

General Circular pursuant to the Health Insurance Law (No 11 of 2013) of the Emirate of Dubai
General Circular Number 02 of 2020 (GC 02/2020)

Subject of this General Circular	Treatment of Novel Corona Virus (2019-nCoV)
Applicability of this General Circular	This general circular applies to all health insurance market participants this includes all eClaimLink providers
Purpose of this General Circular	To advise the market and all insurers, TPAs, intermediaries and all eClaimlink registered providers on treatment of insurance billing and Novel Corona Virus
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This document replaces	Not applicable
Effective date of this General Circular	Immediately upon publication
Grace period for compliance	None

Preamble

As of January 29th 2020, the first cases of Novel Corona Virus have been publically announced in the United Arab Emirates. At the time of this GC publication, the WHO has not declared the Novel Corona Virus an international epidemic or pandemic. This circular discusses the treatment of the Novel Corona Virus in diagnosed or suspected patients only in the context related to insurance billing and in no way dictates any clinical treatment or pathways, which have and will be communicated and published by relevant authorities.

Objectives of this General Circular

- Official Definition of 2019 Novel Corona Virus
- Advise both payers and providers on the treatment of suspected Novel Corona Virus patients
- Advise both payers and providers on treatment of Novel Corona Virus patients regarding insurance claims
- Share the other relevant circulars and awareness materials

2019 Novel Corona Virus definition

The official definition of the 2019 Novel Corona Virus (2019-nCoV) can be found in 'Appendix A'. This is the official definition and symptoms to be referenced and adhered to.

Suspected Corona Virus Patients

Patients that present symptoms similar to symptoms of the Novel Corona Virus must be treated as regular patients until they are confirmed and diagnosed as 2019-nCoV patients. Any tests required or requested prior to a confirmed diagnosis should be treated as any other case of respiratory infection. Under no circumstances may a payer reject a case referencing point number 12 under Healthcare services outside the scope of health insurance (All healthcare services for internationally and/or locally recognized epidemics) as mentioned in the most current [Essential Benefit Plan table of benefits](#). Any suspected cases should have no co-payments collected by providers and/or billed to insurers.

Confirmed Diagnosed Corona Virus Patients

Patients that have been confirmed and diagnosed with 2019-nCoV, must be treated and isolated as stated in the definition above. Any related claims or charges from the point of confirmed diagnosis required to be covered by the insurers and claimed by providers until further notice. Under no circumstances may a payer reject a case referencing point number 12 under Healthcare services outside the scope of health insurance (All healthcare services for internationally and/or locally recognized epidemics) as mentioned in the most current Essential Benefit Plan table of benefits. Any confirmed cases should have no co-payments collected from providers or billed to insurers.

Various Circulars from relevant health authorities

- [DHA Circular No. 0451](#)
- [DHA Circular No. 0479](#)
- [DHA Circular No. 0356](#)
- [MOHAP Corona Virus Awareness](#)

APPENDIX A



National Guidelines for Enhancing 2019 nCoV Surveillance

Case definition

Patients who meet the following criteria should be evaluated as a suspected case for investigation in association with the outbreak of 2019-nCoV in China.

Clinical Features	&	Epidemiologic Risk
Symptoms of lower respiratory illness (e.g., cough, difficulty breathing) with or without Fever	and	In the last 14 days before symptom onset, a history of travel from China. – or – In the last 14 days before symptom onset, close contact with a person who is under investigation for 2019-nCoV while that person was ill.

Health care providers should obtain a detailed travel history for patients being evaluated with fever and acute respiratory illness. Cases with epidemiological exposure, visit to Wuhan or contact with laboratory confirmed case should be urgently notified to the relevant health department.

Airline Case Definition:

During flights from China

Passenger originating from Wuhan city or other cities, with Fever Cough Throat pain and/or breathing difficulty are to be considered as suspected cases and should be managed accordingly

Cases detected in the Airport Lounge

Passengers in the Airport Lounges with fever cough throat pain and/or breathing difficulty and history of travel from China should be considered as suspected cases. Urgently notify the Airport Medical Centre and coordinate transfer of the patient for isolation and testing.