

Law No. 65-00 enacting the Basic Medical Coverage Code (AMO)

Reference: Dahir No. 1-02-296 of 25 Rajab 1423 (3 October 2002) promulgating Law No. 65-00 enacting the Basic Medical Coverage Code, supplemented by Framework Law No. 09-21 on social protection

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Practice areas: Employment law, Administrative law

Law 65-00 establishes compulsory health insurance (AMO), based on solidarity and managed by the CNSS for the private sector and the CNOPS for the public sector. Framework Law 09-21 of 2021 extends AMO to self-employed workers and vulnerable persons (AMO Tadamon) and paves the way for the extension of family allowances and pensions to all.

Beneficiaries and benefits

- Coverage applies to employees and pensioners in the public and private sectors, their spouses and dependent children (Art. 2 et seq.).
- AMO covers preventive and curative care, hospitalisation, medicines, laboratory tests and medical devices, according to a basket of care and set reimbursement rates.
- Non-salaried workers have been progressively enrolled since 2021.

Employer's obligations

- The employer registers its employees, withholds the employee share and pays the contributions to the managing body.
- Failure to register deprives the employee of coverage and renders the employer liable for the costs incurred.
- Disputes relating to contributions and benefits fall within the jurisdiction of the competent courts, depending on the nature of the dispute.

Key articles

ART. 2

Basic compulsory health insurance is based on the principles and techniques of social insurance for the benefit of persons engaged in a gainful activity, pensioners, former resistance fighters and members of the Liberation Army, and students.

Points to watch

- Check your AMO entitlements regularly on the CNSS portal: a missing salary declaration suspends coverage.
- Reimbursements are subject to deadlines for submitting claims; keep the original invoices and prescriptions.
- Members of the liberal professions and the self-employed must enrol or face penalties.

Sheet prepared by Maître Mouad Lahfaia, lawyer at the Rabat Bar. 69 Rue Tansift, Apt 6, Agdal, Rabat 10090, Morocco · +212 808-507367 · cabinetlahfaia@gmail.com

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