

UAE: Law No. 11 of 2013 Regarding Health Insurance in the Emirate of Dubai

Title	UAE: Law No. 11 of 2013 Regarding Health Insurance in the Emirate of Dubai
Date of adoption	24 November 2013
Entry into force	15 February 2013
Text versions	Arabic Source: – <i>Official Journal Issue No. 373, Year 47, 15 December 2013, pp. 10 – 27, retrieved from: Health Authority–Dubai, accessed 02May 2015,</i> http://www.isahd.ae/content/docs/Health%20Insurance%20Law.pdf

Abstract

The scope of applicability of this law is defined in Art. 4 and includes nationals, residents, visitors, employers, sponsors and others.

Art. 8 lists the categories of beneficiaries according to the health benefits they are entitled to. The second category is Health Benefits for Residents consisting of the health services provided by the employer or sponsor, which include the basic insurance coverage at a minimum and may be extended to include additional coverage for the beneficiary and his family members.

In accordance with Art. 9, the employer is responsible for providing basic health insurance coverage for his employees and a sponsor is responsible for providing the same for persons he sponsors who have no employer.

Art. 10 lists the responsibilities of the employer which include bearing the complete cost of the health insurance coverage, ensuring its validity, bearing costs of emergency treatment for workers who are not covered by an insurance policy, and providing a health insurance card to each of his employees.