



Fatwa no. 18017

Q: Could you kindly advise us about the following topics: Firstly: We have a medical center in Tabuk which offers

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medical services for the citizens and others in return for a small amount of money equaling 50 riyals to make the necessary examination for patients, but we want to make a program for low-cost medication for the patients who frequently visit the dispensary all year long as follows: A subscriber only pays a fixed amount determined by the administration which includes medical examination whenever the subscriber wants to have himself examined three times a month during the period of subscription. In addition to the following features: 1- Having a 5% discount on medication. 2 - Having a 15% discount on surgical operations in one of the private hospitals. 3- Having a 20% discount on getting medical analyses and services inside the center. 4- Having a 5% discount on

teeth works. As for the cost of subscription in the program per person, it is 580 riyals, but when the whole family subscribes in the program, they pay 475 riyals yearly per person.

Secondly: A program for following up pregnant women from the first day of pregnancy until the time

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of delivery for 800 riyals including all the necessary medical analyses related to pregnancy during the period of pregnancy and also the frequent visits to the gynecology and obstetrics clinic two or three times a month. In the last month of pregnancy, once a week according to a special timetable which is given to pregnant women with two free follow up visits after delivery to make sure of the mother's health and giving the baby a card for free treatment for one full year at the pediatric specialist clinic. Thirdly: the healthy baby program, and the cost of this program is 490 riyals. It includes examining the child for one year which is the duration for the subscription in the program in addition to a 20% discount on the services offered inside the center such as x-rays, analyses, and simple surgeries and a 15% discount on major operations in one of the private hospitals. It is the right of a child to have himself examined three times a month during the period of subscription.

A: This act is a kind of Commercial Health Insurance which is prohibited, as it is one of the gambling contracts. The amount which a person pays to get a discount for a year, less or more, may be useless if a person does not need the clinic during this period, so he pays that sum and the medical center gains.

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On the other hand, a person may benefit many times more from the money he paid, and in this case the medical center loses. So the one who benefits wins, and the one who does not benefit loses, which is a clear act of gambling according to the Qur'an, as Allah says: ﴿ O you who believe! Intoxicants (all kinds of alcoholic drinks), and gambling, and Al-Ansâb, and Al-Azlâm (arrows for seeking luck or decision) are an abomination of Shaitân's (Satan) handiwork. So avoid (strictly all) that (abomination) in order that you may be successful. ﴾ The money in these transactions is used for deceit and ﴿ The Prophet (peace be upon him) forbade Bay' Gharar (uncertain sale) ﴾ May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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