

**Policy Directive pursuant to the Health Insurance Law (No 11 of 2013) of the Emirate of Dubai**  
**Policy Directive Number 03 of 2020 (PD 03/2020)**

Subject of this Policy Directive	Elective Surgeries for insured patients
Applicability of this Policy Directive	This directive applies to all parties involved in the administration of health insurance plans in the Emirate of Dubai, specifically Insurers and TPAs and is for the information of intermediaries
Purpose of this Policy Directive	To advise on postponement of elective surgeries (performed in OT) during the effective period of this circular
Authorized by	Saleh Al Hashimi, CEO, Dubai Health Insurance Corporation
Drafted by	Ali F. Lutfi, Dubai Health Insurance Corporation
This document replaces	Not Applicable
This document has been replaced by	Not Applicable
Publication date	March 19 <sup>th</sup> , 2020
Effective date of this Policy Directive	March 19 <sup>th</sup> 2020
Expiry date of this Policy Directive	Until 11:59 pm UAE Time on 31 <sup>st</sup> March 2020 (Subject to extension)

**Preamble**

Further to Policy Directive 01 of 2020, we are aware that clarifications are required to the payer and provider community. This policy directive has been issued in consultation with the DHA Health Regulation Sector, aims to clarify that the treating physician should practice due diligence. An elective Surgery is defined as planned, non-emergency surgical procedure performed that improve the quality of life physically and /or psychologically.

Any elective surgeries not listed below, may be allowed to continue only as per medical urgency and necessity, at the sole discretion and assessment of the treating physician and clinical situation of the patient or if it is emergency.

Below are examples of elective surgeries and procedures that can be allowed during the stipulated period:

- Oncology cases and suspected malignancy diagnostic procedures for all the specialties.
- Neurosurgery procedures.
- Orthopedic procedures: fractures, Correction procedures.
- Cardiology procedures.
- Interventional radiology procedures.
- Obstetrics & Gynecology: IVF, Elective Cesarean Section, Dilatation and Curettage (D&C), Endometrial Ablation, Colporrhaphy.
- Urology: Ureterscopy Intervention for stone fragmentation, Internal Urethrotomy, Cystoscopy, Removal of stent & Catheterization.

- General Surgery: Drainage of Abscesses, Colorectal procedures, wound debridement procedures.
- Ophthalmology procedures: Chalazion and cyst removal, glaucoma, retinal procedures.
- Pediatric and neonatology procedures

For any other elective Surgeries not listed above, a written approval from the Health Regulation Sector is required by email [amalameri@dha.gov.ae](mailto:amalameri@dha.gov.ae). Should a payer receive written approval from Health Regulation Sector along with an approval request it must be approved as per policy benefits, terms and conditions.

For any questions related to Insurance coverage or insurance billing can be directed to [SAHD@dha.gov.ae](mailto:SAHD@dha.gov.ae)