

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

General Circular Number 5 of 2014 (GC 05/2014)

Subject of this General Circular	DHA approach to enforcement of fines and penalties
Applicability of this General Circular	This General Circular applies to all parties subject to the Law
Purpose of this General Circular	To advise DHA approach to the implementation of fines and penalties to those who breach the Law
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Publication date	18 November 2014
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This document has been replaced by	Not applicable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	None

Objectives of this General Circular

- To clarify DHA approach to the imposition of fines and penalties once breaches of the Law have been detected and confirmed

Source of offences and penalties list

- The complete list of offences and penalties is contained within the Executive Regulations pursuant to the Health Insurance Law (No 11 of 2013) of the Emirate of Dubai
- As at the date of this General Circular, these Regulations are in the final stages of approval by the Government of Dubai and will be published once approved

When and how will penalties be applied?

- Health Funding Department is currently adopting a supportive rather than a punitive approach in relation to imposition of fines and penalties for non-compliance with Health Insurance Law (No 11 of 2013) to allow everyone time to comply with the law
- The law came into force on 14 February 2014. Therefore any breach of the Law (or its supporting Regulations or other official notices or circulars issued) that may have occurred since that date will be deemed to have occurred at the date of the breach.
- Once a breach of the law is identified (such as employers not meeting enrolment deadlines to have insurance in place for employees) any fines that may be imposed will be backdated to the date of the breach
- The fines have been set at levels that will outweigh any benefits that may accrue by not complying with the law
- Therefore any party to whom this General Circular applies, be it an employer, insurer, health insurance claims management company, health insurance intermediary or healthcare provider should ensure that they comply with the Law and any deadlines to which the particular party may be subject
- If any party is having difficulties in compliance they should contact Health Funding Department to discuss.