

**Kingdom of Cambodia
Nation Religion King**

**Ministry of Labour and Vocational Training
No.: 109 KB/Br.K**

**Prakas
on
Health Care Benefits**

Ministry of Labour and Vocational Training

- Having seen the Constitution of the Kingdom of Cambodia
- Having seen Royal Code NS/RKT/0913/903 dated 24 September 2013 on Appointment of the Royal Government of the Kingdom of Cambodia
- Having seen Royal Decree NS/RKT/1213/1393 dated 21 December 2013 on Adjustment to the Composition of the Royal Government of the Kingdom of Cambodia
- Having seen Royal Code 02/NS/94 dated 20 July 1994 promulgating the Law on Organization and Functioning of the Council of Ministers
- Having seen Royal Code NS/RKM/0105/003 dated 17 January 2005 promulgating the Law on Establishment of Ministry of Labour and Vocational Training
- Having seen Royal Code ChN/RKM 0397/01 dated 13 March 1997 promulgating the Labour Law
- Having seen Royal Code NS/RKM/0902/018 dated 25 September 2002 promulgating the Law on Social Security Scheme for Persons Defined by the Provisions of the Labour Law
- Having seen Royal Code NS/RKT/0815/872 dated 08 August 2015 on Judicial Statute of Public Administrative Establishment
- Having seen Sub-decree 283 OrNKR.BK dated 14 November 2014 on Organization and Functioning of the Ministry of Labour and Vocational Training
- Having seen Sub-decree 16 OrNKR.BK dated 02 March 2007 on Establishment of National Social Security Scheme
- Having seen Sub-decree 01 OrNKR.BK dated 06 January 2016 on Establishment of Social Security Scheme on Health Care for Person Covered by the Provisions of the Labour Law
- According to the request of the Governing Council of the National Social Security Fund,

Decide

Article 1

This Prakas aims to set out health care benefits for persons covered by the provisions of the Labour Law.

Article 2

Terminologies used in this Prakas are as follows:

- **Health care benefit:** refers to an insurance scheme that provides a package of health benefits and protection service as set out.
- **Package of health benefit:** refers to medical care and treatment, transportation of victim service, transportation of body service and daily allowance.

- **Health protection service:** refers to timely diagnosis, identify those who have a health risk and have a specific health problem, consultation and other interventions to prevent health problem such as research for disease, education on health and vaccination program.
- **Medical care and treatment service:** refers to medical, paramedical and medical aid services.
- **Medical service:** refers to outpatient and inpatient consultation service.
- **Paramedical service:** refers to laboratory service and medical picture.
- **Medical aid service:** refers to treatment by heating and physical therapy.
- **Medical profession technicality:** refers to ways of diagnosis, care and treatment service provided by those who have graduated in health sector and have registered with the Medical Profession Council and are allowed to do business as per the profession by the Ministry of Health.
- **Rehabilitation service:** is the medical care and treatment service for health care scheme for the purpose of helping victims to maintain or rehabilitate the skill capacity and occupation for a daily living and communication skill that has been lost or damaged due to a disease, injury or disability.
- **Surgery:** refers to a surgery in a scientific way for purpose of treatment.
- **Health base:** refers to a public or private health organization recognized by the Ministry of Health.
- **Maternity leave:** refers to the leave taken before and after giving birth.
- **Outpatient consultation service:** refers to disease examination and consultation service that is excluded from staying for treatment in hospital.

Article 3

Health care benefits provide a package of health benefit and health protection service as set out.

3.1 Package of Health Benefit

The health benefit package has medical care and treatment service, transportation of patient or victim service, transportation of body service and daily allowance.

A. Medical Care and Treatment

A.1. Inpatient Treatment

- Care and treatment service as per medical profession technicality
- Diagnosis service, laboratory service and other medical examination services
- Surgical tools and medical materials and equipment that are necessarily needed for treatment
- Medicines as per prescription
- Room (ordinary) and food provided by health base.

A.2. Outpatient Consultation

- Care and treatment service as per medical profession technicality
- Diagnosis service, laboratory service, medical picture and other medical examination services
- Surgical and medical equipment that is necessarily needed for treatment
- Medicines as per prescription

A.3. Emergency Service

Emergency service is any intervention taking place in an unexpected circumstance and those interventions can be made immediately for the purpose of saving the life or helping prevent the loss of any part of the organ of the patient or victim.

A.4. Treatment service by heating and physical therapy

A.5. Baby delivery service and care/treatment service before and after baby delivery

A.6. Rehabilitation service

Rehabilitation service is provided by the National Social Security Fund, national program, units or institutions and other organizations related to rehabilitation.

B. Transportation of patient or victim service and transportation of body service

C. Daily allowance is provided during the period of having a disease or having an accident including Point 1 in Article 4 of this Prakas.

3.2 Health protection service

Health protection service is provided by the National Social Security Fund, national program, units or institutions and other organizations related to health.

Article 4

The services excluded from the medical treatment service are:

1. Free medical treatment set out in public health policy
2. Dental care (teeth cleaning, tooth filling, and tooth implanting)
3. Transsexual surgery and treatment
4. Organ transplantation or change (bone marrow, kidney, liver, heart and pancreas ...)
5. Artificial insemination
6. Self treatment
7. Cosmetic surgery and medical implants
8. Contact lens and eye-laser treatment
9. Treatment of alcoholism or drug abuse
10. Infertility treatment
11. Artificial globe ocular operation
12. Cardio vascular surgery
13. Hemodialysis
14. Chemo therapy for cancer treatment

In case of emergency, the service as stated above is provided.

Article 5

The provision of service for a chronic disease takes place only in the public health base and must use only essential medicines. For medicines other than the list of essential medicines are the burden of the patient.

Article 6:

- 6.1 To get medical treatment and care, all workers/employees must meet the following requirements:
- are performing work in the enterprise/establishment that has been registered with the Natinal Social Security Fund (NSSF) for health care scheme
 - Have been registered with the Natinal Social Security Fund (NSSF)

- Have paid contribution fee for the health care scheme for 02 (two) months consecutively or have paid contribution fee at least 06 (six) months during the last 12 (twelve) month as of the month of having a health problem or maternity leave.

In case the member has paid the contribution fee for 02(two) months consecutively but run out of the obligation to pay the contribution fee due to the end of the employment contract, the member has the right to receive medical treatment and care for 02 (two) more months from the date of the employment contract termination of the person.

- 6.2 To get a daily allowance, all workers/employees must meet the following requirements:
- A daily allowance is the money provided for the period of being unable to work due to being sick, having an accident and maternity leave.
 - Have met all the requirements as stated in Point 6.1 of this Prakas
 - Have to ask permission for taking leave from the employer as required by NSSF
 - Have paid the contribution fee at least 09 (nine) months consecutively in terms of daily allowance for maternity leave.

Article 7

- 7.1 Workers/employees who have met the requirement as stipulated in Point 6.1 and 6.2 in Prakas 6 of this Prakas are entitled to:
- Free of charge treatment in the health bases that have been contracted with the National Social Security Fund (NSSF) except the service as stipulated in Article 4 of this Prakas within the period of not exceeding 180 (one hundred eighty) days during the 12 months both the outpatient and inpatient.
 - Daily allowance of 70% (seventy percent) of the daily average wage for the period of being unable to go to work due to treatment of the disease or injury as per the prescription consecutively more than 07 (seven days).
 - Wage from the employer in case of being unable to go to work due to treatment of the disease or injury as per the prescription consecutively fewer than 07 days.
 - Daily allowance of 70% (seventy percent) of the daily average wage of the person for 90 days of the maternity leave period before and after giving birth.

7.2 **Transportation of patient or victim service and transportation of body service:**

- Transportation of patient or victim service is provided only in the case of emergency and by the ambulance of the health base.
- The transportation of the patient who is in serious condition and cannot be treated or body is provided according to the price of the health base that is recognized by the National Social Security Fund.

Article 8

- 8.1 Average wage is the division of the average of the wages taken to be calculated for contribution fee of 6 (six) months before the existence of the health problem. The wage taken to be calculated for contribution fee shall be set in the table as stipulated in Annex 1 of this Prakas.
- 8.2 Daily average wage is the division of the average wages as stipulated in Point 8.1 by 30 (thirty) days.

- 8.3 The calculation of average wage determined in this Prakas applies to only the calculation of social security benefits.

Article 9

- 9.1 The member of NSSF shall present the identity card determined by NSSF (finger print, electronic Cambodian identity card or NSSF membership card).
- 9.2 In case of emergency, the victim can go to receive treatment at the nearest health base. If the health base is not contracted with NSSF, the victim or representative must notify NSSF immediately.
- 9.3 NSSF will reimburse the victim or the hospital that has treated the NSSF member for the emergency treatment based on the basis of service, quality, case price and service fee as stipulated in Annex 1 and Annex 2 of the Inter-ministerial Prakas on Mechanism of Health Care Service Settlement.

Article 10

- 10.1 The member of NSSF shall use the health service at the health bases that have been contracted with NSSF. The NSSF will be responsible for the settlement of the service fee as stipulated in the package of health benefits. If the NSSF member uses the service other than the health bases that have been contracted with NSSF, NSSF will reimburse for only emergency case. The claim for benefit shall be made as per the form: “**Medical Care and Treatment Benefit**” or called Form “4.02” as stipulated in Annex 2 of this Prakas. The formality of this claim shall be accompanied by medical documents and other invoices as well as other necessary documents.
- 10.2 The claim for daily allowance shall be made by the patient or victim or representative as per Form “**Daily Allowance**” or called “4.03” as stipulated in Annex 3 of this Prakas. The formality of this claim shall be accompanied by a letter of hospital discharge issued by the NSSF-contracted health base that the victim has received treatment service. The permission letter for taking leave can be issued by the enterprise’s physician with approval from the employer or representative of the enterprise/establishment.
- 10.3 The rights to claim for medical care and treatment and daily allowance is valid only for 12 (twelve) months from the date of the existence of the health problem.

Article 11

- 11.1 The health protection service provided by the National Social Security Fund shall be determined by the Prakas of the Minister of Labour and Vocational Training at the request of the Governing Board of the National Social Security Fund.
- 11.2 The services that are excluded as stipulated in Article 4 of this Prakas may be reviewed and revised by the Prakas of the Minister of Labour and Vocational Training at the request of the Governing Board of the National Social Security Fund.
- 11.3 The list of chronic diseases as stipulated in Article 5 of this Prakas shall be determined by the Prakas of the Minister of Labour and Vocational Training at the request of the Governing Board of the National Social Security Fund.
- 11.4 The rehabilitation service as stipulated in Prakas 3, Point A.6 of this Prakas shall be determined by the Prakas of the Minister of Labour and Vocational Training at the request of the Governing Board of the National Social Security Fund.

11.5 For the enterprise/establishment that the National Social Security Fund has not yet registered for the Health Care Scheme, the enterprise/establishment shall continue to comply with its Collective Bargaining Agreement (CBA) or internal regulation in accordance with the provisions of the Labour Law until there is an official registration from the National Social Security Fund.

Article 12

Prakas 010/14 K.B/Br.K dated 17 January 2014 and any regulation contrary to this Prakas shall be abrogated.

Article 13

The National Social Security Fund, employers or owners of enterprises/establishments and workers/employees shall be in charge of implementing this Prakas according to their respective roles from the date of signature.

Phnom Penh, 17 March 2016

Minister
(signed and stamped)
Ith Sam Heng

Place to receive:

- Office of the Council of Ministers
- General Secretary of the Royal Government
- Cabinet of Samdech Akka Monha Sena Padei Techo Prime Minister
- Cabinet of Samdech, Excellency, Lok Chumteav Deputy Prime Minister
- Ministry of Economy and Finance
- All relevant ministries
- Municipal and provincial halls
“for information”
- All units under the supervision of the Ministry “for implementation”
- Employer Associations and Garment Manufacturers Association in Cambodia
- All union federations
- All the media outlets
- Official gazette
- Archive

