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LIVE, WORK & INVEST IN DUBAI · 30 JULY 2026 · 11 MIN READ

Healthcare and wellness in Dubai: insure the real need

Health planning means more than holding a card. Check the benefit schedule, provider network, exclusions, approvals, medicines and family access before care is needed.

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> Dubai operates a mandatory health-insurance framework overseen by the Dubai Health Authority’s Dubai Health Insurance Corporation. Coverage responsibilities and policy design depend on employment, sponsorship and the insured person’s circumstances.

Insurance products can differ materially in provider network, geographic coverage, co-payments, annual limits, maternity, dental, optical, medicines, chronic conditions and pre-authorisation. A familiar insurer name does not mean every policy provides the same access.

Key facts

MANDATORY FRAMEWORK	Dubai health insurance is regulated through DHA’s insurance framework.
POLICY-SPECIFIC ACCESS	Networks, co-payments, exclusions and approvals vary by policy.
EMERGENCY	The UAE Government lists 998 for ambulance.

Read the policy as a care pathway

Start with where primary care can be obtained, whether a referral is needed for specialists and which hospitals, clinics and pharmacies are in network. Confirm emergency treatment rules, direct billing and reimbursement requirements. Save the insurer’s approval and helpline channels.

Disclose information accurately during underwriting. Ask specifically about waiting periods, pre-existing conditions, maternity, mental health, physiotherapy, chronic medicines and care outside Dubai or the UAE. Obtain written clarification where a benefit matters.

Coordinate employer and dependant cover

Understand exactly who is covered by the employer, the start date, the end date after employment changes and what the employee must arrange for dependants. Do not assume a spouse or child is included because the employee is insured.

When changing jobs or residence status, prevent a gap. Request policy records and ongoing-treatment information early. If a family member has a regular specialist or medicine, check continuity before selecting a new plan.

Use licenced providers and official information

Choose facilities and professionals through recognised channels and keep records of diagnoses, prescriptions, imaging and vaccinations. For medicines brought into the UAE, check current official rules—some controlled products require advance approval or specific documentation.

For a serious emergency, call the official number rather than travelling without guidance. The UAE Government lists 998 for ambulance, 999 for police and 997 for fire. Keep the exact home address and nearest landmark available.

Build prevention into the relocation

Dubai’s heat changes how outdoor activity should be planned. Hydration, sun protection, acclimatisation and appropriate timing matter. People with medical conditions should obtain individual clinical advice rather than relying on general wellness content.

Establish a primary-care relationship, maintain vaccinations and schedule routine screening appropriate to age and risk. Keep a concise family health file with insurance details, allergies, medicines and emergency contacts.

Practical checklist

- Confirm each family member’s cover
- Read network and benefit schedule
- Check chronic medicines and approvals
- Save insurer and emergency contacts
- Keep digital health records
- Plan safe activity for the climate

Official sources

SOURCE CHECK Official UAE government references. Links verified 4 August 2026.

1. **DHA: Dubai Health Insurance Corporation**
2. **DHA services**
3. **UAE Government: Health**
4. **UAE Government: Handling emergencies**

Online edition: **https://iraaglobal.com/insights/dubai-health-wellness/**

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Discuss the priorities evidence relevant to y business.

Tax-readiness quick check

1. Confirm the responsible legal entity and registration position.
2. Reconcile the accounts, tax adjustments and supporting evidence.
3. Document ownership, review and approval before filing.

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