



On approval of the Rules for the use of lump-sum pension payments for treatment

Unofficial translation

Order of the Minister of Healthcare of the Republic of Kazakhstan dated February 15, 2021 No. ҚР ДСМ-18. Registered with the Ministry of Justice of the Republic of Kazakhstan on February 17, 2021 No. 22226.

Unofficial translation

In accordance with subclause 60-1) of Article 7 of the Code of the Republic of Kazakhstan “On Public Health and Healthcare System”, **I HEREBY ORDER:**

Footnote. The preamble as amended by the order of the Ministry of Health of the Republic of Kazakhstan dated 09.04.2025 № 33 (shall come into force ten calendar days after the date of its first official publication).

1. To approve the attached Rules for the use of lump-sum pension payments for treatment.
2. Department of Medical Care Organization of the Ministry of Health of the Republic of Kazakhstan in accordance with the procedure, established by the legislation of the Republic of Kazakhstan, shall ensure:
 - 1) state registration of this order with the Ministry of Justice of the Republic of Kazakhstan;
 - 2) placement of this order on the Internet resource of the Ministry of Healthcare of the Republic of Kazakhstan;
 - 3) within ten working days after the state registration of this order with the Ministry of Justice of the Republic of Kazakhstan, submission to the Legal Department of the Ministry of Healthcare of the Republic of Kazakhstan, of information about implementation of measures, specified by subclauses 1) and 2).
3. Control over execution of this order shall be entrusted to the supervising Vice Minister of Healthcare of the Republic of Kazakhstan.
4. This order shall be enforced from the date of its first official publication and shall apply to relations arisen from January 1, 2021.

*Minister of Healthcare
of the Republic of Kazakhstan*

A. Tsoy

“APPROVED”

Minister of Labor and Social Protection
of the Republic of Kazakhstan

_____ S. Shapkenov

“APPROVED”

Chairman of the Agency

of the Republic of Kazakhstan
for Regulation and Development
of Financial Market

_____ M. Abylkassymova

Approved by the order of the
Minister of Healthcare
of the Republic of Kazakhstan
dated February 15, 2021
№ ҚР ДСМ-18

Rules for the use of lump-sum pension payments for treatment

Chapter 1. General provisions

1. These Rules for the use of lump-sum pension payments for treatment (hereinafter referred to as the Rules) have been developed in accordance with subclause 60-1) of Article 7 of the Code of the Republic of Kazakhstan “On Public Health and Healthcare System” (hereinafter referred to as the Code), Article 220 of the Social Code of the Republic of Kazakhstan (hereinafter referred to as the Social Code), and determine the procedure for the use of lump-sum pension payments for treatment.

Footnote. Clause 1 as amended by the order of the Ministry of Health of the Republic of Kazakhstan dated 09.04.2025 № 33 (shall come into force ten calendar days after the date of its first official publication).

2. In these Rules the following definitions shall be used:

1) recipient – an individual who uses his/her lump-sum pension payments and/or lump-sum pension payments of their wife (husband) and (or) close relatives for medical treatment in accordance with the procedure provided for by these Rules;

2) A specialized medical professional – a healthcare worker with a higher medical education who holds a certificate in the field of healthcare.;

3) lump-sum pension payment – an amount of pension savings, formed at the expense of mandatory pension contributions and (or) mandatory occupational pension contributions, withdrawn by the contributor (recipient) from the Unified Accumulative Pension Fund (hereinafter referred to as the UAPF) in order to improve housing conditions and (or) pay for treatment, in the manner, established by the Social Code;

4) special accounts for lump-sum pension payments (hereinafter referred to as the special account) – a current bank account opened by the recipient of lump sum pension payments from an authorized operator, determined by the Government of the Republic of Kazakhstan for crediting lump sum pension payments from UAPF in order to improve housing conditions and (or) pay for treatment;

5) treatment – a set of medical services aimed at eliminating, halting, and(or) alleviating the course of a disease, as well as preventing its progression;

6) close relatives - parents (parent), children, adoptive parents, adopted children, brothers and sisters of the full and half blood, grandfather, grandmother, grandchildren;

7) medical information system – an information system that provides electronic management of healthcare entities' processes;

8) medical organization - a healthcare organization, the main activity of which is the provision of medical care;

9) applicant – a contributor (recipient) claiming lump sum pension payments from UAPF in accordance with the Social Code;

10) authorized operator – a legal entity (legal entities) determined (determined) by the Government of the Republic of Kazakhstan, performing (performing) opening and maintaining special accounts for lump-sum pension payments from UAPF in order to improve housing conditions and (or) pay for treatment, to which UAPF transfers lump-sum pension payments from pension savings formed from mandatory pension contributions;

11) electronic digital signature (hereinafter referred to as the EDS) – a set of electronic digital symbols created by means of electronic digital signature and confirming reliability of an electronic document, its belonging and invariability of its content.

Footnote. Clause 2 as amended by the order of the Ministry of Health of the Republic of Kazakhstan dated 09.04.2025 № 33 (shall come into force ten calendar days after the date of its first official publication).

Chapter 2. Procedure for the use of lump-sum pension payments for treatment

3. To use lump-sum pension payments for medical treatment, the applicant or their legal representative shall independently obtain information from the Unified Pension Fund (UPF) about the amount of pension savings from mandatory pension contributions that are available for withdrawal for the purpose of payment for medical treatment.

Footnote. Clause 3 as amended by the order of the Ministry of Health of the Republic of Kazakhstan dated 09.04.2025 № 33 (shall come into force ten calendar days after the date of its first official publication).

4. An applicant or their legal representative, using EDS shall log in to the Internet resource of an authorized operator and opens their personal account, in which the applicant shall fill out an electronic application for a lump-sum pension payment for treatment (hereinafter referred to as the application for payment) indicating the amount in accordance with clause 4 of Article 224 of the Social Code and the purposes of use, which the applicant certifies with their EDS.

Footnote. Clause 4 as amended by the order of the Ministry of Health of the Republic of Kazakhstan dated 09.04.2025 № 33 (shall come into force ten calendar days after the date of its first official publication).

5. When the recipient of lump-sum pension payments is a spouse and/or close relative, the parties shall conclude an agreement on the assignment of lump-sum pension payments in the

recipient's personal account, which shall be certified by their electronic digital signatures with the attachment of documents confirming marriage (matrimony) or kinship.

The recipient may use lump-sum pension payments for the treatment of minor children to provide medical services paid for from lump-sum pension payments according to Appendix 1 to these Rules.

Footnote. Clause 5 as amended by the order of the Ministry of Health of the Republic of Kazakhstan dated 09.04.2025 № 33 (shall come into force ten calendar days after the date of its first official publication).

6. Information about the application for payment registered with the authorized operator is received by UPSF within 2 (two) working days as part of an electronic notification, in the manner established by the relevant agreement concluded between UPSF and the authorized operator.

7. UPSF, within 5 (five) working days from the date of receipt of the electronic notification from the authorized operator, transfers the amount of the lump sum pension payment to the authorized operator, which credits it to the applicant's special account opened by the authorized operator.

8. In case of assignment, the lump-sum pension payments shall be transferred from the applicant's special account to the recipient's special account within 5 (five) working days.

9. The recipient or their legal representative, after the funds have been deposited into the special account designated for the receipt of medical services, shall select a medical organization, including a foreign one, and shall apply to the medical organization at their place of attachment to establish the requirements set forth in clause 3 of Article 220 of the Social Code, by submitting an application for the issuance of a conclusion by the Medical Advisory Commission (hereinafter – MAC), attaching a copy of the recipient's identity document and the conclusion of the specialized medical professional.

Footnote. Clause 9 as amended by the order of the Ministry of Health of the Republic of Kazakhstan dated 09.04.2025 № 33 (shall come into force ten calendar days after the date of its first official publication).

10. To issue a conclusion, a medical commission is created by order of the head of the medical organization. The total number of members of the medical commission is an odd number, at least three doctors. The composition and number of members of the medical commission are approved by order of the head of the medical organization.

11. The activity of the MAC shall be carried out in accordance with the order of the Minister of Health of the Republic of Kazakhstan dated April 7, 2022 № KP ДСМ – 34 “On approval of the Regulation on the activities of the medical advisory commission” (registered in the Register of state registration of regulatory legal acts under № 27505).

When providing dental services, the MAC shall study the conclusion of the specialized medical professional, submitted medical documents and shall issue a MAC conclusion in the form 026/y, according to the Order of the Acting Minister of Health of the Republic of

Kazakhstan dated October 30, 2020 № ҚР ДСМ-175/2020 "On approval of forms of accounting documentation in the field of healthcare, as well as instructions for filling them out" (registered in the Register of state registration of regulatory legal acts under № 21579) (hereinafter referred to as the Order).

When providing dental services, the MAC includes a dentist who studies the provided treatment plan, consisting of two stages, X-rays before and during treatment, checks for a license for medical activities of the dental organization and prepares a conclusion for the MAC.

When receiving dental services with implantation, the recipient or their legal representative shall receive a conclusion from the MAC in two stages: before treatment and before the final installation of orthopedic structures.

When receiving dental services without implant surgery during the prosthetics procedure, the recipient or their legal representative receives the MAC conclusion in two stages: in the case of fixed dentures - before the start of prosthetics and before the fixation of fixed dentures at the fitting stage, in the case of removable dentures - before the start of prosthetics and before the installation of removable dentures.

Footnote. Clause 11 as amended by the order of the Ministry of Health of the Republic of Kazakhstan dated 09.04.2025 № 33 (shall come into force ten calendar days after the date of its first official publication).

12. The organizational activity of the medical commission is provided by the secretary of the medical commission. The secretary of the medical commission is not a member of the medical commission and does not have the right to vote when the medical commission makes a decision. The functions of the secretary of the medical commission are performed by the responsible person of the medical organization.

13. The meeting of the medical commission is held in person and (or) via online video conferencing (if the members of the commission are in different regions).

14. The meeting of the medical commission is considered competent with the participation of two-thirds of the total number of members of the commission.

15. The decision of the medical commission is made by a majority vote of the total number of those participating in the meeting of the commission.

16. In case of equality of votes, the decision for which the chairman of the medical commission voted is considered adopted.

17. The basis for issuing a conclusion is medical indications for the provision of medical services paid for by lump-sum pension payments in accordance with Appendix 1 to these Rules.

To receive dental services, the recipient or their legal representative shall submit the documents specified in clause 22-1 of these Rules.

Footnote. Clause 17 as amended by the order of the Ministry of Health of the Republic of Kazakhstan dated 09.04.2025 № 33 (shall come into force ten calendar days after the date of its first official publication).

18. The medical commission no later than 5 (five) working days from the date of the applicant's application makes a decision:

1) on referral of the applicant for treatment at the expense of lump-sum pension payments for medical reasons;

2) on the refusal to refer the applicant for treatment at the expense of lump-sum pension payments, in the absence of medical indications.

19. The responsible person of the medical organization issues the conclusion of the MAC to the recipient or his legal representative and enters it into the medical information system using form 026/y in accordance with the Order, within 2 (two) working days from the date of the MAC meeting for submission to the authorized operator.

Footnote. Clause 19 as amended by the order of the Ministry of Health of the Republic of Kazakhstan dated 09.04.2025 № 33 (shall come into force ten calendar days after the date of its first official publication).

19-1. When providing dental services, the responsible person of the medical organization issues the recipient or their legal representative with the MAC conclusion before and during the receipt of dental services in electronic and/or paper form and enters them into the medical information system in the form 026/y in accordance with the Order, within 2 (two) working days from the date of the meeting of the MAC for submission to the authorized operator.

The recipient or their legal representative sends the MAC conclusions before and during the receipt of dental services and the contract in electronic form to the authorized operator, after which the authorized operator will transfer the lump-sum pension payments to the special account of the medical organization within 5 (five) business days from the date of receipt of the documents from the recipient.

Footnote. Chapter 2 is supplemented with clause 19-1 in accordance with the order of the Ministry of Health of the Republic of Kazakhstan dated 09.04.2025 № 33 (shall come into force ten calendar days after the date of its first official publication).

20. After receiving the conclusion of the MAC, the recipient or their legal representative concludes a contract for the provision of medical services (hereinafter referred to as the contract) with the selected medical organization, including a foreign one, approved by Order of the Minister of Health of the Republic of Kazakhstan № КР ДСМ-170/2020 dated October 29, 2020 “On approval of the rules for the provision of paid services by healthcare entities and a standard form of contract for the provision of paid medical services (assistance)” (registered in the Register of State Registration of Regulatory Legal Acts under № 21559), with further attachment of a scanned version of the agreement, invoice for payment and conclusion of the MAC in their personal account on the Internet resource of the authorized operator.

When signing a contract with a medical organization for the provision of dental services with implantation, a two-stage treatment plan is additionally attached to the contract, indicating the amounts: surgical (implantation, bone augmentation surgery, sinus lifting, and others), taking into account all consumables and superstructure materials; orthopedic, including implant-supported construction. Payment is made in the first stage before surgical treatment and in the second stage before orthopedic treatment.

When providing dental services without implant surgery (prosthetics with removable and non-removable dentures), payment is made in two stages: before the start of prosthetics and before the installation of removable or non-removable dentures.

Footnote. Clause 20 as amended by the order of the Ministry of Health of the Republic of Kazakhstan dated 09.04.2025 № 33 (shall come into force ten calendar days after the date of its first official publication).

21. The authorized operator receives the recipient's conclusions of the MAC through integration with the “Outpatient and Polyclinic Care” information system of the Ministry of Health of the Republic of Kazakhstan in accordance with the list of medical services paid for by lump-sum pension payments specified in Appendix 1.

If the documents provided by the recipient or their legal representative regarding the intended purpose of the lump-sum pension payments are in order, the lump-sum pension payments shall be transferred for their intended purpose within 5 (five) business days from the date of receipt of the documents from the recipient or their legal representative.

When providing dental services, payment from lump-sum pension payments is made in two stages as dental services are provided, in accordance with the treatment plan.

Footnote. Clause 21 as amended by the order of the Ministry of Health of the Republic of Kazakhstan dated 09.04.2025 № 33 (shall come into force ten calendar days after the date of its first official publication).

22. Documents confirming the intended use of lump-sum pension payments to pay for treatment shall be:

1) a conclusion of the MAC according to form 026/y, approved by the Order;

2) an agreement for the provision of medical services concluded between a medical organization and the recipient (with a notarized translation attached in cases where the agreement is drawn up in a foreign language), and (or) an agreement between the seller and the recipient for the purchase of medicines.

The agreement for the provision of medical services concluded between the medical organization and the recipient or their legal representative shall indicate the type of medical services in accordance with Appendix 1 to these Rules, the last name, first name, patronymic (if any), date of birth of the patient (recipient) and the established diagnosis from the conclusion of the MAC.

When receiving medical services abroad, it is allowed to provide a document necessary for payment with details (invoice for payment) and (or) agreement on the provision of

medical services, concluded between the medical organization and the recipient or his legal representative (with the attachment of a notarized translation of documents drawn up in a foreign language).

If the submitted documents correspond to the purposes of use specified in Appendix 1 to these Rules, the recipient or their legal representative shall submit to the authorized operator signed applications for conversion of lump-sum pension payments, in case of receiving treatment abroad - international transfer of lump-sum pension payments.

The authorized operator checks the applications for conversion and international transfer within 3 (three) working days from the date of their submission and transfers lump-sum pension payments for their intended purpose.

Footnote. Clause 22 as amended by the order of the Ministry of Health of the Republic of Kazakhstan dated 09.04.2025 № 33 (shall come into force ten calendar days after the date of its first official publication).

22-1. When providing dental services for dental implantation, the list of documents for obtaining the opinion of the CWC prior to treatment includes the examination plan, panoramic or 3-D radiological images, and the license of the dental clinic. In this case, if 3 months have not passed since the previous implantation, the previous control image is used. If no previous implantation has been performed, a diagnostic radiograph must be provided.

In the case of dental implants, a panoramic or 3-D radiological images after dental implant placement is provided upon receipt of a repeated conclusion from the MAC prior to final placement of the prosthetic structures.

When providing dental services for prosthetics, the list of documents for obtaining a MAC opinion before the start of prosthetics includes an examination plan, panoramic or 3-D radiological images, and the license of the dental clinic.

When obtaining a repeated MAC opinion for the placement of dentures, the following shall be provided: control X-ray - before fixation of fixed dentures at the stage of fitting, photo of the patient with the denture in the patient's oral cavity - before the placement of removable dentures.

Footnote. Chapter 2 is supplemented with clause 22-1 in accordance with the order of the Ministry of Health of the Republic of Kazakhstan dated 09.04.2025 № 33 (shall come into force ten calendar days after the date of its first official publication).

23. If the recipient or their legal representative fails to provide documents confirming the intended use of lump-sum pension payments defined in paragraph 22 of these Rules, the funds shall be returned to the Unified National Pension Fund within 45 (forty-five) working days from the date of receipt on the special account.

When returning lump-sum pension payments previously transferred by the Unified National Pension Fund in national currency to the special current account of the recipient,

when receiving treatment abroad in foreign currency, the authorized operator shall return to the Unified National Pension Fund either the balance of the unused lump-sum pension payment or its balance in national currency, taking into account the exchange rate difference.

Footnote. Clause 23 as amended by the order of the Ministry of Health of the Republic of Kazakhstan dated 09.04.2025 № 33 (shall come into force ten calendar days after the date of its first official publication).

24. Excluded by the order of the Ministry of Health of the Republic of Kazakhstan dated 09.04.2025 № 33 (shall come into force ten calendar days after the date of its first official publication).

25. The use of lump-sum pension payments for treatment shall be carried out in a non-cash way.

26. In case of insufficiency of a part of the amount of lump-sum pension payments for treatment specified in clause 4 of these Rules, the recipient's own funds shall be used.

Appendix 1
to the Rules for the use
of lump-sum pension
payments for treatment

Medical services, paid at the expense of lump-sum pension payments

№	Medical services
1	Treatment of orphan diseases, in accordance with the list, determined by the authorized body in the field of healthcare in accordance with clause 3 of Article 177 of the Code of the Republic of Kazakhstan dated July 7, 2020 “On Public Health and Healthcare System”, including their medication provision as well as diagnostic tests to determine the tactics of treatment
2	Dental services provided in medical organizations located on the territory of the Republic of Kazakhstan (dental prosthetics, implantation)
3	Reconstructive and restorative operations (plastic) in order to correct postoperative scars and congenital malformations, also after a mastectomy
4	Radionuclide and radioiodine therapy
5	Radiosurgical treatments (Gamma Knife, CyberKnife)
6	Proton therapy
7	Ophthalmic services (corneal collagen crosslinking, laser vision correction)

Appendix 2
to the Rules for the use
of lump-sum pension payments for
treatment
Form

Conclusion of the Medical Advisory Commission on sending the applicant for treatment at the expense of lump-sum pension payments № _____ dated " _____ " _____ 20_____

Footnote. Appendix 2 is excluded by the order of the Ministry of Health of the Republic of Kazakhstan dated 09.04.2025 № 33 (shall come into force ten calendar days after the date of its first official publication).

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