

for Cooperative Health Insurance was established by the government in 1999 [19]. No information is available yet regarding the cooperative health insurance scheme for the population of Saudi Arabia other than employees and expatriates. Funding health care services is a central challenge faced by the MOH [32]. To meet the growing population demands for health care and to ensure the quality of services provided, the Council While the market for cooperative health insurance in Saudi Arabia started with only 1 company in 2004, it currently involves about 25 companies. The introduction of the scheme is intended to decrease the financial burden on Saudi Arabia due to the costs associated with providing health services free-of-charge. The third phase included employees of all companies in Saudi Arabia as well as domestic workers [14,37]. Only the first stage has been implemented to date, with the cooperative health insurance being implemented gradually in a 3-phase programme to employees of the private sector and their dependants [14,37]. The government is now working systematically to apply the remaining 2 stages—for employees in the government sector and for pilgrims—before they privatize the state-owned health care facilities [14]. In the first stage, the cooperative health insurance was applied for non-Saudis and Saudis in the private sector, in which their employers have to pay for health cover costs. In the final stage, the cooperative health insurance will be applied to other groups, such as pilgrims [36]. The first phase covered companies with 500 or more employees, while the second phase applied to employers with more than 100 workers. The implementation of a cooperative health insurance scheme was planned over 3 stages. In the second stage, the cooperative health insurance is to be applied for Saudis and non-Saudis working in the government sector. The government will pay the cooperative health insurance costs for this category of employee.