Executive Council Resolution No. (6) of 2017

Approving the

Health Insurance Implementation Phases in the Emirate of Dubai[1]

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 and its amendments;

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

Executive Council Resolution No. (7) of 2016 Approving the Fees and Fines Related to Health Insurance in the Emirate of Dubai,

Do hereby issue this Resolution.

Definitions
Article (1)

The following words and expressions, wherever mentioned in this Resolution, will have the meaning indicated opposite each of them unless the context implies otherwise:

UAE:	The United Arab Emirates.
Emirate:	The Emirate of Dubai.
Law:	Law No. (11) of 2013 Concerning Health Insurance in the Emirate of Dubai.

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[1] *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.*

DHA:	The Dubai Health Authority.
Director General:	The director general of the DHA.
Concerned Entity:	Any Government entity concerned with the implementation of the Law.
Health Insurance:	Enjoyment by a Beneficiary of Healthcare Benefits in accordance with the provisions of the Law.
Beneficiary:	A natural person who is entitled to Health Insurance under the Law.
Healthcare Benefits:	The set of healthcare services a Beneficiary avails through a Healthcare Service Provider under a Health Insurance Policy.
Healthcare Service Provider:	A Government or private healthcare facility authorised to provide Healthcare Benefits to Beneficiaries in accordance with the Law and the resolutions issued in pursuance thereof.
Insurance Coverage Provider:	The entity which bears the cost of Healthcare Benefits that a Healthcare Service Provider provides to a Beneficiary, including the Government and an Insurance Company.
Health Insurance Policy:	A document which determines the rights and obligations of a Beneficiary and an Insurance Coverage Provider in all matters relating to Healthcare Benefits.
Basic Coverage:	The minimum Healthcare Benefits prescribed for a Resident under the resolutions issued in pursuance of the Law.
Health Insurance Card:	A document issued by an Insurance Coverage Provider to a Beneficiary to present to a Healthcare Service Provider, and which proves his enrolment in Health Insurance scheme for the Coverage Period stated therein.
UAE National:	A natural person holding the UAE nationality.

Resident:	A natural person who does not hold the UAE nationality but who holds a valid residence permit issued by the competent entity in the Emirate.
Employer:	A public or private natural or legal person who engages employees or workers for remuneration of whatever nature.
Sponsor:	A natural or legal person who sponsors, in accordance with the legislation in force in the Emirate, a non-UAE National natural person for the purpose of visiting or residing in the UAE.
Visitor:	A natural person, including a tourist, who visits the UAE through the Emirate in accordance with applicable legislation.

Health Insurance Implementation Phases
Article (2)

Health Insurance implementation phases will be as follows:

SN	Beneficiary	Entity Responsible for Enrolling the Beneficiary in a Health Insurance Scheme	Phase Implementation Start Date
1	UAE National	The Government of Dubai	1/6/2015
2	Resident	The Employer	1/1/2014
3	Family members of a Resident	The Sponsor, unless they are enrolled by the Sponsor's Employer	1/1/2014
4	Labourers and servants (helpers)	The Sponsor	1/1/2014
5	Visitor	The entity specified by the DHA.	1/1/2017

Health Insurance Implementation Rules
Article (3)

A Beneficiary in a Health Insurance scheme will be enrolled in accordance with the phases referred to in Article (2) hereof, and subject to the following rules:

1. A Beneficiary must be enrolled under a Policy that provides at least the Basic Coverage.

2. A Beneficiary must be enrolled in the Health Insurance scheme through the electronic system adopted by the DHA for this purpose.

3. A Health Insurance Card must be issued to the Beneficiary by an authorised entity in the Emirate.

4. The Heath Insurance Policy must be consistent with the provisions of the Law.

5. All other rules prescribed by the Director General, under to the relevant resolutions issued by the DHA, must be observed.

Cooperation and Coordination
Article (4)

For the purpose of ensuring the implementation of the Health Insurance phases set out in this Resolution, the DHA will cooperate and coordinate with the Concerned Entities. The DHA will particularly cooperate and coordinate with the General Directorate of Residency and Foreigners Affairs to make the issuance and renewal of entry permits, visit visas, and residency permits contingent upon satisfying the Health Insurance prerequisite.

Imposition of Fines and Punitive Measures
Article (5)

a. The fines and measures stipulated in the above-mentioned Executive Council Resolution No. (7) of 2016 will be imposed on an Employer or Sponsor who fails to enrol a Beneficiary in a Health Insurance scheme by the following dates:

    1. 31/3/2017: for Residents and their family members, and for labourers and servants (helpers); and

    2. 31/12/2017: for Visitors.

b. Notwithstanding the provisions of paragraph (a) of this Article, the Director General may grant certain Employers and Sponsors a grace period to enrol Beneficiaries in

Health Insurance schemes, failing which fines and punitive measures will be imposed on them upon expiry of the grace period.

Issuing Implementing Resolutions
Article (6)

The Director General will issue the resolutions required for the implementation of the provisions of this Resolution.

Publication and Commencement
Article (7)

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 30 January 2017

Corresponding to 2 Jumada al-Ula 1438 A.H.