

HEALTH SYSTEM AND INSURANCE IN SAUDI ARABIA



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HEALTH SYSTEM AND INSURANCE IN SAUDI ARABIA

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Country Facts and Current Health System



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Country Facts:

- o **Population 25.7 M**
- o **Size 2,250,000 sq km.**
- o **GDP Per Capita in \$ 14,653**
- o **No income or property tax**

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Demographic Indicators:

Crude Birth Rate / 1000 population 24.9

Rate of natural Increase 2.32 %

Population under five years 11.6 %

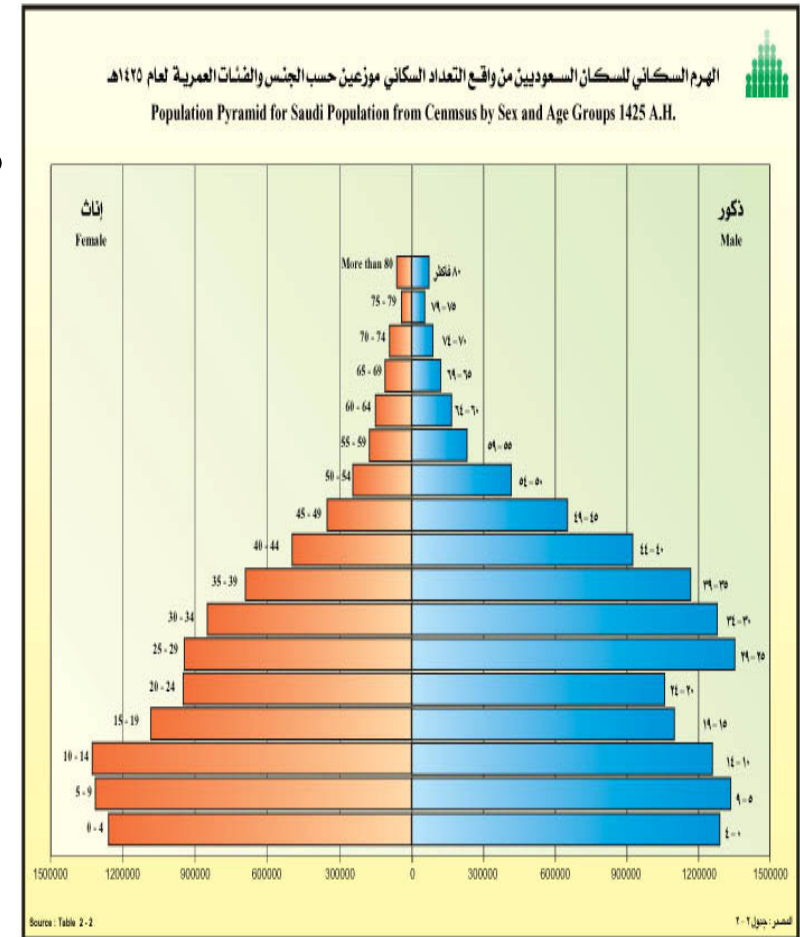
Population under 15 years 32.9 %

Population 15-64 years 64.4 %

Population over 65 years 2.8 %

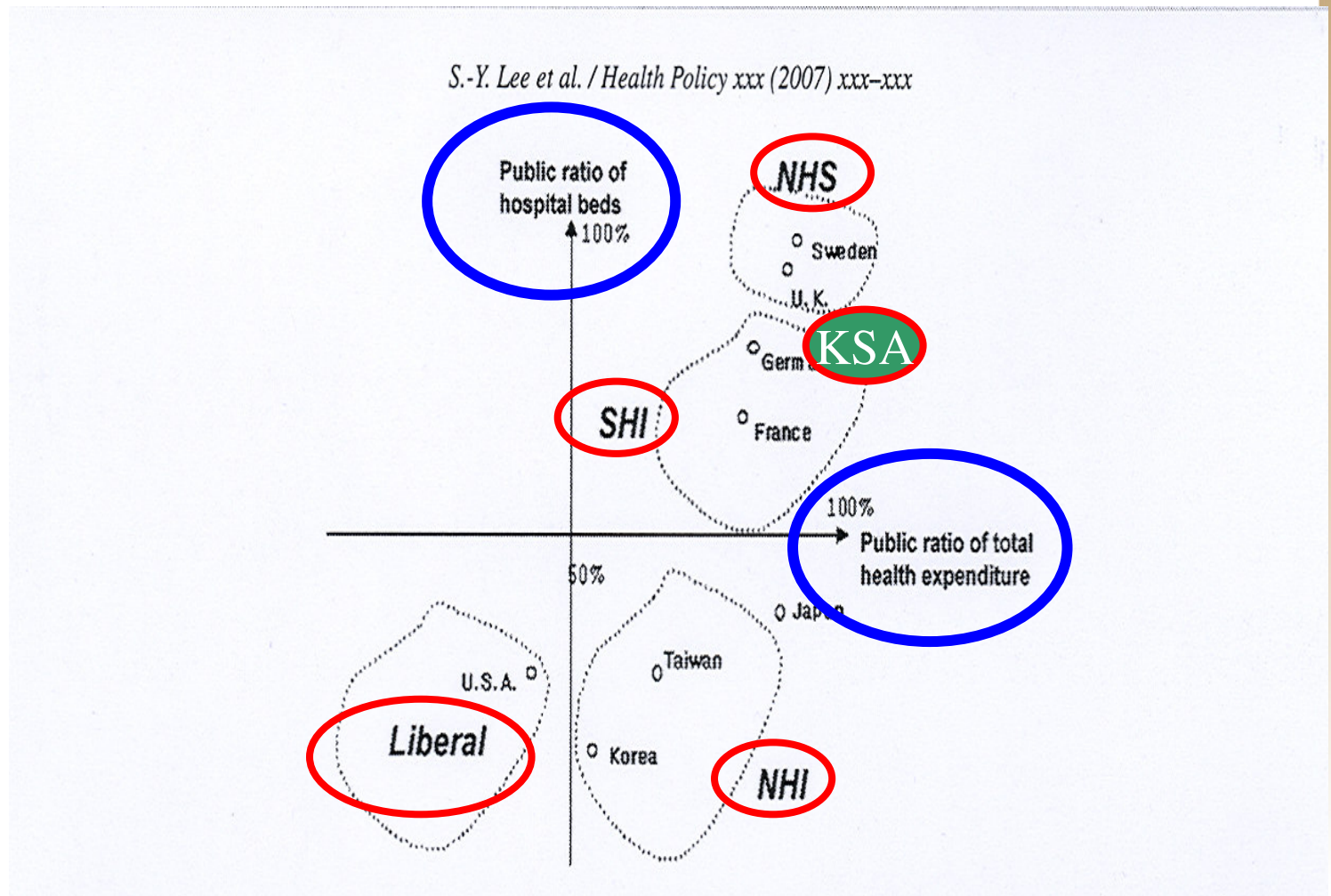
Total fertility rate 3.22

Life expectancy at birth 73.1 years (M 72.1 F 74.1)



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The Current Saudi Health System



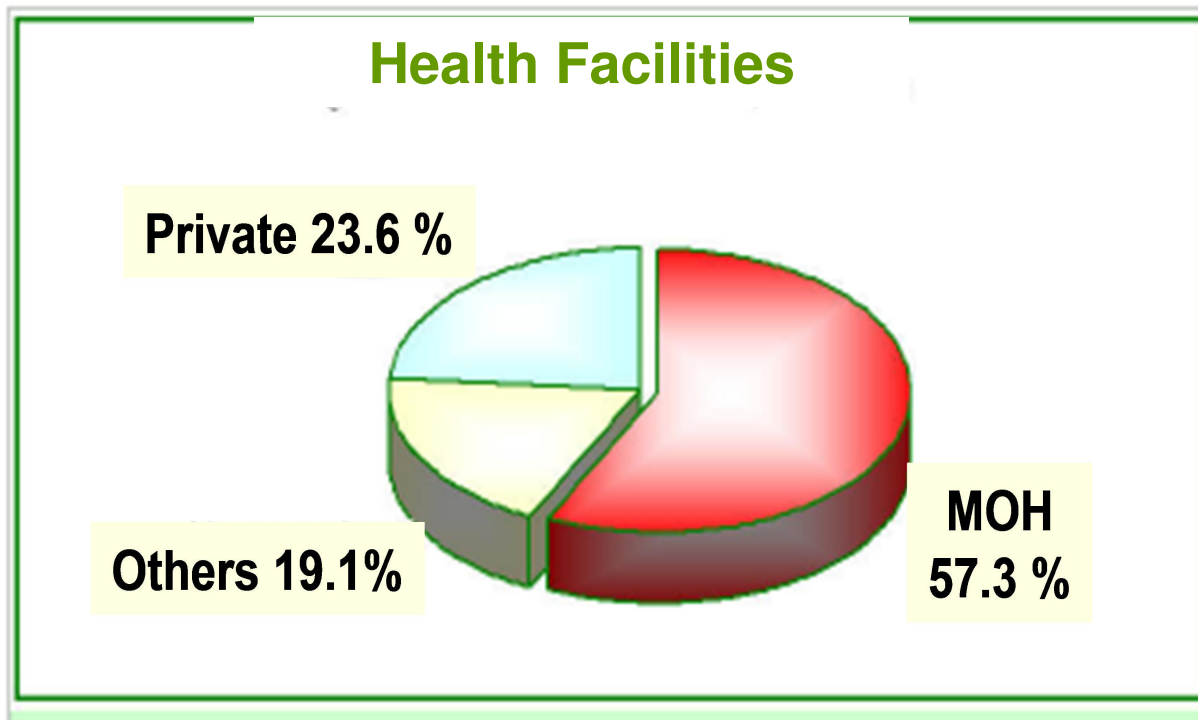
Source: Prof. Kwon S. Korea

**Cutting the
Gordian Knot**



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Main Health Providers



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Health Care Financing

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Health Care Financing:

- **Public sector workers provided by the government**
- **Private sector workers sponsored in full by the employers**
- **Total Expenditure on Health 2007 US \$ 13.4 B**
- **Ministry of Health 6% of GDP (US \$ 6.7 B)**
- **MOH Expenditure per capita \$ 257**
- **Out of Pocket**

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Objectives of Health Care Policy and Health Sector Reform

(المادة الثانية)

يهدف هذا النظام إلى ضمان توفير الرعاية الصحية الشاملة المتكاملة لجميع السكان بطريقة عادلة ، وميسرة ، وتنظيمها .

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Objectives of Health Care Policy

- The national health law (article 2) issued in 2003 aims for:**
- Provision of a comprehensive health care for all residents.**
 - Health care provision is to be in an equitable method**
 - Health care provision is to be in an easy and accessible way**
 - This law aims for organizing health care delivery**

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Health Reform Elements:

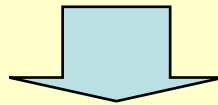
- **To Change the Role of MOH to be Responsible for:**
 - ❖ **Primary Health Care**
 - ❖ **Preventive and Public Health medicine**
 - ❖ **Standardization**
 - ❖ **Supervision and health system Support .**
- **To Establish The National Organization of Hospitals**
- **To Establish The National Health Fund**

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Health Reform and Health Insurance

Staging of Health Insurance:

**Co-operative Health Insurance for non-Saudis
and
Saudis in Private Sector**



**National Health Insurance System for Saudis
And
Non-Saudis in the Governmental Sector**



Other Groups e.g. Religious visitors

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Types of Insurance In Saudi market

- **Property and casualty 34%**
 - **Aviation**
 - **Marine**
 - **Medical Malpractice**
- **Car 34%**
- **Health 32%**

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Council of Co-operative Health insurance Financing:

- **1% of all policies**
- **Provider accreditation fee**
- **Insurance company accreditation fee**
- **Refundable governmental annual loan**
- **Investment revenues**

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Health Insurance Governance Principals:

- **Transparency and Predictability**
- **Accountability**
- **Participation**
- **Efficiency and effectiveness**

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Strategies for Health Industry Development Policy

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Strategies for Health Industry Development Policy:

- **Establishment of National health Related References**
 - Saudi Food and Drug Authority
 - Saudi Commission of Health Specialties
 - Council of Co-operative Health Insurance
 - National Center for Health care Quality and Accreditation
 - The National Health Council
- **Involve Direct and Indirect Health Industry Stake Holders**
 - Major Health Providers
 - Private Sector
 - Ministry of civil service, labor, Finance etc.
- **Staging of Health industry Policy Development**

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Health Care Access and Quality

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Eligibility for health care Facilities

The governmental health services

- **Saudi Nationals & Families**
- **Non-Saudis working for the governmental agencies.**

The Private Health care Providers:

- **Nationals and non-nationals in the private sector are to be using the health insurance system**
- **Cooperative Health Insurance Law Issued By a Royal Decree NO: M /10 DATED : August 1999**

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Health Care Accessibility

Primary Health care Services 1/8000 Populator

Secondary Care Services 2.23 bed/ 1000

Tertiary Care Services Free



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Quality of Health Care Services

At The National Level:

- National Health Council
- National Center for Quality and Accreditation
- Saudi Commission for Health Specialties

At The Regional Level:

- GCC Center for Evidence Based Medicine
- Standardized Employee Health Evaluation
- Health Quality Initiatives
- Collective Non Communicable Disease Approach

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Scope Of Health Care Benefits

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Scope Of Health Care Benefits:

- **For Nationals all levels of care are provided with no upper limits and funded by the government;**
- **For worker in the private sector (both nationals and non-nationals) are provides through the private health insurance system with maximum coverage of the health insurance policy (US \$ 67,000 /policy/year) granted by the employer.**

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Health care Funding and Subsidy

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Health care Funding and Subsidy:

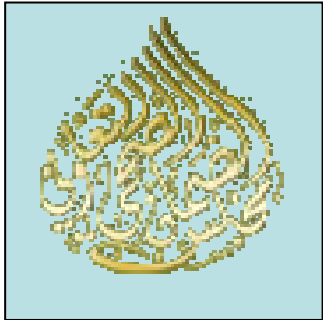
- For nationals Health care is completely funded by the government
- For private sector workers health care is covered by employers
- For religious visitors health care is paid for by the governments
- For business and tourist visitors health care will be insured

Thank you

Question Time



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**Council of
Co-operative
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Insurance**



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Resources:

www.cchi.gov.sa (Council of Co-operative Health Insurance)

www.sama.gov.sa (Saudi Arabian Monetary Agency)

www.gosi.gov.sa (General Organization for Social Insurance)

www.moh.gov.sa (Ministry Of Health)

www.cdsi.gov.sa (Central Department for Statistics and Information)