

Study to Determine the Query Conversion Percentage of AH Medical Assistance

By

Mohd Jishan Khan

*Dissertation submitted in partial fulfillment of the requirements of the degree
MBA Hospital and Health Management*

Academic year, 2017-2019



The IIHMR University, Jaipur

1, Prabhu Dayal Marg, Sanganer, Airport
Jaipur 302029, Rajasthan
Ph: 0141 3924700, Fax: 3924738
Website: www.iihmr.edu.in

Study to Determine the Query Conversion Percentage of AH Medical Assistance

By

Mohd Jishan Khan

*Dissertation submitted in partial fulfillment of award of
MBA Hospital and Health Management*

Academic year, 2017-2019

Arabia Holdings, Dubai



The IIHMR University, Jaipur

1, Prabhu Dayal Marg, Sanganer, Airport
Jaipur 302029, Rajasthan
Ph: 0141 3924700, Fax: 3924738
Website: www.iihmr.edu.in

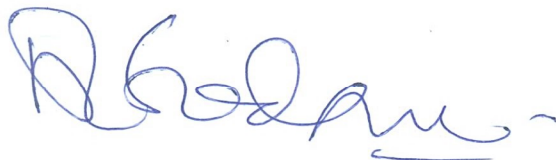
TO WHOMSOEVER MAY CONCERN

This is to certify that Mohd. Jishan Khan student of MBA Hospital and Health Management from The IIHMR University, Jaipur has undergone internship training at Arabia Holdings, Dubai 10th February 2019 to 10th May 2019.

The Candidate has successfully carried out the study designated to him during internship training and his approach to the study has been sincere, scientific and analytical.

The Internship is in fulfilment of the course requirements.

I wish her all the success in all her future endeavours.



Dr. P.R. Sodani

Pro-president

The IIHMR University, Jaipur



Dr. S.D. Gupta

Chairman

The IIHMR University, Jaipur

The certificate is awarded to

Mohd. Jishan Khan

In recognition of having successfully completed his

Internship in the department of

Healthcare Division

and has successfully completed his Project on

A Study to analyze the query conversion rate and effectiveness of business model in United Arab Emirates.

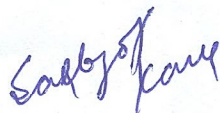
From 10th February 2019 to 10th May 2019

Trans Middle East Management Consultancy

A Division of Arabia Holdings, Dubai

He comes across as a committed, sincere & diligent person who has a strong drive and zeal for learning

We wish him all the best for future endeavors



Training & Development

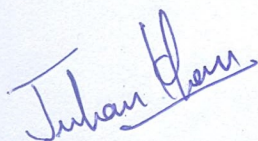


Zonal Head-Human Resources

THE IIMMR UNIVERSITY, JAIPUR

CERTIFICATE BY SCHOLAR

This is to certify that the dissertation titled "**A study to determine the query conversion of AH Medical Assistance**" and submitted by **Mohd. Jishan Khan** Enrollment No **0600** under the supervision of **Dr S.D Gupta** for award of MBA in Hospital and Health Management in Health and Hospitals of the University carried out during the period from **10 Feb to 10 May** embodies my original work and has not formed the basis for the award of any degree, diploma associate ship, fellowship, titles in this or any other institute or other similar institution of higher learning.



Signature

Abstract

Title: A Study to determine the query conversion percentage of AH Medical Assistance.

Name of the Author: Mohd Jishan khan

Background:

Since the 80% of the working population of UAE belongs to India, Pakistan, Philippines, Bangladesh and Sri Lanka etc. Majority of insured are expatriates so insurance companies prefer sending them back their home country for their medical treatment; this ensures saving in treatment cost as treatment here in UAE is quite expensive even for minor procedures. As a patient management company we help insurance companies in managing their patients to their home countries.

Objectives:

- To analyse and study the query conversion rate of the queries in UAE.
- To calculate Turn around Time for revert of queries from Hospitals.
- To identify from which insurance company the maximum query received and analyze the conversion rate.
- To find out the key disease ailments and business model effectiveness

Methodology:

The study was a cross sectional study, and it was done on secondary data and the data was collected from companies MIS as this MIS includes all the information of queries from registration to discharge. The study was done on four months of data from December 2018 to March 2019 and this study was conducted from 10 February 2019 to 10 May 2019.

Results:

It was concluded that conversion percentage was 62% and the reason for non-conversion was delay or approvals not given for the insurance companies from the insurance companies. 21% of the queries were reverted after 48 hours as the query loses its probability of conversion after 48 hours and the conversion rate was also lowest. The maximum queries were received from Whealth Insurance and Oman Insurance which was 32% and 28% respectively and the conversion rate was the highest for these two insurance companies

ACKNOWLEDGEMENT

I convey my heartfelt gratitude to **Mr. Zabi Khan, CEO, Arabia Holdings**, for giving me the opportunity to work with Arabia Holdings and allow me to conduct the project during the dissertation period.

I would like to convey my thanks to **Mrs. Huma Sethi, AGM, AH Medical Assistance**, for mentoring and guiding me and for their constant encouragement and continuous support when it came to guidance, suggestions and their expertise during my dissertation period at AH Medical Assistance.

I would also express my deepest thanks to **Ms. Sarabjot Kaur, Senior Executive International Marketing** and **Mr. Vishal Jadhav, Executive Healthcare Operations** for supporting me throughout the project.

I express my sincere thanks to my mentor Dr. S D Gupta for being my constant guide and for always being available whenever I needed his guidance.

Last but not the least; I would like to express my gratitude for my parents and for their constant encouragement and faith in me during my summer internship. Above all, I would like to thank God for giving me the strength to manage the difficulties which I faced during this period.

Content

1.Introduction:

- 1.1 What are leads?
- 1.2 Background
- 1.3 Patient management cycle

2. Review of literature

3. Research methodology:

- 3.1 Aim of the study
- 3.2 Research question:
- 3.3 Research objective:
- 3.4 Methodology:
- 3.5 Data collection:
- 3.6 Data Collection Tool:
- 3.7 Data Analysis Plan:

4. RESULTS

- 4.1 What is the query conversion rat
- 4.2 What is the turn around time for revert of queries from hospitals?
- 4.3 Query conversion rate with respect to insurance companies?
 - 4.3.1 Query conversion rate insurance company wise
- 4.4 To find out the key disease ailments.
- 4.5. Average time (in days) for query conversion

5. Discussion

6. Recommendations

7 .Conclusion

8.Bibliography

1.Introduction

Arabia Holdings, which is a joint venture, between Sheikh Majid al Qassimi from the ruling Family of Sharjah and Mr Habibulla who comes from Chennai in India.

The group has almost 46 companies under the umbrella of Arabia Holdings; with 12,000 employees working for them in their multifarious businesses ranging from manufacturing to trading to real estate etc in Middle East, Africa and India, with their Head quarter in Dubai. Arabia Holdings is one of the biggest private taxi operators in UAE with a fleet of almost 8,000 taxis on ground, Arabia Holdings is into hospitality and have group of restaurants by the name of Annapoorna, Calicut notebook, fruit punch etc, they manage the Airport lounges at 3 airports in India, like Mumbai, Bangalore and Hyderabad as well. As a joint venture with Mahindra defense. Arabia Holdings have a factory in RAK for Armoring of vehicles, they have leased mines in Oman and port Sudan, one of their joint ventures is with Europart of Germany by virtue of which they are into trading of automobiles spare parts for big trucks and trailers, they are into trading of commodities, trading to vehicles and have a huge team for facility management and parking services, they are one of the biggest freight forwarding companies in UAE, perfume Manufacturing and landscaping are also their forte.

Almost about 4 years back, the group ventured into the field of healthcare and they started with Medical tourism which had gradually been transformed into a patient management division, wherein they not only cater to the health cycle of the patient and his treatment but also take care of the complete logistics and other statutory requirements for a patient to seek treatment locally or internationally. Arabia Holdings align themselves with the interests of the local, regional and national initiatives taken by the governments to benefit the seekers ultimately.

Arabia Holdings-Medical Assistance

Further to the above, Arabia Holdings-Medical Assistance is a patient management company which currently have a panel of almost more than 4000 hospitals in their network with India being the highest strength, through which they tend to provide Patients and their members with an access to the following:

- High Quality Healthcare
- Fair Pricing with reasonable cost expenditure for treatment especially with Indian hospitals
- High levels of member safety and satisfaction
- Logistics Management
- Reduction of administrative burden
- Medical and financial management and regular updates along with the cost containment.

We are currently managing almost 40-50 patients a month from various insurance and TPA's in UAE namely Dubai Insurance, Whealth, Takaful, Buhaira, Oman insurance, Pentacare, Fortune & National General Insurances etc. We have successfully helped these insurance companies to cut their costs to a great extent.

1.1 What are Leads?

Leads are generally Person or an entity (Business) which are interested in purchasing our products and services.

There are 2 types of Leads -

Hot Lead and Cold Lead

Hot Lead – The person is more interested in purchasing.

Cold Lead – The person not interested or needs more convincing power , So Hot leads are more powerful and Valuable .

Leads are converted into Sales

In this study Leads are referred as queries received from Person / Insurance Companies / Agents for seeking quality treatment at affordable prices.

Conversion – It measures numbers of purchases done, Knowing the conversion rate is the first step in knowing how our Business is doing, Return on Investments .

Conversion Rate and how we calculate it?

It is Total no of Sales divided by total no. of Leads multiplied by 100.

For eg. If we receive 20 queries and 2 of them got converted than Converted rate would be –

$2/20 \times 100 = 20\%$ will be the conversion rate.

Business model is how a company sell their Product or services and earns money. According to Rappa (2001) business model is the method of doing business by which a company can sustain itself.

1.2BACKGROUND

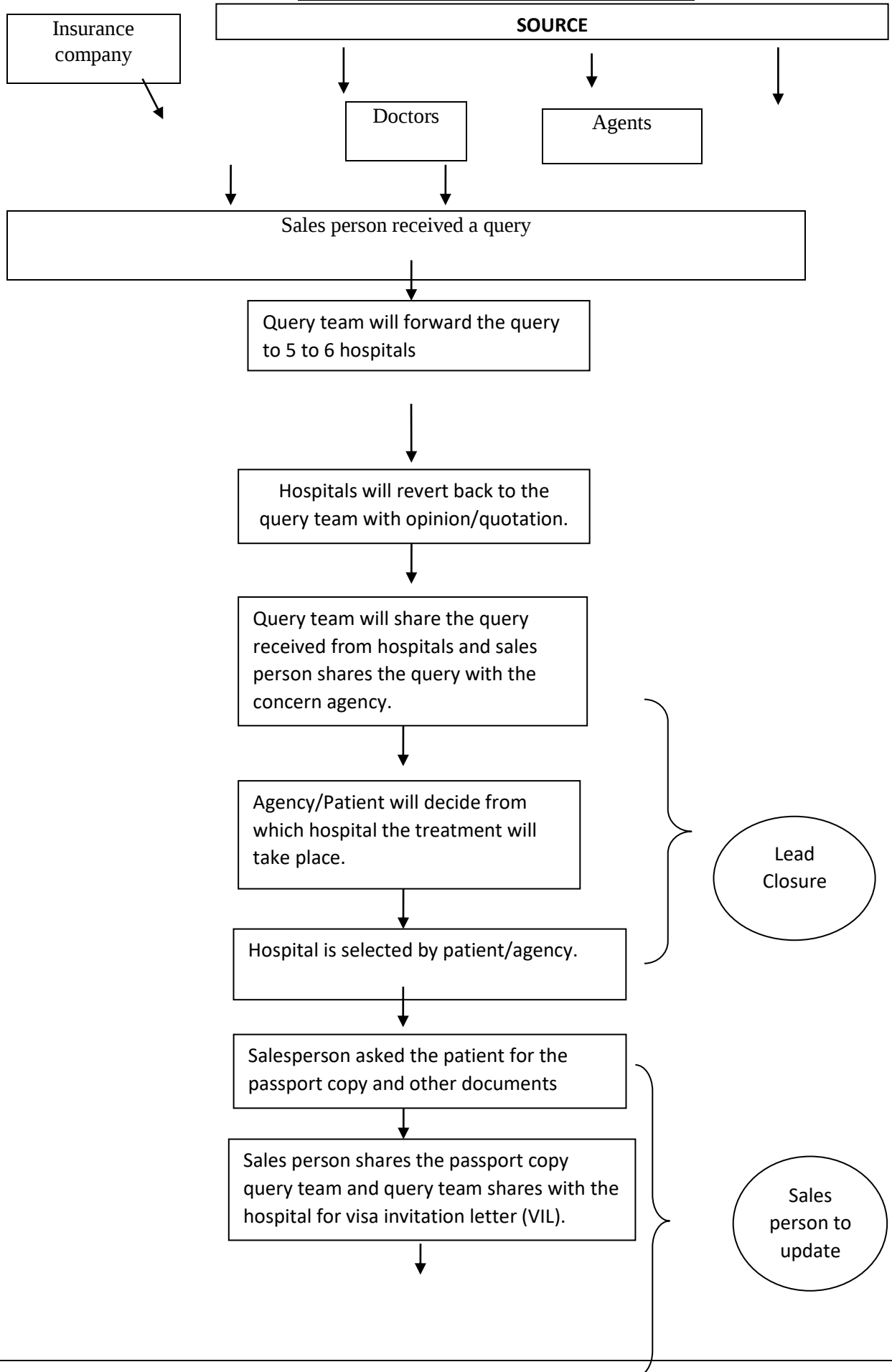
Reasons why expats are travelling their home countries for ailing medical treatment:

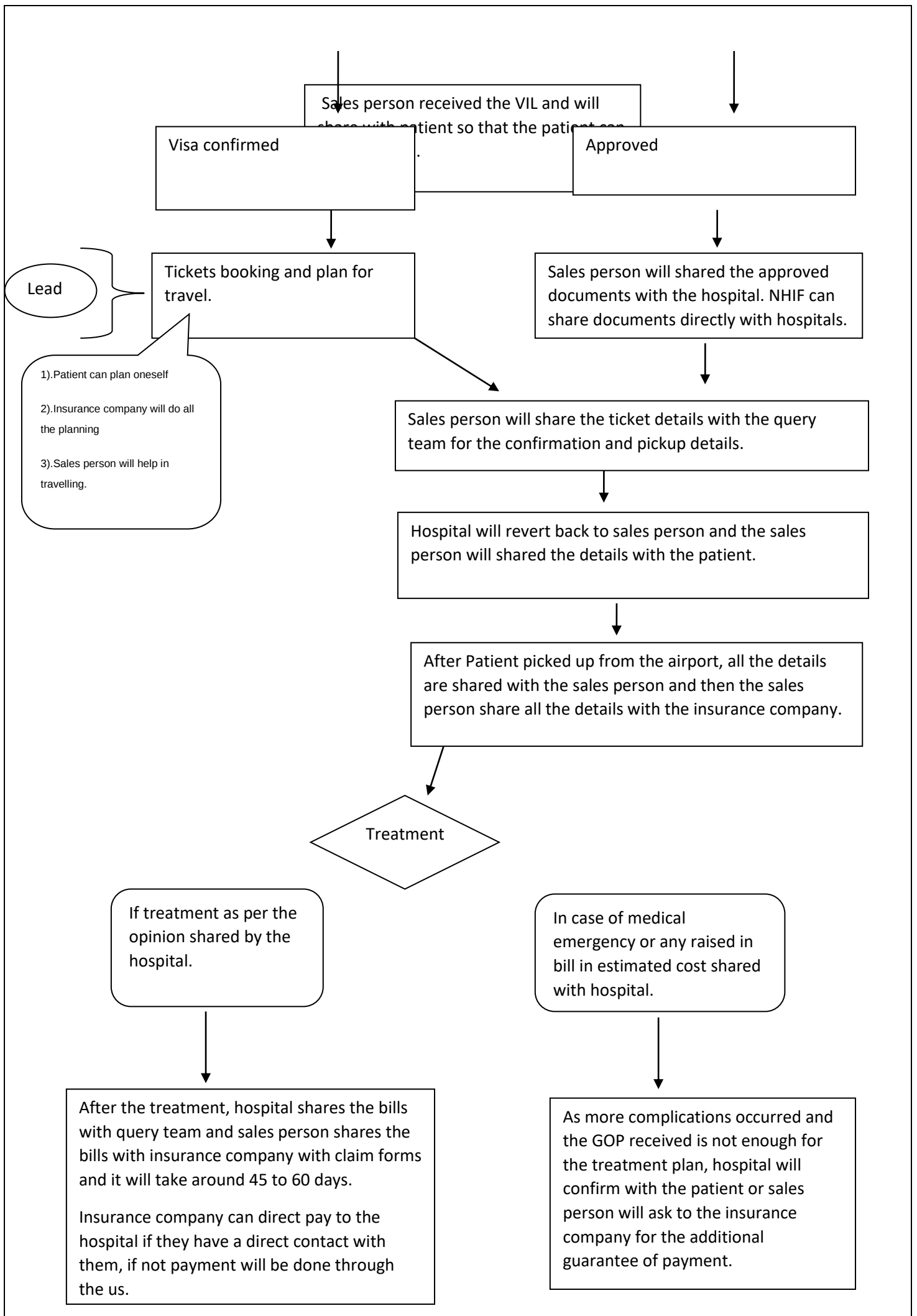
Medical tourism is attracting attention of travellers from all over the globe. Patients travel from one country to another countries with many influent factors; patients might search for the highest possible quality of health care, whereas others might be looking for less expensive treatment abroad.

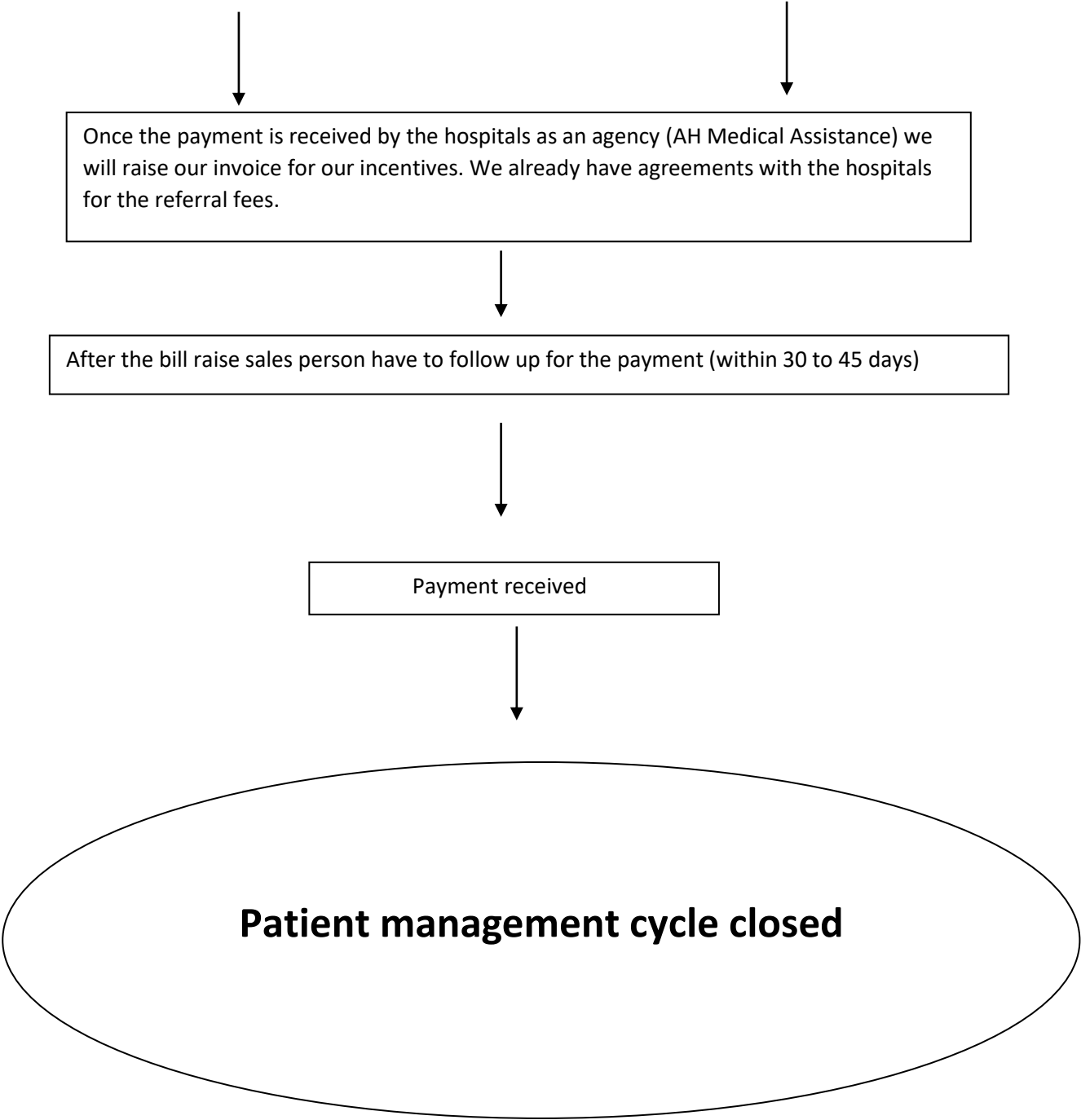
Expats and majority of the UAE residents prefer medical services outside UAE.

In Dubai employers are legally obligated to provide medical cover for their employees. Article 10 section 2 states that employers must not deduct premiums or reduce the salary of the employee to mitigate the cost of insurance cover. The research reveals that lack of confidence in health treatment among the expats, particularly in highly specialised services, specialities like cardiovascular, cancer and paediatrics, so people prefer treatment in their home countries as they go back home there is somebody who can take care of them. Ophthalmology, Dental and dermatology are not covered in the health insurance. Insurance companies prefer expatriates sending them back to their home country for their medical treatment, this ensures saving in treatment cost as treatment here in UAE is quite expensive even for minor procedures. Certain specialities like Ophthalmology, Dental and Dermatology are not covered in the health insurance and these health services are expensive in UAE.

1.3PATIENT MANAGEMENT CYCLE







```
graph TD; A[ ] --> B[Once the payment is received by the hospitals as an agency (AH Medical Assistance) we will raise our invoice for our incentives. We already have agreements with the hospitals for the referral fees.]; B --> C[After the bill raise sales person have to follow up for the payment (within 30 to 45 days)]; C --> D[Payment received]; D --> E([Patient management cycle closed]);
```

Once the payment is received by the hospitals as an agency (AH Medical Assistance) we will raise our invoice for our incentives. We already have agreements with the hospitals for the referral fees.

After the bill raise sales person have to follow up for the payment (within 30 to 45 days)

Payment received

Patient management cycle closed

2. REVIEW OF LITERATURE

One of the most important issues about business model is making money. When it comes to business profitability, Afuah (2004) argued that there are mainly two determinants of business profitability, which are industry factors and firm-specific factors (positions, activities, and resources). These two determinants could construct a simple form of business model.

Marketing and sales model

1. The certified trainers act as the marketing promoter.
2. Limited direct marketing is arranged by the case company.
3. The product demonstration organized every month is targeted to the potential trainers

Nayak et al. (2007) discussed the main domains of business architecture for a service-oriented enterprise, which are also representing some of the elements in business model concept, including: business value, structure, behaviour, policy, and performance.

3. RESEARCH METHODOLOGY

3.1 Aim of the study

The aim of the study is to analyze conversion rate of queries which are received by our company and the leads that converted into sales, Turn Around time for revert of queries from Hospitals, Reasons why the rest of the queries not converted into sales, and the major diseases for which we received maximum queries.

3.2 Research Questions:

- What was the conversion percentage of queries requested by the insurance companies at Arabia Holdings Medical Assistance?
- What was the Turn Around Time taken by hospitals for resolving the queries requested by Arabia Holdings Medical Assistance?

3.3 Research Objectives:

- To determine the conversion percentage of queries requested by the insurance companies at Arabia Holdings Medical Assistance.
- To calculate Turn Around time taken by hospitals for resolving the queries requested by Arabia Holdings Medical Assistance.

3.4 Methodology:

This study was conducted as a part of dissertation programme at Arabia Holdings Medical Assistance, Dubai. The various methods and materials were used for the completion of the study. The study was done by using Descriptive cross-sectional study design with secondary data analysis for three months (February – May 2019). In this study the conversion percentage of queries requested by the insurance companies and for different medical specialities at Arabia Holdings Medical Assistance was done. All the queries raised by the insurance companies was taken into consideration to determine the total turnaround time taken by the hospitals for resolving the requests raised by Arabia Holdings Medical Assistance.

3.5 Data Collection :

This study involved the collection of the secondary data (December 2018 - March 2019) followed by comprehensive data analysis.

Secondary Data: The source of secondary data collection was MIS. The data was collected in terms of following characteristics:

- Patient details: Name of the patient, insurance provider, preferred hospital and resident country.
- Query details: Date of query received, query forwarded to hospitals and query reverted back from hospitals.

3.6 Data Collection Tool:

Pre-designed Patient query tracker was used. It ensures collection, integration and availability of accurate patient data. The availability of data helps to capture the accurate patient's details and to assess the development/ status of patient's query.

3.7 Data Analysis Plan:

The data was analyzed by using patient query tracker to determine the conversion percentage of queries, medical specialities requested by the insurance companies and to calculate Turn Around time taken by hospitals for resolving the queries requested by Arabia Holdings Medical Assistance.

4. RESULTS

The MIS consist of total of 145 queries from insurance companies from December 2018 to March 2019

Analysis of data was done on MS Excel and graphical representations are as follows:-

4.1 What is the query conversion Percentage?

Status	Queries	% of Conversion
Converted	91	62%
Not Converted (Waiting / Dropped)	49	38%
Total Queries Received	145	100%

Table: 4.1.1 the conversion percentage of queries requested by the Insurance companies

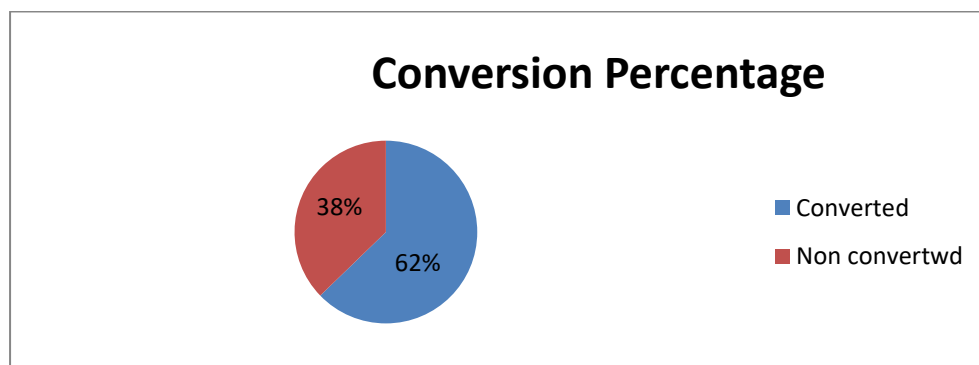


Fig: 4.1.1- The conversion percentage of queries requested by the insurance companies

4. 2 What is the Turn Around Time for revert of queries from Hospitals?

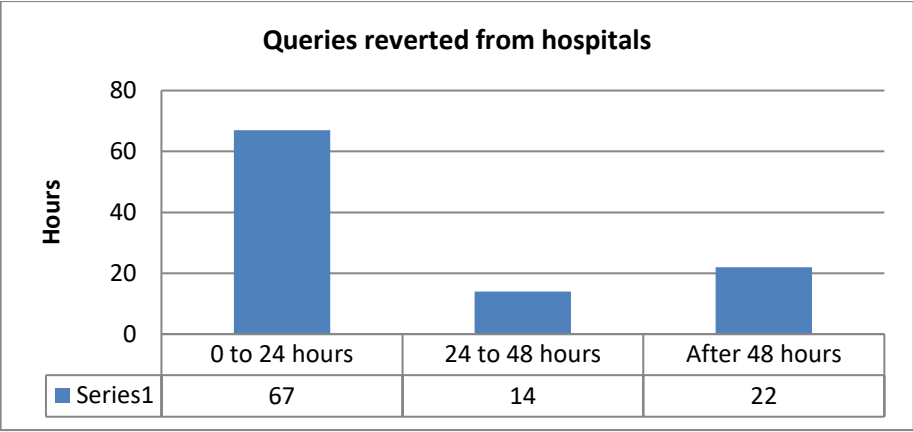
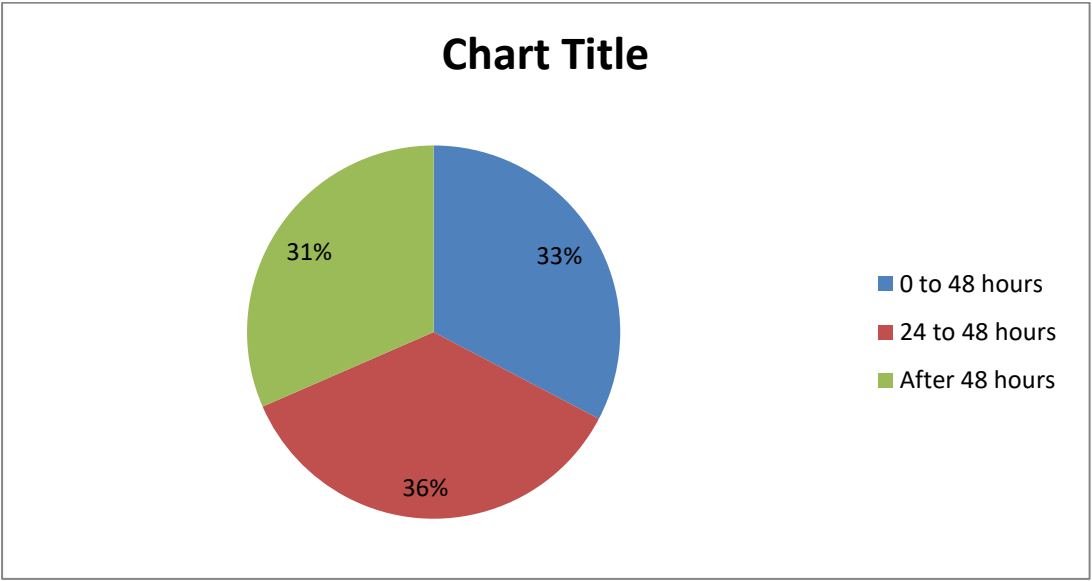


Fig4.2.1 Turn Around Time taken by hospitals for resolving the queries requested



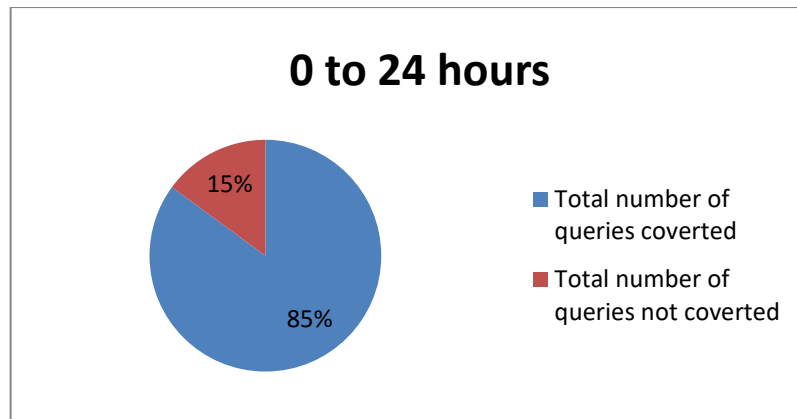


Fig4.2.3

Interpretation: The maximum numbers of queries were reverted from hospitals were within 24 hours and within this period the conversion rate was 85%.

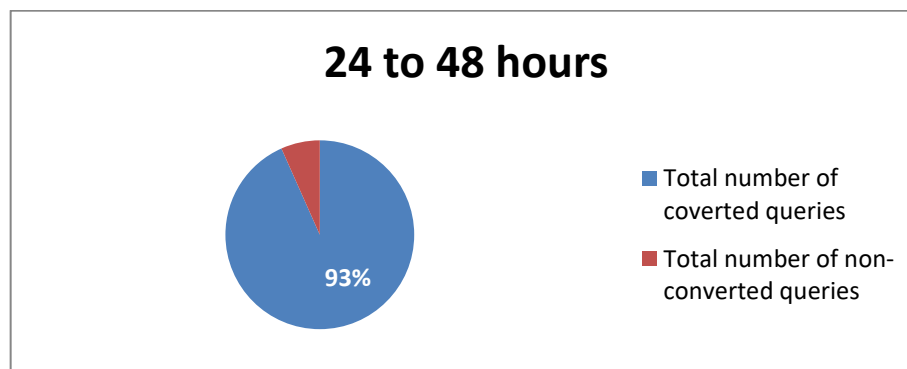


Fig4.2.4

Interpretation: The graph indicates that the query conversion rate was the highest in 24 to 48 hours but the queries reverted from hospitals were lowest in this period.

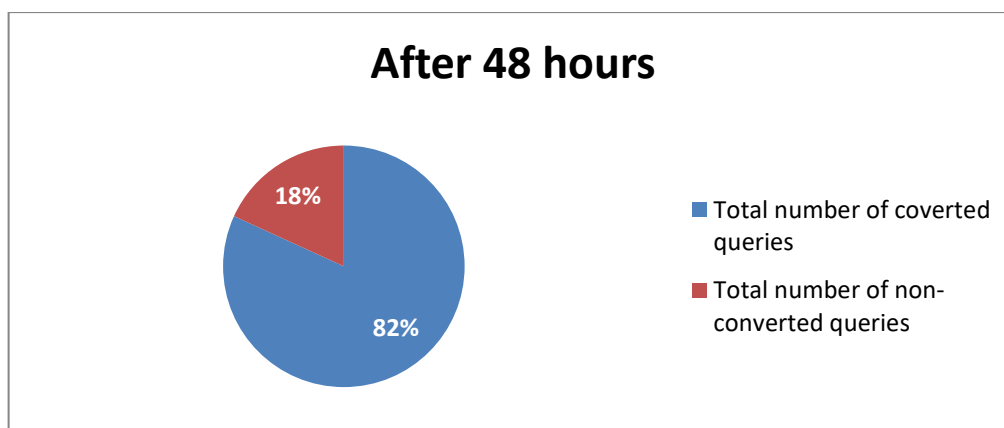


Fig4.2.5

Interpretation: The graph indicates that the query conversion rate was lowest after 48 hours.

4.3 Query conversion rate with respect to insurance companies?

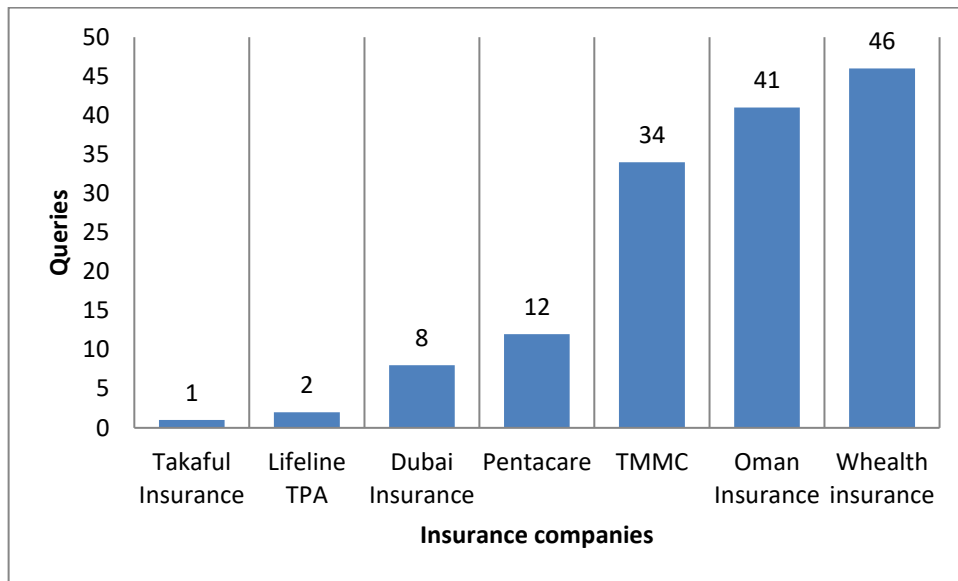
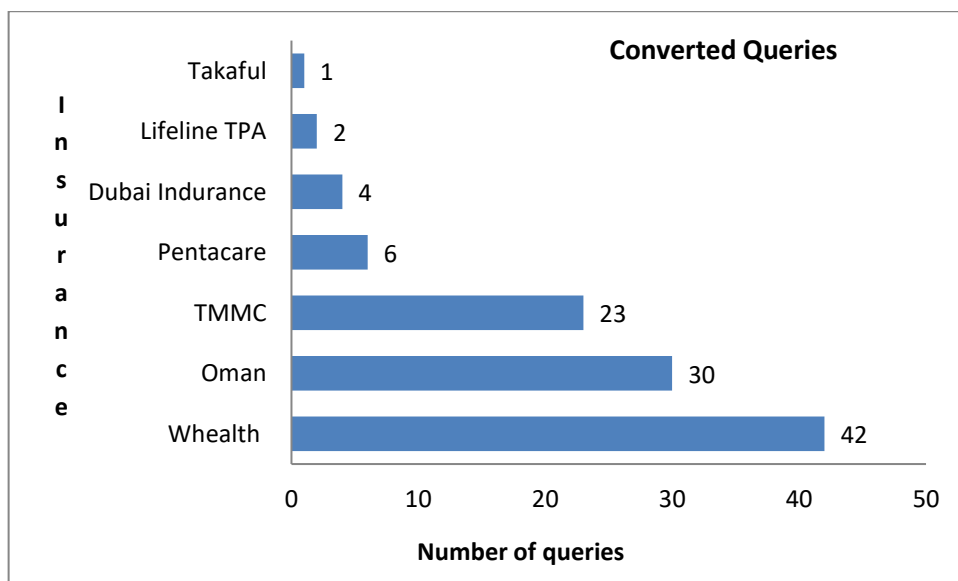
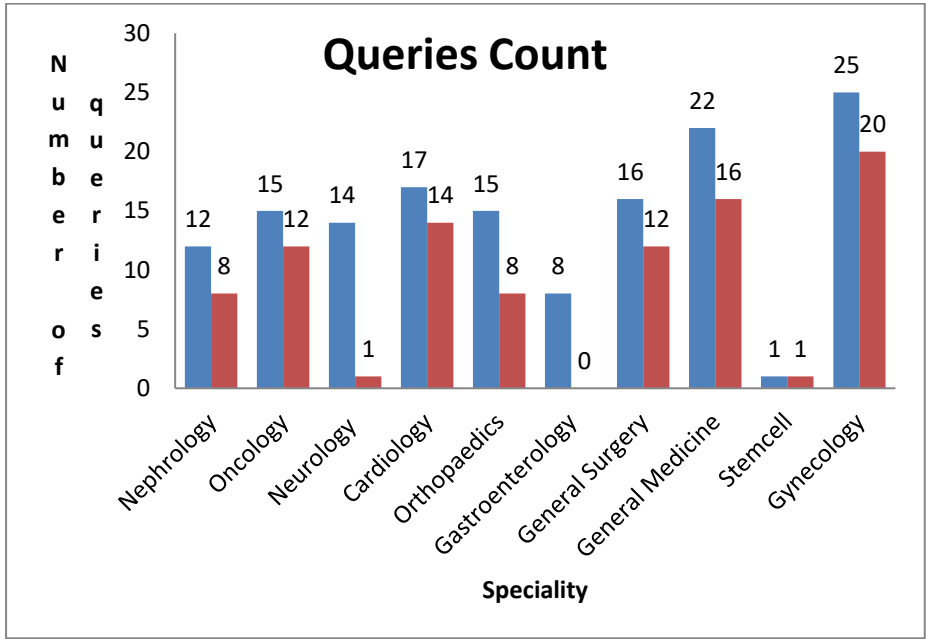


Fig: 4.3.1 The conversion percentage of queries requested for different medical specialities by insurance companies

4.3.1Query conversion Rate Insurance Company wise:



4.5. Speciality wise conversion counts



s

4.5. Average time (in days) for query conversion

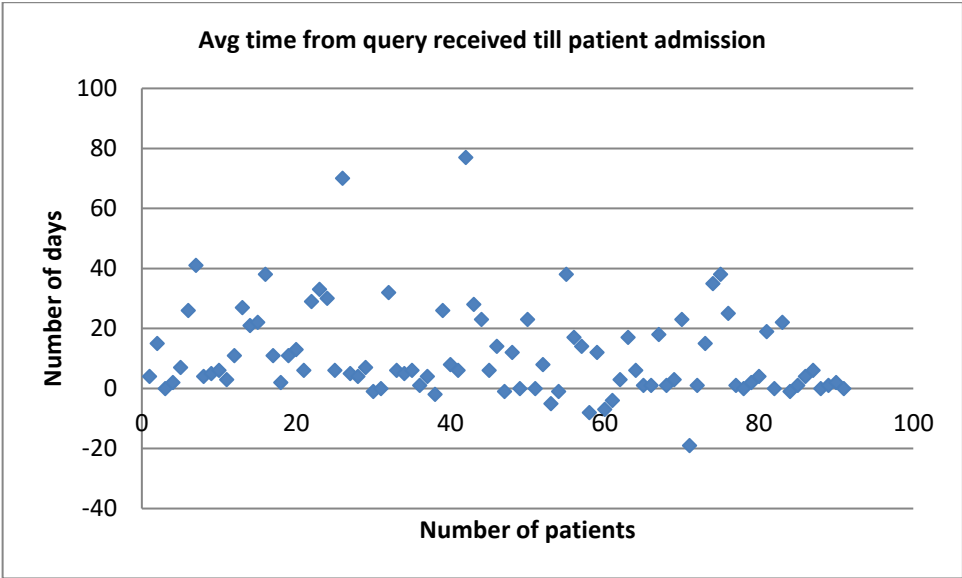


Fig4.5.1

Interpretation: Average time calculated for query conversion from query received till the patient got admitted was 13.23 days

5.Discussion

1. The conversion percentage of queries requested by the insurance companies for patients at Arabia Holdings Medical Assistance was 62 percent. Reasons for non conversion were non availability of network with requested hospital, disapproval from insurance companies.
2. The Maximum numbers of queries were received for speciality gynaecology, oncology, and conversion into lead. However gastroenterology and neurology cardiology and general surgeries which also showed maximum number of queries showed minimum number of conversion.
3. Hospital revert TAT:
 - Hospitals reverted 65% of the queries within 24 hours and the query conversion rate was 85% during this time. Between 24 to 48 hours the query conversion rate was highest, but the query revert from hospitals was lowest.
 - 21% of the queries were reverted after 48 hours as the query loses its probability of conversion after 48 hours and the conversion rate was also lowest
4. The maximum queries were received from Whealth Insurance and Oman Insurance which was 32% and 28% respectively and the conversion rate was the highest for these two insurance companies.
5. Average time calculated for query received till the patient got admitted was 13.23 days for 81 patients as 10 patients queries were received after they got admitted in the hospital.

6. Recommendations

1. Rigorous follow up with the hospitals for conversion before 48 hours of request is raised. This will lead to better conversion as it would not only increase the patient satisfaction but also would provide more customer base.
2. Once a week meeting with the hospitals can ensure better networking with the hospitals thus, making better onsite relationship with them.
3. Currently we are receiving maximum queries from 8 insurance companies and maximum queries we are receiving from Whealth and Oman Insurance. There should be more focus on lifeline, Tafaful and Dubai Insurance as from these insurance companies less queries has been received. We should more focus the pricing, network of hospitals in different countries so that we can get more queries from these insurance companies.
4. Our TAT is 48 hours, so within 48 hours we should revert to the insurance companies as after 48 hours we can lose the query.
5. TMMC is insurance is for Arabia Holdings employees and the conversion percentage is low, we should focus on marketing of our division so that more queries of our employees should be sent to us.

7. Conclusion

The query conversion percentage is 62% which is good conversion percentage and the 38% of the queries were not converted. Reasons for non conversion were non availability of network with requested hospital, disapproval from insurance companies. Hospitals reverted 65% of the queries within 24 hours and the query conversion rate was 85% during this time. Between 24 to 48 hours the query conversion rate was highest, but the query revert from hospitals was lowest. 21% of the queries were reverted after 48 hours as the query loses its probability of conversion after 48 hours and the conversion rate was also lowest. The maximum queries were received from Whealth Insurance and Oman Insurance which was 32% and 28% respectively and the conversion rate was the highest for these two insurance companies. Average time calculated for query received till the patient got admitted was 13.23 days we can reduce this time.

8.Bibliography

1. <https://venturi-web-design.com/calculate-sales-conversion-rate/>
2. http://epub.lib.aalto.fi/en/ethesis/pdf/12191/hse_ethesis_12191.pdf
3. <http://arabiaholdings.ae>
4. Hall, C. M. (2012). *Medical tourism: The ethics, regulation, and marketing of health mobility. Medical Tourism: The Ethics, Regulation, and Marketing of Health Mobility*. <https://doi.org/10.4324/9780203109458>
5. Miettinen, E. (2016). Marketing of tourism products through the Russian social media channel vkontakte. In *Advances in Culture, Tourism and Hospitality Research*. <https://doi.org/10.1108/S1871-317320160000012006>
6. [http://www.isahd.ae/content/docs/Employer%20information%20pack%20v4.4%20011014%20\(1\).pdf](http://www.isahd.ae/content/docs/Employer%20information%20pack%20v4.4%20011014%20(1).pdf)