

General Circular pursuant to the Health Insurance Law (No 11 of 2013) of the Emirate of Dubai
General Circular Number 1 of 2017 (GC 01/2017)

Subject of this General Circular	Mandatory member information & Final Deadline
Applicability of this General Circular	This General Circular is for the attention of HIP's (Insurer's and TPA's) in the Emirate of Dubai and for the information of all HIIP's
Purpose of this General Circular	To notify to all Health Insurer's & TPA's of activation of the validation check feature prior to member upload to the member register
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Publication date	16 th January 2017
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This document has been replaced by	Not applicable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

Preamble

As previously stated in both GC 06/2016 and GC 08/2016 it is crucial that all Insurer's and their TPA's (where applicable) upload the member register data accurately and in a timely fashion. Failure to do so can result penalties and revocation of HIP status

Objectives of this General Circular

- Required timelines for member register uploads
- Validation and member register upload
- Where the validation tool integration details can be found
- Default Values
- Reiterate the consequences of failure to comply

Required Timelines for upload

An Newly Insured member – These are expected to be done in real time and when an insurer receives payment from an insured and is on cover. An insured member must be able to purchase a policy and immediately go to GDRFA to renew their visa without issue

An Existing Insured member's policy renewal – When an insurer notices that a visa is due for renewal within 30 days at the time of insurance policy renewal confirmation, that member's renewed and updated details must then be uploaded to the member register immediately and is expected to be done in real time and when an insurer receives payment from an insured and is on cover.

Any existing Insured members not yet uploaded – A separate web service and process will be created to manage back logs and existing member record uploads to the new repository. A detailed circular and technical specifications document will be provided at a later date to explain the mentioned phase

Member Register upload with validation check

Going forward anytime an HIP uploads any members to the member register, the information will be automatically verified with the GDRFA. Therefore, if there are any inaccurate fields the member register will reject the upload.

We have also developed a tool for HIP's to integrate into their systems where this validation check can be conducted prior to an attempted upload to the member register which will be explained further in the next section.

Validation Tool and Integration Details

The validation tool is available for all HIP's to integrate to their existing systems. This is a web service that has been enabled by GDRFA that allows an HIP to request a confirmation that member details are accurate and match GDRFA's records. This is an integral tool and step to ensure your insured members are able to renew visas without issue and no unnecessary fines are generated.

Member Register Documentation

- All documents have been published on eClaimLink > DHD menu > Schema & Documentation sections. You can access these documents directly using the links below: *(Please login for access)*

- [Member Register Document - Phase 2 \(GDRFA Validation\)](#)

This document contains the full technical specifications for phase 2 of MemberRegister: eClaimLink – GDRFAD Integration.

- [Download MemberRegister Documentation](#)
- [Member Register Document - Phase 1](#)
- [MemberRegister Schema](#)
- [eClaimLink Business and validation rules](#)

All new records will comply with the following standards

- Unified identification Number (UID) will be registered on the member level.
- Duplicate records will over-ride the old ones. The latest record will be used for validation by the GDRFAD system.
- Records with incorrect or mismatching UID details will be rejected by the DHPO after validating them against the GDRFA system
- The GDRFA validation will only happen for those members whose residency/visa is issued from the emirate of Dubai (Emirate = 4)

Member Register default values

We will be monitoring the use of default values, where there is unjustified excessive usage of default values in the member register an insurer/TPA will be penalized.

Responsibilities & Implications of Health Insurer's and TPAs

If the Health Funding Department receives complaints from a policy holder or intermediary stating an insurer or TPA caused the policyholder to incur fines and delays in visa issuance/renewal, a full investigation will be launched. Fines of AED 10,000 may be applicable per policy, as per Executive Council Resolution No. 7 of 2016. In addition to the mentioned fine the insurer or TPA will be responsible to cover the cost of their member's fines (whether DHA's fines and/or GDRFA fines).

Executive Council Resolution No. 7 of 2016 can be found [HERE](#)