

General Circular pursuant to the Health Insurance Law (No 11 of 2013) of the Emirate of Dubai
General Circular Number 7 of 2015 (GC 07/2015)

Subject of this General Circular	Communications from Health Funding Department of DHA
Applicability of this General Circular	This Circular applies to all those involved in the health insurance market in the Emirate of Dubai including healthcare providers, insurance companies, health insurance claims management companies and intermediaries
Purpose of this General Circular	To advise market participants of the manner and types of communication that HFD will issue in relation to the Law and its implementation, specifically the new Enforcement Bulletin (EB)
Authorised by	Dr Haidar Al Yousuf, Director of Health Funding
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Publication date	7 September 2015
This document replaces	General Circular Number 1 of 2014 (GC01/2014)
This document has been replaced by	Not applicable
Effective date of this General Circular	Immediately upon publication
Grace period for compliance	Not applicable

Objectives of this General Circular

- To update the earlier circular and introduce an additional type of communication, namely, **Enforcement Bulletins (EB)**
- To reconfirm the types of written communication that DHA will make that are of a general nature (rather than specific to one or a small number of entities).
- To reiterate how such communications will be issued and where they can be accessed.

Types of written communication

- There will now be five types of communication as follow:

Policy Directives (PD)

These will be statements of policy advising what the relevant recipients must either do or adhere to. For example, what should be required in a complaints handling procedure or compliance with a particular aspect of the law such as minimum benefit levels and their implementation

Standards Notices (SN)

These will lay down specific standards that are to be met such as reporting standards, standards of business conduct or standards of customer care

Procedural Notices (PN)

These will detail specific procedures to be followed such as in making applications for permits or methods of reporting data or information

General Circulars (GC)

These will be communications of a more general or informative nature which may involve procedures to follow or standards to adhere to which fall below the level of SNs or PNs

Enforcement Bulletins (EB)

These will be regular communications that are intended to assure market participants that HFD is committed to ensuring that it does and will enforce the Law and regulations.

These EBs will notify the market of steps that HFD has taken to address malpractice and non-compliance. The EB may also name specific companies who have been subject to the various compliance and enforcement tools at the disposal of HFD.

Authorisation

- In most instances the Director of Health Funding will authorise content and publication but in the case of some Policy Directives these will require authorisation in accordance with DHA policy regarding such matters.

Distribution of these types of communication

- All of these communications will be sent by email to the listed Single Points of Contact (SPoC) that we hold for insurers, TPAs and intermediaries and to nominated/registered persons at healthcare providers. It is the responsibility of the recipient to ensure that the communication is directed to the appropriate department or persons within their organization. In some instances the communication may be copied to senior executives of the company.

Acknowledgement of receipt

- The recipient will be directed to acknowledge receipt in the case of sensitive, serious or urgent communications.

Accessibility to these communications

- All of these communications will be made available at www.isahd.ae

Communications via the eClaimlink portal

- This will continue as a conduit for communicating matters of a technical or procedural nature that relate specifically to users of the portal.