

Your family



This section deals with the main questions relative to your family: matrimonial regimes, marriage, birth, death...

The matrimonial regime may vary depending on your case. In fact, if your spouse is Moroccan, the Code of the Moroccan Family (Moudawana) is applied. Otherwise, it is your common national law (if you have the same nationality) or your respective national laws (if you have two different nationalities) which are applied. Divorce and inheritance issues follow the same logic.



This code has revolutionized the legislative and social perception of the Moroccan family and reflects a desire and a determination of the society to modernize the Kingdom and consolidate its achievements, particularly in the field of equality between men and women and the consecration of the sense of responsibility and citizenship.

The Moudawana has especially helped to restore the balance within the Moroccan family. Co-responsibility within the couple is one of its main achievements: the family is placed under the joint responsibility of the two spouses.

In this context, women fully enjoy their rights at the same level as men. They must make decisions with their husbands about family matters in the frame of an agreement.

What you need to REMEMBER :

The Mudawana was reformed and announced by King Mohammed VI and entered into force in 2004, revolutionizing women's status within the family. The main changes adopted in the framework of the Moudawana are:

- Placement of the family under the joint responsibility of the woman and the man (instead of the man only);
- Increasing the legal age of marriage for women from 15 to 18;

- Restriction of the conditions authorizing polygamy;
- Possibility for the woman to marry without consent of her guardian;
- Repudiation and divorce can be done on the initiative of women and are subject to a judicial supervision;
- Possibility of sharing properties between married couples;
- Recognition of sexual harassment as a misconduct punishable by law;
- Protection of the child's right to recognized paternity if the marriage is not formalized by a contract for reasons of force majeure;
- Possibility for a woman married to a foreigner to make her children benefit from Moroccan nationality.

The Moudawana applies to all Moroccans with the exception of Jews (subject to a personal Moroccan Hebrew status). It is only applied in your relationship with a Moroccan person.



You may find the Family Code on the website:

www.adala.justice.gov.ma

► **Marriage in Morocco passes through different stages and procedures**

If you want to get married in Morocco, there are different steps to take and a series of procedures to follow. These vary depending on your nationality and the one of your spouse (Moroccan or non-Moroccan). It also depends on your confession (Muslim or not).

The procedure for your marriage must also be initiated with both the Moroccan authorities and your Embassy/Consulate authorities.



✓ If your spouse is Moroccan

In order to start a mixed marriage, you need a permit that you can obtain by preparing an application and submit it at the Secretariat of the Division of Justice of the Family. The file differs slightly depending on whether it is a wedding between a Moroccan man and a non-Moroccan woman or a wedding between a Moroccan woman and non-Moroccan man.



For more information on the application and the steps to follow in order to obtain the wedding license with a Moroccan partner, please visit the section "family" on the website www.service-public.ma



In Morocco, as in other Muslim countries, it is forbidden for a Muslim woman to marry a non-Muslim man. It is the same for the marriage of a Muslim man with a non-Muslim woman unless she is among the people of the Book (Christian or Jewish)

✓ If you and your future spouse are Muslim

The family judge can give you permission to establish a marriage license, provided that you present the relevant texts regulating marriage in your home country. The copies of these texts must be certified by the competent authority.

✓ If you and your future spouse are not Muslim

You must contact the Consulate or the Embassy in your respective countries so that they can take care of the procedure.

► Birth & Death

You are required to register your new-born child in the register of the Moroccan civil status within the legal deadline (30 days) before declaring the birth to your Embassy or Consulate.

Special provisions are made if you are a man married to a Moroccan woman.



For more details, please visit the section "What if ..." on the website: www.service-public.ma

Whenever a child is born, the mother can benefit from a maternity leave of a duration of 14 weeks which is paid by the "Caisse Nationale de Sécurité Sociale (CNSS)" to the employer. The father is entitled to a leave of three days.

If one of your family members dies, you are required to make the declaration of death at the Civil Registry at the place where it occurred, within a period of 30 days.



For more details, please consult the section "How to proceed if ..." on the website: www.service-public.ma

► **The residence of your foreign spouse and family reunification**

It is possible to reunify with your spouse and minor children (if you receive refugee status, you can reunify with you children until the year following the age of majority). They would obtain their residence card or registration card with the mention "visitor" or "family reunification" as long as you have yours.

Specific provisions are made in case your spouse is Moroccan.

If you have a residence card, you will need to present some papers to go through the family reunification procedure and bring your family members.



For more details on the procedure of family reunification, please refer to the section "Foreigners in Morocco" on the website: www.service-public.ma

Your health



In Morocco you can have access to several services related to your health and the health of your partner(s) and your children.

This section helps you to assimilate your right of access to health care services. It also presents you healthcare and hospital infrastructures existing in Morocco and eventually gives you a better understanding of the welfare regime.

► Access to healthcare is a guaranteed right in Morocco

In 2008, the Ministry of Health issued a circular on the right of access to healthcare for all migrants. Since 2011, the Rules of Procedures in Moroccan hospitals, which are adopted by the various departments of the Ministry of Health, also state that foreigners, regardless of their status, are admitted and taken care of the same way Moroccan citizens are:

"Foreign patients are admitted regardless of their status, under the same conditions as nationals. The terms of payment are not different as well unless there are any agreements between Morocco and the patient's country of nationality."
"(Article 57 - Rules of Procedures in Moroccan hospitals)

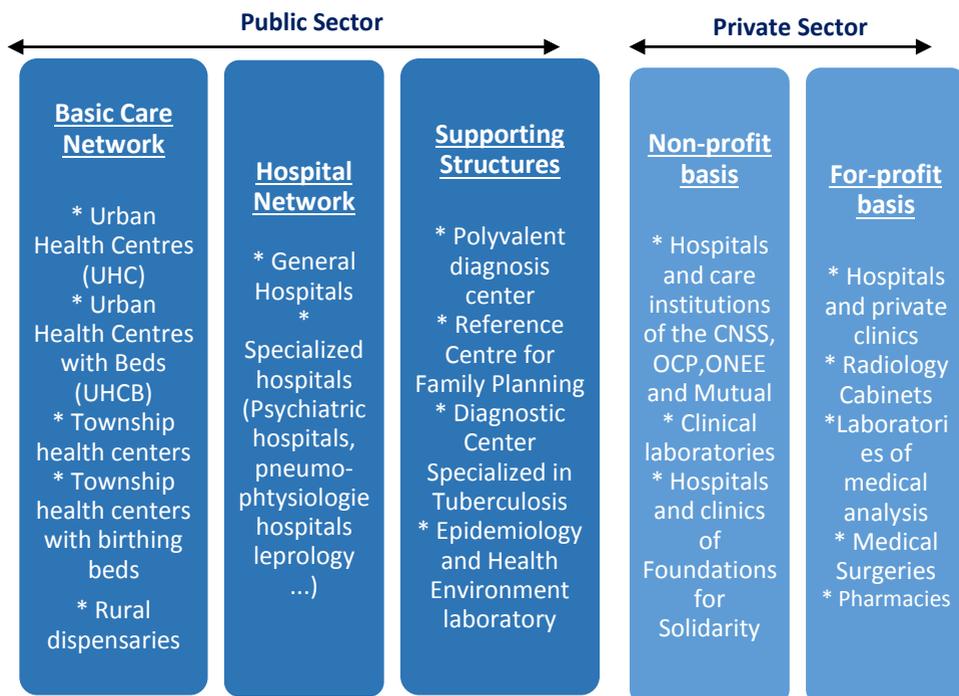


Since 2002, Morocco has admitted several immigrants, including illegal immigrants, in some programs of the Ministry of Health (tuberculosis, malaria, national strategic plan to fight against AIDS ...)

► Various health care services and health facilities structured by fields of activities

Morocco proposes a diversified health care supply and has a set of infrastructure and resources to ensure the administration of health benefits and services.

The offer is organized as follows:



Hospital infrastructures are classified into three levels according to their field of action and the offered services.

Level	Health Facilities	Specialties
1st Level	Local hospital	Present in cities with at least 20,000 inhabitants. In addition to the emergency department, it provides basic disciplines such as: obstetrics, pediatrics, general medicine and general surgery.
	Provincial Health Center (PHC)	A PHC consists of one or more hospitals which can be general or specialized. In addition to basic services, it provides health care, trauma services, orthopedics, ophthalmology, otorhinolaryngology, maxillofacial surgery, dentistry, gastroenterology, cardiology, nephrology, psychiatry and pneumophthisiology.
2nd Level	Regional Health Center (RHC)	In addition to the services available in a CHP, a RHC provides services in the following specialties: urology, neurosurgery, burn care, nephrology, rheumatology, neurology and hematology.
3rd Level	University Health Center (UHC)	A UHC have an academic vocation and offer all medical specialties and highly specialized services. There are 5 UHC nation-wide (Rabat, Casablanca, Marrakesh, Fez and Oujda). 2 other UHC are expected in Agadir and Tangier.



The location of health facilities by region and province is available on the website: www.cartesanitaire.sante.gov.ma/offresoins/National.aspx

There are different ways of using the services and benefits offered in Moroccan hospitals:

- Either hospitalization or ordinary admission or emergency;
- Health and diagnostic services outside the hospital;
- Specialized Consultations made outside the hospital;
- Consultations and emergency care;
- Rehabilitation services and professional readjustment.

The conditions of use of hospital services differ from one mode of admission to another.



For more information on the conditions of use of public hospital services and benefits, please refer to the third chapter of the Internal Regulations of hospitals.

Health care in basic health care facilities is free. In hospitals, some benefits are chargeable.



For more information on fares for paid services in public hospitals, please visit the Regulations section in the website of the Ministry of Health: www.sante.gov.ma

► Social security system

The welfare system covers employees in public and private sectors. It also covers their families in case of sickness, maternity, disability, old age, survival and death.



Since 2005, membership in a basic medical coverage called Mandatory Health Insurance -MHI became mandatory via the National Health Insurance Fund (National Fund of Social Welfare Organizations -CNOPS for employees in the public sector and the National Fund of Social Security- CNSS for employees in the private sector).

Access to health services is possible after 55 days of membership.

The range of services is wide and includes:

- Acts of general medicine and medical/surgical specialties;
- Pregnancy and childbirth care;
- Biomedical analyzes;
- Radiology and Medical Imaging;
- Optical care;
- Oral care;
- Paramedical acts.

For work accident and occupational disease insurance, companies must subscribe to an insurance policy on behalf of their employees with Insurance companies.

It is to mention that AMO covers the employee as well as his spouse and his unmarried dependent children who are aged less than 21 years. The choice of doctor and health center is free.

Mutual Membership is not free. The employee may contribute to other social securities including from private insurers.

Furthermore the "Medical Assistance Scheme" RAMED was also implemented by the Government.

Based on the principles of social assistance and national solidarity for Moroccans in need, this regime allows to benefit from basic medical coverage that provides free health care and medical services available in public hospitals, health centers and health services in case of emergency or hospitalization.

This scheme should be extended to migrants and refugees, who do not have medical coverage in their country of residence.

Concerning family allowances , the amount is uniform. It is the same for all employees , regardless of their income. Family allowances are paid monthly and concern up to 6 dependent children:

- 200 DH per child for the first 3 children;
- 36 DH for the following 3.

Family allowances are paid for children until they reach 12 years old. However, these benefits are always granted beyond that age in the following cases:

- For children who are up to 18 years old, if they are apprenticed;
- For children who are up to 21 years old, if they pursue their studies in Morocco or abroad;
- For children affected by disabilities or incurable illness and who cannot carry out lucrative activities permanently.



Care, medicines and medical devices covered by the mandatory social protection regime are available on the website of the National Agency of Health Insurance: www.anam.ma



Morocco has signed and ratified bilateral social security agreements with several countries: Algeria, Belgium, Canada, Denmark, Egypt, France, Libya, Luxembourg, Netherlands, Portugal, Quebec, Romania, Sweden and Tunisia.

Other agreements were signed but they're still not ratified, with Italy (Signature: February 18th, 1994) and the United Arab Maghreb (Signature: March 10th, 1991)

In the case of Senegal, social security is included in the framework of the establishment agreement, signed in Dakar on March 27th, 1964 and ratified in December 22nd, 1965 (cf the Official Bulletin).

The texts of the bilateral social security agreements are available in the "International Conventions" on the website of the CNSS www.cnss.ma