

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

General Circular Number 8 of 2016 (GC 08/2016)

Subject of this General Circular	Mandatory member information & Final Deadline
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 including Employers and Insured members
Purpose of this General Circular	To notify to all Health Insurer's, TPA's, Intermediaries and their insured members with Dubai visas of implications due to lack of mandated information being provided to Health Insurer's and TPA's
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Publication date	24 th November 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This document has been replaced by	Not applicable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

We are closely approaching the final deadline for mandatory health insurance to be in place for all individuals holding Dubai Visa's. As previously communicated on June 16th 2015 via General Circular GC06-2015, all Dubai Visa holders should have been insured As of June 30th 2016 (timeline shown below). However, a grace period was granted for members under individual sponsorship and for dependents until the 31st of December 2016.

- Phase 1: 31 October 2014 for all companies employing more than 1000 employees
- Phase 2: 31 July 2015 for all companies employing more than 100 and up to 1000 employees
- Phase 3: 30 June 2016 for companies employing up to and including 100 employees and all spouses, dependents and domestic staff

Also mentioned in General Circular GC06-2015 on June 16th 2015, was the mode of enforcement of compliance with the Health insurance law (No11 of 2013) of the Emirate of Dubai. Compliance with the law will be enforced via a partnership between the Dubai Health Authority (DHA) Health Funding Department (HFD) and the General Directorate of Residency & Foreigners Affairs (GDRFA) so that no existing visa will be renewed and no new visa will be issued where the individual concerned does not have health insurance coverage in place at the time of visa stamping or renewal.

Objectives of this General Circular

- To reiterate the mandatory information required from employers and individuals to be provided to health Insurer's and intermediaries
- To explain the enforcement and verification process of determining insured status via GDRFA
- To explain responsibilities & Implications applicable to an Employer or Individual sponsor in regards to providing the mandatory required information
- To explain responsibilities & Implications applicable to Health Insurer's and/or Third Party Administrator's (TPA's) (where applicable) in regards to uploading the mandatory required information
- To explain responsibilities & Implications applicable to an Intermediaries in regards to providing the mandatory required information in a complete, accurate and timely fashion

Mandatory Information

Please refer to 'Appendix A', attached for the mandatory details and their explanations required by the DHA to be provided by employers and/or individuals to insurers and intermediaries. All information must be 100% true and accurate.

Please note missing or erroneous data could prevent the issue of a visa or renewal of an existing visa and result in penalties.

Method of Enforcement via General Directorate of Residency & Foreigners Affairs (GDRFA)

As of January, 1st 2017, the real-time system linking the DHA's Member Register with the GDRFA will be activated and in full effect. The system was developed to monitor and ensure compliance with the law.

The system relies on complete **and** accurate data provided by Employer's or Individual sponsors to the health insurer's or Intermediaries (where applicable). This information is then in turn uploaded to the Dubai Health Authority's member Register by the Health Insurer or Third Party Administrator (TPA).

The system has been designed to also be able to detect gaps in insurance. For example; an individual's Health Insurance policy expires on February 1st 2017, and their visa expires on January 1st 2017, when they renew the visa during the month of January 2017 it will be renewed without any issues if however the individual does not maintain constant health insurance coverage, upon the next visa renewal, the system will track and log the gap in insurance. i.e. if they were uninsured for two months between visa renewals, the time of renewal they will have incurred a fine of AED 1,000 (AED 500 per month).

The requirement for employers and individual sponsors to provide accurate and complete data ensures that the real-time system with GDRFA will work and avoid unnecessary fines or visa complications.

Responsibilities & Implications for Employers and Individual Sponsors

In order to be compliant with the law All employers and individual sponsors insuring their employees, domestic help or dependents must provide all required information as described in 'Appendix A'. Failure to do so will result in complications with visa issuance and/or penalties as stated in Executive Council Resolution No. 7 of 2016. The penalty for an uninsured member, whether an employee or dependent, is AED 500 per month per member. In addition to the fines from DHA, this delay may cause the employer or individual sponsor to incur fines from GDRFA.

Responsibilities & Implications of Health Insurer's and TPAs

All Health Insurers and TPAs (where applicable) **must** upload member details as they are received. Under no circumstances can there be delays during working hours or unwarranted use of default values that have been provided for the corresponding fields. Failure to do so will result in visa complications for your insured member's.

If the Health Funding Department receives complaints from a policy holder or intermediary stating an insurer or TPA caused the policyholder to incur fines and delays in visa issuance/renewal, a full investigation will be launched. Fines of AED 10,000 may be applicable per policy, as per Executive Council Resolution No. 7 of 2016. In addition to the mentioned fine the insurer or TPA will be responsible to cover the cost of their member's fines (whether DHA's fines and/or GDRFA fines).

Responsibilities & Implications Health Insurance Intermediaries

All health insurance intermediaries are required to provide all mandated information in regards to their clients to the applicable health insurer as they are received from their clients and in a timely fashion.

If the Health Funding Department receives a complaint from an insurer or policyholder stating the intermediary caused the policyholder to incur fines and delays in visa issuance/renewal, a full investigation will be launched. Fines of AED 10,000 may be applicable per policy as per Executive Council Resolution No. 7 of 2016. In addition to the mentioned fine, the intermediary will be responsible to cover the cost of their member's fines (whether DHA's fines and/or GDRFA fines).

Health Insurance Law No. 11 of 2013 can be found [HERE](#)

Executive Council Resolution No. 7 of 2016 can be found [HERE](#)

Appendix A

Required information from employer's or individual's on lives to be insured (All fields are mandatory)

Details	Description of Details Required
First Name	First Name of the member
Second Name	Second Name of the member
Family Name	Family Name of the member
Contact Number	Contact number of the member (or principal member)
Birth Date	Date of birth of the member
Gender	Gender of the member
Nationality	Nationality of the member
Passport Number	Member's passport number
Marital Status	Marital status of member
Email	Member's email address
Emirate	Issuing Emirate of the corresponding member (Enter one of the following numbers as per applicable Emirate 4-Dubai, 2-AbuDhabi, 6-Ajman, 9-Fujairah, 7-Ras Al Khaimah, 1-Sharjah, 5-Umm Al Quwain, 10-UAE national, 11-Dubai national, 12-GCC national, 13-Diplomat)
Residential Location	Member's residential location. (Enter predefined location codes as per the DSC Locations list which can be found at ...)
Work Location	Member's work location, where the member is a dependent use the principal member's location (Enter predefined location codes as per the DSC Locations list which can be found at ...)
Salary band	Member's Salary band (1-salary less than 4,000 AED per month, 2-salary between 4,001 and 12,000 AED per month, 3-salary greater than 12,000 AED per month, 4-No salary. This will be used for dependents or children that do not acquire a salary)
Commission	Indicate 1 or 2 if the member earns commission as per the following: 1 -If Yes, some (or all) of the member's income is based on a commission plan, 2 -If No, the member's income is not based on a commission plan
Emirates ID Number	Member's Emirates ID number (format should be 000-0000-0000000-0)
UID Number	Member's own UID number. Unified Identity Number issued at the time of entry by the Ministry of Interior (MOI). The number is available on the Visa or residency document of the member under U.I.D Number
Relation	Member's relation to the Principal (Format should be as follows: 1 – Principal, 2- Spouse, 3-Child, 4- Parent, 5-Other)