

General Circular pursuant to the Health Insurance Law (No 11 of 2013) of the Emirate of Dubai

General Circular Number 4 of 2016 (GC 04/2016)

Subject of this General Circular	Mandatory deadline for all citizens and residents of Dubai to be insured
Applicability of this General Circular	All citizens and residents in the Emirate of Dubai
Purpose of this General Circular	To clarify the deadline date for mandatory health insurance in the emirate of Dubai
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Publication date	23 June 2016
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This document has been replaced by	Not Applicable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	None

Preamble

In November 2014 the Health Insurance Law (No 11 of 2013) was announced in Dubai. Since that date HFD has been extremely active in raising awareness and in conjunction with insurance companies ensuring that all citizens, employers and residents in Dubai have the ability to insure employees or dependents as mandated by the deadline (June 30th 2016) that was initially announced in November 2014. Despite the various conflicting details in the media, the mandatory deadline still remains as June 30th, 2016.

Objectives of this General Circular

- To clarify DHA approach to the deadline for mandatory health insurance is June 30th 2016
- To clarify who needs to be insured and who will pay for coverage
- To clarify DHA approach to imposition of fines and penalties once breaches of the Law have been detected and confirmed.

Who needs to be Insured

The law requires that all Nationals and Residents of Dubai (including dependents) must have coverage in place to pay for emergency and curative healthcare needs.

Who will pay for Coverage?

Nationals

- Where a **National works for a private sector** employer and is covered under that employer's scheme, the premium will be met by the employer just as a resident employee.
- Where a **National works for the government sector**, this population will normally be part of the Enaya scheme open to all government employees.
- For **Unemployed or Retired nationals**, they can be covered under the government funded scheme SAADA.
- Nationals in the private sector can choose to be in either the employer's scheme or can choose to join SAADA.
- **The private sector employer cannot excluded the National employee if he or she chooses to join the employer's scheme.**

Residents

- For **Employed Residents** it will be the responsibility of the employer to put in place and pay the cost of private health insurance costs. The employer is not required to pay coverage for spouses and dependants, but it is encouraged.
- For **Spouses and Dependants**, as mentioned above, the employer is not required to pay for coverage, but it is encouraged. Where an employer does not pay for coverage, the spouse and dependants can still be included in the group policy under a separate category with the insurer collecting the premium from the employer, and the employer deducting the premium from the employees pay. Where spouses and dependants are not covered under the employer's scheme, it will be the responsibility of the employee to arrange coverage and to pay the premiums directly to an insurance company.
- Where a person employs **Domestic Workers** on their sponsorship, whether the sponsor is a national or a resident, the sponsor must arrange and pay for medical insurance.

Source of offences and penalties list

- The complete list of offences and penalties is contained within the Executive Regulations pursuant to the Health Insurance Law (No 11 of 2013) of the Emirate of Dubai and can be found on www.isahd.ae

When and how will penalties be applied?

- Health Funding Department is currently adopting a supportive rather than a punitive approach in relation to imposition of fines and penalties for non-compliance with Health Insurance Law (No 11 of 2013) to allow everyone time to comply with the law
- The law came into force on 14 February 2014. Therefore, any breach of the Law (or its supporting Regulations or other official notices or circulars issued) that may have occurred since that date will be deemed to have occurred at the date of the breach.
- Once a breach of the law is identified (such as employers or sponsors not meeting enrolment deadlines to have insurance in place for employees or dependants) any fines that may be imposed will be backdated to the date of the breach
- The fines have been set at levels that will outweigh any benefits that may accrue by not complying with the law
- Therefore, any party to whom this General Circular applies, be it an employer or sponsor should ensure that they comply with the Law and any deadlines to which the particular party may be subject
- If any party is having difficulties in compliance they should contact Health Funding Department to discuss.