

Procedural Notice pursuant to the Health Insurance Law (No 11 of 2013) of the Emirate of Dubai
Procedural Notice Number 3 of 2016 (PN 03/2016)

Subject of this Procedural Notice	Participating Insurer status submissions for 2017
Applicability of this Procedural Notice	This notice applies to all eligible insurers wishing to submit an application for PI status for 2017 as well as (where relevant) to health insurance claims management companies providing support services to applicants
Purpose of this Procedural Notice	To detail the requirements of an application, the process of applying, relevant dates and insurers eligible to apply
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Publication date	30 th November 2016
This document replaces	Not applicable
This document has been replaced by	Not applicable
Effective date of this Procedural Notice	Immediately upon publication
Grace period for compliance	Not applicable

Objectives of this Procedural Notice

- To notify all HIPs Eligibility criteria to apply for PI status in 2017
- To notify all interested and eligible parties of the procedure for an application for PI status for the calendar year 2017
- To detail the requirements to be satisfied
- To notify the Index Rate band for 2017
- To advise the dates by which submissions must be made
- To outline the decision-making process and the expected decision date

Preamble

The status of PI carries enormous responsibilities as well as financial risks. We encourage applications only from those insurers who understand these responsibilities and risks as well as **already have in place** the necessary policies, procedures and systems to be able to undertake these responsibilities and market and administer large additional portfolios of insured members immediately commencing 1 January 2017.

Applicants should also review their overall marketing strategy in terms of both preferred business lines and, if health insurance is one of those preferred lines, their target segment within health insurance. Only then should they consider if an application for PI status is in line with their strategy.

Due to time constraints and to assist with the expected rush of new applications, we will be opening slots for 2 new Participating Insurer's.

Eligibility

Eligibility for application is only open to HIP's with over 50,000 Insured lives in the UAE. Due to the comprehensive and lengthy review process, we will not be considering any insurer's that do not meet that criteria. Insurer's that meet this criteria have more experience and knowledge to deal with larger populations, and majority of the policies and procedures to handle them. Hence our decision for the eligibility criteria. Under no circumstances will any exceptions be made.

The procedure

This procedural notice does not apply to existing PIs. They will be subject to a separate and challenging process of scrutiny of their performance during 2016 to determine if their PI status will continue for 2017.

For other eligible insurers, all applications must be made via the eClaimlink portal using the **PI application form 2017**. The form will go live on **30th November** 2016 and will detail a series of requirements split between General Requirements (GRs) and Technical Requirements (TRs). The applicant will be asked to either upload supporting documents, check answer boxes or complete free form text boxes.

The form does not have to be completed in one session and can be saved at any time. Do NOT “submit” the form until you are sure that it is accurate and complete. Once submitted the application form will be locked. No changes will be permitted.

The person named at the foot of the form as the contact is responsible for the accuracy and completeness of the information contained therein.

Requirements to be satisfied

These can be found on the eClaimlink portal in the PI application form 2017 section.

Where an applicant insurer is to utilize the services of a health insurance claims management company or multiple companies, some of the requirements, both GR and TR, require the insurer to submit information that should be provided to them by the claims management company. This information must be submitted by the applicant insurer via the online application.

Compliance with 2016 HIP requirements

When insurance companies applied for Health Insurance Permits at the end of 2015, they gave written commitments to comply with all DHA regulations during 2016 and with a number of specific HIP requirements. These included:

1. Uploading details of all health insurance packages to the eClaimlink portal
2. Uploading and updating on a monthly basis the Person Register of insured members
3. Compliance with eClaims and ePrescriptions
4. Collecting complaints data throughout 2014
5. Submitting quarterly reports on call centre performance
6. Submitting quarterly reports on member communication activities

Compliance with items 1 -3 will be validated using eClaimlink data. The PI application will include sections that will require applicants to upload documents to evidence compliance with items 4 – 6.

Compliance at an acceptable level with all items above will be a key part of the PI application assessment process.

Index Rate band for 2017

The band for 2016 applications was set at 550 – 750 AED. We will be maintaining the same index rate for 2017.

The IR band for 2017 is therefore 550 – 750 AED per member per year. The variation of + or – 25 AED around the submitted IR remains.

In addition to the standard index rate for LSB members, we will require you to provide an age banded fixed premium for a pre underwritten basic benefit plan product for dependents.

Also this year in addition to the above segment for dependants, we will require a pre underwritten basic benefit plan for the elderly, we will also require historical data for the past 3 years on this segment of your total portfolio. Elderly are considered anyone above the age of 60 at time of enrolment.

The above required details for the dependant index rate and elderly index rate will need to be submitted by email to isahd@dha.gov.ae and not on the eClaimlink portal.

Submission deadline

All applications must be submitted online by **1800 GST Thursday 15 December 2016**. No extension will be provided.

Decision process and expected decision date

We have said consistently that standards will be raised over time for both HIP and PI status. This applies to both existing PIs and new applicants. We will be analyzing the submissions in an objective and critical manner. In addition to general market reputation and market practices, no criteria other than those required as part of the submission will be considered.

We will review the data submitted and notify potential PIs of the outcome as soon as possible. The sooner the requirements are uploaded the sooner we can respond.

The first level of assessment is to check that the applicant has actually **submitted what is required** in respect of both GRs and TRs. The second level of assessment is to rate the quality of the GR submission.

The first level of assessment is a simple pass/fail in respect of the TRs. In respect of the GRs, a lack of submission or an irrelevant submission will score "0".

The second level of assessment will see a rating applied to the **quality** of each element of the GRs on a scale of 1-8 (8 being the highest). A weighting system will be applied to the individual GR scores based upon their relative importance in the application ranging from 1 to 6 (6 being the highest).

The third level of assessment will be a general rating for market practice, current capabilities, and general market reputation. There will also be special consideration to insurer's that already have strategies in place to insure dependents and the elderly population affordably.

Response and resolution times to DHA complaints, quality of services provided to insured population, the capacity & capabilities of call centers and operational departments will be integral to be considered a participating insurer as well. Any additional information on innovative and creative distribution channels and strategies will also be key considerations. Any of the above mentioned area's you would like to elaborate on or present should be sent to isahd@dha.gov.ae only **after** the eClaimlink application has been completed and submitted.

The detail of the assessments will not be published. We will, upon request, provide a written indication of the main deficiencies to those applicants whose submission did not satisfy the standards required.