United Arab Emirates

Ministry of Human Resources & Emiratisation

Office of the Minister

Ministerial Resolution No. (504) of 2026

Concerning the Procedures for Subscribing to Health Insurance for Workers Employed by Private Sector Establishments and Domestic Workers

The Minister of Human Resources and Emiratisation:

Having reviewed:

- the Constitution;
- Federal Law No. (1) of 1972 concerning the Competencies of Ministries and the Powers of Ministers, as amended;
- Federal Decree-Law No. (33) of 2021 Regulating Labour Relations, as amended, and its Executive Regulations;
- Federal Decree-Law No. (29) of 2021 concerning the Entry and Residence of Foreigners, as amended, and its Executive Regulations;
- Cabinet Resolution No. (21) of 2020 concerning Service Fees and Administrative Fines at the Ministry of Human Resources and Emiratisation, as amended;
- Cabinet Resolution No. (3/62W) of 2024 concerning the Introduction of the Health Insurance Scheme for Workers Registered with Private Sector Establishments and Domestic Workers;
- Ministerial Resolution No. (46) of 2022 concerning Work Permits and the Standard Forms of Employment Offers and Employment Contracts;
- and in the public interest,

Has resolved as follows:

Article (1)
Scope of Application

The provisions of this Resolution shall apply to applications for the issuance and renewal of work permits issued by the Ministry for workers registered with private sector establishments and domestic workers.

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Article (2)
Health Insurance Requirement

Without prejudice to the provisions governing work permits and the conditions for their issuance and renewal contained in Federal Decree-Law No. (33) of 2021, as amended, its Executive Regulations, and the guides, resolutions and systems adopted by the Ministry, no work permit referred to in Article (1) of this Resolution shall be issued or renewed unless the requirement of providing the worker with valid health insurance has been fulfilled, in accordance with the controls and standards approved by the Ministry.

Article (3)
Health Insurance Controls

Without prejudice to Article (2) of this Resolution, a health insurance policy shall not be deemed compliant with the requirements for the issuance or renewal of a work permit unless it satisfies the following conditions:

1. The health insurance policy shall comply, as a minimum, with the basic requirements approved by the Ministry for the required insurance coverage.
2. The health insurance policy shall remain valid, upon the issuance or renewal of the work permit, throughout the entire validity period of the permit (two years), provided that such validity is not less than the insurance coverage period prescribed under the Basic Policy.
3. The worker shall not bear any part of the cost of subscribing to or renewing the health insurance policy, without prejudice to the co-payment applicable to medical services under the insurance policy.
4. The health insurance policy shall not be cancelled during the validity period of the work permit except in accordance with the approved controls and in a manner that does not interrupt the worker's insurance coverage.

Article (4)
Procedures and Administrative Penalties

1. In cases of non-compliance with the health insurance requirements specified in Schedule (1) attached to this Resolution, the administrative fines prescribed under Cabinet Resolution No. (21) of 2020 concerning Service Fees and Administrative Fines at the Ministry of Human Resources and Emiratisation, as amended, shall apply.

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2. Without prejudice to any penalties or measures prescribed under the applicable legislation, the Ministry may take all necessary legal and administrative measures against the establishment in the event of non-compliance with the provisions of this Resolution, including the suspension, rejection or non-renewal of work permits.

Article (5)
Coordination with the Competent Authorities

The Ministry shall, in coordination with the competent health authorities, insurance authorities and other relevant entities, implement the provisions of this Resolution and approve the mechanisms for verifying compliance with the health insurance requirement and linking such compliance to the procedures for issuing and renewing work permits.

Article (6)
Publication

This Resolution shall be published in the Official Gazette and shall come into force from the date of its issuance.

Original signed by

Dr. Abdulrahman Abdulmannan Al Awar

Minister of Human Resources and Emiratisation

Minister of Higher Education and Scientific Research

Issued by us on: **08/07/2026 – 07:34:37**

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Schedule (1)

Attached to Ministerial Resolution No. (504) of 2026

Concerning the Procedures for Subscribing to Health Insurance for Private Sector Employees and Domestic Workers

For the purposes of implementing this Resolution, the following shall constitute cases of non-compliance with the health insurance requirements:

No.	Violation
1	Failure of the employer to enroll the worker in a health insurance policy or to renew such policy.
2	Failure of the employer to pay the cost of healthcare services or emergency medical intervention for a worker covered by health insurance.
3	Charging the worker all or part of the cost of subscribing to or renewing the health insurance policy.
4	Providing a health insurance policy by the employer that does not satisfy the minimum insurance coverage requirements approved by the Ministry.
5	Cancelling the health insurance policy during the validity period of the work permit in a manner that interrupts the continuity of the worker's insurance coverage.
6	Failure to ensure the continuity of the worker's health insurance throughout the validity period of the work permit.

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