

Standards Notice pursuant to the Health Insurance Law (No 11 of 2013) of the Emirate of Dubai

Standards Notice Number 4 of 2019 (SN 04/2019)

Subject of this Standards Notice	Member Register
Applicability of this Standards Notice	This Standards Notice applies directly to all insurance companies and third party administrators holding Dubai Health Insurance Permits and indirectly to all intermediaries holding Dubai Health Insurance Intermediary Permits
Purpose of this Standards Notice	To mandate and announce the updated structure of the member register
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Publication date	04/08/2019
This document replaces	Standards Notice Number 4 of 2019
This document has been replaced by	Not applicable
Effective date of this Standards Notice	Immediately upon publication
Grace period for compliance	Insurers or Third Party Administrators must be in a position to comply with this notice by October 1 st 2019

Preamble

We have been mentioning an updated version of the member register for many months now, as mentioned previously in General Circular No. 11 of 2018. We have now finalized the technical documentation that is appended below.

This notice serves to inform all Payers and TPAs that any newly insured member as of October 1st 2019 will be required to upload in the attached format. Any system modifications to incorporate the new upload and download formats will need to be made in order to comply with the deadline.

You will notice in the documentation that we will now be allocating a member ID for each member uploaded. This Member ID is the only ID to be used going forward in any claims submissions. No other member ID should be used going forward for approvals, authorizations or any communications between payers and providers.

For any questions or clarifications please write to ISAHD@dha.gov.ae

APPENDIX A

eClaimLink

eClaimLink – GDRFA Integration

Phase 3
July 2019

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Overview

Scope

Dubai Health Authority through Dubai Health Insurance Corporation in cooperation with the General Directorate of Residency and Foreigners Affairs – Dubai (GDRFA) are working towards ensuring the implementation of the mandatory Insurance Law No11 of 2013, which requires **all Dubai residents** to have medical insurance. The integration project will comprise of sharing information to ensure that health insurance system stores the correct insured member information, as well as enabling the Visa issuing staff to automatically check the health insurance requirement electronically for the insured resident.

The first objective of the project is to enable the health insurance companies to validate member information at the point of applying for medical insurance, keeping their records clean and in-sync with the GDRFA and United Arab Emirates Ministry of Interior.

The second objective of the project is to enable the GDRFA to validate member insurance status at the point of issuing the visa through an automated electronic system.

eClaimLink will facilitate the needed transaction and integration points between the healthcare insurance companies and the GDRFA systems.

Abbreviations

Below is a list of the abbreviations used within this document:

Abbreviation	Description
DHA	Dubai Health Authority
DHPO	Dubai Health Post Office
GDRFA	General Directorate of Residency and Foreigners Affairs Dubai
Payer	Healthcare Service Payer – (Insurance company)
Provider	Healthcare Service Provider – (Hospital, Clinic, Center, Pharmacy, Laboratory)
Receiver	Transaction receiver
Sender	Transaction sender
Member/Resident	Person carrying or intending to acquire a Dubai residency visa

Important

The GDRFA validation will only happen for those members whose residency/visa is issued from the Emirate of Dubai (Member Type = 4), members with residencies/visas from other emirates will not be validated but are still required to be uploaded to the Member Register.

New and Renewal Visas

The new process will be enforced on records related to members acquiring new and renewal visas:

- Payers are expected to validate and upload correct Member Register records for these members in real time.
- The new validation and upload process will accommodate one record at a time to allow for performance and real time updates.
- The GDRFA team will check the member insurance validity using the direct link to the eClaimLink.
- All insurance companies are expected to maintain records of new and renewed policies on the Member Register system.

High Level Cycle

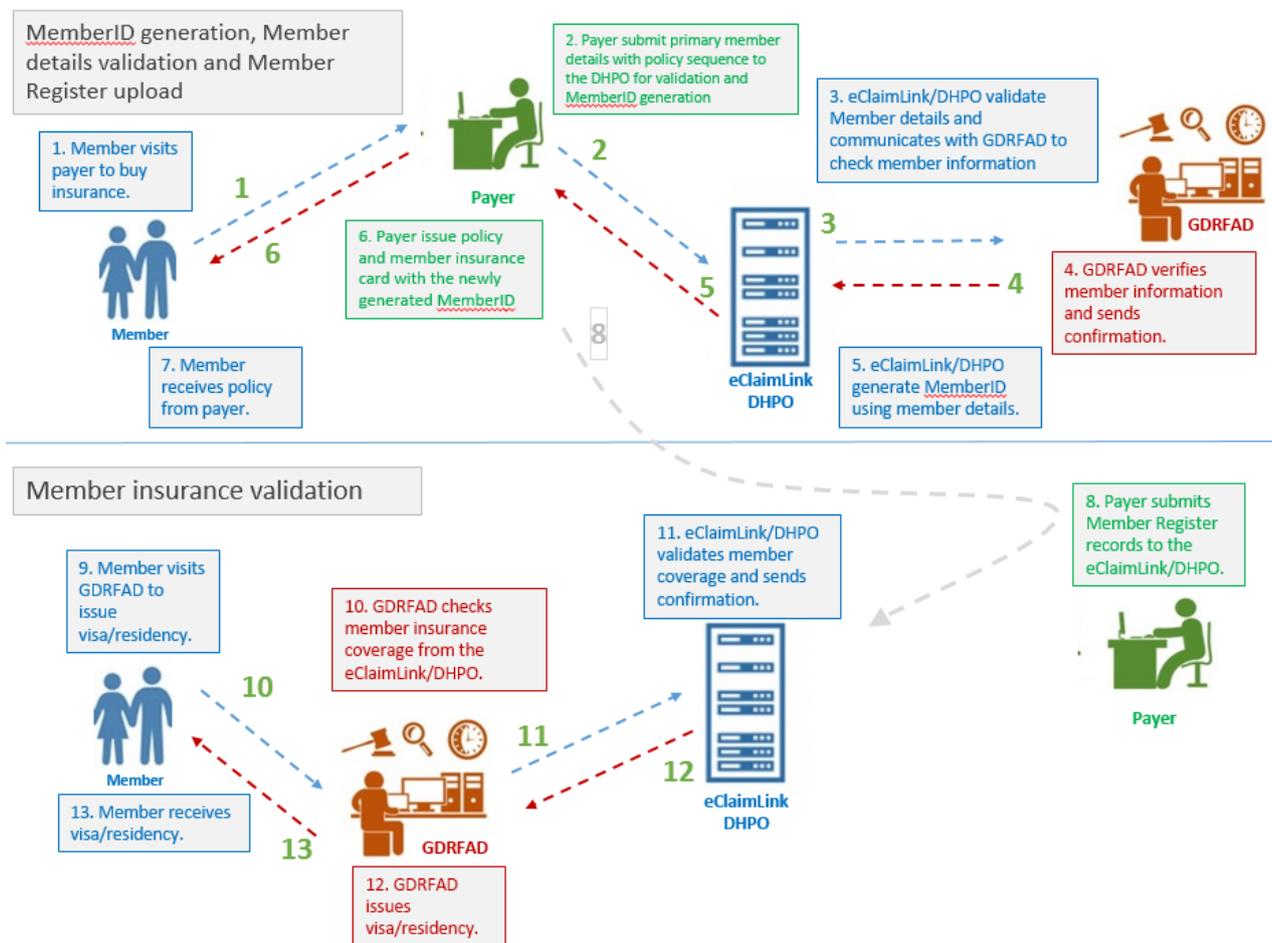


Figure 1- eClaimLink - GDRFA full integration cycle

Involved Methods

The integration cycle consists of the methods shown below:

Method	Description
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GenerateMemberID	Transaction submitted by the Payer to generate the Member ID through the DHPO. Generated member ID will be used in issuing the Policy for the member.
ValidateMember	Transaction submitted by the Payer to validate the member information with the GDRFA through the DHPO. To be used for members with a Dubai residency/visa only.
UploadMemberRegister	Transaction utilized by the Payer to upload the insured member details as per the eClaimLink published transaction schema, business and validation rules.
UpdateMember	Transaction utilized by the Payer to update specific subset of secondary elements in the schema related to previously uploaded member.
SearchMemberDetails	Transaction utilized by the Payer to search for the previous records submitted for specific member.
GetMemberActivePolicy	Transaction utilized by the GDRFAD to validate the member's insurance coverage, from the DHPO.
DownloadMemberTransaction	Transaction utilized by the payer to download a given MemberRegister file.

MemberID Generation

Due to the high volume of inaccuracies identified within the member ID data uploaded on Member Register, a new process has been put in place where the MemberID will be assigned by the system based on a set of given parameters to be provided by the Payers:

- Payers will provide primary data elements for members and upload it to GenerateMemberID method to get the new memberID.
- System will validate member details against GDRFA.
- The DHPO will return an auto-generated MemberID for each new member.
- The MemberID will be unique per: Person/Payer/TPA/Policy.
 - i.e. if someone has two different policies with different payers, then they would have 2 MemberIDs, one for each of their policies.
- The Payer will use this MemberID to issue the Member policy.
- The Payer will gather full member details according to the schema and Upload Member Registration
- Payer must print this MemberID on the member's health insurance card and save it in their internal records.
- This ID is intended to be used during the claim submission process.

Business process

1. Member visits the Payer to purchase an insurance policy.
2. Payer sends the primary parameters to the DHPO for MemberID generation using the web service method **GenerateMemberID** (web service documentation will be provided later)
 - Primary Parameters:
 1. Insurance Company or Self-Paid eClaimLink ID

2. TPA eClaimLink ID
3. Reference ID (File Number, Birth Certificate, Passport, EmiratesID)
4. Nationality
5. Gender
6. Date of Birth
7. Policy Sequence

Check 1: Primary Parameters match with GDRFA:

- **Result 1.1:** All details match
- **Action 1.1:** GDRFA returns confirmation to the DHPO
- **Action 1.1:** DHPO returns a confirmation to the payer including the Generated MemberID.

- **Result 1.2:** Details don't match
- **Action 1.2:** GDRFA returns an error message to the DHPO.

3. DHPO apply the formula to generate the MemberID and send it back to the Payer to use it in UploadMemberRegister.

Member Details Validation and Upload Member Registration

The process of uploading the Member Registration details and validate it against the GDRFA system. Below is a detailed business process for the steps, checks and data flows taking place between the Payer, eClaimLink and GDRFA systems.

Business process

4. Payer sends the member details (with the newly generated MemberID) to the DHPO for validation against the GDRFA database using the web service method **ValidateMemberFileNo** (web service documentation will be provided later)
5. DHPO performs an initial check on the member details:

Check 1: Member record exists or not within the DHPO DB?

- **Result 1.1:** Member record Exists
- **Action 1.1:** DHPO will perform Check 2.

- **Result 1.2:** Member record does not exist.
- **Action 1.2:** DHPO will trigger Check 3.

Check 2: Member details match the internal record?

- **MemberRegister Details:**
 1. Date of birth
 2. Gender
 3. Nationality Code
 4. ReferenceID

- **Result 2.1:** All details match
- **Action 2.1:** DHPO returns confirmation to the Payer.

- **Result 2.2:** Details don't match
- **Action 2.2:** DHPO returns an error message to the Payer.

6. GDRFA system verifies the member details:

Check 3: Member details match GDRFA records?

- **Result 3.1:** Details match
- **Action 3.1:** GDRFA returns a confirmation to the DHPO.
- **Result 3.2:** Details don't match
- **Action 3.2:** GDRFA returns an error report to the DHPO.

7. DHPO returns a confirmation or error message to the Payer based on the checks 1, 2 or 3.

8. In case of a valid member, the Payer completes the policy sale and sends UploadMemberRegister transaction to the DHPO containing the full member details as per the schema including the insurance policy details.

9. Once the MemberRegister is uploaded to the DHPO, **the DHPO will perform a check (with the GDRFA) to make sure all the details are matching.**

Check 1: MemberRegister details match the record of the GDRFA?

• **MemberRegister Details:**

1. MemberID
2. Date of birth
3. Gender
4. Nationality Code
5. ReferenceID

- **Result 1.1:** All details match
- **Action 1.1:** DHPO returns confirmation to the Payer – MemberRegister is uploaded successfully.

- **Result 1.2:** Details don't match
- **Action 1.2:** DHPO returns an error message to the Payer – MemberRegister upload fails.

10. The Payer provides the insured member with the policy material and insurance card, with the system-generated MemberID printed on the card or EID activation. Going forward this should be the primary MemberID used for all transactions.

Member Insurance Validation (GDRFA)

During the process of issuing a visa/residency from the GDRFA and in order to comply with the Dubai residency visa requirements, the GDRFA will check if the member has medical insurance. Below is a detailed business process for the steps, checks and data flows taking place between the Payer, eClaimLink and GDRFA systems.

Business process

11. Member visits GDRFA to apply for the visa

12. GDRFA sends member details to DHPO to validate for insurance coverage using the **GetMemberActivePolicy** transaction.

13. DHPO responds back with the validity of the member insurance coverage through the checks below:

Check 1: Does MemberID exist in MemberRegister?

- **Result 1.1:** MemberID exists in the MemberRegister.
- **Action 1.1:** DHPO will perform check 2.
- **Result 1.2:** MemberID does not exist in the MemberRegister.
- **Action 1.2:** DHPO returns an error message to GDRFA.

Check 2: Member information matching?

- **Member information:**
 1. Date of birth
 2. Gender
 3. Nationality Code
 4. ReferenceID
- **Result 2.1:** ReferenceID + DOB + Gender + Nationality Code match.
- **Action 2.1:** DHPO will perform Check 3.
- **Result 2.2:** ReferenceID + DOB + Gender+ Nationality code mismatch.
- **Action 2.2:** DHPO returns an error message to GDRFA.

Check 3: Member insurance coverage?

- **Result 3.1:** Member covered.
- **Action 3.1:** DHPO returns a confirmation message to GDRFA with the active policy of the member
- **Result 3.2:** Member not covered.
- **Action 3.2:** DHPO returns an error message to GDRFA.

Update Member Registration

A process where the Payers can update any submitted Member Register record within the specific subset of secondary elements that are defined in the data collection fields (Updateable=YES).

Business process

14. Payer sends the updated member secondary details with the system generated MemberID to the DHPO for validation against the GDRFA database using the web service method **UpdateMember** (web service documentation will be provided later)
15. DHPO performs an initial check on the member details:

Check 1: Member record exists or not within the DHPO DB?

- **Result 1.1:** Member record Exists
- **Action 1.1:** DHPO will perform Check 2.
- **Result 1.2:** Member record does not exist.
- **Action 1.2:** DHPO will send an error message to the Payer.

Check 2: Member details match the internal record?

- **Member Details:**
 1. Date of birth
 2. Gender
 3. Nationality Code
 4. ReferenceID
- **Result 2.1:** All details match
- **Action 2.1:** DHPO returns confirmation to the Payer.
- **Result 2.2:** Details don't match
- **Action 2.2:** DHPO returns an error message to the Payer.

16. DHPO returns a confirmation or error message to the Payer based on the checks 1 or 2.

17. In case of a valid member, the Payer completes the update of the MemberRegister transaction to the DHPO containing the updated details.

Member Register upload fields

Below is a list of the fields utilized during the upload of the Member Register file to the DHPO, by the payers.

No.	Element	Description	New / Update	Source	Mandatory	Updateable
1	Header	Header element of the MemberRegister transaction		Sender	Yes	
1.1	SenderID	ID of the facility sending the MemberRegister		Sender	Yes	No
1.2	ReceiverID	ID of the facility receiving the MemberRegister Default "DHA"		Sender	Yes	No
1.3	PayerID	The eClaimLink Payer ID (Insurer or Self-Funded Scheme)		Sender	Yes	No
1.4	TPAID	The eClaimLink TPA ID number. If claims are managed in-house, use Payer ID.	New	Sender	Yes	No
1.5	IntermediaryID	The eClaimLink Intermediary ID number. If direct business, use Payer ID.	New	Sender	Yes	No
1.6	TransactionDate	Date of the transaction Possible values: DD/MM/YYYY		Sender	Yes	No
1.7	RecordCount	Number of members within the MemberRegister request		Sender	Yes	No
1.8	DispositionFlag	To indicate the file type (TEST or PRODUCTION)		Sender	Yes	No
2	Person	Person element of the MemberRegister transaction		Sender/GDRFA	Yes	

2.1	MemberType	The member category. Select one from the below: 1 = UAE National – Emirates ID 2 = GCC National - Passport 3 = Diplomat - Passport 4 = Expat who's residency is issued in Dubai - File Number 5 = Expat who's residency is issued in Emirates other than Dubai - File Number 6 = Newborn - Birth Certificate ID	New	Sender	Yes	No
2.2	FullName	Member's full name as spelled in the passport	New	GDRFA	Mandatory for Sender where MemberType ≠ 4	No
2.5	ContactNumber	Member's primary mobile contact number		GDRFA	Mandatory for Sender where MemberType ≠ 4	Yes
2.6	BirthDate	Member's date of birth (DD/MM/YYYY) - for those official documents that are missing the values please fill in the following format: - Contains Year only: 01-01-yyyy		Sender/GDRFA	Yes	No
2.7	Gender	Member's gender (1 = male, 0 = female, 9 = unknown)		Sender/GDRFA	Yes	No
2.8	Nationality	Member's nationality code as per the list published on the eClaimLink (GDRFA Nationalities)		Sender/GDRFA	Yes	No
2.9	PassportNumber	Member's passport number		GDRFA	Mandatory for Sender where MemberType ≠ 4,6	No
2.10	MaritalStatus	Member's current marital status (1 = unmarried, 2 = married)		Sender	Yes	Yes
2.11	Email	Member's personal email address		GDRFA	Where MemberType ≠ 4,6	Yes

2.12	Emirate	- The Emirate from which the member's visa/residency is issued from. For UAE Nationals, select the Emirate that issued the passport. For GCC Nationals and Diplomats, select the Emirate or residence. - Use the corresponding code from the following list : 4 = Dubai 2 = Abu Dhabi 6 = Ajman 9 = Fujairah 7 = Ras Al Khaimah 1 = Sharjah 5 = Umm Al Quwain	Update	Sender	Yes	No
2.13	ResidentialLocation	Member's actual place of residence. Use the corresponding 3-digit location code from the predefined DSC locations list published on eClaimLink DHD.		Sender	Yes	Yes
2.14	WorkLocation	Member's actual place of work. Use the corresponding 3-digit location code from the predefined DSC locations list published on eClaimLink DHD.		Sender	Yes	Yes
2.15	Salary	Member's salary bracket. 1 = less than 4000 AED/month 2 = between 4001 AED and 12000 AED/month 3 = more than 12000 AED/month 4 = no salary; will be used for dependents or children that do not acquire a salary)		Sender	Yes	Yes
2.16	Commission	Is member's salary is commission based? (1 = yes, 2 = no)		Sender	Yes	Yes
2.17	EmiratesIDNumber	Member's unique emirates ID number		GDRFA	Where MemberType ≠ 4,6	No
2.18	UIDNumber	Member's UID number as issued by the MOI. When not available (only for non-Dubai residency/visa holders), copy the member's passport number from the "PassportNumber" field.		GDRFA	No	No
2.19	GDRFAFileNumber	The resident File Number. It can be found on the visa or the entry permit. xxx/xxxx/xxxxxxx	New	Sender/GDRFA	Where MemberType = 4	No
2.20	BirthCertificateID	The ID as shown on the member's birth certificate document	New	Sender	Where MemberType = 6	No
3	Member	Member element of the MemberRegister transaction		Sender	Yes	

3.1	MemberID	Auto-generated ID by the DHPO for each member. This ID will be unique per: Person/Payer/TPA/Policy. This ID should be printed on the member's health insurance card and used during the claim submission process.	New	System Generated	Yes	No
3.2	Relation	- The information about the family relationships under the same PayerID (Insurance company). - This value must be (1 = Principal) if the member does not have any relation with another insured member under the same PayerID. - This value will have the relation with the insured family member if one exists. - The field must have one of the values below: 1 = Principal 2 = Spouse 3 = Child 4 = Parent 5 = Other 6 = Domestic Worker	Update	Sender	Yes	Yes
3.3	RelationTo	The information about the ReferenceID of the principal member of the family. Member ID should be used if reported member is the principal beneficiary. Reference ID can be one of the following: - File Number for Dubai expats (MemberType = 4) - Passport# for others (MemberType = 1, 2, 3, 5,7) - Birth Certificate ID for Newborns (MemberType = 6)	Update	Sender	Yes	Yes
4	Contract	Contract element of the MemberRegister transaction		Sender	Yes	
4.1	ProductOrigin	Product origin (2 = Abu Dhabi, 4 =Dubai)		Sender	Yes	No
4.2	ProductCode	ID of the insurance product as in the payer's literature		Sender	Yes	No
4.3	ProductID	ID granted by the eClaimLink to the registered product		Sender	Yes	No
4.4	PolicyID	ID of the insurance policy as registered in the payer's system		Sender	Yes	No
4.5	PolicySequence	The number of the policy that Members hold.	New	Sender	Yes	No
4.6	TopUpPolicy	Any policy which provides benefits over and above the benefits provided under the main Dubai compliant policy. (1 = Top-Up Policy, 2 = Main Policy)		Sender	Yes	No

4.7	EnrollmentDate	The day (at 00.00 hours local time), month and year (dd/mm/yyyy) from which the Policy became effective for the Insured Member.		Sender	Yes	No
4.8	DeletionDate	The Expiry Date of the policy unless the member has been removed prior to the expiry of the policy, in which case, enter the day at 00:00hrs local time, month and year (dd/mm/yyyy) on which the insured member's coverage ceases as the result of his/her deletion at the request of the PolicyHolder.		Sender	Yes	No
4.9	GrossPremium	The amount in AED of the annualized premium payable for this insured member.		Sender	Yes	No
4.10	NetPremium	The amount in AED of the premium payable for this insured member less the administrative fees (including TPA fees, payer administrative fees and intermediary fees)	Update	Sender	Yes	No
4.11	IntermediaryFee	The commission paid to the intermediary involved with placing this policy. Should be a percentage value of the gross premium.	New	Sender	Yes	No
4.12	TPAFee	The TPA's Fees. Value depends on TPAFeeType.	New	Sender	Yes	No
4.13	TPAFeeType	Select one of the following: 1 = Fixed Fee per member 2 = Percentage of claims 3 = Fixed fee per Claim 4 = Percentage of member premium 5 = Capitation 6 = No TPA	New	Sender	Yes	No
5	Benefit	Members Benefit Plan and Coverage				
5.1	IPCopay	Members Inpatient Co-pay as per policy	New	Sender	Yes	No
5.2	OPCopay	Members Outpatient Co-pay as per policy	New	Sender	Yes	No
5.3	OP Consultation Copay	Copay/Deductible for outpatient consultation				No
5.4	PharmacyCopay	Pharmacy Co-pay as per policy	New	Sender	Yes	No
5.5	Dental Copay	Dental Co-Pay as per policy where applicable. If benefit is not part of the policy sender must mention N/A	New	Sender	Yes	No
5.6	OpticalCopay	Optical Co-Pay as per policy where applicable. If benefit is not part of the policy sender must mention N/A	New	Sender	Yes	No

5.7	Maternity Copay	Maternity Co-Pay as per policy where applicable. If benefit is not part of the policy sender must mention N/A. If there are different copays for normal delivery and Cesarean section, the field allows entry to reflect this. E.g normal delivery 10% upto AED 500, Cesarean 15% upto AED 1000	New	Sender	Yes	No
6	Establishment	Establishment element of the MemberRegister transaction		Sender	Yes	
6.1	EntityType	This is the type of the sponsoring entity. 1 = Resident 2 = UAE Citizen 3 = Establishment 4 = Investor Visa 5 = GCC Citizen	Update	Sender	Yes	No
6.2	EntityID	Official ID of the sponsoring entity 1. if the sponsor is a Resident, then use the File Number of the resident 2. if the sponsor is a Citizen, then use the UID of the Citizen 3. if the sponsor is an Establishment, then use the Establishment Code 4. if the sponsor is on an Investor Visa, then use their File Number.	Update	Sender	Yes	No
6.3	ContactNumber	The primary contact number of policy holder		Sender	Yes	Yes
6.4	EstablishmentEmail	The email address of the policy		Sender	Yes	Yes
7	PhotoAttachment	PhotoAttachment element of the MemberRegister transaction	New	GDRFA	No	
7.1	Photo	Member's photo attachment	New	GDRFA	No	No

Source Clarification

1. If source is 'Sender', then the field should be provided by the Payer/TPA
2. If source is 'GDRFA' then the field will be provided from GDRFA database and the Payer is not required to include it for the member.
 - This is only applicable for Members where MemberType = 4.
 - For all members where MemberType is other than 4, then Payer is required to provide the entire list of fields with the exception of FileNumber.