

Translated Version – Violations & Penalties Schedule

S	Violation	Penalty
1	Failure of an employer or sponsor to subscribe or renew the subscription to the health insurance scheme for his workers or those residing on his sponsorship.	AED 300 (three hundred) monthly for every person without an insurance subscription.
2	Failure to renew the license within a month from the date of expiry of the license, with respect to those licensed to operate in the health insurance scheme.	AED 10,000 (ten thousand) monthly for every license maximally for 6 months, after which the license shall be considered expired if not renewed without a justification acceptable to DoH.
3	An employer or sponsor recovering from the insured any part of his obligation share in the cost of the basic health insurance policy.	AED 10,000 (ten thousand) for every person together with a refund of the deducted amount to the insured.
4	Any action by a DoH-licensed natural or corporate person to offer or sell health insurance policies.	AED 10,000 (ten thousand) for every health insurance policy sold.
5	Any action by a health insurance company, healthcare service provider, broker or third party administrator to operate in the health insurance scheme without obtaining a license from DoH.	AED 20,000 (twenty thousand) for every violation.
6	Any dealing by a licensed health insurance company, healthcare service provider, broker or third party administrator with another party not licensed by DoH to operate in the health insurance scheme.	AED 20,000 (twenty thousand) for each party not licensed to operate in the health insurance scheme.
7	Issuance of a health insurance policy that covers healthcare services lesser than the basic healthcare services without obtaining the DoH's approval.	AED 20,000 (twenty thousand) for every policy.
8	Failure of an authorized health insurance company, healthcare service provider, broker or third party administrator to provide the reports required by the DoH on time ;	AED 5,000 (five thousand) for every report not submitted.

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9	Any action by authorized health insurance companies or healthcare service providers to cooperate with each other and operate in the health insurance scheme without concluding the contract approved by DoH.	AED 20,000 (twenty thousand) payable by each party.
10	Any manipulation, registering incorrect healthcare services or negligence in patients' files and records, whether committed by a health professional or healthcare service provider, as the case may be.	AED 5,000 (five thousand) for every file or record.
11	Any fines or violations imposed by healthcare service providers, health insurance companies, employers, sponsors, brokers or third party administrator.	AED 10,000 (ten thousand) for every case, along with a refund of values of collected fines or violations.
12	Provision of any information, request or claim that are incorrect or contrary to the health insurance law, its executive regulations or any decisions issued thereunder, in order to gain undue benefit.	AED 20,000 (twenty thousand) for every request, claim or violation.
13	Any authorized health insurance company, broker or third party administrator co-owning, co-managing or having any interests in any healthcare service provider.	AED 20,000 (twenty thousand) and a grace period of six months to remedy the violation. In the event the violation continues without a justification acceptable to DoH, the license shall be revoked.
14	Any authorized healthcare service provider co-owning, co-managing or having any interests in an authorized health insurance company, broker or third party administrator.	AED 20,000 (twenty thousand) and a grace period of six months to remedy the violation. In the event the violation continues without a justification acceptable to DoH, the license shall be revoked.
15	Any authorized health insurance company co-owning, co-managing or having any interests in/with a broker authorized to operate in the health insurance scheme.	AED 20,000 (twenty thousand) and a grace period of six months to remedy the violation. In

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		the event the violation continues without a justification acceptable to DoH, the license shall be revoked.
16	Failure of an authorized health insurance company to comply with the requirements that need to be available in health insurance policies.	AED 20,000 (twenty thousand) for every health insurance policy.
17	Failure of an authorized healthcare service provider to comply with the prices of the basic healthcare services, deductible and copayment as determined by DoH.	AED 20,000 (twenty thousand) for every person.
18	Non-compliance with the prices of the basic health insurance policies as determined by DoH, or introducing any amendments or additions thereto;	AED 20,000 (twenty thousand) for every health insurance policy.
19	Non-compliance with the extent of exemptions as determined by DoH.	AED 5,000 (five thousand) for every person.
20	Lack of compliance with the information confidentiality requirements in relation to insured's' files and records, whether committed by a health professional or healthcare service provider as the case may be.	AED (twenty thousand) 20,000 for every file or record.
21	Providing incorrect or misleading information in respect of the total monthly income of the insured.	AED 15,000 (fifteen thousand) for every person.
22	Failure to present a sample of an enhanced health insurance policy for review by DoH.	AED 20,000 (twenty thousand) for every policy.
23	Making any amendments to a health insurance policy after being approved or revised by DoH.	AED 20,000 (twenty thousand) for every policy.
24	Providing data, information or documents proven to be incorrect in the application for exemption from the health insurance scheme.	AED 15,000 (fifteen thousand) for every violation.
25	Providing incorrect or misleading information with respect to any contracts under the health insurance scheme;	AED 20,000 (twenty thousand) for every contract together with 15-day grace period to remedy this violation.

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26	Failure to comply with the DoH request regarding a timely provision of any information, documents or data relevant to the health insurance scheme after the lapse of the one-week grace period.	AED 5,000 (five thousand) for every week of delay after the determined grace period.
27	A delay of more than seven working days in subscribing to the health insurance scheme after the date of the first arrival of the sponsored person or the date of medical examination, whichever is first.	AED 100 (one hundred) for every week.
28	Refraining from or laxity in providing healthcare services in emergency cases, whether committed by a health professional or healthcare service provide, as the case may be, even if not a member in the healthcare service provider network.	AED 20,000 (twenty thousand) for every case.
29	Failure of health insurance companies, third party administrators or healthcare service providers to publish in the newspapers twice the intention to cancel the authorization granted to them by DoH.	AED 20,000 (twenty thousand) and the concerned party shall be held liable for all ensuing damage.
30	Cessation of a health insurance company or a healthcare service provider from operating in the health insurance scheme after obtaining the DoH's license without obtaining the prior approval from DOH.	AED 20,000 (twenty thousand) for every contracted health insurance policy, without prejudice to any claims for necessary compensation.
31	Failure to reply to any complaint within 30 days from the date of the lodging the complaint, whether committed by a health professional, healthcare service provider or any other party included in the health system as the case may be.	AED 5,000 (five thousand) for every complaint not replied to.
32	Failure to comply with rules and norms determined in the marketing, brokerage or sale of health insurance policies.	AED 10,000 (ten thousand) for every violation.
33	Commissions, fees or any compensation paid by an authorized healthcare service provider to any other party or entity involved in the provision of healthcare services.	AED 10,000 (ten thousand) for every violation.

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34	Failure to renew the certificate of exemption from the health insurance scheme within a maximum period of one month from the date of expiry of exemption.	AED 5,000 (five thousand) for every month of delay.
35	An unjustified refusal, refrain or delay on the part of an authorized health insurance company to grant the approval to provide the insured with any healthcare services that require its prior approval.	AED 20,000 (twenty thousand) for every case without prejudice to the insured's right to compensation.
36	Any healthcare service provider withholding or providing incorrect information/data about the condition of the insured in order to mislead an authorized health insurance company into granting its approval for the provision of healthcare services, whether committed by a health professional or healthcare service provider as the case may be.	AED 20,000 (twenty thousand) for every insured case.
37	Malicious or misleading complaints filed by a party licensed to operate under the health insurance scheme, against another licensed party.	AED 10,000 (ten thousand) for every complaint.
38	Malicious complaint filed by the insurer or insured.	AED 2,000 (two thousand) for every Complaint.
39	Failure of an employer or sponsor to present the health insurance policy to the beneficiary when issuing / renewing the residence or when issuing the visit visa, or not enabling him/her to obtain this policy.	AED 5,000 (five thousand) for every case.
40	Allowing others to use the insurance policy.	AED 5,000 (five thousand) for every case.
41	Insurance company or third party administrator fails to pay the due cost of healthcare services or delay in the payment on the date determined in the contract signed between any of them and a healthcare service provider.	AED 20,000 (twenty thousand) for every case.

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42	Insurance company or third party administrator fails to keep financial and statistical records and reports related to healthcare services delivered to the beneficiary within the period prescribed by DoH.	AED 20,000 (twenty thousand) for every case.
43	An employer refrains from paying the cost of healthcare services or medical intervention in emergency cases related to persons for whom he is mandated to subscribe to the health insurance scheme, in case not subscribed.	AED 1,000 (one thousand) for every case.