Need Assessment Survey of UAE Health Insurance Industry on Overseas Patient Referrals

By

Shubham Chaturvedi

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**

Need Assessment Survey of UAE Health Insurance Industry on Overseas Patient Referrals

By

Shubham Chaturvedi

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**

INSTITUTE OF HEALTH
MANAGEMENT RESEARCH
(WHO Collaborating Centre for District Health System Based on Primary Health Care)

IIHMR UNIVERSITY

TO WHOMSOEVER MAY CONCERN

This is to certify that **Mr. Shubham Chaturvedi** student of MBA Health and Hospital Management from The IIHMR University, Jaipur has undergone internship training at **Arabia Holdings, Dubai** from **10th Feb 2019 to 10th May 2019.**

The Candidate has successfully carried out the study on **Need Assessment of UAE Health Insurance Industry on overseas Patient Referral** assigned to him during internship training and his approach to the study has been sincere, scientific and analytical.
The Internship is in fulfillment of the course requirements.

I wish him all success in all his future endeavors.

Dr P R Sodani
Pro-President
The IIHMR University, Jaipur

Dr. Sameer Phadnis
Associate Professor
The IIHMR University, Jaipur

1, Prabhu Dayal Marg, Near Sanganer Airport, Jaipur- 302029, Rajasthan, India.
Ph.: 0141- 3924700, 2791431- 32, Fax: 0141 3924738, E-mail: iihmr@iihmr.edu.in, Web.: www.iihmr.edu.in

TRANS MIDDLE EAST
MANAGEMENT CONSULTANCY

P.O. BOX : 11745
202, Al Salemiyah Towers
Dubai, United Arab Emirates.
Tel : 04 - 2222144 / 2221596
Fax : 04 - 2239972

The certificate is awarded to

Shubham Chaturvedi

In recognition of having successfully completed his

Internship in the department of

Healthcare Division

And has successfully completed his Project on

Need Assessment Survey of UAE Health Insurance Industry on Overseas Patient Referral

From 10th February 2019 To 10TH May 2019

Trans Middle East Management Consultancy

A unit 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

Sarbjot Kaur

Training & Development

Zonal Head-Human Resources

THE IIHMR UNIVERSITY, JAIPUR

CERTIFICATE BY SCHOLAR

This is to certify that the dissertation titled A study on “ANeed Assesment of UAE Health Insurance Companies On Overseas Patient Referral” submitted by Shubham Chaturvedi, Enrolment No. 0673 under the supervision of Dr.Sameer Phadnis for award of MBA in Hospital and Health Management in Health and Hospitals of the University carried out during the period from 10-2-2019 to 10-5-2019 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.

Shubham

Signature

Index

List of Figures

ACKNOWLEDGEMENT

Without a proper combination of inspection and perspiration, it's not easy to achieve anything. There is always a sense of gratitude, which we express to others for the help and the needy services they rendered during the different phases of our lives. I owe a great debt to all professionals at **AH-MEDICAL ASSISTANCE, Dubai , UAE** for generously sharing their knowledge and time, which inspired me to do my best at this project study.

My heartfelt gratitude to **Mr.Zabi Khan** (CEO Healthcare Division) **AH-MEDICAL ASSISTANCE, Dubai, UAE** for showing his keen interest in the study and for sharing his views despite his very busy schedule. It has been my privilege to work under his dynamic supervision at the Consultancy

I am extremely grateful to **Mrs. Huma Sethi** (AGM Healthcare Division), for the constant support and encouragement. This study would not have been possible without her support.

I express my warm veneration towards **Ms.Sarabjot Kaur** (Senior Executive, Healthcare Business Development) for his guidance and constant supervision as well as for providing necessary information regarding the project and for his support in completing the project. His perceptive criticism kept me working to make this project more genuine proof.

"I would like to express my special gratitude towards **Mr.Vishal Jadhav** (for giving me their kind attention ,time & sharing their observations with me."

Special gratitude to my **Mentor Dr. Sameer Phadnis**, who guided me how to

proceed further and see things from everyone's perspective.

ABSTRACT

Title: - To evaluate the needs & requirements of Health insurance industry in UAE on overseas patient's referral.

Name of the Author:-Shubham Chaturvedi.

Background:

Health Insurance is most important part for this sedentary lifestyle in cosmopolitan cities and knowing the burden of out of pocket expenditure here in entire UAE, Health coverage in made mandatory by the ruling government. Since most of the working population here is Expatriates and make the 80% of working population, are majorly from India , Pakistan , Bangladesh ,Afghanistan , Philippines along with other African and European countries. Dubai Health Authority governs and regulates the entire public and private Healthcare from licensing to regulating activities. Insurance companies plays a key role and are major stake holders in healthcare system of Dubai, from insurance cover to approval and denial of patient request is managed by insurance companies thus helping working expatriates and government achieving WHO motto i.e. "Health For All"

Objectives:-

- To understand Health Insurance overseas patient Management system of UAE.
- To identify the key disease specialities and the major countries were insurance companies send their patients for treatment.
- To identify the services patient management company should offer to have acceptance in market.

Methodology: -

A Analytical Cross sectional study is being done from health insurance companies situated in Dubai with the help of structured questionnaire assessing them on the parameters of Majority coverage countries, qualities of healthcare providers to be empanelled, reasons for overseas patient referral etc.

Results: -

In total there are 52 insurance companies based out in UAE that are registered in Ministry of Health UAE, out of which 37 are located in Dubai were interviewed with the help of structured questionnaire and 1-2-1 interview, upon analysis of primary data, insights generated leads us to results that cost of treatment in UAE is more than in comparison to expat home country, compact network of hospitals with limited facilities in UAE, Among expats their preference is seeking treatment in home country.

Patient management companies have wide acceptance in market with most of the insurance companies willing to work with them as they will get business options apart from TPA to manage their patients.

Conclusion: -

From the above study performed we can conclude that cost of treatment is comparatively high in UAE, So insurance companies in UAE prefer sending expats back to their home countries for treatment which is quite cheaper ,and most of the expats here working are living alone so they prefer seeking treatment in their home country ,which is the factor that leads to overseas patient referral, we also identified the key disease specialities and major countries were patient travel majorly. from the study we also conclude that there is wide scope for patient management companies to work with health insurance as there service provider by helping them in managing their patients overseas. Key factors identified for overseas patient referral are better business opportunities then UAE, wide network in comparison to UAE, competitive pricing for treatment, value added services and Service Turnaround Time.

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 initiates 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.

They 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,

Arabia Holdings have employee strength of 12,000 and their entire health cycle is managed by their healthcare division with its portfolio ranging from their insurance plan to local and overseas treatment plan keeping into considerations, good quality treatment and patient satisfaction as well as monitoring the utilization for the benefit of the organization.

Further to the above, Arabia Holdings healthcare division also manages the complete healthcare portfolio of their group employees who are majorly covered through various insurance plans in UAE and their home countries along with other nationalities from areas like Kenya, Uganda, Sudan, Saudi, Oman etc through their company offices which cater to the needs of patients seeking treatment outside their home countries. Hence, we wish to have an arrangement with your esteemed organization for us to manage their healthcare needs wherein we can refer them to your facility and provide them with the best of services.

2-Objectives: -

- To understand Health Insurance overseas patient Management system of UAE.
- To identify the key disease specialities and the major countries were insurance companies send their patients for treatment.
- To identify the services patient management company should offer to have acceptance in market.

3-Literature Review: -

New Tourism trends in the ARAB World by Dr. Ala Al-Hamarneh (a.al-hamarneh@geo.uni-mainz.de) Centre for Research on the Arab World – Mainz / Germany

Islamic Tourism – Issue 16 – March-April / 2005 -Tourism industries in Arab countries are booming once again. The negative effects of the global crisis in international tourism after 9/11 were indeed of a short-term character in the Arab markets. The deconstructive influences of the war in Iraq and the terror attacks in Djerba (2002), Casablanca (2003) and Taba (2004) were limited as well. The history, resources, types, development and crisis-action strategies and infrastructures of tourism industries are in fact very different in the Arab countries. Nevertheless, general

trends in tourism industries in the Arab World are to be noticed, although we talk about Arab markets rather than one regional market. The new trends, on the one hand, contributed massively to successful crises management; on the other hand, these trends were strengthened and re-shaped by the same crises. The first trend is the increase of intraregional tourism in the Arab World.

Islamic Tourism – Issue 16 – March-April / 2005 For more information, visit our website www.islamictourism.com

First World Health Care at Third World Prices: Globalization, Bioethics and Medical Tourism

Leigh Turner Biomedical Ethics Unit, Department of Social Studies of Medicine, Faculty of Medicine, McGill University, 3647 Peel Street, Montreal, Quebec H3A 1X1, Canada E-mail: leigh.turner@mcgill.ca

India, Indonesia, Malaysia, the Philippines, Singapore, Thailand and many other countries market themselves as major destinations for 'medical tourism'. Health-related travel, once promoted by individual medical facilities such as Bumrungrad International Hospital and Bangkok International Hospital, is now driven by government agencies, public–private partnerships, private hospital associations, airlines, hotel chains, investors and private equity funds, and medical brokerages. 'Medical tourists' include patients trying to avoid treatment delays and obtain timely access to health care. Medical travellers also include uninsured Americans and other individuals unable to afford health care in their home settings. Destination nations regard medical tourism as a resource for economic development. However, attracting patients to countries such as India and Thailand could increase regional economic inequalities and undermine health equity. International medical travel might also have unintended, undesired outcomes for patients seeking affordable health care. With globalization, increasing numbers of patients are leaving their home communities in search of orthopaedic surgery, ophthalmologic care, dental surgery, cardiac surgery and other medical interventions. Reductions in health benefits offered by states and employers will likely increase the number of individuals looking for affordable medical care in a global market of privatized, commercial health care delivery

Hub Healthcare: Medical Travel and Health Equity in the UAE

Sarath Ganji Fulbright Scholar, Sheikh Saud bin Saqr Al Qasimi Foundation for Policy Research

Working Paper 10 November 2015

In 2010, the government of the United Arab Emirates (UAE) spent a quarter of its total healthcare budget to send its citizens abroad for medical treatment. These patients, consumers who cross international borders for the purpose of obtaining healthcare, are participants in a phase of globalization referred to as "medical travel" or "medical tourism." Their movement coincides with the cross-border flow of health services, professionals, and companies, shaping a global industry valued at as much as U.S. $55 billion. In the years ahead, this industry is expected to grow—and, in doing so, to bring a greater number of national health systems in contact with international patients and providers.

Bearing witness to these changes, the UAE has increasingly looked to medical travel—and attracting international patients—to improve its health system and to diversify its economy. These outcomes, however, overshadow the equity effects that may result from the influx of such patients, potentially crowding out local residents, especially expatriates, who may see little from these gains. This working paper provides evidence, based on the examples of Dubai and Ras Al Khaimah, that medical travel presents the UAE with a mix of equity benefits and harms. To manage these harms, the paper recommends that local governments and healthcare providers incorporate monitoring and planning mechanisms into their medical travel initiatives.

REFORM OF FINANCING HEALTHCARE SERVICES IN THE GCC: FOCUS ON ESTABLISHING HEALTH INSURANCE SYSTEM IN KSA

David Finegold, MD Tumader Khouja, MPH University of Pittsburgh, 2013 This paper reviews healthcare systems and their financing in the Gulf Cooperation Council (GCC) countries and how they provide healthcare to the growing number of expatriates in the region. The paper focuses on the health system reform in Saudi Arabia as it is establishing a National Health Insurance system. The goal of this policy change is to increase the participation of the private sector in the health care market and decrease the cost of providing healthcare services on the government. It is also expected to have a positive effect on access to healthcare, effectiveness, efficiency, cost, quality of care, adaptation of new technology and utilization of healthcare services. We review the existing literature that covers health system problems and the new health system reform in Saudi Arabia. The public health relevance of this topic: health system reforms are intended to bring out better health outcomes for the populations. As Saudi Arabia is embarking on this change, it will be insightful to see if it will bring out the desired effects. Also, providing healthcare for expatriates is a challenge in many countries, if Saudi Arabia succeeds in providing quality healthcare to this segment of the population, other countries could follow the Saudi model.

An analysis of the health status of the United Arab Emirates: the 'Big 4' public health issues

Institute of Public Health, College of Medicine and Health Sciences, United Arab Emirates University, Al Ain, United Arab Emirates; 2School of Public Health, Loma Linda University, California, United States; 3Dubai Health Authority, Dubai, United Arab Emirates.

Tom Loney1*, Tar-Ching Aw1, Daniel G. Handysides1,2, Raghib Ali1, Iain Blair1, Michal Grivna1, Syed M. Shah1, Mohamud Sheek-Hussein1, Mohamed El-Sadig1, Amer A. Sharif1,3 and Yusra El-Obaid1 The United Arab Emirates (UAE) is a rapidly developing country composed of a multinational population with varying educational backgrounds, religious beliefs, and cultural practices, which pose a challenge for population-based public health strategies. A number of public health issues significantly contribute to morbidity and mortality in the UAE. This article summarises the findings of a panel of medical and public health specialists from UAE University and various government health agencies commissioned to report on the health status of the UAE population. A systematic literature search was conducted to retrieve peer-reviewed articles on health in the UAE, and unpublished data were provided by government health authorities and local hospitals. Results: The panel reviewed and evaluated all available evidence to list and rank (1highest priority) the top four main public health issues: 1) Cardiovascular disease accounted for more than 25% of deaths in 2010; 2) Injury caused 17% of mortality for all age groups in 2010; 3) Cancer accounted for 10% of all deaths in 2010, and the incidence of all cancers is projected to double by 2020; and 4) Respiratory disorders were the second most common non-fatal condition in 2010. The major public health challenges posed by certain personal (e.g. ethnicity, family history), lifestyle, occupational, and environmental factors associated with the development of chronic disease are not isolated to the UAE; rather, they form part of a global health problem, which requires international collaboration and action. Future research should focus on population-based public health interventions that target the factors associated with the development of various chronic diseases.

4. Research Question

1. What are the needs of UAE Health Insurance overseas patient referral system?
2. What are the key disease elements and the major countries were insurance companies send their patients for treatment?
3. What type of services patient management company should offer to have acceptance in market?

5.-Methodology

5.1-Study Setting: - Study to be carried out in various health insurance companies located in Dubai.

5.2 – Study Period: - 90 days (10th of March to 10th of May).

5.3-Study Population: - All the Insurance companies of UAE i.e.-52.

a) **Inclusion: -**All the health insurance companies with office in Emirates of Dubai, i.e-37
b) **Exclusion: -**Health Insurance companies located in other emirates of UAE (Abu Dhabi , Sharjha etc)

5.4-Study Design: -Analytical Cross-sectional.

5.5- Sample Size: -All the insurance companies in Dubai i.e.-37

5.6-Sampling Technique: -Purposive Sampling.

5.7- Data Collection Method: -Data will be collected from primary sampling units (Insurance companies) via one two one interview of various medical professionals and provider network personals of health insurance companies based out in Dubai with the help of structured questionnaire.

5.8-Data Collection Tool: - Questionnaire with 1-2-1 interviews.

5.9- Ethical Consideration: - Confidentiality of the insurance company will be maintained and informed consent will be taken every time.

5.10-Data analysis plan: -MS Excel & SPSS will be used for data entry and analysis.

6-Results: -

Obj-1: -To understand the Health Insurance overseas patient referral system?

Figure:-6.1 :- Majority of Expats according to home countries covered by Insurance.

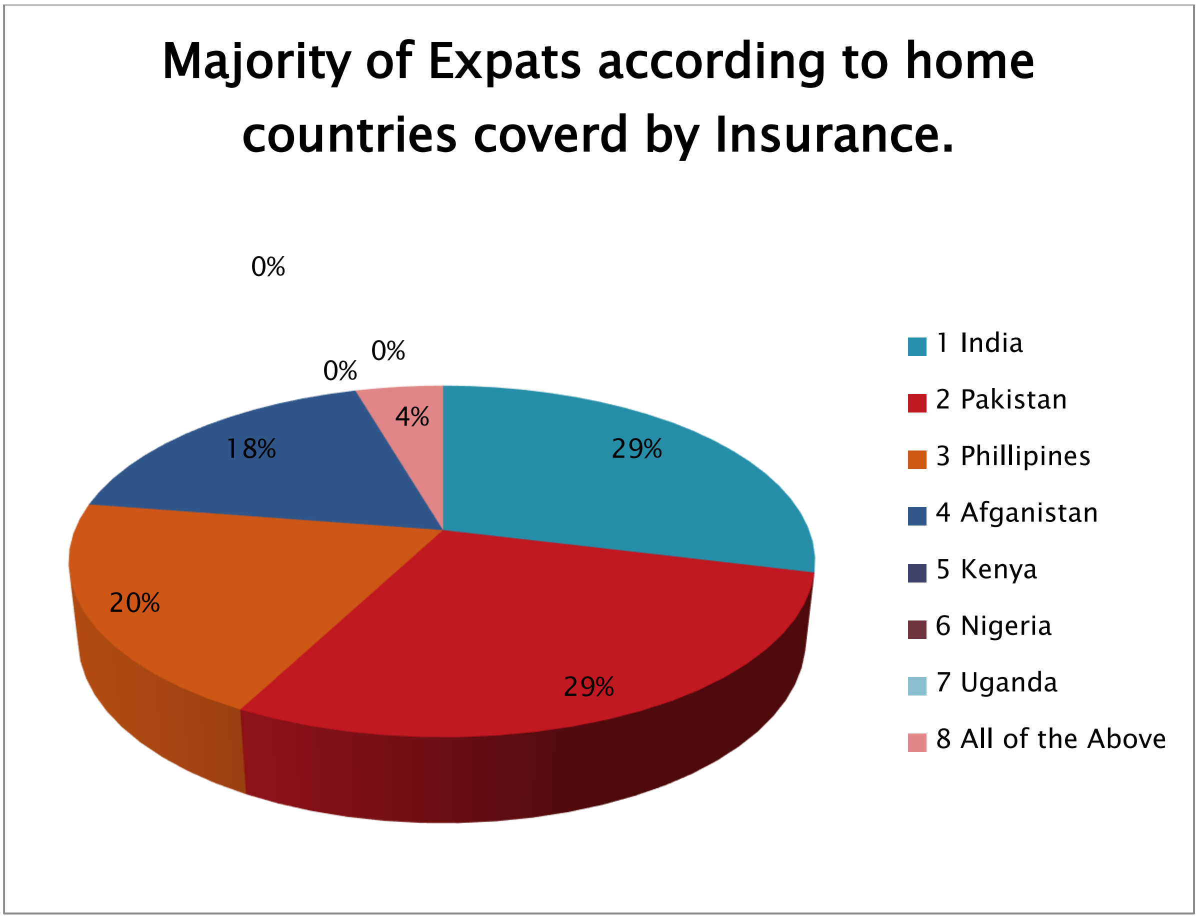


Figure: -6.2 :- Key Factors for Overseas Patient Referral.

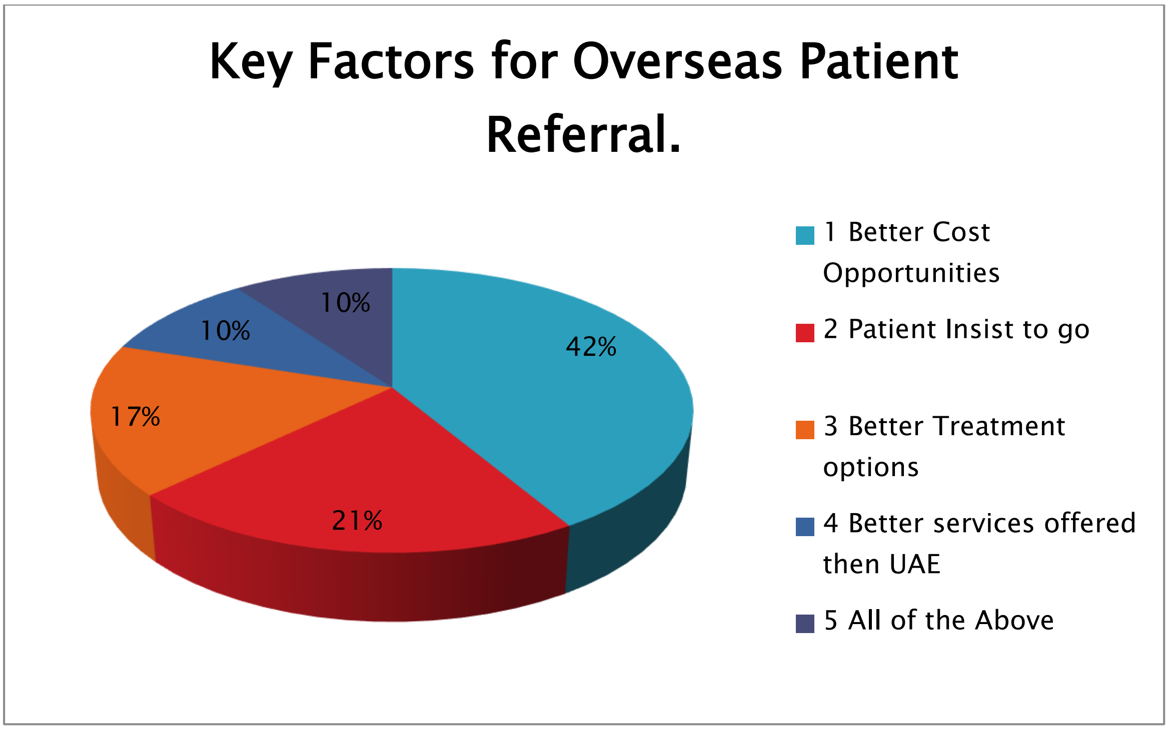
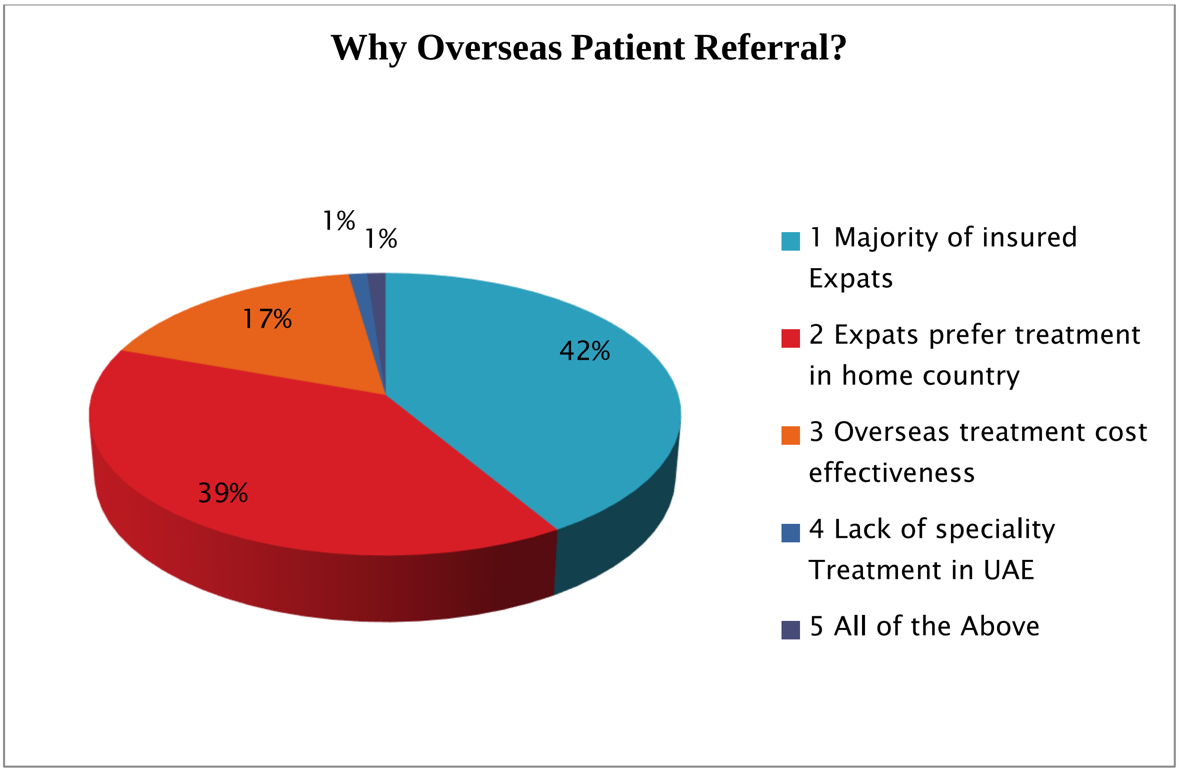


Figure: -6.3 :- Why Overseas Patient Referral?



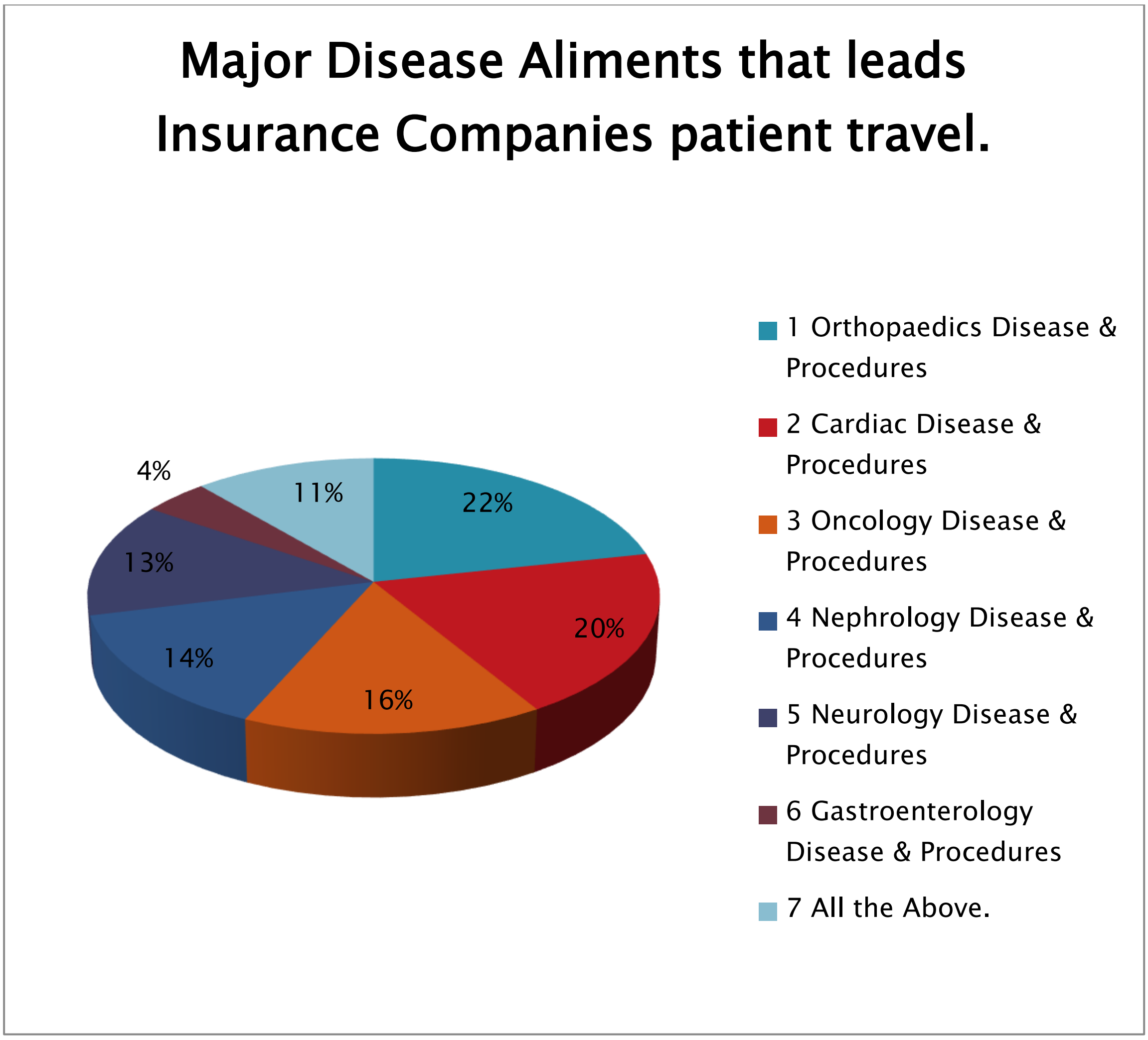
Interpretation:- As we analyse the above stated figures :-1,2,3 its clear that Majority of insurance companies here in UAE majorly covers expatriates from India Pakistan Afghanistan and Philippines with respective of 29% Indians & Pakistanis each followed by 20% of Philippians & another 18% of Afghanis and followed by other nationalities.

Since majority of insured is foreign national's **fig-3 i.e Expatriates** they prefer seeking any elective treatment procedure in their home countries with 42% & 39% of respondents backing the reasons behind so.

And if we analyze the **fig-2 it** clearly explains the reason for overseas patient referral the key factor that leads to this is better cost opportunities for insurance companies in comparative to treatment here in UAE with 42% of respondents and majority of insured are expats so they prefer seeking treatment in their home countries with post-surgical care is the key reason behind the travel with 21% of respondents, followed by 17% responses for better treatment opportunities and others with 10 % respectively.

Obj-2:- To identify the key disease elements and the major countries were insurance companies send their patients for treatment.

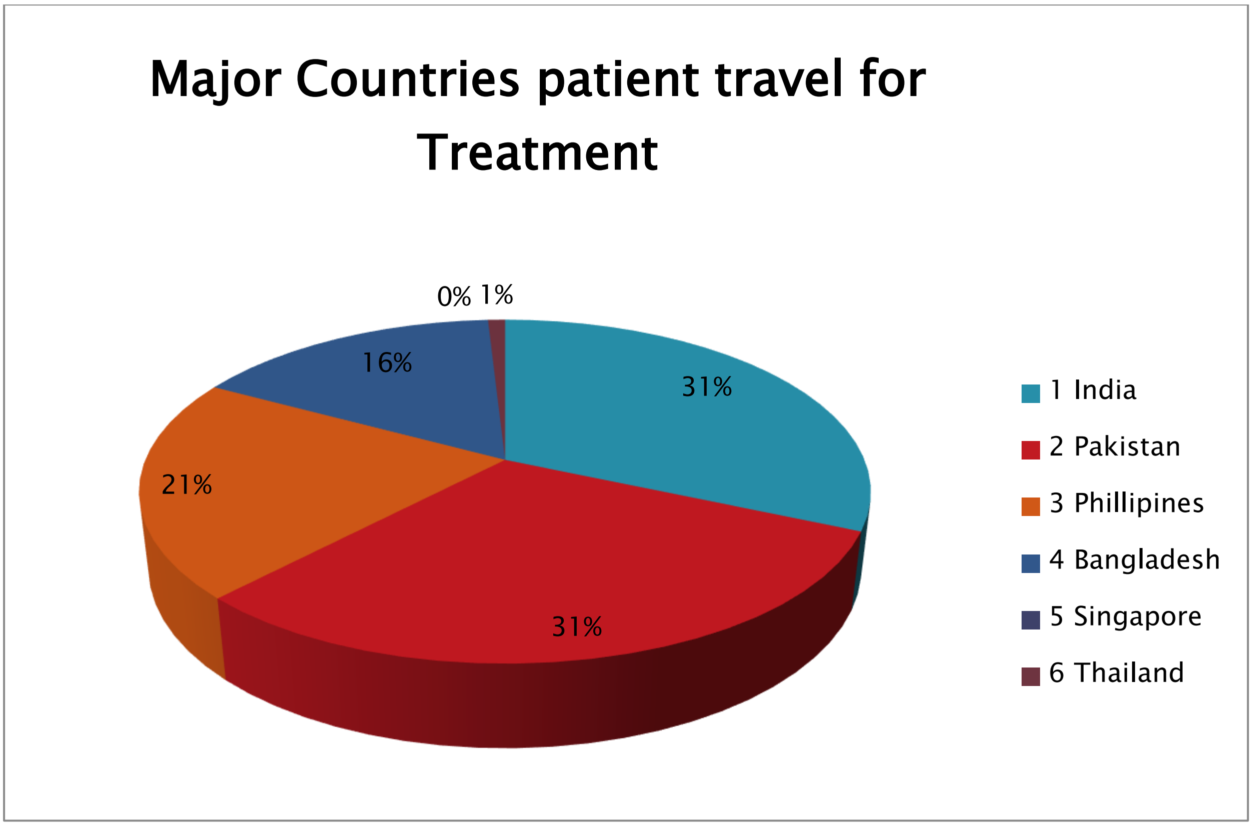
Figure-6.4: - Major Disease Aliments that leads Insurance Companies patient travel.



Interpretation: -From the stated illustration 4 it shows that major specialities that seek most of the medical value travel are orthopaedics disease & procedures with 22% followed by cardiac disease & procedure, oncology diseases & procedures with 20% & 16 % respectively.

Other specialities also seek considerable number of insurance patient travel are Nephrology & Neurology diseases & their procedures with 14% & 13% respectively.

Figure -6.5 :- Major Countries patient travel for Treatment

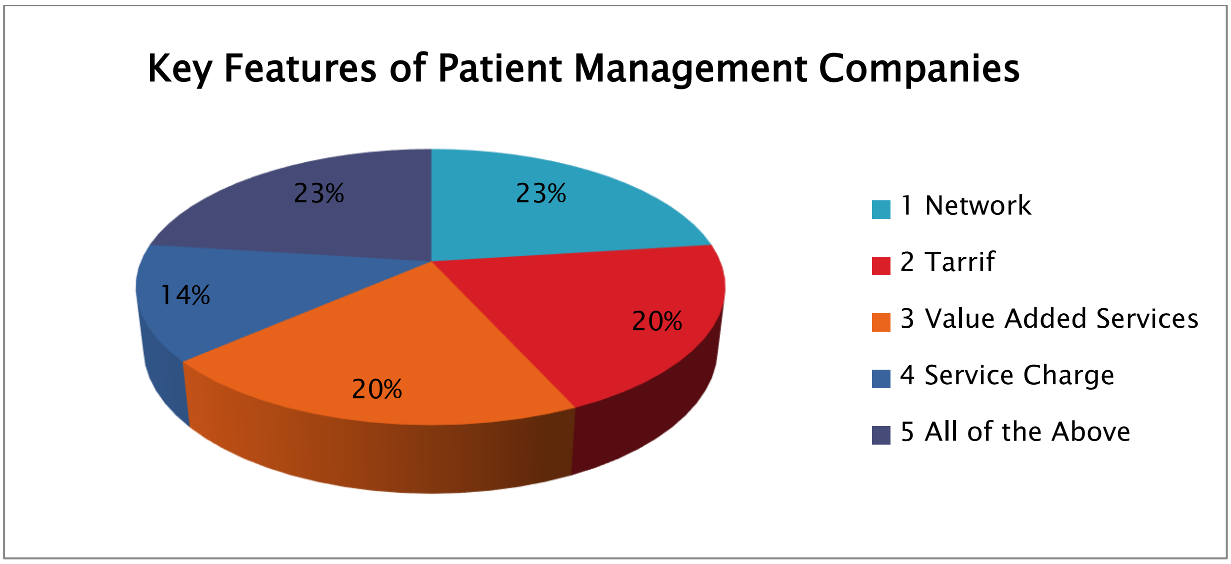


Interpretation: - Since majority of insured are expatriates from India & Pakistan as the work force here in UAE so the insurance companies also send these people their home countries for treatment.

As per the figures is equal proportions that patients travel to India and Pakistan for treatment are 31% each followed by Philippines & Bangladesh with 21% & 16% respectively.

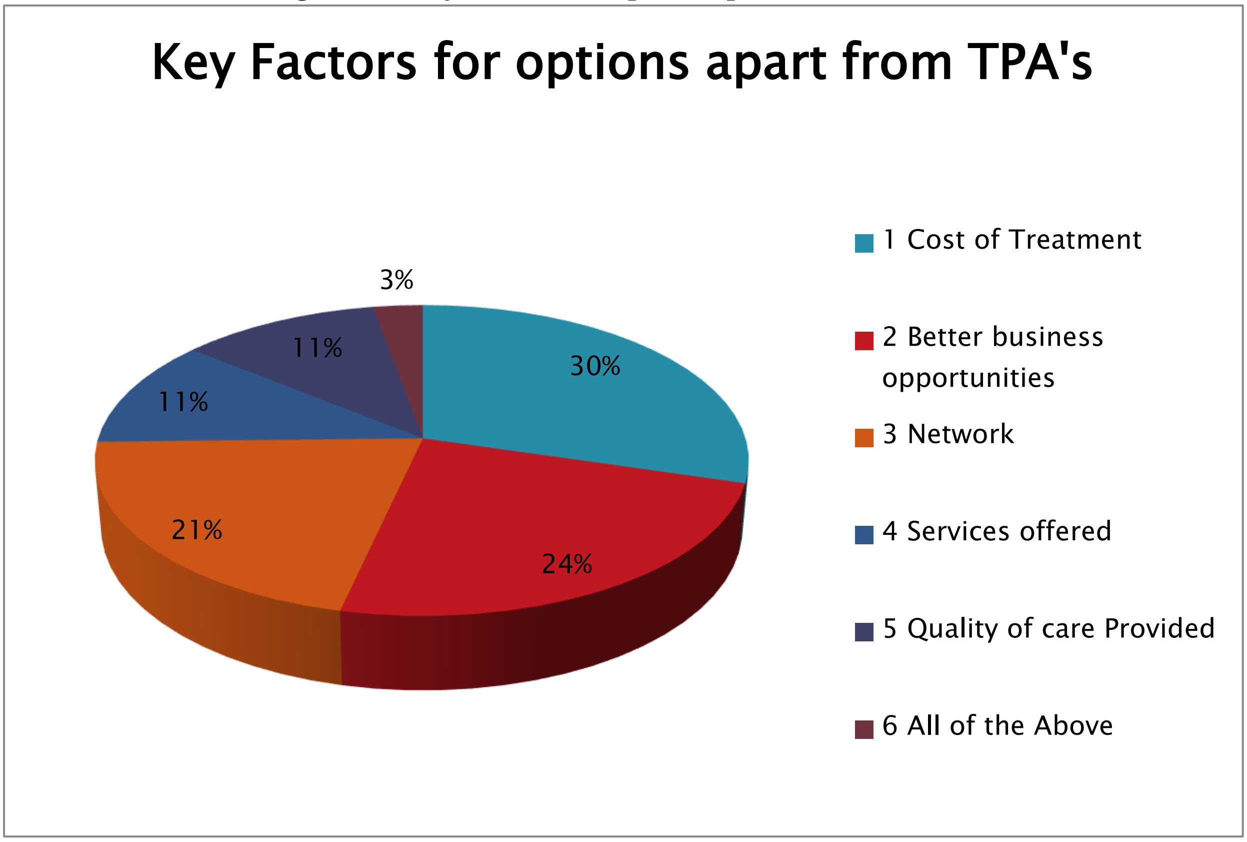
Obj-3 :- To identify the services patient management company should offer to have acceptance in market.

Figure-6.6:- Key Features of Patient Management Companies



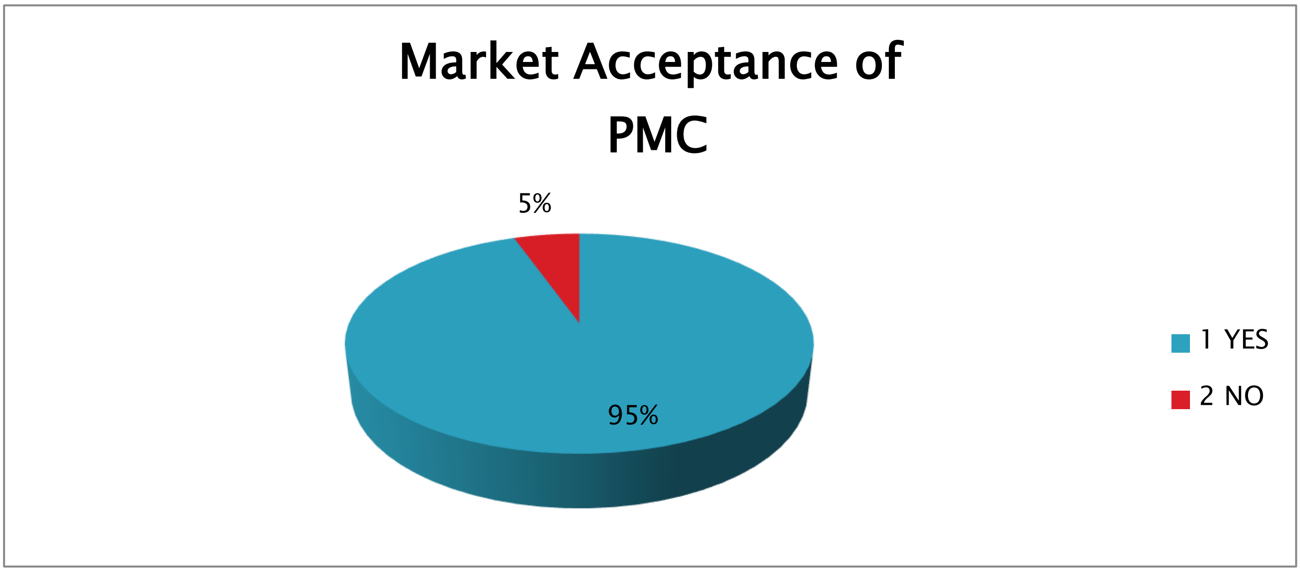
Interpretation: -The above illustration states that for patient management companies to have good acceptance in market they should offer good network with value added services & treatment cost with competitive pricing.

Figure-6.7-Key Factors for options apart from TPA's



Interpretation:-Cost of treatment offered and Network are the key features that patient management companies should have to get better acceptance in Health Insurance market as there service providers with 30% & 21% respondents agreeing to this, followed by other features like Better Business Opportunities and Services as 24% & 11% respondents agreeing to this.

Figure-6.8 :- Market Acceptance of PMC



Interpretation: - From the above figure its interpreted that there is wide acceptance for patient management companies in the market with 95% of key respondents willing to work with.

7-Conclusion-

From the above study performed we can conclude that cost of treatment is comparatively high in UAE, So insurance companies in UAE prefer sending expats back to their home countries for treatment which is quite cheaper ,and most of the expats here working are living alone so they prefer seeking treatment in their home country ,which is the factor that leads to overseas patient referral, we also identified the key disease specialities and major countries were patient travel majorly. from the study we also conclude that there is wide scope for patient management companies to work with health insurance as there service provider by helping them in managing their patients overseas. Key factors identified for overseas patient referral are better business opportunities then UAE, wide network in comparison to UAE, competitive pricing for treatment, value added services and Service Turnaround Time.

Suggestions

1. **As per the collected data and interpretation it clearly shows the variables like cost of the treatment provided in overseas is the deciding factor for insurance companies to give business to patient management companies, so if pricing is competitive it will give an edge over competitors.**
2. **Turnaround time for query revert is also a deciding factor, so maintain TAT of less than 48 hours with variety of opinions from different healthcare providers will definitely give competitive advantage.**

3. **Network is also the game changing factor for insurance companies to give patient management companies their clients to manage, so best network through the countries like India, Pakistan, Nepal, Bangladesh and Philippines will definitely prove to be advantage.**
4. **Since service is the product, we are selling out of class service experience for clients is also a factor that will help patient management companies to generate business volume.**

8-Annexure

Questionnaire used as a tool to conduct primary Market research for a Product survey.

Summer internship project by IIHMR University, Jaipur, India

Questionnaire for Need Assessment of UAE Insurance Industry

Instructions: - This questionnaire is for Health Insurance companies in UAE to assess their needs on Overseas Patient referral, its merits & Demerits. This questionnaire contains both open and closed ended questions

Name: -
Designation:-

Mail id: - **Contact No: -**

Insurance Company:-

1-What is the residential status of person insured by your company?

(1) Majorly Expats Minorly Emirati's
(2) Majorly Emirati's Minorly Expats
(3) If any other please specify

2- Expats from which countries are covered by your insurance in majority?

(1) Asian countries
(2) African Countries
(3) European Countries
(4) GCC Countries
(5) Only 1,2&4
(6) All of the above
(7) None of the above

3-Which of the below mentioned GCC countries expats, your insurance majorly works with..?

(1) Saudi Arabia
(2) UAE
(3) Qatar
(4) Baharain
(5) Oman
(6) All the above
(7) None of the above
(8) If any other please specify.....?

4-Majority of insured expats are from..?

(1) India
(2) Pakistan
(3) Afghanistan
(4) Philippines
(5) Kenya
(6) Nigeria
(7) Uganda
(8) All of the above

5- What is the most selling product of your health insurance?

(1) Individual Health Insurance.
(2) Family health insurance
(3) Travel health insurance
(4) Corporate Health Insurance
(5) All of the above.

6- What type of hospital facilities you will prefer to get empanelled as healthcare Provider for local and international network ?

(1) Hospital NABH Accredited
(2) Hospital JCI Accredited
(3) Hospital Accredited by NABH & JCI Both
(4) All the above
(5) None of the above

7- What type of clinics you prefer sending your patients for preliminary Investigation?

(1) Clinics with only General Practitioner
(2) Clinics with only Specialist Practitioner
(3) Clinics with both General Practitioner and Specialists
(4) None of the above
(5) All the above

8- Does your member travel for overseas medical treatment?

(1) Yes
(2) No

if Yes,

9- what is the key factor that drives your insurance to send patient abroad?

(1) Better Cost opportunities
(2) Patient insist to go
(3) Better treatment options
(4) Better services offered then UAE
(5) All the above
(6) None of the above

10- What are the key disease aliments that make insurance companies patient travel?

(1) Cardiac disease& Procedures
(2) Nephrology disease& Procedures
(3) Neurology disease& Procedures
(4) Orthopaedics disease& Procedures
(5) Oncology disease& Procedures
(6) Gastroenterology disease& Procedures
(7) All the above
(8) None of the above

11- Why insurance Companies refer patients for Overseas treatment.?

(1) Because Most of the insured are expats.
(2) Expats prefer seeking treatment in home countries.
(3) Overseas treatment is cost effective.
(4) Lack of speciality treatment in UAE.
(5) All the above
(6) None of the above

If NO,

12- Why you don't refer patients overseas for medical treatment?

(1) Better treatment options available in UAE
(2) Patient don't wants to travel
(3) Overseas patient travel &Treatment is costly
(4) All the above

(5) None of the above

13- What are the major Countries your patients travel for medical treatment...?

(1) Pakistan
(2) Bangladesh
(3) India
(4) Philippine
(5) Singapore
(6) Thailand

14- Does your company use intermediary(TPA'S & PMC) for its operations ?

(1) Yes

(2) No

15- what type of intermediary is used for the operations

(1) TPA
(2) Through Patient Management Company
(3) All the above
(4) None of the above

16- What features of TPA/Patient Mnagment Companies are looked for by your insurance company?

(1) Network
(2) Tariff(Cost savings)
(3) Value added services
(4) Service Charge
(5) All the above
(6) None of the above

17- Does insurance Companies Pay Service Charges to service providers (TPA,PMC)?

(1) Yes
(2) No

18-If yes, is it fixed or its case to case basis?

Ans:-

19- What are the key factors that leads to insurance companies look for options apart from TPA'S.?

(1) Cost of treatment

(2) Services offered
(3) Quality of care provided
(4) Better business opportunities
(5) Network
(6) All the above
(7) None of the Above

20- Do you like to work with Healthcare Patient management Companies....?

(1) Yes
(2) No

21- If a Patient Management company approaches a Insurance , what key products it should offer to get good acceptance in market...?

Ans:-

22- What are the features of healthcare service provider your insurance company will look for ?

Ans:-

23- What would be your response, if Patient Management company approaches your patients on behalf of you and plan entire process of travel, treatment and make your process less burdened & Cost effective..?

Ans:-

24- Would you prefer a local company to manage your patients overseas, If not why ?

Ans:-

References

1. https://www.dha.gov.ae/ar/Pages/DHAHome.aspx

2. http://www.mohap.gov.ae/en/Pages/default.aspx

3. https://ia.gov.ae/en/services.

4. file:///C:/Users/40486/Downloads/25%20Best%20Insurance%20Providers%20in%20UAE%20-%20Top%20Ratings%20(2019%20Reviews).html

5. file:///C:/Users/40486/Downloads/50-54%20arab%20tourim.pdf
6. file:///C:/Users/40486/Downloads/ARI_Working_Paper_No_Medical_Tourism_in.pdf
7. file:///C:/Users/40486/Downloads/First%20World%20Health%20Care%20at%20Third%20World%20Prices.pdf
8. file:///C:/Users/40486/Downloads/Ganji-2015-HubHealthcare.pdf
9. file:///C:/Users/40486/Downloads/IJDOH-3-239.pdf
10. file:///C:/Users/40486/Downloads/UAEHealthIssuesArticle.pdf
11. http://www.who.int/countries/sau/en/
12. http://www.gcc-sg.org
13. http://www.IMF.Org
14. http://www.cia.gov/library/publications/the-world-factbook/geos/sa.html

15. Ahmed, M., & Damrah, I. (2013). Kingdom of Saudi Arabia , Healthcare Overview Retrieved 09/2013, from http://www.colliers.com/~/...overview/ksahealthcareoverviewcihq12012.ashx
16. Al Bogami, S. (2013). Saudi Arabia: the deadline for corrective labor Violation check for $ 53 million companies
17. Insurance. *Asharq AL_Awsat*. Retrieved from http://www.aawsat.net
18. Al Rashidi, S. (2013). Government health insurance .. Pains and hopes. *Administrative development*.
19. Al Zughaibi, A. (2013). Lifting the health insurance system for citizens to the Council of Ministers. *ALyoum*. Retrieved from http://www.alyaum.com/News/