

## 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)

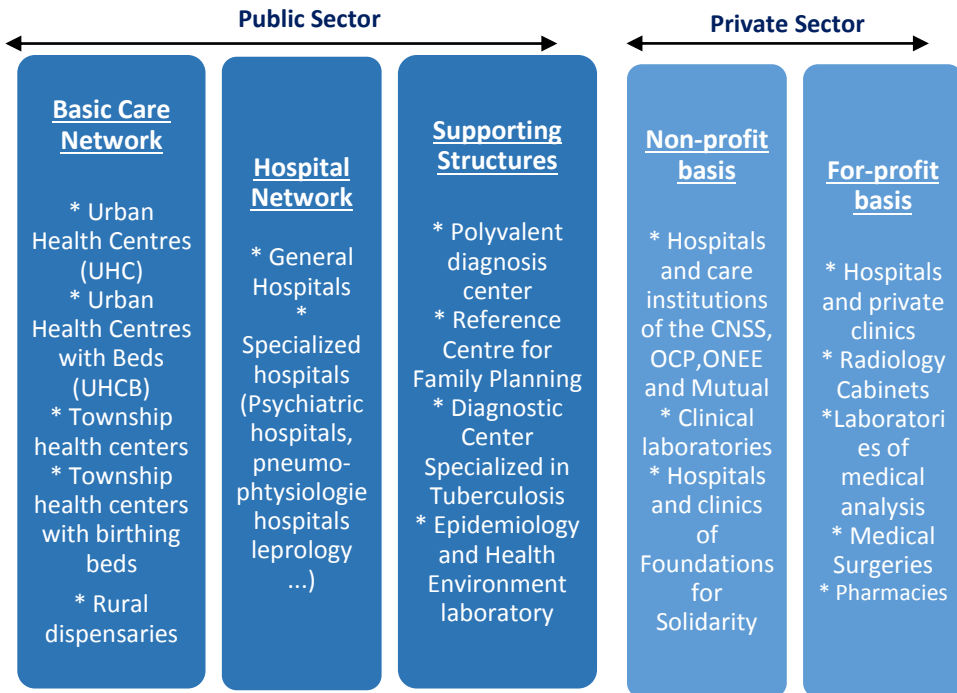


Since 2002, Morocco has admitted several immigrants, including illegal immigrants, in some programs of the Ministry of Health (tuberculosis, malaria, national strategic plan to fight against AIDS ...)

## ► 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
<b>1st Level</b>	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.
<b>2nd Level</b>	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.
<b>3rd Level</b>	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](http://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](http://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](http://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 18<sup>th</sup>, 1994) and the United Arab Maghreb (Signature: March 10<sup>th</sup>, 1991)

In the case of Senegal, social security is included in the framework of the establishment agreement, signed in Dakar on March 27<sup>th</sup>, 1964 and ratified in December 22<sup>nd</sup>, 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](http://www.cnss.ma)