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Important Notice Regarding a Change in Health Insurance Arrangements for Status-less Individuals

On 1.7.2024, the National Health Insurance Regulations (Arrangements for Registration in the HMO and the Provision of Health Services in Israel to Residents Who are Not Insured under the Law) 5784-2024 became valid. The Regulations legislate for the first time the provision of health services in an HMO to status-less individuals. These Regulations replace the medical arrangements for Ukrainians that were provided by way of a "temporary order" that expired on 1.7.2023, and the arrangement for registration of minors under the "Meuhedet Arrangement".

Registering with the Leumit Health Services by the end of the year is critical for minors who are insured under the "Meuhedet Arrangement" whose parents are not from Eritrea, Sudan or Ukraine, and who are not the children of a foreign worker with a valid visa, it will not be possible to register after the end of the year. With regards to minors whose parents are from Eritrea, Sudan or the Ukraine, or children of a foreign worker with a valid visa, after the end of the year it will be possible to register with Leumit Health Services but there will be a six-month waiting period during which only a limited number of medical services will be provided.

What do the regulations include?

The Regulations allow people aged 60 and over as well as minors under the age of 18 to register with Leumit Health Services.

Who is eligible to register?

- 1. Minors whose parents are residents in Israel who arrived from Eritrea, Sudan or the Ukraine.
- 2. Minors with one parent who arrived from Eritrea, Sudan or the Ukraine and whose other parent resides in Israel with a visa and permit under the Entry into Israel Law, pursuant to the visa and permit being valid.

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- 3. Minors whose parents are residents in Israel who arrived from Eritrea, Sudan or the Ukraine, one of whom received a temporary residence permit under Entry into Israel regulations, and application was submitted for the minor to obtain a residency permit under the Entry into Israel Regulations.
- 4. Minors who are not Israeli residents, who were registered with the Meuhedet arrangement until now and were not removed from it, who are not Sudanese, Eritrean or Ukrainian, or children of a foreign worker with a valid visa, are eligible to register with Leumit. This, pursuant to their having been registered with Leumit Health Services until the end of the year and did not accrue a financial debt to Meuhedet HMO as part of the previous arrangement, or pursuant to them having paid their debt to Meuhedet. Since, as specified, registration will only be possible for persons who registered by the end of the year, you must register with Leumit by the end of the year.
- 5. Minors who were born in Israel to a mother who is a foreign worker for as long as her visa is valid.
- 6. Adults over the age of 60 who arrived in Israel from Eritrea, Sudan or the Ukraine.
- 7. Minors or adults over the age of 60 who are not residents of Israel who were removed from their homes by the Ministry of Welfare and who are residing in out-of-home placements.

How to register?

In order to register, you must come to a branch of the Leumit Health Services with an official ID card (passport or permit according to the Entry into Israel Law), as well as an internal Muehedat ID number for those who are in the Meuhedet Arrangement. The submission of the application is conditional on the applicant's signing an agreement that the eligibility will be reviewed by the Population Authority, and on consenting to the transfer of the information from Meuhedet.

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With regards to newborns who are not recognized with the Population and Immigration Authority, the parents must contact the Population and Immigration Authority to register and receive a "live birth certificate" and, together with the "certificate", contact Leumit Health Services.

In any case, there is no longer any need to arrive at the district health office to register for the insurance arrangement with Leumit Health Services.

Newborns, and anyone not registered with Meuhedet, can already register and receive service from Leumit Health Services. Anyone insured in the Meuhedet Arrangement can register during this stage with Leumit, and the service at Leumit will be provided commencing on 1.11.24. Until then, Meuhedet will continue to provide service.

What is the cost of registration?

Registration costs NIS 320 per month health insurance premiums for adults over 60 and NIS 140 per child, and the amount must be paid to the HMO in cash, credit card, standing order, by the 10th of each month.

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Frequently asked questions

- 1. Question My wife and I are 65 years old from Eritrea. How much must we pay per month for insurance with Leumit Health Services?
 - Answer The monthly cost for two adults will be NIS 640 per month.
- 2. Question We are parents to four children from Sudan. How much must we pay for medical insurance with Leumit Health Services?
 - Answer The cost per minor is NIS 140 per month, the monthly cost for four children will be NIS 560 per month.
- 3. Question Can anyone over the age of 18 and under the age of 60 register with the HMO? Answer No. The insurance arrangement applies to the 0-18 and over 60 age groups.
- 4. I am from the Ukraine and am over 60 years of age. I receive service from Leumit Health Services under the Temporary Order. Will the medical insurance continue?
 Answer The medical insurance continues and will now be provided by virtue of the regulations, but you must register for the new arrangement at Leumit branches and arrange payment with the HMO in order to continue receiving health services.
- 5. Question I am 45-year-old male from the Ukraine and have, until now, received services through Teerem under the Temporary Order. Will the medical insurance continue?

 Answer- No. Eligibility for medical insurance under the Temporary Order has ended.
- 6. Question How is registration carried out?
 - Answer You must come to a branch of the Leumit Health Services with an official ID card (passport or permit), as well as an internal Muehedat ID number for those who are in the Meuhedet Arrangement and sign an agreement for the transfer of information from Meuhedet and for a review of eligibility with the Population and Immigration Authority. Once Leumit reviews eligibility with the Population Authority, the registration will take place.

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7. Question - I gave birth to a new baby. How can I register him?

Answer - Go to the Population and Immigration Authority with the Certificate of Live Birth form and register the newborn with the Population Authority and receive a copy of the Certificate of Live Birth. Then go to Leumit Health Services to register there. The HMO will review the details with the Population and Immigration Authority and then perform the registration. Do not arrive at the district health office.

- 8. Question I am a 59-year-old male from Sudan. When can I register?
 Answer At the end of the qualification period, persons aged 59.5 and older can register with the HMO and receive all services from the age of 60 or register once you turn 60 and receive some of the services for six months, after which you can receive all of the services.
- 9. Question What happens if I do not pay the premium on time? Answer - Failure to pay the premium on time will create a debt to Leumit, and following a certain period of delay in payment, will even affect your eligibility for health services, and with regards to children who are not Ukrainian, Sudanese or Eritrean, and who are not children of foreign workers with a valid visa even to termination of eligibility.
- 10. Question I arrived in Israel before 7.1.2024. When can I register at the HMO and which services will I be eligible to receive?
 - Answer You can register right now. If you register by 1.1.25, you will be eligible to register with the arrangement and receive all services from the time of registration. If you register after 1.1.2025, you will only be eligible for some of the services for a period of six months, during which you will still be required to pay special premiums, after which you will be eligible to receive all services subject to the continued payment of the premiums.

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11. Question - I arrived in Israel after 7.1.2024. When can I register?

Answer - Registration can take place 24 months after the date of entry. After this period, there is a six-month period in which you must pay a special premium and during this period, you will be eligible to receive only some of the services. Afterwards, you will be eligible to all services subject to continued payment of the premium.

Questions about the transition from the Meuhedet arrangement to Leumit

- 1. Question We are a family from Eritrea. We have three children in Meuhedet and are interested in remaining with Meuhedet?
 - Answer For the time being, you can still receive services from Meuhedet until 1.11.2024. After which, you will be unable to receive services from Meuhedet. In any case, it is important that you register with Leumit. If you are not Ukrainian, Eritrean or Sudanese, or if you are a foreign worker with a valid visa, you will be unable to register after 31.12.24. Even if you belong to one of the aforementioned groups, it is important to register before 31.12.24 so that you do not have to wait six months to receive full services from Leumit.
- 2. Question We are parents from Nigeria and both of our children are currently with Meuhedet. Are we eligible to transfer to Leumit Health Services?
 - Answer The Regulations allow anyone who was registered with the Meuhedet Arrangement to join Leumit Health Services by 31.12.2024, even if they are not eligible to join the Regulations and pursuant to them having no debt to Meuhedet. After 31.12.2024, only persons specified in the Regulations can register with Leumit Health Services.
- 3. Question Due to debts to Meuhedet, my child was removed from the Arrangement. Do I need to contact the District Health Office to obtain renewed approval of eligibility?
 Answer No. If you are eligible to register under the Regulations, you must simply arrive at Leumit and register there.

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