S&K HR CONSULTING

UAE'S NEW MEDICAL INSURANCE

Inside You Will Find

Frequently Asked Questions on UAE's mandatory Health Insurance for 2025 & Beyond.

About UAE's Medical Insurance

In a cabinet meeting, HH Sheikh Mohammed Bin Rashid Al Maktoum, Vice President, Prime Minister, and Ruler of Dubai has approved the establishment of a mandatory health insurance for all the emirates in UAE.

This takes UAE one step closer to universal health coverage for all residents building greater access to all and increasing investment in the healthcare sector nationwide.

Currently it is mandatory only in Abu Dhbai and Dubai but from 2025 onwards, Sharjah, Ras Al Khaimah, Umm Al Quwwain and Fujairah require their employers to obtain health insurance cover for their employees.

Here is an early opportunity to start preparing your business to transition to this mandatory benefit with a proactive approach.

In this document, you will find FAQs pertaining to the mandatory health insurance benefit and its implementation across the country.

This document answers questions as per information available in the public domain at the time of publishing this document.

July 2024

HEALTH INSURANCE DETAILS

1 **What is new health insurance mandate?**
The UAE cabinet has issued mandatory health insurance nationwide.

2 **Why was it introduced?**
The new mandatory medical insurance is a government initiative to ensure access to essential healthcare services for all.

3 **Which entities have to comply with this cabinet ruling?**
All resgistered employers of employees and domestic workers who do not have existing health insurance must pay for coverage when issuing or renewing a visa.

4 **When will it be enforced?**
The new cabinet ruling is expected to be enforced from January 2025. It is important to check the exact implementation timeline as it may vary.

5 **Who needs to be covered?**
The new cabinet ruling is expected to be enforced from January 2025

6 **What is the expected premium?**
Early information says that there is 3 tiers which start as low as

- AED750 per for the domestic workers sector.
- The next tier is AED 3,500 and
- The advanced package starts from AED 7,500

7 **What does the coverage include?**
The insurance must cover essential health services, including inpatient and outpatient care, emergency services, prescription medications, and preventive care, as outlined by the UAE health authorities.

HEALTH INSURANCE DETAILS

8 **How to find out if current insurance meets mandate?**

Contact an insurance provider or broker to review your current policy to provide an assessment and adjustments needed.

9 **Are there specific insurance providers to choose from?**

Employers must choose insurance providers that are approved and registered with the health authorities.

10 **What are the next steps as an employer?**

- Review new regulations thoroughly
- Contact an approved insurance provider to arrange coverage.
- Incorporate this benefit into your budgets for 2025 based on your employer population as there are different levels of coverage available, from basic to adavnce plans. It is advisable to choose a plan that best meets your employee's healthcare needs and budget.
- Seek expert advice of HR Consultants as needed.
- Communicate the changes and benefits to all employees.
- Keep records of insurance coverage for audit purposes.

11 **Where do you get more information?**

The Ministry of Human Resources and Emiratisation (MOHRE) will initiate campaigns and programmes in the coming months to raise awareness and educate employers about the new rules.

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We are S&K HR Consulting!

Contact Us
+9714 4581449

E-Mail-Address
info@snk.ae

Website:
www.snk.ae

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