

# YOUR POCKET GUIDE TO ISRAELI HEALTHCARE

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**Health Advize**

You've done it! You've moved here! That could have happened last week or it could have happened 20 years ago (in my case). But, if you were not born in Israel, figuring out which form you need when, what your rights are and which doctors are out there is definitely a challenge. Here is your startup guide to determining how to navigate through specific healthcare situations in Israel. This information is based on [my 20 years of experience](#) working in the healthcare system both in the United States and Israel, over 10 years of experience conducting health research, as well as my own experiences as a new immigrant and as a mother of five.



## OVERVIEW OF THE ISRAELI HEALTHCARE SYSTEM

Israel uses a socialized medicine infrastructure, which means that every citizen is entitled to healthcare services. **The basic "basket of services" or the "sal" is a list of procedures, medicines, and types of surgeries that are covered by the National Insurance Institute (Bituach Leumi).** The four [kupot holim](#) (health funds) are responsible for delivering these services, for which they are reimbursed by Bituach Leumi. Several services are still directly paid for by Bituach Leumi (meaning they do not go through the kupot.) Those include childbirth. New medicines and procedures are added to the "basket" every year, so you shouldn't assume that if something wasn't covered last year, it still won't be this year. It's worthwhile to check yearly.

There are some procedures and prescriptions that are straightforward and less expensive for the Kupah to perform or prescribe, such as cholesterol medication or x-rays, and therefore **all you will need to receive these services is a referral or prescription from your family doctor.** In the case of special, more costly, procedures, like MRI's, the company which is providing the service (a private company outsourced by the kupah) will ask you for a "hitchayvut" **תובייחחה**, like a promissory note, from the kupah. This form, sometimes called Tofes 17, is a letter from the kupah stating that they know you are receiving the MRI, for example, and they promise to pay the company later. If you do not have this form, you will not be able to have the procedure covered by your kupah as they have no guarantee that the procedure has been recommended by your doctor and will therefore be covered. **Alternatively, you can pay for it out of pocket**, bring the hitchayvut (**תובייחחה**) later, and get your money back. Getting your money back from a private company after the fact really depends on 1) whether the kupah has worked a great deal with this company in the past 2) how experienced the medical secretary is from your kupah branch, in filing out these forms.

**In order to get special medicines subsidized (those not listed in the "sal" ( **לס** )** you must get written permission from the drug committee, "va'ad hatrufot," (**תופורתה דעו**) of the kupah, which is given as a Form 29 Gimel 29 **למיג**. This may take about a month to process (and you may not be successful) so take that into consideration.

## SUPPLEMENTARY INSURANCE

Each kupah has added supplementary insurance which you can receive for an additional monthly fee, basically a mid-range and high-range option in terms of what is covered. Cost is aged-based, so as you get older, the co-pay will increase. Some kupo offer deals where you pay less for each subsequent child added, and some cover some family members for free. You can refer to the links below to see each kupah's payment fee for supplementary insurance.

**Each kupah has two additional supplementary tracks you can choose from. Joining these tracks should depend on:**

- Whether you are single or married
- Whether you have a family history of specific illnesses
- Whether you have a family member with preexisting conditions which would require extensive or unusual testing

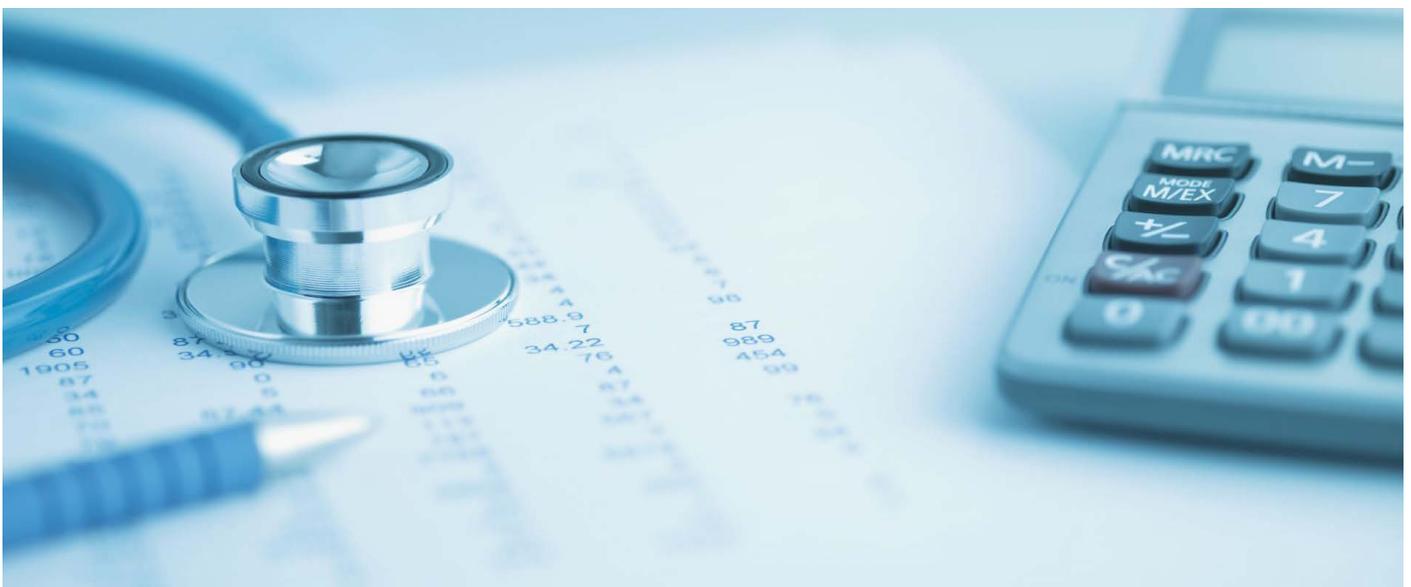
All midlevel plans offer to reimburse you for second opinion consults with experts from outside the kupah.

For a more detailed explanation of this topic, please see our guide: ["Supplementary and Private Insurance in Israel: Is it worth it?"](#)

## NURSING CARE "SIUDI" INSURANCE

This is a separate payment track (this is insurance – it's not for when you are ready for nursing care) where a monthly payment is made in advance toward **long-term nursing care**. It's used if you or a family member become disabled and need in-home nursing help.

Each Kupah is slightly different, but this **insurance ensures you a monthly payment of ~3,500 to 5,000 NIS per month for 3-5 years to cover in-home nursing care**. Here, the payment is aged-based as well, meaning that the older you are, the more each monthly payment will be. The cutoff date to join this plan is age 72. Older olim, who statistically will most likely require long-term care, should seriously consider buying into this insurance if you are under 72 when you make Aliyah.



For more specific information about long-term care in Israel, please see our guide: ["Spending Your Golden Years in Israel."](#)

## Important Reminders

1. **Bring a 3 month supply of all your prescription medications. You will need time to figure out**
  - a. If your medicines are covered by your chosen kupah
  - b. If you will need to get special permission from your kupah for a subsidy
  - c. If you will need to find a replacement medication, or if you may need to take the generic instead of the brand in Israel



2. **If you have any special diagnoses, conditions, etc., bring a clear letter from the physician outlining your diagnosis and treatment plan.** Bring any X-rays or MRI's that may be needed directly to the Israeli provider who will be looking at them. Hospitals, clinics, and specialty clinics are not always linked to the same computer records, even if they are under the same kupah, so don't expect that all of your specialists will have your information.

## Choosing the Right Kupah for You

For concise descriptions of the four kupot, visit the [Nefesh B'Nefesh site](#).  
Choosing the kupah that is best for you is based on three basic factors:

1. **Where do you live?**

**Each geographic area has its stronger and weaker kupot.** For example, Maccabi has many clinics, participating physicians and auxiliary services in the center of the country. In the Jerusalem area, it has less of a presence, although it is working to change that. Leumit, the smallest kupah, serves a larger percentage of the Ultra-Orthodox communities than the other kupot. Meuhedet is the largest kupah in the Jerusalem area. Clalit is the largest kupah in the country, with over 50% of the citizens registered with them. Consider where you intend to live and ask your neighbors which kupah is strongest locally.

**You can move from kupah to kupah.** The forms to do so are available at the post office or online through [Bituach Leumi](#). To do this, you will need to have a valid credit card, and understand written Hebrew. Once you submit the change, call your new kupah one month later to ensure that you have actually been moved. There are many reasons for switching kupot. For example, you may move from a city to a smaller town, and find that only one kupah has a clinic there. Or perhaps you see that your friends are consistently more satisfied with their kupah than you are with yours.

2. **Do you (or a family member) have a preexisting condition (such as diabetes, Crohn's, Parkinsons, MS, or CF) that requires specific and routine treatments?**

This answer trumps all. Look for a good provider for that specific problem (using social media, friends, [Healthadvize](#), etc.) and then choose the kupah with which he or she works.

3. **Do you speak conversational Hebrew?**

**If you do not speak Hebrew, do not go to a kupah in the middle of a very Israeli neighborhood,** even if it is most convenient to your home. If you cannot communicate with the clinic's secretary and nurse, it won't matter if the doctor speaks English. Of course, if you answered yes to question two, then this aspect is less relevant, and you should stick with the best provider.

**Additional Resources (in Hebrew, although you can right click and choose Translate to English when in Chrome or Explorer Browsers)**

A [database](#) of what is covered in the "basket of services" and each kupah's supplementary insurance, listed by procedure or medication name.

[kolzchut](#) : Site with complete listing and guides of citizen rights in health and welfare