

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

General Circular Number 13 of 2020 (GC 13/2020)

Subject of this General Circular	Announcement of unified Covid-19 Rates
Applicability of this General Circular	This Circular applies to: <ul style="list-style-type: none"> All service providers (Dubai and NE) enrolled with eClaimLink treating Covid-19 Patients All HIPs (Insurers and TPAs)
Purpose of this General Circular	To announce the unified rates for Covid-19 patients
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Drafted by	Ali F. Lutfi, Dubai Health Insurance Corporation
Publication date	29/4/2020
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This document has been replaced by	Not applicable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

Further to recent discussions with both payers and providers around Covid-19 treatments and costs. This circular is to announce and publish the unified rates from this date onward until further notice. The per diem rates are calculated and considered based on the latest national guidelines ([Version 3.1 Published April 20th 2020](#)), this pertains to all severity levels and baseline test mentioned in the pricing. These rates are subject to change in line with national guidelines.

Therefore going forward all Dubai providers treating Covid-19 patients are allowed to only bill the amounts mentioned in 'Appendix A' of this circular. The rates mentioned in 'Appendix A' are all inclusive with the exception of Mild and Asymptomatic severity levels where a full board accommodation cost of AED 150 has already been factored in, in some circumstances providers have arranged institutional isolation units above this cost, providers are allowed, if required, to negotiate with payers up to a maximum additional AED 250 due to accommodation costs for mild and asymptomatic severity levels only.

'Appendix B' shows the baseline tests required for all severity levels as per the national guidelines. Providers may not charge above these rates with no exception. These rates are already built in for the per diem rates, however where providers are only triaging, or in suspected Covid-19 cases, these are the maximum billable amounts from providers.

For Covid-19 cases, medical networks are no longer applicable and patients will be treated where they are presented. In cases where a patient is being treated at a non-network facility, the provider is still obligated to communicate with the payer and provide any information required.

We would like to take this opportunity to reiterate to all that we must overcome this in a community effort by working together to achieve a common goal. That being said any negotiations should be finalized by the end of this week; any party unnecessarily prolonging negotiations will force our involvement and decision on a finalized rate.

For any questions you may write to ISAHD@dha.gov.ae

Appendix A

Severity Level	Cost Per Severity Level (AED)	
	Per Diem Rate	
Asymptomatic		579
Mild		879
Moderate		2,965
Severe		5,280
Critical w/o ECMO		9,950

Appendix B

DSL Code	Procedure (CPT Code)	Description	Count	COVID-19 package
90.13	93000	ECG 12 LEADS equivalent to CPT 93000	1	128
90.14	71010	XRAY CHEST PA equivalent to CPT 71010	1	82
90.15	86140	C-REACTIVE PROTEIN(CRP) equivalent to CPT 86140	1	62
90.16	82728	FERRITIN equivalent to CPT 82728	1	106
90.17	83615	LDH equivalent to CPT 83615	1	46
90.18	80076	LIVER PANEL equivalent to CPT 80076	1	173
90.19	80069	RENAL PANEL equivalent to CPT 80069	1	277
90.20	84145	PROCALCITONIN equivalent to CPT 84145	1	167
90.21	85025	CBC equivalent to CPT 85025	1	80
90.22	85730	PTT equivalent to CPT 85730	1	62
90.23	99000	COVID-19 PROCESSING /COLL equivalent to CPT 99000	1	88
63.06		Dr. Rounding Fees for Covid-19	1	229
		Grand Totals		1,500