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Insurance Coverage of Emergency Cases

1- Introduction:

The minimum benefits for all primary health insurance policies issued in the Emirate of Dubai require that coverage be provided for emergency medical treatment across all Emirates of the UAE. The treating facility is not specified and it should therefore be understood that chargeable treatment costs must be covered under the policy in whatever facility the treatment is provided (whether inside or outside a particular network).

2- Definitions / Key Terms:

2-1 Emergency:

“An Emergency is defined as the sudden onset of an illness, injury or medical condition manifesting itself by acute symptoms of sufficient severity (including severe pain) requiring immediate and unscheduled medical care, and if left untreated could result in placing the person’s life and/or health in serious jeopardy; serious impairment to bodily functions; serious dysfunction of a bodily organ or part; serious disfigurement; or in the case of a pregnant woman, serious jeopardy to the health of the fetus”.

2-2 Stabilization

a) Stable fit to transfer

The patient’s condition is stable to a condition where they can be transferred to an alternate Healthcare Provider within the patient’s medical network without causing harm or threat to the patients’ health; or in the case of a pregnant woman, jeopardy to the health of the fetus.

b) Stable unfit for transfer

The patient is hemodynamically stable, however the patient’s condition is not stable enough to where they can be transferred to an alternate Healthcare Provider, with the exception of DHA Tertiary Hospitals, without causing harm or threat to the patients’ health; or in the case of a pregnant woman, jeopardy to the health of the fetus

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3- Purpose of Policy:

3-1 To advise all Insurance companies operating in Dubai under a DHA permit that DHA will start billing for all services provided to insured members in DHA trauma departments as per Health Insurance Law No. 11 of 2013 and subject to the relevant offences and penalties listed in Executive Council Resolution No. (7) Of 2016. Insurance companies can also contract with DHA to be a network provider as per the standard payer provider contract procedure.

3-2 To confirm DHA policy relating to payment for treatment of emergencies

Executive Council Resolution No. (7) of 2016 states at Table No.2, item 19:

“Failure of the Insurance Company to pay the cost of the provided medical services for the emergency cases held in a non-network healthcare provider within (7) seven working days from the service date” will incur a fine of AED 5,000 in addition to the settlement of the health insurance cost”

4- Policy Objectives:

4-1 To inform the market of the standard and mandated definition of Emergency and stabilization, to use going forward applicable to all currently active and new health insurance policies.

4-2 It is legally required that as a minimum treatment costs necessary to stabilize the patient’s condition and prior to a transfer to a network facility must be covered under the insurance policy. Accordingly, this Directive confirms that where requested to pay for such treatment, the insurer should settle the claim.

4-3 To inform the market of the requirement to cover the cost of ambulance services

5- Scope:

5-1 It is legally required that as a minimum treatment costs necessary to stabilize the patient’s condition and prior to a transfer to a network facility must be covered under the insurance policy. Accordingly, this Directive confirms that where requested to pay for such treatment, the insurer should settle the claim.

6- Policy Stakeholders:

6-1 Payers (insurance companies)

6-2 Third Party Administrators

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6-3 Healthcare providers (private and public)

7- Policy Implementation Required Resources:

Circulars released by DHIC

8- Policy Content:

8-1 It is the emergency medical condition of the patient, not the diagnosis, which drives the necessity for immediate treatment. Symptoms must be sufficiently severe to cause the patient to seek immediate medical aid.

8-2 Any emergency medical condition regardless of the initial cause must be covered until stabilization.

Stabilization may occur in the Emergency Department or following emergency In-Patient admission. This includes all standard exclusions e.g. including (but not limited to) Road Traffic Accidents, Work Related Injuries etc. Where there is appropriate and adequate alternative insurance applicable e.g. A motor policy, or Workmen's Compensation policy, the health insurer must cover the initial treatment until stabilization at minimum. The health insurer then has the right to subrogate the claim against the appropriate policy/s accordingly. Where there is no alternate insurance to recover the claims paid, the insurer must settle the claim until stabilization at minimum.

8-3 Following an emergency, if an insurer has intimated that they wish to continue treatment of their policyholder at a network Healthcare Provider, it is the responsibility of that insurer to arrange transfer to the receiving 'In network' Healthcare Provider once advised by the treating Healthcare Provider that the policy holder is 'Stable fit for transfer'. Transfers of this kind must be arranged by the insurer within 24 hours .Failure to do so will result in treatment being continued by the Provider until the transfer is arranged. Charges incurred by the treating Healthcare Provider post 'Stable fit for transfer' notification will be billed to the insurer.

8-4 As per Executive Council Resolution No. 1 of 2018 dated 23/1/2018, all accidents/medical emergencies that are treated or transferred by DCAS either on site and/or to medical providers in line with medical necessity will be charged. Insured Non-Dubai Residents who receive ambulance treatments in Dubai will also be charged fees in line with the Executive Resolution

8-5 An insurer or TPA may not reject any of the above-mentioned claims. No pre-approval is required. An insurer and TPA do have the right to request additional supporting documents

8-6 Emergency patients transferred via DCAS to any private hospital that are insured via any Dubai Government program should not be charged co-payments.

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9- Deployment Methodology: (Check all that apply)

Announcement

Awareness

Training

On Job Training

10- Policy Performance Indicators:

10-1 Number of Emergency claims on eclaimlink (especially unreasonable denials from payers)

10-2 Compliance for providers and payers to follow the published emergency definitions and any delays in approvals.

11- List of Risks:

11-1 Risk on patients life if emergency cases are not handled immediately and efficiently irrespective of network or non-network providers

12- Policy Revision/Update :

N/A

13- Audit, Improvement & Development:

13-1 Internal audit for compliance with the document content

13-2 Corrective actions for non-conformities with the document content

14- Records List*

14-1

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15- Appendices *

15-1 References

Policy Directive Number 1 of 2016 (PD 01/2016)

[https://www.isahd.ae/content/docs/Policy%20Directive%20Number%201%20of%202016%20\(PD%20012016\).pdf](https://www.isahd.ae/content/docs/Policy%20Directive%20Number%201%20of%202016%20(PD%20012016).pdf)

Policy Directive Number 2 of 2017 (PD 02/2017)

<https://www.isahd.ae/content/docs/PD%2002-2017.pdf>

Policy Directive Number 1 of 2018 (PD 01/2018)

<https://www.isahd.ae/content/docs/PD%201%20of%202018.pdf>

Policy Directive Number 03 of 2019 (PD 03/2019)

<https://www.isahd.ae/content/docs/PD%2003-2019.pdf>

Policy Directive Number 04 of 2020 (PD 04/2020)

<https://www.isahd.ae/content/docs/PD%2004-2020.pdf>

15-2 Attachments

Policy Directive Number 1 of 2016 (PD 01/2016)

Policy Directive Number 2 of 2017 (PD 02/2017)

Policy Directive Number 1 of 2018 (PD 01/2018)

Policy Directive Number 03 of 2019 (PD 03/2019)

Policy Directive Number 04 of 2020 (PD 04/2020)

N.B.: "*" Put "N/A" if there is nothing to write.

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Revision History

S.	Summary	Amend Type*	Page	Issue No.	Issue Date
1	Insurance coverage for emergency cases and DHA price list	Modify		PD 01/2016	20-04-2016
2	Emergency Definition	Modify		PD 02/2017	30-10-2017
3	Patient's treated or transferred by Ambulance	Modify		PD 01/2018	19-03-2018
4	Settlement of Payment for Emergency Services	Modify		PD 03/2019	23-04-2019
5	Co-Payments of emergency cases transferred by ambulance	Modify		PD 04/2020	19-03-2020



* Amend Type: Add – Modify – Cancel

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