Ministry of Labour and Vocational Training  
NO. 109 KB/PrK.  

PRAKAS  
ON  
HEALTH CARE BENEFITS  

MINISTER OF MINISTRY OF LABOUR AND VOCATIONAL TRAINING  

- Having seen the Constitution of Kingdom of Cambodia;  
- Having seen Royal Kret No. NS/RKT/0913/903, dated 24 September 2013, concerning the Nomination of Royal Government of Kingdom of Cambodia;  
- Having seen Royal Kret No. NS/RKT/1213/1393, dated 21 December 2013, concerning the Revision and Addition of the Compositions of Royal Government of Kingdom of Cambodia;  
- Having seen Royal Kram No.02/NS/94, dated 20 July 1994, promulgating the Law on the Organization and Functioning of the Council of Ministers;  
- Having seen Royal Kram No. NS/RKM/0105/003, dated 17 January 2005, promulgating the Law on the Establishment of Ministry of Labour and Vocational Training;  
- Having seen Royal Kram No. CHS/RKM/0397/01, dated 13 March 1997, promulgating the Labour Law;  
- Having seen Royal Kret No. NS/RKT/0815/872, dated 08 August 2015, concerning the Judicial Statute of the Public Administrative Establishment;  
- Having seen Sub-Decree No. 283 SD.E, dated 14 November 2014, concerning the Organization and Functioning of Ministry of Labour and Vocational Training;  
- Having seen Sub-Decree No. 16 SD.E, dated 02 March 2007, concerning the Establishment of the National Social Security Fund;  
- Having seen Sub-Decree No. 01 SD.E, dated 06 January 2016, concerning the Establishment of Social Security Schemes on Health Care for Persons Defined by the Provisions of the Labour Law;  
- Reference to the proposal of the Board of Director of NSSF.
Hereby Decided

Article 1

This Prakas aims to prescribe the Health Care Benefits for Persons Defined by the Provisions of the Labour Law.

Article 2

Key terms used in this Prakas are as follow:

- **Health Care Benefit** refers to insurance scheme providing the health benefit packages and the defined health prevention services.

- **Health Benefit Packages** refer to medical care, patient referral service, corpse transportation service, and daily allowance.

- **Health Prevention Service** refers to the punctual diagnosis, persons with health risk and ill-health identification, consultation, and other necessary interventions with a view to preventing from health problems composed of screening, health education, and vaccination program.

- **Medical Care Services** refer to medical service, para-clinic service, and medical assistant service.

- **Medical Service** refers to outpatient and inpatient consultation.

- **Para-clinic Service** refers to laboratory and medical imagery.

- **Medical Assistant Service** refers to physiotherapy and kinesitherapy.

- **Medical Profession Technics** refer to the methods of diagnosing and medical care provided by health professionals graduated from health sector, registered in the Medical Council of Cambodia, and licensed to run medical profession by Ministry of Health.

- **Rehabilitation** refers to medical care for Health Care Scheme with the aim of helping the patients to restore and rehabilitate their ability, skill, and function for their daily living as well as the communication skill lost or damaged due to sickness, injury, or disability.

- **Surgery** refers to scientific operation in purpose of treatment.

- **Health Facility** refers to the public or private health facilities recognized by Ministry of Health.
- **Maternity Leave** refers to prenatal and postnatal leave.
- **Outpatient Consultation Service** refers to the examination and consultation excluding hospitalization.

### Article 3

Health Care Benefits comprise the health benefit packages and the defined health prevention services.

#### 3.1 Health Benefit Package

Health benefit packages comprise the medical care, patient referral service, corpse transportation, and daily allowance.

**A. Medical Care**

**A.1 Inpatient**

- Treatment and care services with medical professional technics
- Diagnosis, laboratory, and other medical screening services
- Surgical apparatus and other medical equipment in the need of treatment
- Prescribed medicine
- Room (normal) and food provided by health facilities.

**A.2 Outpatient**

- Treatment and care services with medical professional technics
- Diagnosis, laboratory, medical imagery and other medical screening services
- Surgical apparatus and other medical equipment in the need of treatment
- Prescribed medicine.

**A.3 Emergency Service**

Emergency service is any interventions that are performed unintentionally; and these interventions can be performed promptly in order to resuscitate or prevent from losing any parts of patient’s body.

**A.4 Physiotherapy and Kinesitherapy Services**

**A.5 Delivery and Prenatal and Postnatal Services**

**A.6 Rehabilitation Service**

Rehabilitation service shall be provided by the National Social Security Fund, national programs, institutions, and relevant organizations involved with rehabilitations.

**B. Patient Referral Services and Corpse Transportation**
C. Daily allowance shall be granted in the duration of sickness or other accidents including point 1 of Article 4 of this Prakas.

3.2 Health Prevention Service

Health prevention service shall be provided by the National Social Security Fund, national programs, institutions, and relevant organizations involved with other health problem.

Article 4

The excluded services in the medical care are:

1. Free services as stipulated in the public health policy
2. Dental care (teeth cleaning, teeth filling, and teeth implant)
3. Sexual surgery and care
4. Organ transplantation
5. Artificial fertilities
6. Self-treatment
7. Plastic Surgery
8. Aid artificial eyes tools and laser-therapy
9. Alcoholism treatment and Drug abuse treatment
10. Barren treatment
11. Artificial glow surgery
12. Coronary and heart surgery
13. Hemodialysis
14. Cancer treatment by Chemotherapy

In case of the emergency, all services mentioned above shall be granted.

Article 5

Chronic disease services shall be provided by public health facilities and with essential drug only. For the drugs are not in the essential drug list shall be borne by the patient.

Article 6

6.1 To get the medical care services, the workers shall fulfill the following conditions:
- Working in the enterprises/establishments registered in the National Social Security Fund for Health Care Scheme.
- Registered in the National Social Security Fund.
- Paid contribution for Health Care Scheme in a qualifying period of 2 (two) consecutive months or at least 6 (six) months within a period of the last 12 (twelve) months until encountering the health problems or maternity.

In case the NSSF member has already paid contribution in a qualifying period of 2 (two) consecutive months; unfortunately, they become unable to pay contribution due to the termination of employment contract, the NSSF member has an entitlement to the medical care services in a qualifying period of 2 (two) consecutive months from the date of employment contract termination of person concerned.

6.2 To get the daily allowance, the workers shall fulfill the following conditions:

- The workers who are abstention from work because of sickness, accident, and maternity leave.
- Fulfilled the conditions as set forth in point 6.1 in this Prakas.
- Ask for leave permission from employer in a period of sickness treatment
- Paid contribution at least in a qualifying period of 9 (nine) consecutive months for maternity leave.

Article 7

7.1 The workers who have fulfilled the conditions as set forth in point 6.1 and 6.2 of Article 6 in this Prakas shall be eligible to:

- Free treatment in the health facilities recognized by NSSF not exceed 180 (one hundred and eighty) days within 12 (twelve) months including inpatient and outpatient except that the treatment services as stipulated in Article 4 in this Prakas.
- 70% of daily allowance of workers’ daily average wage for a period of abstention from work due to treatment with prescription for over 7 (seven) consecutive days.
- Wage from employer in case of the abstention from work because of treatment with prescription for 7 (seven) consecutive days downward.

- 70% of daily allowance of workers’ daily average wage in a qualifying period of 90 (ninety) days for prenatal and postnatal leave.

7.2 Patient referral service and corpse transportation

- Patient referral service shall be granted in case of the emergency and with ambulance of health facilities only.

- The series disease that is untreatable or corpse transportation shall be provided based on the price of health facilities recognized by NSSF.

Article 8

8.1 Average wage is a division on average of the assumed wage in a qualifying period of 6 (six) months prior to the date of health problems. The assumed wage shall be determined in the table as set forth in Annex 1 in this Prakas.

8.2 Daily average wage is a division of average wage as stipulated in point 8.1 and 30 (thirty) days.

8.3 Calculation of average wage determined in this Prakas shall be affected the social security benefit calculation only.

Article 9

9.1 The NSSF member has to show the identity recognized by NSSF (fingerprint, Electronic National Identification Card, or NSSF membership card).

9.2 In case of the emergency, the patient can access the service at the nearest health facilities. If those health facilities haven’t signed an agreement with NSSF, the patient or representative shall inform promptly NSSF.

9.3 NSSF will reimburse the patient or health facilities curing the NSSF member based on the level of health facility service, quality, and case-based payment as set forth in Annex 1 and 2 of Prakas on Provider Payment Method.

Article 10

10.1 The NSSF member shall consume the health service in the health facilities signed the agreement with NSSF. The National Social Security Fund will take a responsibility for service payment as determined in the health benefit package. If the NSSF
member utilizes the services in the health facilities not recognized by NSSF, NSSF shall reimburse in case of the emergency only. The benefit claim shall be followed the form “Medical Care Benefit” or form “4.02” as set forth in Annex 2 in this Prakas. Formality of benefit claim shall be enclosed herewith the medical documents and other receipts as well as the relevant necessary documents.

10.2 The claim of daily allowance shall be done by the patient or representative complying with the form “Daily Allowance” or form “4.03” as stipulated in Annex 3 in this Prakas. The formality of benefit claim shall be enclosed herewith the discharged letter issued by the health facilities recognized by NSSF in which the patient consumes the medical care services. The permission letter issued by the enterprises/estabishments’ medical doctor shall be agreed upon from employer or representative of the enterprises/estabishments.

10.3 The entitlement of medical care benefits and daily allowance are valid in a qualifying period of 12 (twelve) months starting from the first day of encountering health problems.

Article 11

11.1 The health prevention services provided by the National Social Security Fund shall be regulated by Prakas of the Minister of Ministry of Labour and Vocational Training with the proposal of the NSSF Governing Body.

11.2 Types of excluded services, as stipulated in Article 4 in this Prakas, shall be revised by Prakas of the Minister of Ministry of Labour and Vocational Training with the proposal of the NSSF Governing Body.

11.3 The List of Chronic Diseases, as set forth in Article 5 in this Prakas, shall be regulated by Prakas of the Minister of Ministry of Labour and Vocational Training with the proposal of the Board of Director of NSSF.

11.4 Rehabilitation service as set forth in Article 3, point A.6 in this Prakas, shall be regulated by Prakas of the Minister of Ministry of Labour and Vocational Training with the proposal of the Board of Director of NSSF.

11.5 For the enterprises/estabishments that National Social Security Fund doesn’t register in Health Care Scheme shall keep on implementing the Collective Labour Agreement or its internal regulation in compliance with the Provisions of the Labour Law until the official registration from the National Social Security Fund.
Article 12

Prakas No. 010/14 LV/PrK., dated 17 January 2014, and any regulations contrary to this Prakas shall be abrogated.

Article 13

NSSF Executive Director, employers, and workers shall have the duty to implement this Prakas respectively from the signed date.

Phnom Penh, 17th March 2016

Minister

(Signature and Seal)

Ith Sam Heng

Receiving Places:

- The Office of the Council of Ministers
- General Secretariat of the Royal Government
- The Cabinet of Samdech Akka Moha Sena Padei Techo Prime Minister
- The Cabinet of Samdech, His/Her Excellency, and Deputy Prime Minister
- Ministry of Economy and Finance
- Relevant Ministries
- Municipal Hall and Provincial Halls “For Information”
- All organizations under the Ministry “For Implementation”
- Employer Association and the Garment Manufacturers Association in Cambodia
- All Union Federation “For Dissemination”
- All Medias “For Dissemination”
- Gazette
- Documents and Archives