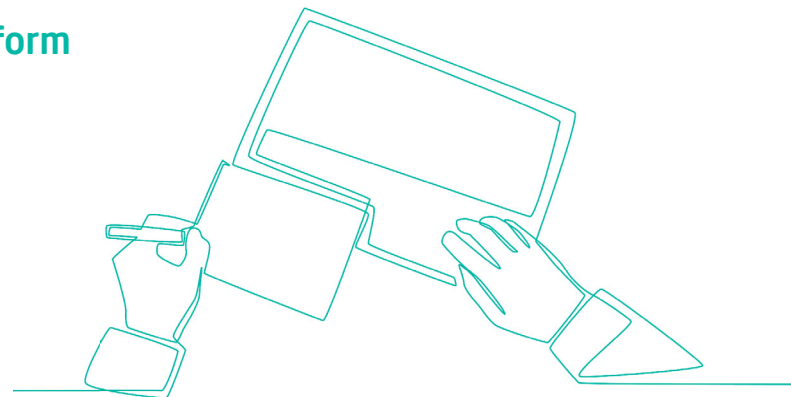
Is it necessary that the employee signs a health declaration form?

Yes, it is irregular for an employer to sign in lieu of the insured



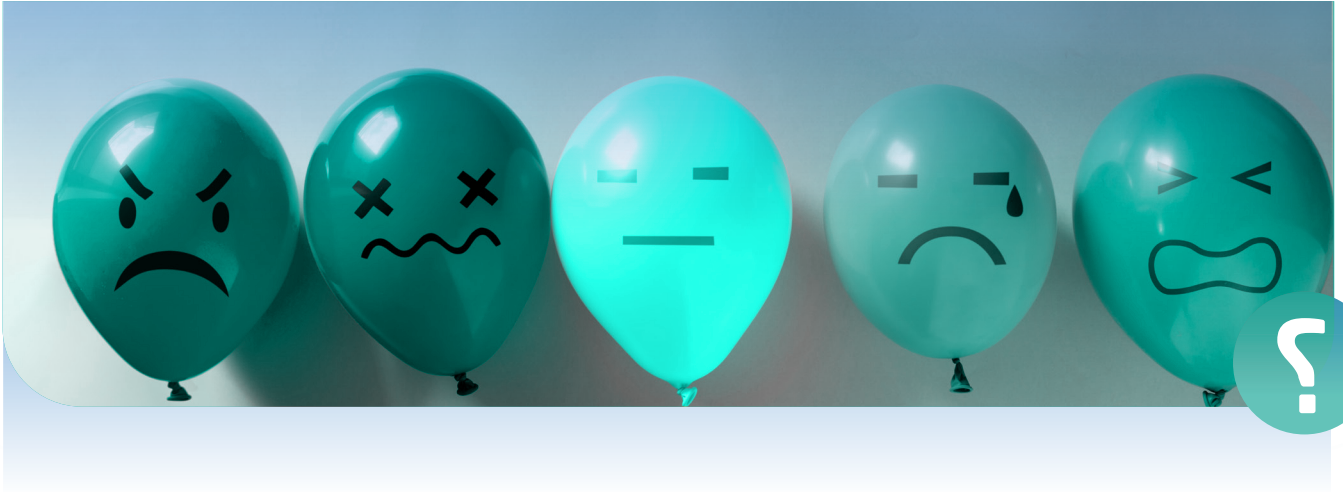
In case of sleeve gastrectomy, is it necessary to write in the declaration form for insurance companies?

Failure to fill in height and weight data in the unified medical declaration form will result in a refusal to cover the costs of bariatric surgery



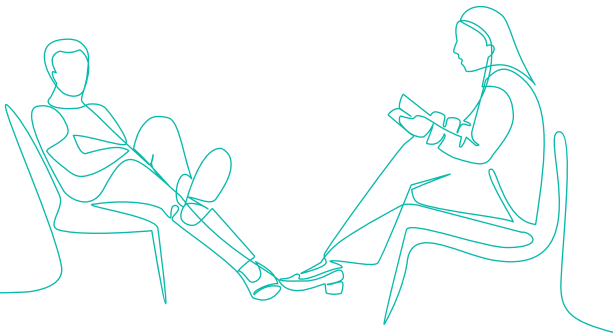
Essential Health Insurance Policy

Psychological cases



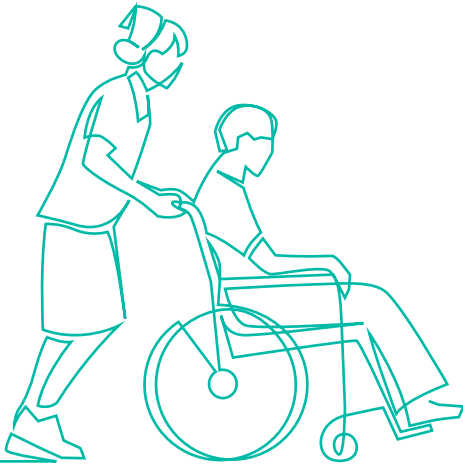
As for mental illness, does the health insurance cover it up to SAR 50,000 or 15,000 as explained in my insurance policy ?

The essential health insurance policy covers the cost of treating psychological cases with a maximum of SAR 50,000 during the policy term, for the new and renewed policies



Essential Health Insurance Policy

Long-term care



Does the updated essential health insurance policy cover long-term care?

The updated essential health insurance policy excludes long-term care limited to nursing care

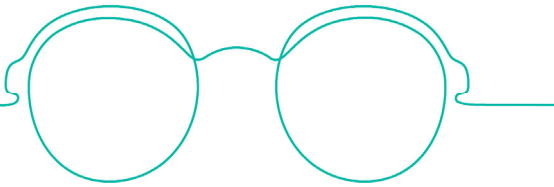
Essential Health Insurance Policy

Medical glasses (14 years old)



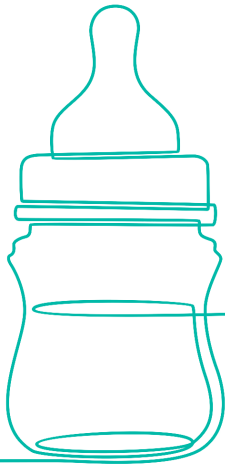
Does insurance cover 20-year-old medical glasses in the new policy ?

The essential health insurance policy covers the costs of medical glasses up to 14 years old, with a maximum of SAR 400 during the policy term, for the new and renewed policies



Essential Health Insurance Policy

Infant formula



Do I have the right to get infant formula through the insurance company?

The essential health insurance policy covers infant formula according to the requirements for dispensing infant formula for babies who medically need it up to 24 months of age. You can also find these guidelines (Annex 5) at

<https://chi.gov.sa/AboutCCHI/Rules/document/15-04-2018.pdf>

Essential Health Insurance Policy Exceptions



Can I dispense obesity medications such as Rybelsus and Ozempic, noting that the body mass is 45, and I don't want to undergo a sleeve gastrectomy ?

The essential health insurance policy excludes any obesity treatment except for the cost of bariatric surgery only through sleeve gastrectomy if the body mass exceeds 45 (BMI).

Does the health insurance policy cover the operation of IVF?

The essential health insurance policy excludes devices, methods, drugs, procedures, hormone therapy for the purpose of birth control, contraception, infertility, impotency, fertility decline, in vitro fertilization or other means of artificial insemination



Essential Health Insurance Policy Compulsory



Can a person get more than one health insurance? I have health insurance from my father's work. If I get employed, will there be a problem if I give comprehensive health insurance to my parents?

Each insured (beneficiary) must have only one insurance

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