






DUBAI HEALTH INSURANCE CORPORATION

SERVICE CATALOGUE

KEY ICONS

GENERAL ICONS

-  LOCATION
-  E-MAIL
-  TELEPHONE






TIMING

-  TIMINGS

FOR WHOM?

-  HOSPITALS
-  PHARMACIES
-  CLINICS
-  OTHER FACILITIES

FOR WHOM?

-  MEN
-  WOMEN
-  CHILDREN
-  SENIOR CITIZENS
-  PEOPLE OF DETERMINATION

INFORMATION RECEIVED BY

-  WEBSITE
-  SERVICE CENTRE
-  CALL CENTRE
-  DHA APP.



Disclaimer: All data provided in this manual are for the purpose of information only; it is valid as of the latest date of update. Dubai Health Authority has the right to make any modification, revocation or addition to the mentioned in this guide, including, for example, waiting times, official working hours, financial fees and expenses at the hospitals and service centres mentioned in the manual are subject to change according to health status, events and official holidays. For more information, please call 800324.

DUBAI HEALTH INSURANCE CORPORATION

Dubai Health Insurance Corporation is responsible for:

- Regulating health insurance market and ensuring the rights of the insured population in Dubai
- Implementing health insurance law in Dubai for the entire Dubai population (locals and residents)
- Planning and implementing health insurance plans for locals and residents
- Licensing insurance companies, TPAs, brokers and health services providers
- Monitoring health insurance system
- Regulating prices of health services and health insurance policies
- Managing government health insurance schemes (ENAYA, SAADA)
- Conduct reports and relevant studies on health insurance and health economics



Contacts



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DHIC-CEOoffice@dha.gov.ae



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To call from outside UAE
+971 4 219 8888



Sun to Thu
7:00am - 3:00pm



24/7 online Sheryan portal

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DUBAI HEALTH INSURANCE CORPORATION

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ENAYA Insurance

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Insurance Partner Relation Opinion Management (iPROMes)

SAADA Insurance

SAADA Insurance for Dubai Nationals

FACILITY FAQ

Frequently Asked Questions

DUBAI HEALTH INSURANCE CORPORATION

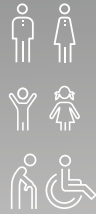
ENAYA Insurance

The programme encompasses 39 Government-owned departments with more than ninety thousand (90000) beneficiaries (i.e. Dubai Government employees and their families) who receive high quality services through direct access to Dubai Health Authority facilities and over a thousand service providers in the private sector within the Emirate of Dubai and beyond.

For Whom?

UAE Nationals
Expats

(Dubai Government
Employees and
their Family)



5 working days

Documents Required

- Valid original Emirates ID
- Application card that is provided by each HR department to the employee

Delivery Time

3 working days

Service Limitations

- Only for Dubai Government employees
- Locals "dependence/male" insurance cards are cancelled for over the age of 21 years
- Insurance cards for expatriate dependants (male and female) are cancelled for over the age of 21 years

Service Delivery Channels

- NEURON Mobile App.
- Text Messaging
- Customer service call centre
Helpline: 800 436 292

Service Steps

Human Resource Department for government and authorities which under ENAYA coverage.

Insurance System for Advancing Healthcare in Dubai (ISAHD)

ISAHD has three main pillars:

First: to advise on the insurance coverage, laws and any other insurance related questions

Second: to monitor and introduce enhancements towards sustainable high quality healthcare system

Third: to play a key role in the licensing process for insurers, intermediaries and TPA's

Process Steps

To request the service, send the application form with a valid trade licence and insurance authority licence to Isahd@dha.gov.ae

Service Limitations

Only licensing applications must be done via e-claim link.

Service Delivery Channels

Instruct e-claim link to create an account for the applicant to complete the application process.

For Whom?

Healthcare
Providers
Companies



24/7

Documents Required

- Copy of the trade licence
- Copy of the Federal Insurance Authority licence
- Total number of active members insured
- Number of employees in the company
- Copy of training and competence scheme complaints handling procedures
- Complaints log for the last two (2) years
- Code of conduct
- Copy of data protection system
- List of brokers who deal with them

Service Charges

1500AED
and above

Insurance Partner Relation Opinion Management (iPROMes)

For Whom?

UAE Nationals
Residents
Visitors
Expats



The system aims to ensure the provision of high quality services to customers in Dubai and enhance the performance of the health sector, solving the complaints which are received by the providers, insurance companies and members.

Service Limitations

Visa issued from Dubai

Service Delivery Channels

- E-mail address ISAHD@DHA.gov.ae
- Through the telephone
- Through iPROMes programme www.iPROMes.eclaimlink.ae/
- Through www.isahd.ae



24/7

Documents Required

Application form at e-claim Link system

Delivery Time

3-5 working days

Service Charges

These services are free of charge

SAADA Insurance for Dubai Nationals

The programme provides treatment of the finest and best services through a large network of healthcare providers in the private sector. This service is supported by the Dubai Health Insurance Law No. (11) of 2013, Article 4, on the provision of health insurance for citizens of the Emirate of Dubai.

Process Steps

- Bring the UAE ID card and enter to the kiosk
- Text messages will be sent to complete the service to the beneficiaries

Service Limitations

- Dubai passport only
- Family book issued from Dubai

Service Delivery Channels

If you have any questions about the SAADA programme, please:

- Call 800 72232
- Contact Dubai Health Insurance centre
- Send enquiry by e-mail to: saada@neuron.ae

Registering Saada Programme

To register to SAADA, visit any of these healthcare centres:

- Dubai Health Corporation - Festival Office Tower - floor 25
- Al Barsha Health Centre
- Nad Al Hamar Health Centre
- Al Mizhar Health Centre
- Hatta Hospital

For Whom?

Dubai UAE
National Citizens



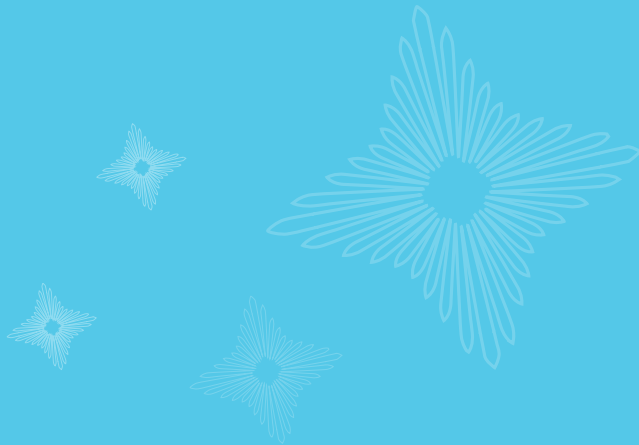
24/7

Documents Required

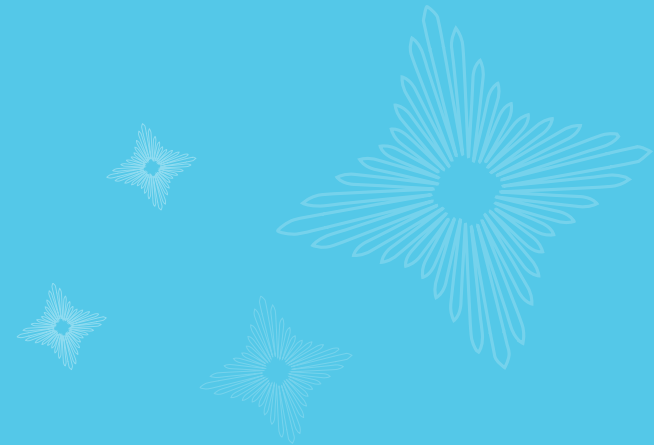
- ID card
- Dubai passport
- Family book (in case the wife is not Emirati)

Delivery Time

3-5 minutes



FACILITY FAQ





How does the UAE Nationals get the health insurance card?

UAE Nationals in the Emirate of Dubai can enrol in the Nationals Health Insurance Programme: SAADA, funded by the Dubai Government. Please visit the following website for more information about the SAADA programme: www.saada.ae

What does the compulsory medical insurance mean for me?

If you work for a Dubai registered employer (including a Free Zone company), your employer is required by law to provide you with a health insurance plan. A minimum standard of cover called the Essential Benefits Plan (EBP) has been established by DHA which comprises the minimum level of coverage that must be offered by all employers. The law also extends to sponsors who must provide health coverage for their spouses, dependants and domestic workers.

I am not employed but I am on my spouse's visa. How will I be covered?

Dubai Health Authority encourages employers to provide medical insurance for the spouse or dependants of its employees. However, if an employer does not provide cover, then your sponsor will need to arrange cover for you.

I am a domestic worker. How will I benefit?

If you are working for a private family, for example as a maid, a nanny, a gardener or a driver, it will be your sponsor's responsibility to provide you with medical insurance.

Why is Dubai introducing compulsory medical insurance?

His Highness Sheikh Mohammed bin Rashid Al Maktoum, Vice President and Prime Minister of the UAE and Ruler of Dubai, has stated that Dubai must have a world class healthcare system that provides both quality care and access to care. Many people do not yet have means of paying for treatment other than out of their own pocket. In many cases this would mean residents without the funds would have to go without treatment. Compulsory medical insurance will make sure that everyone living in Dubai will have access to the treatment they need and the means to pay for their basic healthcare needs.

I work for an employer registered in the Emirate of Dubai. Does my employer have to provide me with medical insurance cover?

Yes. All resident expatriates working for Dubai registered companies (including Free Zone entities) must receive at least a basic level of cover as stipulated by Dubai Health Authority and paid for by the employer.

My family are with me and on my sponsorship. Does my employer have to provide medical insurance for them also?

Firstly, you should check your employment contract to see if your employer has a contractual obligation under the terms of your employment to provide you and your family with medical insurance. Employers are encouraged to cover your spouse and dependants but in the event they do not then as their sponsor it will be your responsibility to arrange cover.

What is the definition of "dependants"?

This is limited to your spouse and dependant children who are on your sponsorship.

What is "coinsurance"? How is it different to a "deductible"?

Coinurance is a percentage of the costs of consultations, treatment, tests, drugs and medicines that you have to pay. A deductible is a fixed amount that you pay regardless of the overall cost of treatment. Both are used as means of keeping down the costs of medical insurance.

Where can I receive treatment if I have the basic benefits plan?

You should receive a card confirming your enrolment in the insurance plan as well as information on the services you are entitled to and a list of providers (hospitals, clinics, etc.) where you can receive these services. This list is often referred to as the "Network". Your insurance company (or its third party administrator) will have a network of providers in Dubai (and possibly other Emirates) that you can use. You should refer to your member handbook, your insurer's (or TPA's) website or otherwise contact them directly to find out which facilities you can use.

Can additional benefits be provided in excess of the requirements of the basic benefits plan?

Your employer (or you, if you are arranging cover for yourself or your dependants) can provide insurance which gives benefits in excess of the basic requirements but these additional benefits will normally require a higher premium.

Which workers will have to be covered by mandatory medical expenses insurance?

All expatriate workers employed by entities licensed to trade in the Emirate of Dubai or any of its Free Zones.

When will the requirement for mandatory cover be implemented?

The implementation schedule is as follows:

- Workers at companies employing more than 1000 employees must have coverage in place by end of October 2014
- Workers at companies employing between 1000 and 100 employees must have coverage in place by end of July 2015
- All other workers (including domestic staff) spouses and dependants must be covered by end of June 2016

For more information, please visit: [Employer Information Pack](#)

What cover will employers have to provide?

The main purpose of the scheme is to ensure that all expatriates in Dubai have access to quality basic healthcare and the means to pay for it. There is a minimum level of cover that will need to be provided.

The purpose of this basic benefit plan is to ensure that those who currently have little or no coverage will have benefits of a reasonable standard. The list of minimum benefits to be provided under any health insurance plan that is marketed in the Emirate of Dubai is available in the Appendix A of the Employer Information Pack.

Will employers have to cover employees' dependants?

As it is a matter of good employment practice to do so in order to assist with recruitment and retention of employees, DHA encourages employers to provide for dependants' medical expenses although this is not compulsory.

Can an employer include dependants in a group insurance scheme but require a contribution from the employee for the cost?

It will be possible for employers to do this provided the insurance company offers this facility.

Can an employer ask the employee to contribute for his own cover or reduce the employee's salary to compensate?

No.