

# National Healthcare Insurance Law

## What is the National Health Insurance Law?

The National Health Insurance Law came into effect in 1995, and defines the State's responsibility to insure all its residents.

## Medical Services

All Health Funds are obligated to provide a uniform basket of services, defined by law, to their members. Maccabi Healthcare Services offers its members additional healthcare services beyond the Basket defined by law (under various fee-based arrangements).

## Medications and Vaccinations

The composition of the Medicine Basket is by law determined by the Ministry of Health and the Ministry of Finance, which are exclusively authorized to make any amendments in the Basket's composition. Furthermore, the health Funds may, at their own initiative, add medications to the Medicine Basket, subject to the approval of the authorities.

## Maximum payments for chronic patients

A maximum co-payment has been determined for chronic patients (who are defined as such according to a list of illnesses drafted by the Ministry of Health) on medications included in the Medicine Basket and Maccabi's Medication List.

Payment of health insurance contributions to the National Insurance Institute

Health insurance contributions are defined by law and are collected by the National Insurance Institute, without any connection to an individual's Health Fund membership.

## Co-payments on Medical Services

Health Funds may charge members co-payments on specific medical services in the Health Basket, subject to approval by the Knesset Finance Committee. Co-payments may be paid in cash or by a standing payment order through the member's bank. Co-payments apply to appointments with consultants or physicians, appointments in medical clinics, hospital out-patient departments, Emergency Room visits in specific circumstances, and medications.

## Discounts and exemptions from payment of co-payments

The law defines several population groups that are exempt from payment of co-payments. Maccabi receives a list of groups that are eligible for discounts and exemptions, based on welfare-based criteria, from the National Insurance Institute. To obtain a discount or an exemption on medical grounds, apply with the relevant medical documents to your nearest Maccabi branch for further information.

## Note!

Co-payments for members who make payments by a standing payment order are calculated automatically, up to the payment limit. Members can join this arrangement at the physician's office or at Maccabi branches.

Members who do not have a standing payment order should retain their original receipts. If the amounts exceed your co-payment limit, you should submit the receipts to the branch and claim reimbursement.