

The Healthcare Services Law No. 22 of 2021 (the Insurance Law) has become effective as of 4 May 2022.

The Insurance Law was published in Issue 15 of the Official Gazette dated 4 November 2021 providing that it shall come into force six months after its publication.

The Insurance Law is of material significance to companies established in the State of Qatar seeing that it introduces a mandatory health insurance coverage for non-Qatari employees and their families, as well as foreign visitors for the duration of their stay allowing them to receive medical services.

The law provides for obligations that fall on each of the employer, sponsor and beneficiary, as well as insurance services providers.

For instance, it is not permissible to issue or renew an entry visa for an expatriate or visitor, or grant or renew a residence permit, or employ an expatriate, except after submitting evidence of their subscription into the mandatory health insurance throughout the period of stay and that the subscription period covers the duration of the entry visa or residence permit, unless it is excluded from the mandatory health insurance.

Employers, at their expense, are required to enroll their non-Qatari employees and their family members into health insurance policies offered by insurance companies registered with the Ministry of Public Health in Qatar. They must be able to provide proof of such insurance coverage upon renewal of their employees' residency. Failure to maintain continuous and valid insurance coverage will subject employers to payment of the costs of healthcare services of the beneficiaries to the Insurance Law and they are not entitled to recover such costs, neither fully or partially.

Furthermore, the Insurance Law sets out obligations and requirements relating to insurance providers. Engaging in such activities relating to the mandatory health insurance coverage governed by the Insurance Law may only be possible after registering in the register dedicated for this purpose at the competent department. The registered insurance companies must implement the best systems and procedures to guarantee timely and efficient services towards insurance policyholders and beneficiaries. They are also expected to contract with healthcare services providers in the State of Qatar and pay the value of the healthcare services

as provided to the holders and beneficiaries and in accordance with the agreements executed between both parties.

The Insurance Law is expected to be followed by executive regulations that will define further conditions and requirements to be complied with by the recruiters, employers and individuals subject to this law. In addition, the executive regulations will set out the terms and conditions of the insurance policies and contractual arrangements between the employer and insurance services providers on the one hand, and between the insurance service providers and healthcare services providers on the other.

Lastly and notwithstanding the articles covering penalties and the "Claims Committee", the Insurance Law refers to insurance brokers which are required to provide information, advice and recommendations to beneficiaries, employers and recruiters regarding the best insurance coverage and the best prices offered by insurance companies with complete impartiality and independence.

Individuals and companies are expected to comply with this Insurance Law whether they are recruiters, sponsors, insurance services providers or brokers and healthcare providers.