

General Circular pursuant to the Health Insurance Law (No 11 of 2013) of the Emirate of Dubai
General Circular Number 4 of 2015 (GC 04/2015)

Subject of this General Circular	Request for Expression of Interest (Eoi) in Project "Full Sweep"
Applicability of this General Circular	All insurers holding a Dubai Health Insurance Permit (HIP)
Purpose of this General Circular	To notify insurance company HIP holders of the opportunity to participate in a DHA sponsored initiative to create a centralized platform from which employers and public may purchase health insurance online
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Publication date	13 July 2015
This document replaces	Not applicable
This document has been replaced by	Not applicable
Effective date of this General Circular	Immediately upon publication
Grace period for compliance	Eols must be submitted within 14 calendar days of the publication date

Preamble

We are fast approaching the 31 July 2015 Phase 2 deadline for all companies with between 100 and 1000 employees to have in place health insurance. There then remain only 11 months thereafter for all others to be insured by the Phase 3 deadline of 30 June 2016. This includes all companies with less than 100 employees, domestic workers, spouses and dependents)

DHA wishes to speed up the process and enable the public and smaller employers access to an online platform that will enable them to purchase health insurance easily by means of access to pre-underwritten products

The name of this project is "Full Sweep" in line with the law's intention that all residents of Dubai will have health insurance cover in place by 30 June 2016. This is a project in its early stages of development and we wish to work in partnership with those insurers who wish to join the initiative and provide input to its development

Objectives of this General Circular

- To explain the objectives of Project Full Sweep and the means by which those objectives may be achieved
- To offer the opportunity to insurers holding a Dubai HIP to express their interest in joining the scheme
- To detail relevant deadlines
- To give a high level view of the platform's design

Objectives of Project "Full Sweep"

The larger employer market is traditionally served by the intermediary market but smaller employers and individuals rely upon reacting to direct sales initiatives from insurers or proactively seeking out insurance for themselves.

The primary objective of **Project Full Sweep** is to facilitate the take up of health insurance particularly by the smaller Phase 2 and Phase 3 employers and other Phase 3 constituents in line with the **Dubai Smart City** initiative

We expect that huge numbers will be seeking coverage which provides a significant opportunity for progressive and innovative insurers to secure a significant portion of this market segment

Expression of Interest (Eoi)

We invite all insurers holding the Dubai HIP to submit a formal Eoi before 1800 GST on Monday 27 July. This Eoi must indicate all of the following:

- The willingness of the insurer to offer pre-underwritten health insurance policies online via the isahd portal
- The target market(s) to which this willingness extends and the type of product(s) with indicative premium ranges the insurer intends to make available
- The readiness of the insurer in terms of:
 1. Product availability including pre-underwritten premium rate tables
 2. Where new products are to be developed, the anticipated development time and a “go live” date
 3. Underwriting philosophy for pre-underwritten plans (age ranges, gender, number of lives for group plans, number and type of underwriting questions that would qualify for immediate acceptance and those factors that would prevent immediate acceptance including a clear statement on approach to pre-existing conditions)
 4. Online premium payment facilities

Deadlines

- As stated above, the deadline for submission of the Eoi is 1800 GST on Monday 27 July
- Submissions must be sent to isahd@dha.gov.ae
- Target “go-live date” for the platform is 31 August 2015. Insurers should be able to join the platform from this date
- The window of opportunity for insurers to join the platform will extend only for one calendar month from the actual go live date

Platform design and functionality

- It is intended that the platform will be available through www.isahd.ae
- The facility will offer the ability for consumers to purchase plans in the name of employer sponsors (for employees) or in the name of individual sponsors (for spouses, dependents, domestic workers)
- Each insurer must have a limited range of underwriting questions, satisfactory answers to which will allow the applicant to purchase immediate cover without further underwriting. At this stage we envisage these questions being limited to age, gender, number of lives, occupation, height and weight and pre-existing conditions
- The insurer must have a rating engine available on or via the platform (yet to be decided) which will allow the applicant to view the cost
- The insurer must have full product details and policy documents available to view
- The insurer must have an online payment facility (the detailed functionality to be determined)
- The insurer must have either an online policy schedule and wording download facility or an email delivery mechanism
- The system will automatically update the Member Register so that the insurer will not have to do so

Inclusion of insurers on the platform

The decision to include an insurer on the platform will be decided by DHA based upon the extent to which the product offering meets the objective of allowing the target audience to access affordable online health insurance cover in a simple and efficient manner.