Registration for a Kupat Holim
In order to ease your first steps in Israel, and as part of improved services to new immigrants, you can register for the health fund of your choice following arrival at the Ministry of Aliyah and Integration office at Ben Gurion airport. It is also possible to register for a health fund later at a Postal Bank or through the website of the National Insurance Institute.

General Information

Within the framework of the National Health Insurance Law, new immigrants are eligible for an exemption on National-Health-Insurance premiums during their first half-year in Israel. Eligibility for the exemption commences from the date of receipt of new-immigrant status or eligibility as a new immigrant, and is contingent upon registration for health insurance. New immigrants can also be eligible for an exemption on payments during the second half of the first year following aliyah. The exemption during the second half of the first year is for new immigrants who are not employed and who receive a living subsidy from the Ministry of Aliyah and Integration. In order to receive the exemption during the second half of the first year, apply to the National Insurance Institute.

Note: Registration in a health fund is a required condition in order to receive medical services and for an exemption on payment of National Health Insurance premiums. It is very important to register in a health fund immediately upon arrival in Israel in order to receive medical services as quickly as they are needed. Failure to register is liable to result in unnecessary waits for health care and unexpected expenses.

Health services in Israel are provided by four health funds: Kupat Holim Clalit, Kupat Holim Leumit, Kupat Holim Meuhedet, and Kupat Holim Maccabi.

The Registration Process at the Airport

Upon arrival at the airport, during registration and receipt of documents from a personal absorption counselor, you can also register for the health fund of your choice.

It is recommended to investigate the health funds in advance and choose the fund you prefer prior to arrival. You can also contact friends or relatives from the airport in order to consult with them about the choice of a fund.

During registration at the airport you must specify to the personal absorption counselor the fund you wish to join, as well as the fund in which to register your spouse (spouses may register in separate funds), and in which fund to register any children under the age of 18. Family members over the age of 18 register separately, and present either their own te’udat oleh or that of their parents.

Note that there is no registration fee when registering at the airport.

The Registration Process at a Postal Bank

New immigrants who for some reason do not register at the airport, and who register at a later date can do so through a Postal Bank (Bank HaDoar).
In order to check opening hours and to find the nearest branch, consult the website: [www.israelpost.co.il](http://www.israelpost.co.il)

Bring the following to the Postal Bank:

- **Te’udat oleh**
- **Te’udat zehut** or Authorization of Registration in the Population Registry

During registration at a Postal Bank, you must specify to the clerk the health fund in which you wish to register, in which fund your spouse wishes to register (spouses are entitled to register in separate funds) and in which fund to register any children under the age of 18. Children over the age of 18 register separately, presenting either their **te’udat oleh** or their parents’ **te’udat oleh**.

A new immigrant who is unable to register personally at a Postal Bank (for health or other reasons) can send a representative with power-of-attorney to register on their behalf at a district office of the Ministry of Health. The representative must bring their own **te’udat zehut** as well as that of the person they represent, along with the power-of-attorney and medical authorization. Following presentation of documents, the Ministry of Health provides authorization to register the new immigrant at a Postal Bank. At the Postal Bank the representative provides all required documents and registers the new immigrant.

**Note:** all persons over the age of 18 pay a nominal registration fee at the Postal Bank.

**Registration Procedure on the National Insurance Institute Website**

**Registration through the** website - new immigrants can register for a health fund on the National Insurance Institute website once 3 weeks have passed from the date of aliyah using the link: [https://b2b.btl.gov.il/BTL.ILG.Payments/MaavarKupotCholim.aspx](https://b2b.btl.gov.il/BTL.ILG.Payments/MaavarKupotCholim.aspx)

**Note:** there is no charge for registering through the National Insurance Institute website.

**Registration at a branch of the National Insurance Institute** - new immigrants must register within 90 days from the date of aliyah. Following the 90-day period, registration is at a branch office of the National Insurance Institute, at no charge.

**Completing Registration**

Following registration at the airport or the Postal Bank, take the registration form to the health fund office in order to receive a magnetic membership card. The information of persons who register through the National Insurance Institute website is transmitted directly to the health fund, which issues the permanent membership card and sends it to the new member's home address.

**Note:** new immigrants are responsible for completing registration process. You are not considered a member of the fund until you bring the registration form to the health fund office. Once this is completed, your health insurance entitles you to receive health services at all of your health-fund’s clinics.
Transferring from One Health Fund to Another

It is possible to transfer from one health fund to another twice a year, according to dates determined and publicized on the Ministry of Health website. Transfer procedures are at a Post Office or through the National Insurance Institute website. For more details about transferring health funds, visit the Ministry of Health website under the heading, “Changing HMOs.”

A Person who is Not Registered in a Health Fund

Persons who are not registered in a health fund, and who need health services, must cover the costs themselves. If they are not recognized as a resident of Israel during this period, and then afterwards are recognized as a resident retroactively, they may be eligible for a refund of health-care expenses. In order to clarify eligibility for a refund, consult the National Health Insurance Public Ombudsman of the Ministry of Health.

For inquiries in writing: The National Health Insurance Public Ombudsman, the Ministry of Health
39 Rehov Yeremiya, Jerusalem, 9101002 ........................... 02-5655969
call.habriut@moh.health.gov.il

“Kol HaBriut” Telephone Information Service ............................. 08-6241010, • 5400
Operates in English, French, Russian, Hebrew, Amharic, and Arabic

For more information, consult with a personal absorption counselor at the nearest branch or district office of the Ministry of Aliyah and Integration: or visit the Ministry of Aliyah and Integration website: www.klita.gov.il