

**General Circular pursuant to the Health Insurance Law (No 11 of 2013) of the Emirate of Dubai**  
**General Circular Number 2 of 2016 (GC 02/2016)**

Subject of this General Circular	Compliance with minimum benefits for members with special needs
Applicability of this General Circular	This Directive applies to all health insurance companies marketing health insurance plans in the Emirate of Dubai and is for the information of all health insurance claims management companies and intermediaries advising upon or selling such plans
Purpose of this General Circular	To remind all health insurance market participants the minimum benefits standards and market practice for members with special needs
Authorized by	Dr Haidar Al Yousuf, Director Health Funding
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Publication date	19 June 2016
This document replaces	Not applicable
Effective date of this General Circular	Immediately upon publication
Grace period for compliance	Not Applicable

It has been brought to our attention that members of the population with special needs are being refused insurance by various insurance company. This general circular is to remind and clarify all market participants of the existing outlook on individuals with special needs.

**Objectives of this General Circular**

- To remind insurance companies and intermediaries that health insurance companies must provide benefits that meet or exceed those required under the Essential Benefits Plan to individuals with special needs
- To ensure that the special needs population of Dubai is provided with health insurance plans that meet the minimum benefits at the earliest date possible and no later than 30 June 2016
- To control unwelcome practices whereby Medical Insurers are refusing to insure individuals with special needs
- This directive is intended to ensure that members of the population with special needs are eligible to be enrolled in insurance plans and have access to treatment like everyone else.
- Insurance companies are not permitted to decline to quote for any individual with special needs
- Standards Terms, Conditions and exclusions apply.