



The first question of Fatwa No. (9580)

Q 1: As students in the USA, the embassy insures medical treatment for every student (through insurance), i.e. the embassy pays an insurance company a certain sum of money for each student. Thus, every student has his own health insurance card. What is your opinion on this, bearing in mind that treatment costs are

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exorbitant. Moreover, there are some very poor Muslims who study or live in the USA who may sometimes be infected with dangerous diseases whose treatment is so exorbitant that they cannot bear the hospital costs and there is no one who can bear such costs on their behalf. In such a case, may we help them through letting them go to the hospital using our health insurance card or, should we leave them helpless? I will give you an example of exorbitant costs: one person is billed more than 4,000 dollars for staying in a hospital under care for one week.

A: First, health insurance falls under commercial insurance which is prohibited. **Second**, giving a health insurance card to an unregistered person to be treated is forgery and lying which is impermissible. However, you may help him by giving him some of your own money according to your capacity. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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