

**Executive Council Resolution No. (7) of 2016**  
**Approving**  
**Health Insurance Fees and Fines in the Emirate of Dubai<sup>1</sup>**

---

**We, Hamdan bin Mohammed bin Rashid Al Maktoum, Crown Prince of Dubai, Chairman of the Executive Council,**

After perusal of:

Law No. (3) of 2003 Establishing the Executive Council of the Emirate of Dubai;

Law No. (13) of 2007 Establishing the Dubai Health Authority (the “DHA”) and its amendments;

Law No. (35) of 2009 Concerning Management of the Public Funds of the Government of Dubai and its amendments;

Law No. (9) of 2011 Concerning the Dubai Healthcare City (the “DHCC”);

Law No. (11) of 2013 Concerning Health Insurance in the Emirate of Dubai (the “Law”); and

Resolution No. (8) of 2015 Extending the Application of the Health Insurance Law to Health Service Providers Licensed in the Dubai Healthcare City,

**Do hereby issue this Resolution.**

**Definitions**

**Article (1)**

The words and expressions mentioned in this Resolution will have the same meaning assigned to them in the Law.

---

©2016 The Supreme Legislation Committee in the Emirate of Dubai

*<sup>1</sup>Every effort has been made to produce an accurate and complete English version of this legislation. However, for the purpose of its interpretation and application, reference must be made to the original Arabic text. In case of conflict the Arabic text will prevail.*

**Fees**  
**Article (2)**

In return for issuing Authorisations and providing the services stated in Schedule (1) attached hereto, the DHA and the DHCA will charge the fees indicated opposite each of these Authorisations and services.

**Fines**  
**Article (3)**

- a. Without prejudice to any stricter penalty stipulated in any other legislation, a person who commits any of the acts stated in Schedule (2) attached hereto will be punished by the fine indicated opposite that act.
- b. Upon repetition of the same violation within one (1) year from the date of the previous violation, the amount of the fine referred to in paragraph (a) of this Article will be doubled. The doubled fine must not exceed five hundred thousand Dirhams (AED 500,000.00).
- c. In addition to the penalty of a fine referred to in paragraph (a) of this Article, the DHA and the DHCA may, each within its jurisdiction, take one or more of the following actions and measures against a violator:
  1. warning;
  2. suspension of Health Insurance activities for a period not exceeding two (2) years; and/or
  3. revocation of Authorisation.

**Payment of Fees and Fines**  
**Article (4)**

The fees and fines collected by the DHA pursuant to this Resolution will be paid to the Public Treasury of the Government of Dubai. However, the fees and fines collected by the DHCA will be retained by the DHCA.

**Publication and Commencement**  
**Article (6)**

This Resolution will be published in the Official Gazette and will come into force on the day on which it is published.

**Hamdan bin Mohammed bin Rashid Al Maktoum**

**Crown Prince of Dubai**

**Chairman of the Executive Council**

Issued in Dubai on 7 March 2016

Corresponding to 27 Jumada al-Ula 1437 A.H.

**Schedule (1)**  
**Health Insurance Fees**

<b>SN</b>	<b>Description</b>	<b>Fee (in Dirhams)</b>
1	Application for Authorisation	1,000.00
2	Issuing an Authorisation for an Insurance Company to provide Health Insurance packages to Beneficiaries whose income exceeds the limit approved by the DHA	150,000.00
3	Issuing an Authorisation for an Insurance Company to provide Health Insurance packages for all types of Beneficiaries irrespective of their income	350,000.00
4	Renewing the Authorisation of an Insurance Company	Half a percent (0.5%) of the amount of paid insurance claims for the previous year, provided that the fee collected is in no event less than the fee prescribed for issuing a new Authorisation
5	Issuing or renewing an Authorisation of an Insurance Broker	20,000.00
6	Issuing an Insurance Broker card	AED 500.00 per person
7	Issuing or renewing an Authorisation of a Claim Management Company	40,000.00
8	Issuing or renewing an Authorisation of a Health Service Provider (hospitals)	10,000.00
9	Issuing or renewing an Authorisation of a Health Service Provider (polyclinics)	5,000.00
10	Issuing or renewing an Authorisation of a Health Service Provider (single-speciality clinics, pharmacies, laboratories, medical test and radiology centres, and similar facilities)	1,500.00

**Schedule (2)**  
**Health Insurance Violations and Fines**

<b>SN</b>	<b>Violation</b>	<b>Fine (in Dirhams)</b>
1	Conducting a Health Insurance activity in the Emirate without, or after the expiry of, an Authorisation	50,000.00
2	Failure by an Insurance Company to comply with the terms of its Authorisation	50,000.00
3	Failure by an Insurance Broker to comply with the terms of its Authorisation	10,000.00
4	Failure by a Claim Management Company to comply with the terms of its Authorisation	10,000.00
5	Failure by a Health Service Provider to comply with the terms of its Authorisation	5,000.00
6	Failure by an Employer or Sponsor to comply with his obligation to enrol his employees or the persons he sponsors in a Health Insurance scheme, or his failure to enrol them, by the relevant deadline prescribed by the Government, in a Health Insurance scheme that provides at least the Basic Coverage	AED 500.00 per month of delay (a part of a month will be rounded up to a full month)
7	Failure, by an Employer or Sponsor, to pay the cost of health services and/or medical intervention in Emergency Cases for his employees or the persons he sponsors whom he has failed to enrol in a Health Insurance scheme as required	1,000.00
8	Charging, by an Employer or Sponsor, of a Beneficiary all or part of the cost of enrolling that Beneficiary in a Health Insurance scheme	AED 10,000.00 per Beneficiary, plus refund of the amount paid by the Beneficiary

9	Failure, by an Employer or Sponsor, to provide a Beneficiary with a Health Insurance Card or to enable the Beneficiary to obtain it	AED 1,000.00 per incident
10	Failure, by an Employer or Sponsor, to provide the Health Insurance Policy of a Beneficiary upon issuing or renewing a residence or visit permit, or failure to enable the Beneficiary to obtain it	AED 1,000.00 per incident
11	Failure, by a Beneficiary, to notify the entity responsible for enrolling him in a Health Insurance scheme of the loss or damage of his Health Insurance Card within thirty (30) days from such a loss or damage	500.00
12	Allowing, by a Beneficiary, any use or misuse of his Health Insurance Card by third parties	5,000.00
13	Committing an act, by a Beneficiary, intended to illegally obtain Health Benefits or material gains	AED 5,000.00, plus payment of the cost of the Health Benefits illegally obtained
14	Providing false information by an Insurance Company, a Claim Management Company, a Health Service Provider, or an Insurance Broker to obtain an Authorisation	50,000.00
15	Providing false financial data by an Insurance Company, a Claim Management Company, a Health Service Provider, or an Insurance Broker	AED 20,000.00 per incident
16	Failure, by an Insurance Company or a Claim Management Company, to pay the cost of Health Benefits provided by a Health Service Provider, or its default in the payment of such cost beyond the deadline specified in its contract with the Health Service Provider	AED 20,000.00 per incident
17	Failure, by an Insurance Company, to announce twice the revocation of its Authorisation by the DHA in two local newspapers, one in Arabic and the other in English	150,000.00

18	Suspension, by an Insurance Company or a Claim Management Company, of an authorised activity without the prior approval of the DHA	100,000.00
19	Failure, by an Insurance Company, to pay the cost of the Health Benefits provided in an Emergency Case by a Health Service Provider that is not part of its Health Service Provider Network within seven (7) working days from the date of provision of such benefits	AED 5,000.00, plus payment of the cost of treatment
20	Failure, by an Insurance Company, to allow a Beneficiary access to his rights under a Health Insurance Policy	50,000.00
21	Failure, by an Insurance Company, to record the details of Health Insurance Policies in the register maintained by the DHA for this purpose	AED 20,000.00 per unregistered policy
22	Failure by an Insurance Company, a Claim Management Company, or a Health Service Provider to comply with the procedures adopted by the DHA concerning Health Insurance financial claims	AED 50,000.00 per claim
23	Failure, by an Insurance Company, to comply with the form of the Health Insurance Policy prescribed by the DHA	AED 20,000.00 per policy
24	Failure, by an Insurance Company, to comply with the Health Insurance Policy terms and conditions approved by the DHA	AED 20,000.00 per policy
25	Failure, by an Insurance Company, to issue a Health Insurance Card without a reason acceptable to the DHA	AED 5,000.00 per card
26	Delay, without an acceptable reason, in issuing a Health Insurance Card beyond the relevant period prescribed by the DHA	AED 500.00 per card
27	Refusal by an Insurance Company to provide a Beneficiary, without a reason acceptable to the DHA, with a list of the Health Service Providers that are part of its Health Service Provider Network or with any updates thereto	AED 1,000.00 per Beneficiary

28	Delay, without an acceptable reason, in providing a Beneficiary with a list of the Health Service Providers that are part of its Health Service Provider Network beyond the period prescribed by the DHA	AED 500.00 per Beneficiary
29	Failure, by an Insurance Company or a Claim Management Company, to notify the DHA of any direct or indirect conflict of interest with any Health Service Providers	20,000.00
30	Failure, by an Insurance Company or a Claim Management Company, to notify the DHA of any incident of unlawful exploitation, manipulation, omission, negligence, or breach by a Health Service Provider or any party to the Health Insurance system	5,000.00
31	Failure by an Insurance Company or a Claim Management Company to maintain, for the period determined by the DHA, the financial and statistical records and the reports relating to the Health Benefits provided to Beneficiaries	20,000.00
32	Failure by an Insurance Company to maintain, for the period determined by the DHA, Health Insurance financial records, or failure to separate such records from those related to its other activities	30,000.00
33	Failure by an Insurance Company, a Claim Management Company, or a Health Service Provider to protect the privacy and confidentiality of Beneficiary data. This applies to illegal disclosure of that data	AED 10,000.00 per incident
34	Failure by an Insurance Company or a Claim Management Company to comply with the rules, regulations, and procedures adopted by the DHA in considering and determining the complaints submitted to it	3,000.00
35	Failure by an Insurance Company or a Claim Management Company to record the complaints submitted to it, within seven (7) working days from the date of submission in normal cases, or within twenty-four (24) hours from the date of submission in Emergency Cases	10,000.00

36	Failure by an Insurance Company or a Claim Management Company to determine the complaints submitted to it within thirty (30) days from the date of submission, unless the DHA extends this period for reasons given by that company	20,000.00
37	Failure by an Insurance Company or a Claim Management Company to hire the qualified professional and administrative staff required for conducting its activity	5,000.00
38	Failure by an Insurance Company, a Claim Management Company, or a Health Service Provider, to notify the DHA of any change in, or amendment to, the information and documents based on which its Authorisation has been issued, within seven (7) working days from the date of such change or amendment	20,000.00
39	Failure by an Insurance Company, a Claim Management Company, or a Health Service Provider to use its trade name or service mark in all dealings with third parties	20,000.00
40	Refusal, failure, or delay of an Insurance Company or a Claim Management Company, to issue the required approvals for the health services provided to a Beneficiary without a reason acceptable to the DHA	AED 20,000.00 per incident
41	Failure, by an Insurance Company, to issue a Health Insurance Policy without a reason acceptable to the DHA	AED 50,000.00 per policy
42	Failure by an Insurance Company, a Claim Management Company, a Health Service Provider, or an Insurance Broker to provide the DHA with any information, data, statistics, or documents that the DHA requests or deems necessary to access, within the period determined by the DHA	AED 1,000.00 per day of delay
43	Failure by an Insurance Company, a Claim Management Company, a Health Service Provider, or an Insurance Broker, to cooperate with the DHA competent employees or give them access to its data and records	20,000.00

44	Failure by an Insurance Company or an Insurance Broker to comply with the Health Insurance Policy rates approved by the DHA	AED 10,000.00 per policy
45	Failure by a Health Service Provider to comply, in the course of providing Health Benefits, with the prescribed professional and ethical standards, the treatment guidelines approved by the DHA, or the Health Benefits provision policies and procedures	10,000.00
46	Failure by a Health Service Provider to comply with the DHA prescribed rates for Health Services provided to Beneficiaries, or its failure to comply with the percentage of Beneficiary Co-insurance prescribed by the DHA for these services	AED 10,000.00 per incident
47	Failure by a Health Service Provider to comply with the Health Insurance Policy in the course of providing Health Services to Beneficiaries	AED 10,000.00 per incident
48	Failure by a Health Service Provider, even if it is not part of the relevant Health Service Provider Network, to provide health services to a Beneficiary in an Emergency Case until the Beneficiary's life is no longer threatened	AED 10,000.00 per incident
49	Failure by a Health Service Provider to maintain the records and files of Beneficiaries in accordance with the rules, and for the periods, prescribed by the DHA	10,000.00
50	Failure by a Health Service Provider to provide a Beneficiary, upon his request, with a copy of medical reports extracted from his medical file, or with a copy of such file, without a reason acceptable to the DHA	AED 5,000.00 per incident
51	Negligence or manipulation, by a Health Service Provider, of the medical or financial records relating to the Health Benefits provided to Beneficiaries	AED 20,000.00 per incident
52	Committing an act, by a Health Service Provider, that constitutes a breach of the principles of fair competition, or	50,000.00

	that is aimed to manipulate the Health Insurance system or to illegally obtain material gains	
53	Failure by a Health Service Provider to notify the DHA of any direct or indirect conflict of interest with a Health Service Provider, an Insurance Company, or a Claim Management Company	20,000.00
54	Failure by a Health Service Provider to provide the DHA, Insurance Company, and Claim Management Company with all information, data, and documents relating to the Health Benefits it has provided to Beneficiaries, within seven (7) days from the date of provision of such benefits	AED 1,000.00 per day of delay
55	Failure by an Insurance Broker to register his employees in the Insurance Brokers register maintained by the DHA	5,000.00
56	Failure by an Insurance Company, a Claim Management Company, an Insurance Broker, or a Health Service Provider, to comply with the rules, conditions, and procedures approved under the Law, or under the instructions, bylaws, and resolutions issued by the DHA	10,000.00