

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

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

## **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.