

General Circular pursuant to the Health Insurance Law (No 11 of 2013) of the Emirate of Dubai
General Circular Number 5 of 2015 (GC 05/2015)

Subject of this General Circular	HIP applications 2015
Applicability of this General Circular	This General Circular is for the attention of all participants in the health insurance market of the Emirate of Dubai
Purpose of this General Circular	To notify updates to compliance status of HIP applicants for 2015
Authorised by	Dr Haidar Al Yousuf, Director, Health Funding Department
Drafted by	Robin Ali, Consultant, Health Funding Department
Publication date	16 June 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This document has been replaced by	Not applicable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	Not applicable

Objectives and content of this General Circular

- To advise participants in the health insurance market of the Emirate of Dubai the current status of all applicants for 2015 HIP status
- This document contains several appendices which are self-explanatory

Dealing with HIP holders

- Insurance companies
All 45 insurers who applied for the Dubai Health Insurance Permit (HIP) have been granted “Unconditional compliance” status meaning they are permitted to operate fully within the Emirate of Dubai regarding health insurance activities
- Health insurance claims management companies (TPAs)
The majority of TPAs have now achieved “Unconditional compliance” including compliance with drug safety checks which was the reason previously why those TPAs who were not compliant affected the HIP status of insurers who were using those TPAs

Although there are still a very small number of TPAs with “Conditional compliance” status because they still have to either obtain a FIA license we have taken the decision not to allow this to affect the status of the insurers they service. However, they must still aim to comply and we will give them a final deadline after which point if they remain non-compliant their HIP status will become “Suspended” preventing them from renewing any existing business or accepting any new schemes from insurers

Update to Isahd website

The list of HIP applicants’ status will be updated shortly

APPENDIX A

Register of insurers (45) with HIP “Unconditional compliance” status

Abu Dhabi National Takaful	Iran Insurance
Abu Dhabi National Insurance Company	Islamic Arab Insurance Company (Salama)
Adamjee Insurance Company	Jordan Insurance Company
Al Ain Ahlia	Methaq Takaful
Al Buhaira National Insurance Company	MetLife
Al Dhafra	National Life & General Insurance Company SAOC
Al Fujairah National Insurance Company	New India Assurance Company
Al Hilal Takaful	National General Insurance Company
Al Ittihad Al Watani	Noor Takaful
Al Khazna	National Health Insurance Company (Daman)
Al Sagr National Insurance Company	Oman Insurance Company
Al Wathba National Insurance Company	National Takaful Company (Watania)
Alliance Insurance Company	Orient Insurance Company
Arabia Insurance Company	Qatar General Insurance and Reinsurance Company
Arabian Scandinavian Insurance Company	Qatar Insurance Company
Axa Insurance (Gulf) BSC	Ras Al Khaimah National Insurance Company
Dar al Takaful	RSA
Dubai Insurance	Saudi Arabia Insurance Company
Dubai Islamic Insurance and Reinsurance Company (Aman)	Takaful Emarat
Dubai National Insurance Company	Tokio Marine
Emirates Insurance Company	Union insurance Company
Green Crescent Insurance Company	United Insurance Company
Insurance House	

APPENDIX B

Register of health insurance claims management companies (21) with HIP “Unconditional compliance” status

Aafiya	Maxcare
Aetna	Mednet
Al Madallah	MSH
Amity	Musallanet
E-Care	NAS
FMC Network	Neuron
Fortune	Nextcare
Globalnet	Pentacare
Globemed	Starwell
Inayah	Wapmed
	WHealth

APPENDIX C

Register of health insurance claims management companies (3) with HIP “conditional compliance” status

Now Health	Requires Federal Insurance Authority License
Iris Healthcare	New company. Conditional on conducting drug safety checks once transactions begin
Vidal Health	New company. Conditional on conducting drug safety checks once transactions begin