

Circular No. (35) – Health Insurance

Date: 27/05/2010

Directors of Insurance Companies (licensed in health insurance field in the Emirate of Abu Dhabi)

Subject: Issuance & Renewal of Health Insurance Coverage

We would like to extend you our greetings, wishing you all the success.

Further Circular No. (30)-Health Insurance, HAAD requests that all insurance companies licensed in health insurance field in the Emirate of Abu Dhabi, issue and renew all insurance policies for violators of health insurance system, provided that the law-determined-fines shall be collected as per the following rules:

First:

Open a file for each violator.

Second:

The following documents to be received from each violator:

1. Individual health insurance policies:

- Copy of the last insurance card.
- Copies of passport and valid residence permit.
- Copy of the sponsor's passport.
- Sponsor's address (Tel, Fax)

2. Low-income investor:

- Copies of passport and valid residence permit.
- Facility employees list issued by the Ministry of Labor.
- Copy of trade license.
- Proof of insurance for the facility employees and family members of the investor.

3. Group health insurance policies:

- Facility employees list issued by the Ministry of Labor.
- Copy of at least 2 insurance cards for employees/workers at the facility.
- Health insurance policy included individuals list issued by the insurance company.
- Copy of trade license.

Third:

Date of violation calculation:

The violation shall be calculated as of 01/03/2009. No violation prior to this date shall be considered.

Fourth:

Calculation of violation amount:

1. The fine is AED 300 for each month of delay. Part of month shall not be calculated (for the individual).
2. As for those arriving for work purposes for the first time, the fine is AED 100 for each week (7 days). No violation shall be considered for the first week from the date of entry. Part of week shall not be calculated.

Fifth:

After payment of the fine value, the health insurance coverage is issued and renewed.

Sixth:

The original violation file, including all documents and payment receipt, shall be forwarded to HAAD promptly.

Seventh:

At the end of each month, the financial settlements shall be prepared to provide the fines amount you collected per the mechanism that will be notified to insurance companies.

For further inquiries, please contact Mr. Marwan Shukri, Head of Inspection & Enrollment Section/ Health System Financing Division, Tel: 02 4193 256.

Best Regards.

Zaid Al Siksek

Chief Executive Officer

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cc:

- HAAD Chairman's Office
- Director, Health Regulation Division
- Director, Health Compliance Division
- Legal Affairs