

# PUBLIC AND PRIVATE HEALTHCARE IN DUBAI

# Overview

While not the capital of the United Arab Emirates, Dubai is certainly a leader in the UAE. In recent years this city-state has established itself as a global leader in health care too. With investments in public and private facilities, a focus on medical tourism, and a burgeoning health and science research industry, the Dubai government is looking to position itself at the forefront of medicine.

For patients, this means that standards of care in Dubai are of a very good quality – by both regional and international comparison. Increasingly, the government is seeking to integrate public and private service to improve cost and effectiveness of health care throughout the state.



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# Public Care

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The public hospitals, or government hospitals as the Dubai government prefers to call them, are operated by the government under the DOHMS (Department of Health and Medical Services). Working with the Dubai Health Authority (DHA), which oversees both public and private facilities, all hospitals strive to offer quality health care to all Dubai citizens at affordable prices.

While citizens of Dubai have access to the Dubai Government Health Card, DHA reforms implemented in 2015 have made it mandatory for all expats and foreigners to have private health insurance.

Beyond that, many government hospitals cater mainly to local populations with Arabic being the main language spoken. English is often spoken in many larger government facilities, but it may be tougher to find an English speaking doctor than in the private system. Combined with increasing regulation, this makes private facilities a much better choice for expats.



# Private Care

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Private hospitals in Dubai generally appeal to expatriates and wealthier residents of the state. Many of these facilities, such as the private Al Zahra Hospital Dubai even offer international patient desks and other resources to improve the hospital experience for expats and international visitors. Private hospitals also maintain connections with global insurers, easing the process of payment and billing for patients with a personal or workplace international insurance policy.

While costs at private hospitals are much higher than at government hospitals, recent regulatory changes have reduced prices for some treatments to be only a fraction more than public hospital costs. The DHA reforms and fractional cost-coverage of the Dubai Health Card can often make seeking private treatment a better choice fiscally and health-wise.

With many private insurance plans already covering private hospital care and stays, the private system has become a popular choice for many expats under the DHA reforms.

Beyond coverage, private hospitals and clinics offer highly trained western doctors, comfort-focused surroundings, a greater choice of physicians and appointment times, the ability to select the doctor you want to see, and the ability to select (and pay more for) luxurious inpatient accommodation and special meals, often at a cost that is not much higher than what you would spend in the public system.

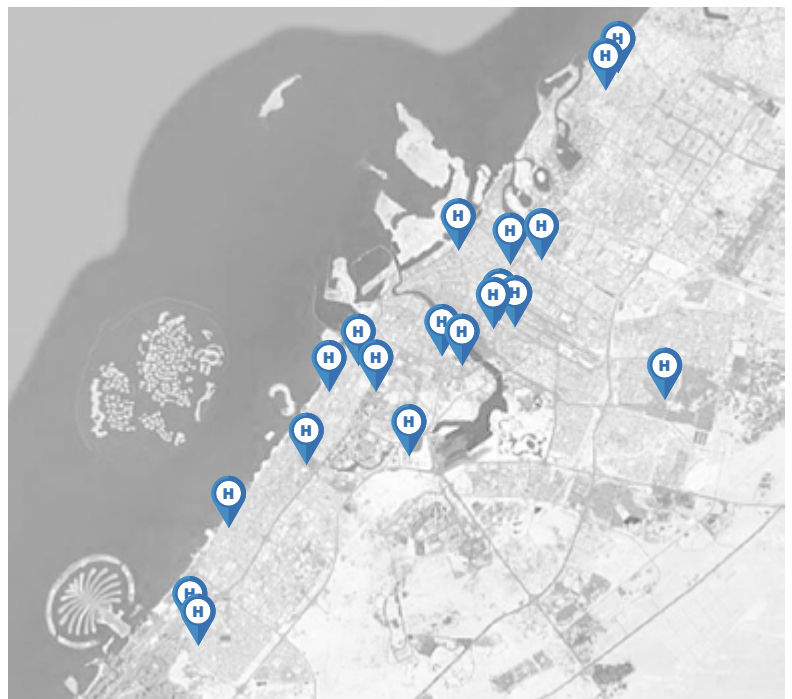
# Health Care Free Zones

These zones are not, as their name may suggest, areas where healthcare is free or non-existent. Instead, Dubai's two health care free zones offer health care facilities that are tax free and 100 percent foreign owned. Dubai Healthcare City and the Dubai Biotechnology & Research Park include not only hospitals and clinics, but also pharmaceutical manufacturing outlets and medical device companies.

The Dubai Healthcare City was created by the government and funded through private investors, making it a good example of the burgeoning public/private health care partnerships the state encourages. Patients appreciate the City's emphasis on world-class health care of an exceptional quality, with medical tourists and expats often make Dubai Healthcare City their first choice for care in the region.

Multiple clinics and hospitals are integrated under one platform, and patients will enjoy the ability to receive a variety of healthcare services. In the past year, developments have included the introduction of an electronic authorization process for insurance claims and the expanding of health services in the form of new hospitals being built.

## Private Hospitals in Dubai ▶

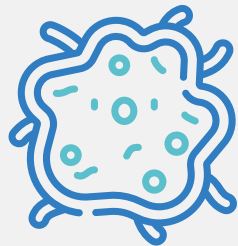


# Regional Health Concerns

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Apart from the usual communicable and lifestyle diseases that most cities in the world must contend with, those living in Dubai need to take extra care of their respiratory health. Dubai and its surrounding areas are extremely dusty, and many new arrivals to the area complain of breathing, or other lung and throat problems. Frequent construction and other building work contribute to this at times unhealthy air quality.

**MERS**, the Middle East Respirator Virus, has been a serious concern throughout the region. While the UAE has been among a handful of countries most severely affected by MERS corona virus, the majority of cases have been found in neighboring Saudi Arabia. Experts recommend people experiencing **symptoms**, such as coughing, fever or shortness of breath, to visit a hospital as soon as possible, and take precautions to avoid spreading germs to others.



Heat stroke is also a very real concern in Dubai. The state has even released a health and safety campaign aimed at keeping people safe in the summer heat. To avoid illness or injury, drink water throughout the day and minimize time spent under the sun. Make sure to do cool-down exercises after playing sports and keep hydrated throughout physically taxing activities.

These, and many other factors, highlight the fact that expats should secure international health insurance before they leave their home country for the UAE, especially because the cost of visiting a private hospital can quickly add up.





# Mandatory Insurance Laws

Medical insurance has been compulsory in Dubai since the DHA reforms in 2015. While the law requires that every employer pay for their workers' health insurance, the dependents and domestic helpers of those staff are not the responsibility of the company. They do, however, still need health insurance in order to legally stay in Dubai. Workers with dependents or domestic helpers will need to secure insurance on their behalf.

Not complying with mandatory insurance legislation can lead to visas being declined for workers, dependents, and domestic helpers, and fines for those who stay in Dubai without adequate coverage. March 31 2017 was the final date by which all people residing in Dubai must have secured appropriate health coverage.

The minimum coverage requirements are as follows:

- **An annual maximum claim limit of AED 150,000**
- **Basic healthcare coverage in Dubai and emergency care in the UAE**
- **Ambulance, laboratory costs, inpatient, and outpatient coverage**
- **Coverage of pre-existing conditions**
- **Maternity coverage up to a limit of AED 7,000 per normal delivery and AED 10,000 for c-section Pre-natal tests are also covered with a 10% co-pay**
- **Accommodation for companions staying in the hospital**

Virtually all health insurance plans in Dubai need to be compliant with the DHA laws, and the market has made efforts to adjust their products to meet those requirements. That said, consumers still have a wide range of basic and comprehensive insurance options available beyond the DHA minimums to meet their specific medical needs.



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