



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

Subject of this General Circular	Ethical Standards of Business Conduct
Applicability of this General Circular	This circular applies to all Providers in the Emirate of Dubai and those who are enrolled on the eClaimLink platform.
Purpose of this General Circular	To insure compliance to ethical standards for business conduct.
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This document replaces	Not applicable
This document has been replaced by	Not applicable
Effective date of this General Circular	7 th July 2019
Grace period for compliance	Not applicable

eClaimLink General Circular Number 06 of 2019 (GC 07/2019)

Preamble

The strategy of Dubai Health Authority is built upon two key pillars:

- The first pillar is that all UAE Nationals and expatriate residents of Dubai should have access to healthcare.
- The second pillar is that all healthcare provision must be of the highest quality relevant to the needs of the population.

Dubai Health Authority objective is to "Position Dubai as a global medical destination by introducing a value-based, comprehensive, integrated and high quality service delivery system".

Ethical standards for business conduct

DHIC is committed to maintain high standards for business ethics, integrity across the insurance eco-system, and compliance with applicable laws, regulations and requirement. DHIC would like to bring to the attention of healthcare providers certain practices to adopt in support of high ethical standards for business conduct. These practices include:





- Ensure that all services are provided by licensed healthcare facilities, and performed by a licensed healthcare practitioner.
- Perform and bill services that are justified for the patient's condition, for further clarification please refer to General Circular Number 1 of 2019 (GC 01/2019).
- Maintain clinical documentation accurately, consistently, and comprehensively at patients' medical records to reflect patients' conditions, the treatments and services provided.
- Select appropriate codes as per documented diagnoses, performed procedures and used consumables. For
 inpatient coding standards, please refer to the Dubai Medical Coding Manual. For consumables and
 outpatient coding standards, please refer to the corresponding international coding guidelines of the
 specified coding classifications.
- Avoid unbundling services by using two or more Current Procedural Terminology (CPT) billing codes instead of one inclusive code.
- Avoid submitting a claim for a procedure that is more complex than the one actually performed.
- Ensure that service date matches Encounter date.
- Claim for services performed and consumables used only.
- Collect correct amount of deductible & /or co-pay as per the patient's insurance policy and enter the accurate deductible & co-pay upon submitting the claim through eClaimlink.
- Avoid submitting any claim by using member ID card that does not belong to the patient who received the service.
- Necessary approval and authorization protocols must be followed to assure that health services are medically necessary to approve and authorize them and avoid delays in service to patients.