

Procedural Notice pursuant to the Health Insurance Law (No 11 of 2013) of the Emirate of Dubai
Procedural Notice Number 4 of 2016 (PN 04/2016)

Subject of this Procedural Notice	Participating Insurer (PI) status renewal submissions for 2017
Applicability of this Procedural Notice	This notice applies to all PIs wishing to renew their PI status for 2017
Purpose of this Procedural Notice	To detail the requirements of the submission, the submission process and relevant dates
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Publication date	30 th November 2016
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This document has been replaced by	Not applicable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	Not applicable

Objectives of this Procedural Notice

- To notify all PIs of the procedure to renew PI status for the calendar year 2017
- To detail the requirements to be satisfied
- To advise the date by which submissions must be made

The procedure

Due to time constraints, there is no separate PI renewal form. All submissions must therefore be made via the eClaimlink portal using the **PI application 2017** online application form. The form is available now and details a series of requirements covering General Requirements, as experienced in the past. The applicant will be asked to either upload supporting documents, check answer boxes or complete free form text boxes.

Please note that the requirements for PI renewal are similar to those detailed in the PI application 2016 however this year's renewal will be based primarily on performance supported by the normal required renewal submission.

The required submission documents are identical to the documents required for the 2016 renewal.

The online form does not have to be completed in one session and can be saved at any time. Do NOT "submit" the form until you are sure that it is accurate and complete. Once submitted the application form will be locked. No changes will be permitted.

The person named at the foot of the form as the contact is responsible for the accuracy and completeness of the information contained therein.

Requirements to be satisfied in relation to TPAs

Where a PI added a TPA **during 2016** it must complete the Section A capacity and business plan.

If a PI is adding a TPA now, it must complete Sections A, L, M and N.

Compliance with 2016 HIP requirements

When insurance companies applied for Health Insurance Permits at the end of 2013, they gave written commitments to comply with all DHA regulations during 2014 and with a number of specific HIP requirements. These included:

1. Uploading details of all health insurance packages to the eClaimlink portal
2. Uploading and updating on a monthly basis the Person Register of insured members
3. Compliance with eClaims and ePrescriptions
4. Collecting complaints data throughout 2014
5. Submitting quarterly reports on call centre performance
6. Submitting quarterly reports on member communication activities

Compliance with items 1 -3 will be validated using eClaimlink data. The PI application will include sections that will require applicants to upload documents to evidence compliance with items 4 – 6.

Compliance at an acceptable level with all items above will be a key part of the PI renewal assessment process.

Index Rate band for 2017

The band for 2016 applications was set at 550 – 750 AED. We will be maintaining the same index rate for 2017.

The IR band for 2015 is therefore 550 – 750 AED per member per year. The variation of + or – 25 AED around the submitted IR remains.

In addition to the standard index rate for LSB members, we will require you to provide an age banded fixed premium for a pre underwritten basic benefit plan product for dependents.

Also this year in addition to the above segment for dependants, we will require a pre underwritten basic benefit plan for the elderly, we will also require historical data for the past 3 years on this segment of your total portfolio. Elderly are considered anyone above the age of 60 at time of enrolment.

The above required details for the dependant index rate and elderly index rate will need to be submitted by email to isahd@dha.gov.ae and not on the eClaimlink portal.

Submission deadline

All applications must be submitted online by **1800 GST Thursday 15 December 2016**. No extension will be provided.

Decision process and expected decision date

We will be analyzing the submissions in an objective and critical manner. In addition to our performance reviews, no criteria other than those required as part of the submission and general market reputation/practices will be taken into account.

We will review the data submitted and notify PIs of the outcome as soon as possible. The sooner the requirements are uploaded the sooner we can respond.