

Internship at
Aafiya Medical Billing Services LLC, Dubai

By

Bhawana Rupani

*Dissertation submitted for the partial fulfillment of the
MBA Hospital and Health Management*

Academic year, 2016-2018



The IIHMR University, Jaipur

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

INTRODUCTION

It is imperative in the field of management to do internship at the end of classroom teaching. As a part of the curriculum of Post Graduate Diploma in Healthcare Management, I was supposed to undergo 3 months of internship with a healthcare organization to learn various management processes. It allows having hands on experience that is sometime missing in theoretical knowledge.

It is crucial to conduct independent project/analysis during internship. It also gives a value addition respective organization.

GOALS OF INTERNSHIP

The fundamental goals of the internship are –

- To understand and get involved in day to day operations in the organization and its various departments/services.
- To comprehend the interdepartmental coordination.
- To find an area in the organization where improvement is required and where management knowledge and skills can be imparted.
- To efficiently carry out the projects/special responsibilities assigned to me in networking department.

ORGANIZATION PROFILE

Aafiya is a specialized integrated service provider for healthcare management. Established with the mission to facilitate comprehensive health insurance services of high quality standards to all the sectors of the population. Aafiya is the hub which connects insurance companies, policyholders and health care providers. While its basic role is to function as an administrator, it understands the need to facilitate cashless service at the time of your medical necessity. Aafiya is committed to patient safety and emerges as a trustworthy healthcare facilitator in the region. Aafiya is a specialized Healthcare Management service provider, which works together with our partners to provide high-quality healthcare for our members whilst ensuring maximum results.

VISION

Its vision as a third party administrator of international standards that is committed to patient safety and emerges as a trustworthy healthcare facilitator in the region.

MISSION

Its Mission is to facilitate comprehensive health insurance services of high quality standards to all the sectors of the population.

CORPORATE PILLARS

Aafiya possesses a strong set of values that aims to support business integration while creating a sense of belonging. They touch upon business areas, activities, existing corporate culture and country of operation.

Excellence: Provide customers with a consistently high level of service through continuous bench marking of operations and realigning of processes.

Transparency: Ensure trust and respect for business success through open communication, dialogue and delegation of responsibilities.

Knowledge: Interact closely with customers by creating and sharing knowledge that adds value and is relevant.

Innovation: Pursue innovation so as to harness cutting edge technology, using insights to invent a better future that makes healthcare serve fairly, productively and consistently.

Reliability: Ensure the highest levels of personal, institutional ethics and integrity make honest commitments and work to consistently honour them.

INSURANCE PARTNERS

Aafiya aims to be recognized as the leading and the most preferred service provider of healthcare management in all aspects having unique full-service approach towards total customer satisfaction.

- Takaful Emarat
- National Life and General Insurance
- Noor Takaful
- Oman Insurance Company
- MetLife
- United Insurance Company
- Union Insurance
- RAK Insurance
- Abu Dhabi National Takaful
- Insurance House

SERVICES PROVIDED BY THE ORGANIZATION

Risk Management-

“Knowledge is power”

“Recent trends indicate rising healthcare cost in the region making it vital for insurance companies and corporates to be able to properly assess & manage the risk while ultimately improving or optimizing their loss ratio.”

- Product Design
- Risk Assessment
- Sophisticated Reporting Capability
- Fraud and Abuse Investigation Tools

To achieve this, Aafiya provides the following services to develop vigorous and innovative healthcare risk management tools.

Claims Management-

“Health is Wealth”

Focusing on the management of healthcare benefits, our medical team provides expertise our clients can count on. Having extensive clinical experience, Aafiya team is adept at managing benefit costs while ensuring that insured members receive appropriate, high-quality medical care. Building up an unprecedented intelligent processing capability, our claims processing is empowered with thousands of adjudication rules which will process more than 80% without the need for manual intervention. With this high degree of automation, we are not only in the position to diligently settle payments to our providers, but tightly manage benefit utilization without compromising on accuracy and consistency.

Provider Network-

“Anywhere. Everywhere”

As a Healthcare Manager, Aafiya focuses on providing access to high-quality healthcare to all insured members across the globe while simultaneously optimizing healthcare costs. With our extensive network of providers in the region, our members have the freedom to choose from different types of network classifications. Leveraging on our wide connections and experience, Aafiya is in a unique position to negotiate for lower base costs, higher discounts, and more competitive rates.

Category of Networks-

- Elite
- Diamond
- Gold
- APN Edge

- APN Premier
- APN with GMC
- APN Plus
- APN Essential 1
- APN Essential 2
- APN

Analytical Services-

We have a wide range of analytical reports and tools that allow us to provide trend and utilization analysis. For Example:

- Policy Performance Details
- Policy Analysis Report
- Age Band Report
- Risk Profile
- Plan Performance Details
- Average Claims Analysis
- Spend Distribution Analysis
- Encounter Trend Analysis
- Disease Management

CALL CENTRE-

“There are no compromises, when it comes to customer service”

Its customer service aims to continuously commit to excellence through our dedicated 24×7 health care call centre. Our aim is to provide seamless services to our clients and ensure that their needs are addressed as soon as possible. To aid this mission we have a team comprised of highly trained and qualified medical professionals that dedicate their efforts to providing efficient query resolution and accurate information to our members.

Case Management-

Aafiya ensures that comprehensive case management is done for those encounters that meet the parameters defined for example length of stay, cost, repeated admissions for the same disease etc. this process serves a twofold purpose; one is to allow Aafiya to deeply analyse and control the utilization at various providers and the other pertains to our ensured members. We are involved in the care and wellness of all the insured members and endeavour to facilitate the best healthcare options available in UAE.

Dahab

Health Care cannot be specified to clinics and hospitals because that is not health care that is Sick Care. Therefore keeping in mind the ever growing needs of our prestigious members especially to prevent any unwanted sickness in the shape of Obesity, Diabetes, Mental Exertions, Muscle stiffness etc. Aafiya is more than pleased to present our strategic Tie-Ups with our well known & established partners in the field of Health Care & Fitness Centres which will help you adopt a vigorous work routine, punctual work, rest timings, healthy eating habits etc.

Some of the Privilege partners are –

- AFC Holidays
- Dr. Batra's
- Emirates Ayurvedic Centre (EAC)
- KIMS Dubai Medical Centre
- Al Jaber Opticals
- Nutrition Zone
- Zo & Mo Opticals
- VLCC

DEPARTMENTS VISITED

- Networking
- Approvals and Call Centre
- Claims
- Production
- Fraud, waste and Abuse
- Finance
- Customer Services

MANAGERIAL TASKS

- I was appointed as Management Trainee to work for Networking Department and Approvals.
- I was a part of Claims processing, verification and reconciliation teams also.