

Policy Directive pursuant to the Health Insurance Law (No 11 of 2013) of the Emirate of Dubai
Procedural Directive Number 2 of 2019 (PD 02/2019)

Subject of this Policy Directive	New Born additions
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, Pls, Insurers and is for the information of all TPAs and Intermediaries.
Purpose of this Policy Directive	To advise on the treatment of new born additions
Authorized by	Saleh Al Hashimi, CEO, Dubai Health Insurance Corporation
Drafted by	Ali F. Lutfi, Dubai Health Insurance Corporation
Publication date	30/04/2019
Effective date of this Policy Directive	30/04/2019
Grace period for compliance	None

This directive is aimed at clarifying the treatment of newborns when being newly insured or added to existing group policies. Currently there are a number of insurers imposing 6 month waiting periods on new borns when becoming insured, this has been noticed in cases where a new born is being issued a new policy individually, or added onto a parents' policy whether group or individual.

From the publication date of this policy directive, no insurer may impose waiting periods of any kind on new borns, whether they are waiting periods against pre-existing conditions or any other conditions.

We would also like to reiterate that new borns must be covered under the mothers policy for 30 days and/or upto the mothers annual limit. In addition backdating of upto a maximum of 7 days is only allowed for new born additions to achieve covering the new born from the date of birth, this is the only exception to backdating.