

# Jelf International Insights



In this edition, Jelf International discusses the legislative changes in Dubai, available medical facilities and policy considerations for employers with expatriate workforces in the country.

Legislative changes, access to quality medical facilities and managing the sustainability of an IPMI benefit are key areas of focus for progressive employers in Dubai. This edition will be of particular interest to HR, Finance Professionals and Benefits Managers who have employee populations in Dubai, or considering operating there in the near future.

## The Environment

Since the millennium Dubai has seen exponential growth, and become the natural first foray into the Middle East & Africa region for many European and US based businesses wanting to expand operations and address this significant marketplace. With a welcoming atmosphere, well developed infrastructure and common use of English in business it makes for an attractive investment for organisations of all sizes and sectors. According to the World Banks' Ease of Doing Business ranking of economies, the United Arab Emirates is at 23, globally above Brazil, Russia, India and China (BRIC Countries) and with an attractive taxation regime whereby none of the seven Emirates impose a federal income tax, and there is no property tax. Overall, these conditions make it an attractive investment opportunity for both employers and potential expatriate employees. According to the Dubai Statistics Centre the population as of 2013 was 2.106 million, and estimates suggest that the population consists of just 16.5% Emiratis, with the remainder of the population being expatriates.

## Access to Healthcare

Dubai is host to some of the best medical facilities in the Middle East & Africa Region, and has a multitude of facilities which provide access to English-speaking physicians who practice Western-Style medicine. International quality is measured by Joint Commission International, who address patient safety, quality care and audit facilities before awarding certification. JCI have accredited 92 facilities in the UAE over 40 of which are in Dubai. Facilities familiar to expatriates and those insurers operating in the UAE will include the American Hospital, Saudi German Hospital and the Emirates Hospital, all of which have JCI accreditation and are widely recognised by the local and international Private Medical Insurers. According to the World Health Organisation the most common risk factors are non-environmental, lifestyle related and include alcohol, tobacco and road traffic injuries which are common with most well developed countries in the region. Many medical facilities carry out immunisation programmes for children and health education and Wellness screening is commonplace in Dubai.

## Policy Considerations

Healthcare and Health Insurance in Dubai is regulated by the Dubai Health Authority and the UAE Insurance Authority and from October 2014 the Dubai Health

Authority began implementing a number of regulatory changes under Law No 11 of 2013. The law phases in the requirement for all employers in Dubai to have compliant health insurance for their employees whether they are nationals or expatriates. Articles 10 & 11 of the new legislation outline employer responsibilities, which now include covering the employees for Health Insurance, bearing the cost of such insurance and ensuring that the insurance runs concurrently with the length of the employees work period in Dubai. New legislation changes the rules for employers and insurers in the region, making them more similar to those already in place in neighbouring Abu Dhabi, indicating that health insurance products must be registered with the DHA and matches a series of mandatory benefits including covering pre-existing medical conditions and maternity care. Insurers must be recognised and registered in Dubai (or be operating with a 'fronting partner' who is). It is important to consider the benefits of your current health insurance policy covering your employees in Dubai and whether it will comply with new regulations, whilst most of the international insurers may have a fronting partner to ensure their policies are compliant, not all will. Jelf International has access to 9 well recognised international PMI providers, and our Worldwide Broker Network (WBN) partners have access to numerous local providers who may be able to cover your local employees.



The regulations that outline the compulsory adoption of health insurance are phased, starting with those employers with over 1000 employees in Dubai from October 2014 to smaller organisations through to June 2016 - contact Jelf International to find out when your business must comply by and how the new legislation affects your employee benefits offering.

Beyond the regulations, it's imperative for employers in the region to consider their benefits adequacy, and whether their benefits reflect the true cost of treatment (avoiding your employees being shortfalled for treatment which exceeds the benefit level covered), and whether an international, regional or local policy is most suitable. With the high cost of treatment, which is increasing above average global medical inflation each year, cost containment methods are being considered by many employers who want to ensure the benefit remains sustainable.

The insurer that your organisation chooses, will have an impact on the employees experience at point of claim, with the most common practice being that claims are settled directly, and treatment is provided on a 'cashless' basis. Those insurers with the most recognisable brands in the region and well developed healthcare provider networks will be the preferred option amongst your employees.

#### Contact Jelf International for:

- ♦ An independent review of your employee benefits, including benefits adequacy, compliance, healthcare access, cost and market competitiveness against your global and local peers.
- ♦ A needs and culture based assessment of your Private Medical Insurance in Dubai, where we can recommend and build benefits with your chosen insurer which reflects your employee demographics and benefits strategy.
- ♦ Ancillary benefits including Group Life Insurance, Accidental Death & Dismemberment Insurance, and Income Protection

#### Jelf - your trusted consultancy partner

As a leader in Employee Benefits consultancy, our clients benefit from our attention to detail, exceptional experience and a robust review process. We help our global clients manage:

- ♦ International healthcare spend
- ♦ Member experience
- ♦ Administration
- ♦ Benchmarking against competitors' benefits
- ♦ Review of insurers
- ♦ Financial analysis and projections

Our consultative approach and background in insurance, financial planning and employee benefits offers our clients a full service consultancy, with in depth knowledge and international experience.

#### Jelf International assesses:

- ♦ **Legal framework**  
To confirm your coverage is compliant, and allowing you a flexible approach to recruitment.
- ♦ **Recognition**  
To ensure that your insurer is widely recognised and accepted in the region.
- ♦ **Plan design**  
To reflect local costs of healthcare and associated risks.
- ♦ **Service delivery**  
To help ensure peace of mind and business continuity.

#### Contact Us

For a no obligation consultation.

Email  
[jelfinternational@jelfgroup.com](mailto:jelfinternational@jelfgroup.com)

Phone  
**0333 920 7474**

Visit  
[jelfgroup.com/international](http://jelfgroup.com/international)

#### Sources:

<http://doingbusiness.org/rankings>

<http://dsc.gov.ae/Publication/2012%20%20af%20a8%20d9%20a3%20b1%20%20a7%20d9%2085%20.pdf>

<http://www.allianzworldwidecare.com/healthcare-in-dubai>

<http://www.jointcommissioninternational.org/about-jci/jci-accredited-organizations/?c=United%20Arab%20Emirates&pg=4>

<http://www.who.int/countries/are/en/>

## Jelf | International

Jelf International will either work on a fee basis, or commission depending on your requirements.

The information in this document has been prepared by Jelf International in good faith based on our knowledge and experience of the market. The information and content in this report is designed and intended to provide the reader with an overview of the geographical considerations and insurer products. No liability is accepted for errors of fact or opinion in this report. Information cited in this document is publically available at the following websites:

Jelf and Jelf International are trading names of Jelf Wellbeing Ltd\* (Reg No. 2647586) and are part of Jelf Group plc (Reg No. 2975376) and are all registered in England and Wales at Hillside Court, Bowling Hill, Chipping Sodbury, BS37 6JX. \*Authorised and regulated by the Financial Conduct Authority (FCA). Not all products and services offered are regulated by the FCA.