

A Need Assessment Study of UAE Health Insurance Industry on Overseas patient referrals, **Dubai, UAE**

Submitted by-

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Introduction

- 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

Rationale

- The purpose of conducting this study was to know the real time market trend of overseas patient management by insurance companies their needs ,challenges faced and opportunities regarding the same.
- Secondly we wanted to study the market acceptance of patient management companies working out in Dubai.

Research Question and Objectives

- Research Question:
 - I. What are the needs of UAE Health Insurance overseas patient referral system?
 - II. What are the key disease specialities and the major countries were insurance companies send their patients for treatment ?
 - III. What type of services patient management company should offer to have acceptance in market?
- Research Objectives:
 - I. To understand Health Insurance overseas patient Management system of UAE.
 - II. To identify the key disease specialities and the major countries were insurance companies send their patients for treatment.
 - III. To identify the services patient management company should offer to have acceptance in market.

Study Methodology

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

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

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

Inclusion:-All the health insurance companies with office in Emirates of Dubai ,i.e-37

Exclusion:-Health Insurance companies located in other emirates of UAE (Abu Dhabi , Sharjha etc)

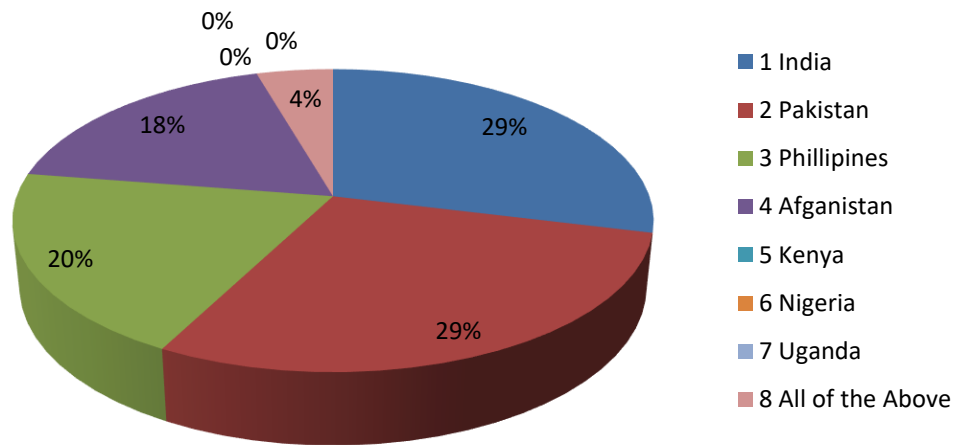
Study Design:-Analytical Cross-sectional.

- **Sample Size:-**All the insurance companies in Dubai i.e.-37
- **Sampling Technique:** -Purposive Sampling.
- **Data Collection Method:-**Data will be collected from primary sampling units (Insurance companies) via one to one interview of various medical professionals and provider network personals of health insurance companies based out in Dubai with the help of structured questionnaire.
- **Data Collection Tool:** - Questionnaire with 1-2-1 interviews.
- **Ethical Consideration:** - Confidentiality of the insurance company will be maintained and informed consent will be taken every time.
- **Data analysis plan:-**MS Excel & SPSS will be used for data entry and analysis.

Study Findings

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Majority of Expats according to home countries covered by Insurance.

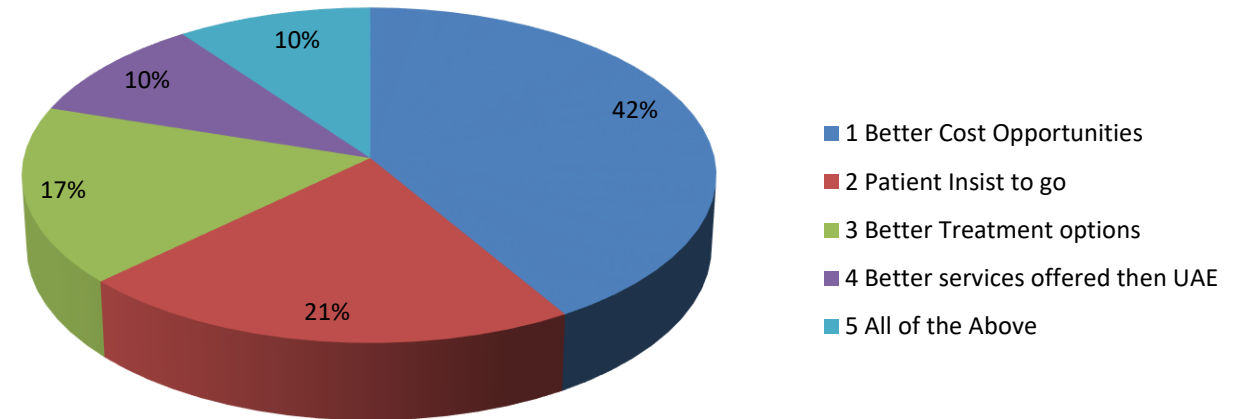


- The study findings suggest that India, Pakistan, Phillipines, Afganistan are the major countries were from majority of expats are working in UAE.
- These are countries whose expats are covered by the insurance in major.

Study Findings

Key Factors Identified for overseas referral are better cost opportunities, patient insists to go ; Better treatment options than UAE.

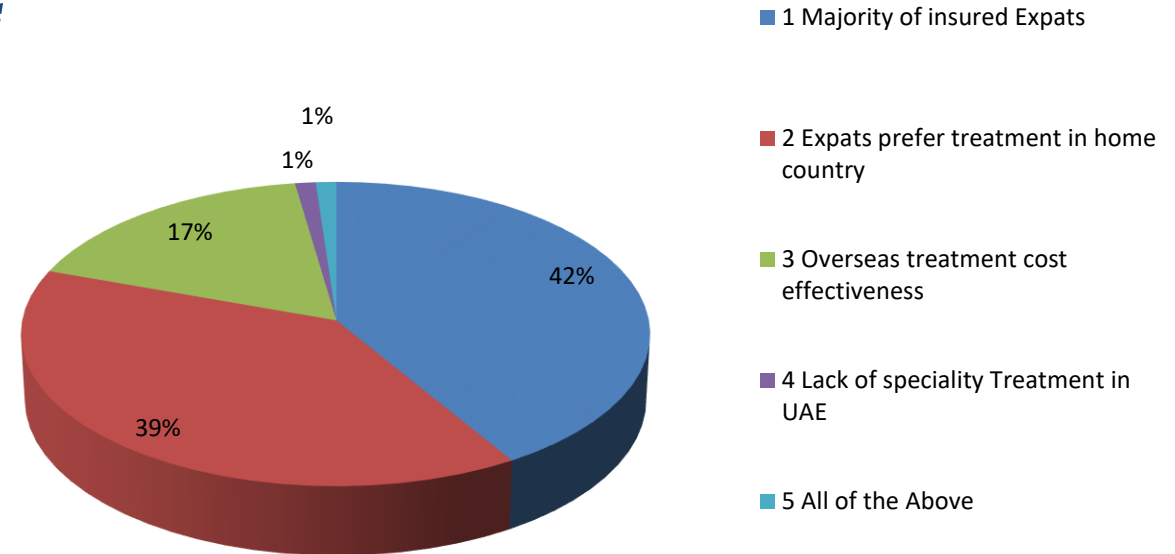
Key Factors for Overseas Patient Referral.



Study Findings

- The identified reasons for overseas patient referral are Majority insured expats
- And expats prefer seek treatment in home country.

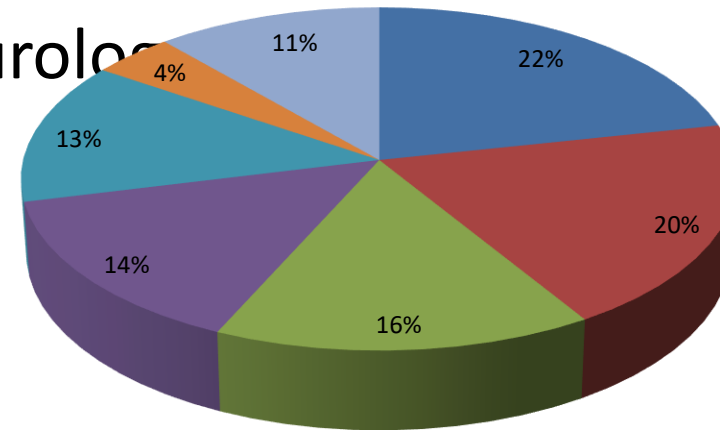
Why Overseas Patient Referral?



Study Findings.

Major Disease Aliments that leads Insurance
Companies patient travel.

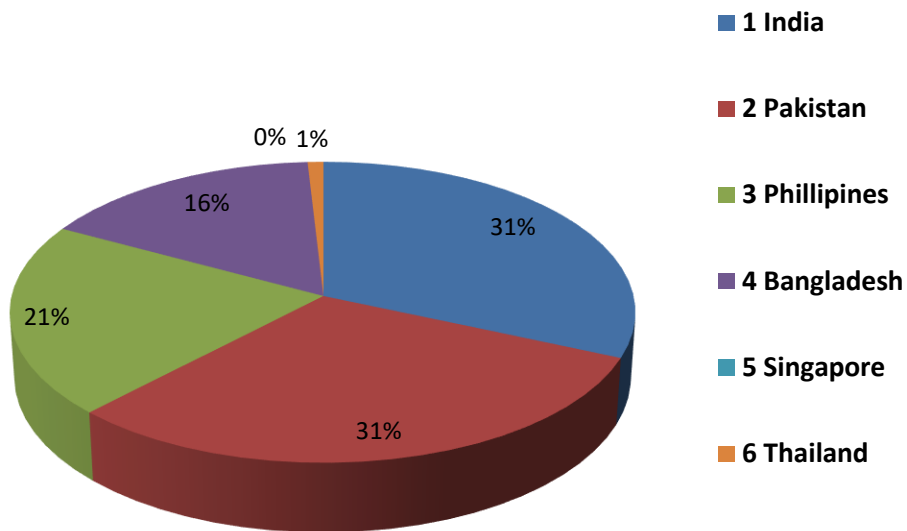
- Major specialities that leads insurance companies send their patients overseas are orthopaedics, cardiac ,and Oncology.
- Followed by Nephrology, Neurology, Gastroenterology.



- 1 Orthopaedics Disease & Procedures
- 2 Cardiac Disease & Procedures
- 3 Oncology Disease & Procedures
- 4 Nephrology Disease & Procedures
- 5 Neurology Disease & Procedures
- 6 Gastroenterology Disease & Procedures
- 7 All the Above.

Study Findings

Major Countries patient travel for Treatment

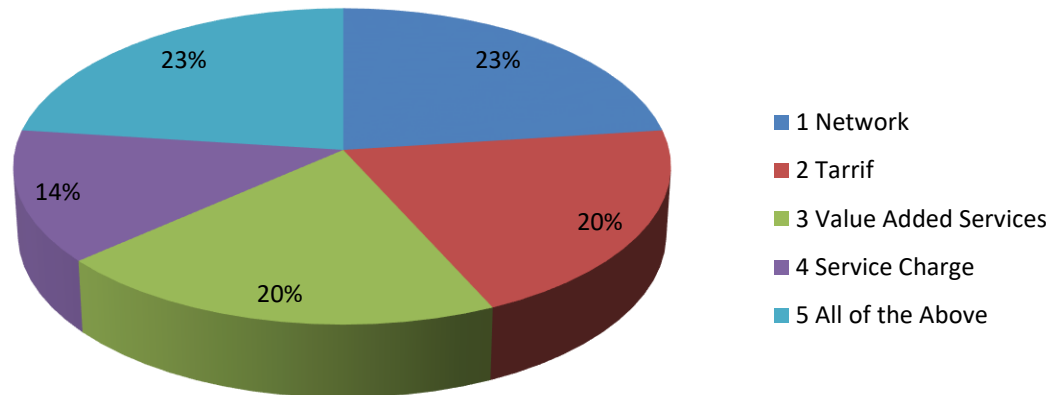


- Majority of expatriates living in UAE are Expatriates from India ,Pakistan ,Philippines and Bangladesh.
- So they prefer taking treatment in their home countries for treatment.

Study Findings

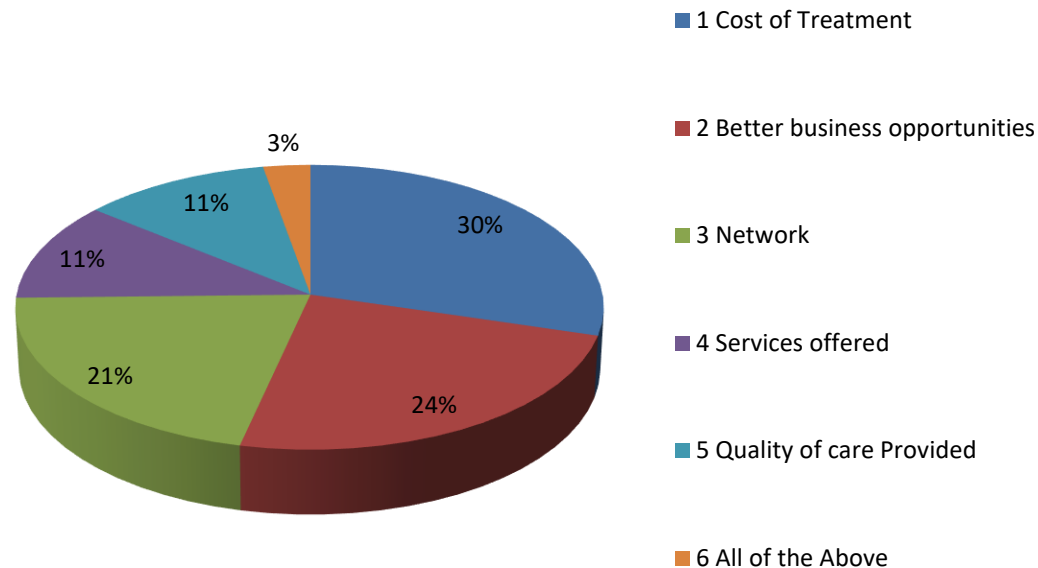
The key identified service features for patient management companies to have acceptance in market they should offer a network with value added services & transparent cost with competitive pricing.

Key Features of Patient Management Companies



Study Findings

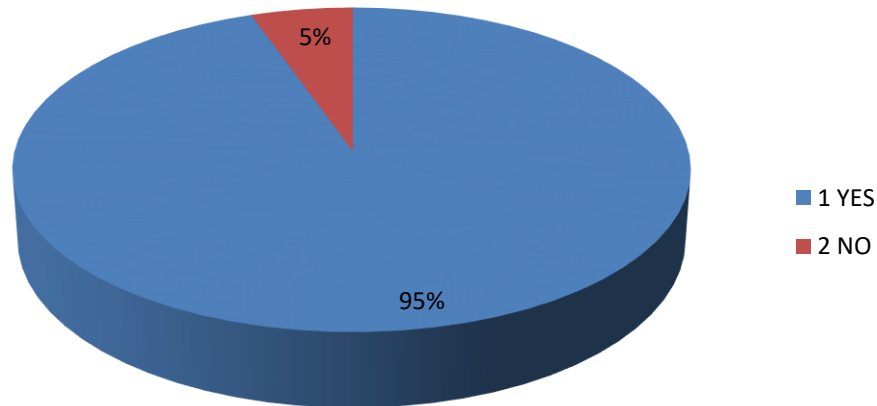
Key Factors for options apart from TPA's



- Cost of treatment offered and Network are the key features that patient management companies should offer to get better acceptance in Health Insurance market.
- Quality of care is also one of the identified features for PMC to offer of business opportunity.

Study Findings

Market Acceptance of
PMC



- From the study findings its interpreted that there is wide acceptance for patient management companies in the market with 95% of key respondents willing to work with them.

Limitations



The data for the whole of the insurance companies was not included due to scarcity of time and resources.



Because of Dubai Health Authority regulations many insurance companies denied sharing there data for analysis.

Suggestions

- **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.**
- **Turn around 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.**
- **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.**
- **Patient Healthcare service experience for clients is also a factor that will help patient management companies to generate business volume.**

Conclusion

- From the 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 Turn around Time.

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