

Procedural Notice pursuant to the Health Insurance Law (No 11 of 2013) of the Emirate of Dubai
Procedural Notice Number 5 of 2014 (PN 05/2014)

Subject of this Procedural Notice	Registration of health insurance intermediaries and their representatives
Applicability of this Procedural Notice	This notice applies to all entities who market, advise upon or sell health insurance products in the Emirate of Dubai
Purpose of this Procedural Notice	The purpose of this notice is to announce the opening of the online application for the Dubai Health Insurance Intermediary Permit (HIIP) and the online registration of a Permitted Health Insurance Representative (PHIR) who is an individual selling, advising upon or marketing health insurance plans in the Emirate of Dubai
Authorised by	Dr Haidar al Yousuf, Director, Health Funding Department
Drafted by	Robin Ali, Consultant, Health Funding department
Publication date	30 November 2014
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This document has been replaced by	Not applicable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	None

Objectives of this Procedural Notice

- To advise the procedure to be followed by all companies who act as intermediaries between an insurer and a client in the marketing or selling of health insurance plans to clients in the Emirate of Dubai in order to apply for the Dubai Health Insurance Intermediary Permit (HIIP)
- To confirm that all such companies, **as well as insurance companies who sell directly to clients**, must register the details of all individuals, whether employed directly or as agents so that such individuals can be granted Permitted Health Insurance Representative (PHIR) status in order to be able to continue their activities

What is a Health Insurance Intermediary?

Any legal person or entity that sells, markets or advises upon health insurance products in the Emirate of Dubai (but is not itself an insurer) is classified as a Health Insurance Intermediary and must apply for a HIIP for 2015. This classification therefore includes the following:

- Insurance brokers, insurance consultants and insurance agents as defined by Federal Law No 6 of 2007
- Any other legal person or entity that has an agreement with an insurer to market health insurance products in the Emirate of Dubai on behalf of that insurer

Who is a Health Insurance Representative?

A health insurance representative is an **individual** who advises upon, markets or sells health insurance products **by any marketing channel whatsoever** in any one of the following positions:

- An individual employed by a Health Insurance Intermediary upon that intermediary's sponsorship
- An individual having an agency agreement with a Health Insurance Intermediary whether or not on that intermediary's sponsorship
- An individual employed by and on the sponsorship of an insurance company whether or not that individual sells directly to clients or markets to and advises Health Insurance Intermediaries

The Health Insurance intermediary Permit (HIIP) application process

The application process is available online at www.eClaimlink.ae. To access the application form please adhere to the following procedure:

eClaimLink Registration

1. Navigate to the eClaimLink website through the url: www.eclaimlink.ae
2. On the login window, press on the Click to Register link (below the sign in box)
3. Select the Account Type: Intermediary
4. Type in your facility's name within the facility box. The system is equipped with a smart search, when you enter part of your facility name the system will display the list of facilities matching the entered criteria. Select the correct facility from the list.
 - In the case of the facility name not appearing within the available list. Please contact our Help Desk at (support@eclaimlink.ae or over the phone 600 522 004 for further instructions)
5. Complete the requested details and press the **Continue** button.
 - Please note that the credentials and contact information entered within this section will be the primary details for any future technical communication sent out by the eClaimLink.
6. On the next page, select all the topics that you would like to receive future updates and communications for, then press the **Finish** button
7. You will be contacted by Dimensions Healthcare's team to confirm your identity and activate your account. (expected time for activation is 24 hours).

HIIP Application

(this form should be filled only by HIIP companies. Insurance companies are not requested to fill in this section)

1. Login to eClaimLink using your credentials (username \ password)
2. Navigate to the Applications menu. (at the top of the window)
3. Press on the Intermediary Login button. (in the middle of the window)
4. You will be automatically navigated to the HIIP form. Fill in the mandatory fields.
 - You can save changes on the form and come back to update the details on different sessions.
 - Please ensure that all the details are completed prior to Submitting the form.
 - Once you submit the form, it will be locked and no further updates can be done on the details entered.

The Permitted Health Insurance Representative (PHIR) registration process

This is also an online process and requires Health Insurance Intermediaries and health insurance companies who have PHIRs to register their individual representatives' details on the PHIR form.

PHIR Application

(this form should be completed by both Insurance companies and Intermediaries for all their related representatives)

1. From the same **HIIP** page, press on the **PHIR** red link at the top left side of the window.
2. Create a new PHIR record for every representative that you want to register.
3. Fill in the required fields within the PHIR record.
4. Once completed, submit the PHIR record.

5. Please note that the PHIR record cannot be deleted. It can only be modified.
6. The PHIR status upon submission is considered as Active. You may de-activate a PHIR record by pressing the De-activate button on that record's line.

Timelines for completion

The online application process will open on 1 December 2014. All intermediaries details must be submitted by 31 December 2014. Details of all health insurance representatives who are to be "active" must be completed by 31 December 2014.

What happens after completion of the HIIP registration?

DHA will confirm successful registrations and the granting of HIIP status to intermediaries during January 2015.

What happens once all health insurance representatives details are completed online?

DHA will begin to issue confirmations and PHIR identity cards during Q1 2015. In the meantime, all insurers and health insurance intermediaries are obliged **to keep the PHIR register up to date** as and when representatives are newly appointed or when they cease being representatives.

What happens if intermediaries do not register or do not complete details of their representatives?

After a certain date to be announced, insurers will not be allowed to issue quotations to or transact business with those intermediaries who do not have HIIP status or those individuals who do not have PHIR status.

There will also be a public communication campaign to advise employers and individuals that they should not deal with any intermediary who does not hold a HIIP nor with any representative who cannot show their PHIR ID Card.

Assistance with the procedure

For non-technical queries please send an email to isahd@dha.gov.ae

For technical queries email support@eclaimlink.ae or call 600 522 004