

Dear eClaimLink Payer and Third Party Administrator,

Below are some updates and clarifications based on the inquiries we have been receiving from the Payers\TPAs after the announcement of the Health Insurance Permit (HIP) registration process:

Package Registration

Package registration system can be reached through the instructions utilized to access Health Insurance Permit (HIP) system.

Few things to remember:

- Applicant must be registered and activated on the eClaimLink system. (url: www.eclaimlink.ae)
- Applicant must access the HIP registration System using the Admin Credentials only. (secondary users will not be able to access the system)
- For best performance utilize Google Chrome web browser or Internet Explorer 10. Support for remaining browsers will be available shortly.

Access and Process:

- Log into the eClaimLink site using your credentials. (Admin Credentials only)
- Navigate to the Applications Menu
- Click on the Payer Registration System Button
 - The system will navigate you to the HIP Application Details page
- Click on the [**Products**] Form Tab on the left side of the page.
- Fill in the product details required in the page, and attach the product documentation.
 - Any variation on the product details that would impact the product benefit should be registered as a separate product.
 - **Example:**
 - Product “A” and “B” are exactly the same with (“A” covering Dental, while “B” not covering Dental)
 - Each of the products A and B has to be registered separately.

Other clarifications

Person & Package Registration

- All products marketed by insurers should be uploaded, whether these are “off the shelf” or bespoke products built to a particular client’s requirements. The details required are policy terms and conditions, product features and table of benefits, all should be available with the insurer as evidence of the contract and easily uploadable in pdf format.
- Person Registration and Package Registration applies to all active members and products at the time of the HIP Application Submission.
- DHA has the right to Suspend or Deny an application if the Person Registration and Package Registration were not completed prior to the submission of the application.

Who requires a HIP?

- All insurers (whether or not they use a TPA) and all TPAs operating in Dubai must apply for a permit.

HIP application timelines

- Please be reminded that there are now less than 6 weeks to go before the 30 November submission deadline. DHA guarantees to process fully completed applications received by this date in advance of the 1 January 2014 HIP deadline. Applications can continue to be submitted after 30 November but no guarantee is provided that they will be processed in advance of 1 January 2014.

Mandatory vs. recommended requirements

- To clarify, mandatory requirements need to be fulfilled as part of the application process. Recommended items are exactly that, recommended and not mandatory. However, DHA may make some or all of the currently recommended requirements mandatory in the future. A recommended requirement does not therefore have to be complied with at this time (but see below re “Complaints”).

End of 2014 requirements

- It will be mandatory at the end of 2014 for insurers and TPAs to submit a report on its upheld complaints ratio, be it whether the complaint is upheld after internal deliberation or upheld after external intervention to reach an agreement. Clearly, in order to submit a report at the end of 2014, the payer must have a complaints recording and resolution system in place by 1 January 2014. The reinsurance requirement that, by the end of 2014, the insurer can demonstrate that it has retained at least 30% of the risk in its medical insurance portfolio is a recommendation only.

Party required to submit documents

- The requirements are quite clear as to who should submit documents (Insurer, TPA or both). Where an insurer outsources certain processes or activities to a TPA, it is still the insurer’s responsibility to obtain details of the process or activity and submit to DHA as part of its HIP application. This responsibility cannot be delegated to the TPA simply because the process itself is delegated. **TPA holds the responsibility to submit the details of all the Self Paid plans it administers.**

For further details and clarifications, kindly send your inquiries to the email hip@eclaimlink.ae

Best Regards,

DHA eClaimLink Officer

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