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Medical Insurance ♦

No form of gambling is permissible under the Islamic Law. The prevalent method of medical insurance is tantamount to gambling on the ground of its actual consequence; which has turned the benign service of medical treatment into business and trade. In this context the delegates of the Fifteenth Fiqhi Seminar of the Islamic Fiqh Academy have taken the following decisions regarding medical insurance:

- 6.1 Medical insurance, like all other aspects of insurance itself, is based on non-permissible dealings. Therefore, in normal situation medical insurance is not permissible; and in this judgment no distinction could be made between the governmental or private set ups.
- 6.2 If the medical insurance has been done due to any legal compulsion, then there could be possibility of permission. In such a situation, it will be obligatory upon a capable patient to distribute equivalent of the excess amount spent on treatment as compared to the deposited amount in charity without expecting any divine reward on it.
- 6.3 The Islamic alternate of the prevalent system of medical insurance is possible and the simple solution in this regard could be the establishment of such medical institutions by the Muslims, which could treat poor patients while helping them according to their needs.

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