

GMS Flash Alert

Immigration

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Bahrain – Health Insurance Required for Dependents' New Residence Permits

Bahrain's Labour Market Regulatory Authority (LMRA) now requires health insurance coverage for dependents applying for new residence permits. The insurance certificate is expected to cover the duration of the primary worker's residence permit. The LMRA requirement applies to dependent residence permit applications for spouses and children.^{1,2}

WHY THIS MATTERS

The requirement adds a document and potential cost for employers and globally mobile employees sponsoring family members in Bahrain. Health insurance may need to be arranged before a dependent residence permit application is submitted, and the policy period may need to align with the primary worker's permit duration. Employers may therefore need to account for the requirement in assignment cost estimates, application timelines, employee communications, and document-collection procedures.

Key Highlights

- **Affected applications:** The requirement applies to new dependent residence permit applications for spouses and children.
- **Insurance certificate:** The application documentation includes a valid health insurance certificate for the dependent.
- **Coverage period:** The insurance coverage is expected to remain valid for the duration of the primary worker's residence permit. For example, a dependent applying for a one-year residence permit would require coverage for at least one year.
- **Insurance provider:** According to the available information, the policy is expected to be issued by a licensed insurance provider in Bahrain.
- **Eligible family members:** The LMRA service pages address residence permit applications for a wife or husband and for children up to age 24.

- **Income threshold:** The expatriate employee's monthly net income, as registered with the Social Insurance Organization, is expected to be at least BHD 400.
- **Fees:** The LMRA service pages list a service fee of BHD 90 and an administrative fee of BHD 5.
- **Processing information:** The listed processing periods are three working days for the LMRA and seven working days for cooperative entities.

KPMG INSIGHTS

In light of the changes, organizations and mobility teams might wish to consider the following:

- Organizations could update Bahrain immigration checklists to include a health insurance certificate for dependents applying for new residence permits.
- Organizations may review assignment policies and family-support benefits to determine whether dependent insurance costs are employer-paid, employee-paid, or covered through an assignment allowance.
- Mobility teams could verify that the policy is issued by a licensed insurance provider in Bahrain and that the coverage period corresponds with the duration of the primary worker's residence permit.
- Mobility teams and HR may communicate the requirement to employees early in the application process so that insurance procurement can be incorporated into application planning.
- Organizations could monitor further LMRA guidance concerning renewal applications and other implementation details.

If assignees and/or their programme managers have any questions or concerns about the scope of the directive, its application and potential impacts, and appropriate next steps, they should consult with their qualified immigration professional or a member of the GMS/People Services team with KPMG in Bahrain (see the Contacts section).

ENDNOTES:

1 Labour Market Regulatory Authority, Kingdom of Bahrain, "[Dependants Residency Permit \(Children\)](#)," updated on 10 September 2026.

2 Labour Market Regulatory Authority, Kingdom of Bahrain, "[Dependants Residency Permit \(Wife/Husband\)](#)," updated on 10 September 2026.

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Contacts

For additional information or assistance, please contact your local GMS or People Services professional* or one of the following professionals with the KPMG International member firm in Bahrain:



Mubeen Khadir
Partner
Tel. +973 3 222 6811
mubeenkhadir@kpmg.com

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