

Law No. 98-15 on the compulsory basic health insurance scheme for professionals, self-employed workers and non-salaried persons

Reference: Dahir No. 1-17-15 of 28 Ramadan 1438 (23 June 2017) promulgating Law No. 98-15 on the compulsory basic health insurance scheme for professionals, self-employed workers and non-salaried persons

Practice areas: Employment law, Administrative law

Law 98-15 extends compulsory basic health insurance (AMO) to professionals, self-employed workers and non-salaried persons. Managed by the CNSS, it sets out compulsory registration, the flat-rate contribution per category, the basket of care and the rights of dependants, as part of the roll-out of universal social protection.

Registration and contributions

- Registration is compulsory for the categories designated by decree, which also sets the flat-rate income used as the contribution base.
- Contributions are payable monthly; non-payment suspends entitlement to benefits.
- The spouse and dependent children are covered as dependants.

Benefits

- Coverage of preventive and curative care, hospitalisation, medicines and tests, according to the basket of care.
- A qualifying period may be required before entitlement begins.
- Disputes over benefits follow the rules applicable to the managing bodies.

Points to watch

- A break in contributions suspends entitlement, including for dependants: regularise without delay.
- The flat-rate reference income is set by decree and does not necessarily reflect actual income.
- Reimbursement claims are subject to strict filing deadlines.

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

General information document and unofficial English translation. Only the version published in the Official Bulletin of the Kingdom of Morocco is authoritative; the articles cited may have been amended since this sheet was written. Last updated : 13 October 2026.