

Cabinet Resolution No. (3) of 2023
Establishing and Organizing the Financial Claims System at the Ministry of
Health and Prevention

The Cabinet,

- Upon reviewing the Constitution; and
- Federal Law No. (1) of 1972, Concerning the Competences of Ministries and the Capacities of Ministers, and its amendments thereof; and
- Federal Law No. (4) of 2012, Regulating Competition; and
- Federal Law No. (4) of 2015, Concerning the Private Health Facilities, and its amendments thereof; and
- Federal Law No. (14) of 2016, Concerning the Administrative Violations and Penalties in the Federal Government; and
- Federal Law No. (2) of 2019, Concerning the Use of Information and Communication Technology in the Health Field; and
- Federal Law No. (8) of 2019, Concerning Medical Products, Pharmacy Profession, and Pharmaceutical Facilities, and its amendments thereof; and
- Federal Decree-Law No. (26) of 2019, Concerning Public Finance, and its amendments thereof; and
- Based upon the proposal submitted by the Minister of Finance and the Cabinet's Approval,

Has resolved as follows:

Article (1)

Definitions

In application of the provisions of this Resolution, the following words and phrases shall have the meanings assigned to each of them, unless the context requires otherwise:

State	: United Arab Emirates.
Ministry	: Ministry of Health and Prevention.
Minister	: Minister of Health and Prevention.

Permit	:	The document issued by the Ministry that allows subscription to and use of the Financial Claims System.
Health Insurance System	:	A system that defines the health benefits provided to the beneficiary, and states his rights and duties and the rights and duties of the coverage provider and the Healthcare Service Provider.
Healthcare Service Providers	:	The government or private health or pharmaceutical facility authorised to provide health benefits to the beneficiary in accordance with the applicable federal and local legislation.
Health Insurance Company	:	The insurance or takaful company established in the State, and the branch of the foreign insurance or takaful company established in the State and licensed in accordance with the applicable federal and local legislation
Claims Management Company	:	The establishment that carries out the activity of settling health insurance claims independently and receives fees from its client for its efforts, and is licensed in accordance with the applicable federal and local legislation.
Financial Claims System	:	A mechanism for implementing procedures related to financial claims for health services provided by health facilities licensed by the Ministry.
Approval	:	Approval of the entities to which the provisions of this Resolution apply to join the Financial Claims System.

Article (2)

Establishment of the System and Scope of Application

1. A financial claims system shall be established at the Ministry for health services provided by health and pharmaceutical facilities licensed by the Ministry to be called the Financial Claims System seeks. This Resolution shall regulate the rules of operation of this System and the procedures for subscription thereto.

2. The following entities operating in the Health Insurance System are committed to subscribing to the Financial Claims System:
 - a. A. Health insurance companies.
 - b. Financial claims management companies.
 - c. Insurance brokers.
 - d. Health care service providers.

Article (3)

Objectives

The Financial Claims System aims to:

1. Manage the health insurance system in health facilities providing health services licensed by the Ministry with economic efficiency and high quality.
2. Encourage fair and effective competition in the Health Insurance System, and provide the best insurance services by accelerating the procedures for obtaining them at appropriate prices and coverage.
3. Protect the rights of beneficiaries of health insurance providers' services, and monitor the efficiency of health care service providers.
4. Achieve a balance between providing the best health services and rationalising benefit expenditures.

Article (4)

Permit

1. The entities referred to in Clause (2) of Article (2) of this Resolution shall be obligated to obtain a permit to subscribe to the Financial Claims System within the period specified by the Ministry.
2. The validity of the permit shall be for one year from the date of its issuance and shall be renewed upon the request of the interested party thirty (30) days before the expiry of its validity period.

Article (5)

Fees of Services

1. The fees indicated opposite each of the Financial Claims System services provided by the Ministry as shown in the table below shall be collected.
2. A fee shall be collected for each branch of any establishment or institution covered by the provisions of this Resolution in one or more Emirates in which there are health facilities licensed by the Ministry, and it shall be considered an independent approval for issuing the permit for the relevant branch.

S	Service Description	Fee in AED for each year
1	Application for issuing the Permit.	1,000
2	Issuing the permit for the insurance company to provide health insurance packages to beneficiaries whose income exceeds the limit approved by the Ministry.	1 50,000
3	Issuing the permit for the insurance company to provide health insurance packages to all beneficiaries regardless of their income.	350,000
4	Renewing the permit for the insurance company.	Half a percent (0.5%) of the insurance claims paid for the previous period, provided that the fee proceeds are not less than the amount determined for issuing the permit, as appropriate.
5	Issuing or renewing the permit for the insurance broker.	20,000
6	Issuing the insurance broker card.	500 per person

7	Issuing or renewing the permit for the claims management company.	40,000
8	Issuing or renewing the permit for a health service provider (hospitals).	10,000
9	Issuing or renewing the permit for a health service provider (multi-speciality health centres).	5,000
10	Issuing or renewing the permit for a health service provider (single-speciality clinics, pharmacies, laboratories, analysis and radiology centres, and the like).	1,500

Article (6)

Obligations of System Users

Users of the Financial Claims System are obligated to follow all controls and procedures specified by the Ministry to regulate the work and use of the System.

Article (7)

Fee Amendments

The Cabinet shall have the competence to make any amendments to the fees mentioned in this Resolution, whether by addition, deletion or amendment.

Article (8)

Means of Collection

Fees stipulated in this Resolution shall be collected through the methods decided by the Ministry of Finance.

Article (9)

Executive Resolutions

The Minister shall issue the resolutions necessary to implement the provisions of

this Resolution.

Article (10)

Publication and Entry into Force

This Resolution shall be published in the Official Gazette and shall be enforced after (30) thirty days as of the date of its publication.

Mohammed Bin Rashid Al Maktoum

Prime Minister

Issued by Us:

On: 2 Rajab 1444 A.H.

Corresponding to: 24 January 2023 AD