

Circular No. (32) – Health Insurance

Date: 17/05/2010

To:

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

Directors of Third Party Administrators (licensed in health insurance field in the Emirate of Abu Dhabi)

Subject: Certificate of Continuity of Health Insurance Scheme Coverage

We would like to extend you our greetings, appreciating your cooperation for the good of the public.

HAAD would like to inform you that in implementation of provisions of Article (5) of Law No. (23) of 2005 regarding health insurance in the Emirate of Abu Dhabi, and in implementation of Articles (11/1) &(12/1) of the said Law Regulations, which provide that the employer/or sponsor must continue providing the health insurance coverage for all employees and their dependants; all insurance companies and third party administrators, licensed in health insurance field in the Emirate of Abu Dhabi, and upon the policy holder and/or insured request, must provide a certificate stating a coverage under health insurance, to demonstrate to the concerned entities as a document proving the continuity of health insurance coverage, as per the following procedures:

First →Group Policies:

- The certificate is issued upon a request by the facility holding the policy,
Or
- The certificate is issued upon a request by any individual insured under this policy to prove coverage for self and dependants.

Second →Individual Policies:

- The certificate is issued upon a request by the insurer or insured.

The above certificate must include the following:

- Name of insurer
- Health insurance policy number
- Effective date of health insurance policy
- Expiry date of health insurance policy
- Policy type (Thiqa, enhanced, basic, emergency...)
- Name of insured
- Nationality of insured
- Sex of insured: male/female

- Date of birth of insured
- Authorized signatory (insurance company)
- Insurance company seal
- Certificate issuance date
 - These data are mentioned when the certificate is required for an individual or his/her dependants.

The continuity certificate must provide the following text:

This is to certify that the person/persons insured under the above mentioned health policy, is/are covered as per Law No. 23 of 2005 regarding health insurance in the Emirate of Abu Dhabi and its Regulations. This certificate is valid for 30 days as of the date of issuance.

Insurance companies must not renew any health policy before validating its coverage continuity for the previous period (starting from 5th Feb. 2009), through a request to provide the insurance company with a certificate of continuity of health insurance coverage, unless the policy to be issued is a renewal of the existing document with the same company. There shall be no fees for issuing this certificate.

We hope that all will act according to this circular as of its issuance date.

Thanking you in advance for your kind cooperation

Best Regards.

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CC:

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