

## General Circular pursuant to the Health Insurance Law (No 11 of 2013) of the Emirate of Dubai

### General Circular Number 10 of 2015 (SN 10/2015)

Subject of this General Circular	Participating Insurer (PI) applications and renewals for 2016
Applicability of this General Circular	This General Circular is intended for all health insurance market participants in the Emirate of Dubai
Purpose of this General Circular	To announce the decision of DHA regarding PI status for 2016
Authorised by	Dr Haidar Al Yousuf, Director, Health Funding Department
Drafted by	Robin Ali, Consultant, Health Funding Department
Publication date	15 December 2015
This document replaces	Not applicable
This document has been replaced by	Not applicable
Effective date of this General Circular	Immediately upon publication
Grace period for compliance	Not applicable

#### Preamble

The names of the first 7 companies who qualified as Participating Insurers (PIs) were announced in April 2014. In June of this year we announced the successful qualification of 2 additional PIs.

#### Submissions for PI status for 2016

It has been decided at the highest levels of DHA management that Health Funding Department (HFD) will not be opening applications for PI status for 2016

#### Existing PI renewal process

The requirements for existing PIs to renew their PI status for 2016 will be announced by way of a Procedural Notice to be issued within the next two weeks

The process will include the submission of a revised business plan and new Index Rate. The Index Rate range for 2016 will be between 543 and 762 AED per member per annum. This new range reflects the general rate of inflation as provided by Dubai Statistics Centre

Should any existing PI choose to withdraw or fail to meet the renewal requirements, HFD will open applications as soon as practicable for a substitute PI for 2016

#### 2017 and beyond

The existing 9 PIs will be judged against rigorous KPIs during 2016. The maintenance of PI status is not guaranteed. As well as judging each PI against quantitative indicators, HFD will judge each PI's performance against qualitative criteria including their market conduct, service to insured members and provision of healthcare access to those members.

Any PI who does not meet the required qualitative KPIs and/or is judged to be behaving in a manner not within the spirit of the law or is abusing its PI status will receive due notice that its PI status will be withdrawn

Should it become apparent during 2016 that one or more PIs will have their status withdrawn, HFD will open applications to other insurers for PI status for 2017

Likewise, should evidence suggest that there is actuarially justifiable capacity for an additional PI, applications will be opened at the end of 2016 for 2017 PI status

#### Decision

This decision is final and will not be revised or reviewed until Q4 2016