

منتدى دبي العالمي  
لإدارة المشاريع

DUBAI INTERNATIONAL  
PROJECT MANAGEMENT FORUM

6<sup>th</sup> EDITION الدورة السادسة

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7 - 10 December 2019 • MADINAT JUMEIRAH • DUBAI



## PARALLEL SESSION STREAM

The Health Funding System of Dubai  
Building Healthcare innovation by Alfuttaim

**CULTURAL DIVERSITY**

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[www.dipmf.ae](http://www.dipmf.ae)

## General goals of healthcare laws and the healthcare system in Dubai

“I know that the goal is to make people happy”

“When governments provides superior healthcare, nothing makes patients happier than recovering and gaining peace of mind.”

- HH Sheikh Mohammed Bin Rashid, 2013

Stemming from his vision to bring happiness to the community, and in line with Dubai’s strategic plan, HH Sheikh Mohammed Bin Rashid has attested healthcare laws in Dubai that aim to:

Provide an **integrated, high quality health system** in Dubai which is flexible and can be developed to meet the needs and aspirations of beneficiaries.

Achieve a **global standing** for the health sector and **strengthen Dubai’s competitive advantage locally and globally in its pursuit to be the best** in creating and implementing a healthcare system that is **efficient and sustainable**

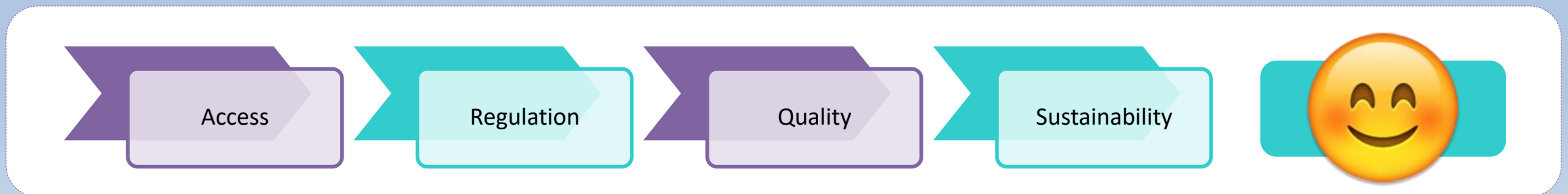
Ensure health security for every Emirati and resident to achieve **happiness** within the community and strengthen **productivity**

**Attract investments** and global expertise to the health sector in Dubai

# General Overview: Health Insurance System

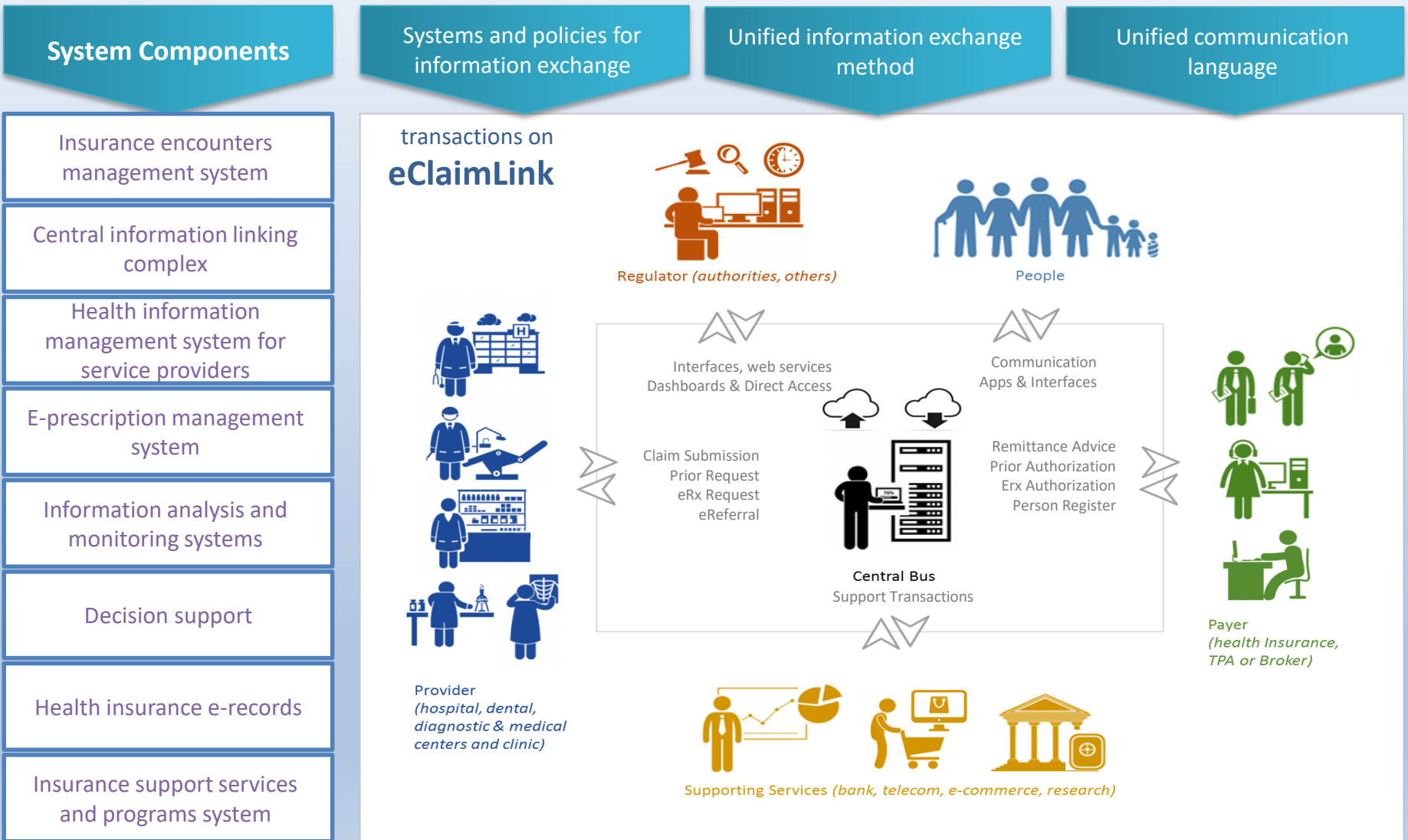
Government of Dubai: Mandates insurance in the Emirate of Dubai

Dubai Health Authority: Implements and supervises health insurance in Dubai



# Evidence-Based Policies: Electronic Insurance Claims Portal in Dubai

All health services provided in Dubai are covered by a smart, global system and an electronic infrastructure that regulates and monitors all aspects of health insurance



Electronic claims are the infrastructure of the health insurance system of Dubai.

Since mid 2012, all healthcare and health insurance providers have been trained on electronic claims after transforming all health insurance transactions in the Emirate from paper to digital in a unified global language

This integrated electronic system puts the Emirate of Dubai in the forefront of health insurance systems globally in terms of management, organization and the availability of information necessary for health plans which rely on scientific research.

# Beneficiaries

## 1. Emiratis

- The program implemented by Saada has become a benchmark, setting the standard for health insurance programs in the region.
- The program is based on **population management** in which services and benefits are tailored/customized based on the needs of members of society. Saada's program undergoes continued development and innovation in order to continue to meet the needs of members.
- The program covers a large percentage of Emiratis' needs including visits to specialists as well as surgeries which has led to a significant reduction in waiting time. With this program, Emiratis in Dubai have access to a wide range of services that are not available within the public sector, leading to the happiness and satisfaction of these beneficiaries.

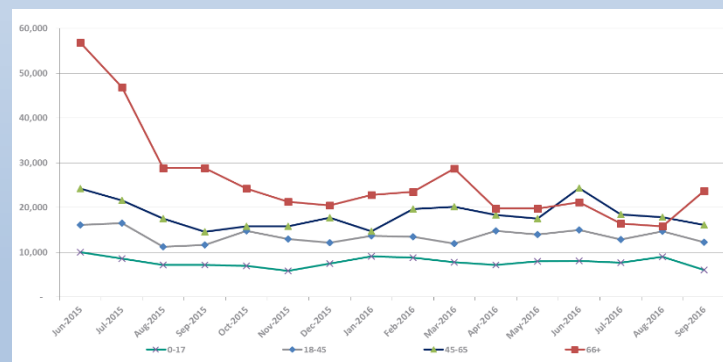




## Comprehensive Monitoring Program for Elderly Patients:

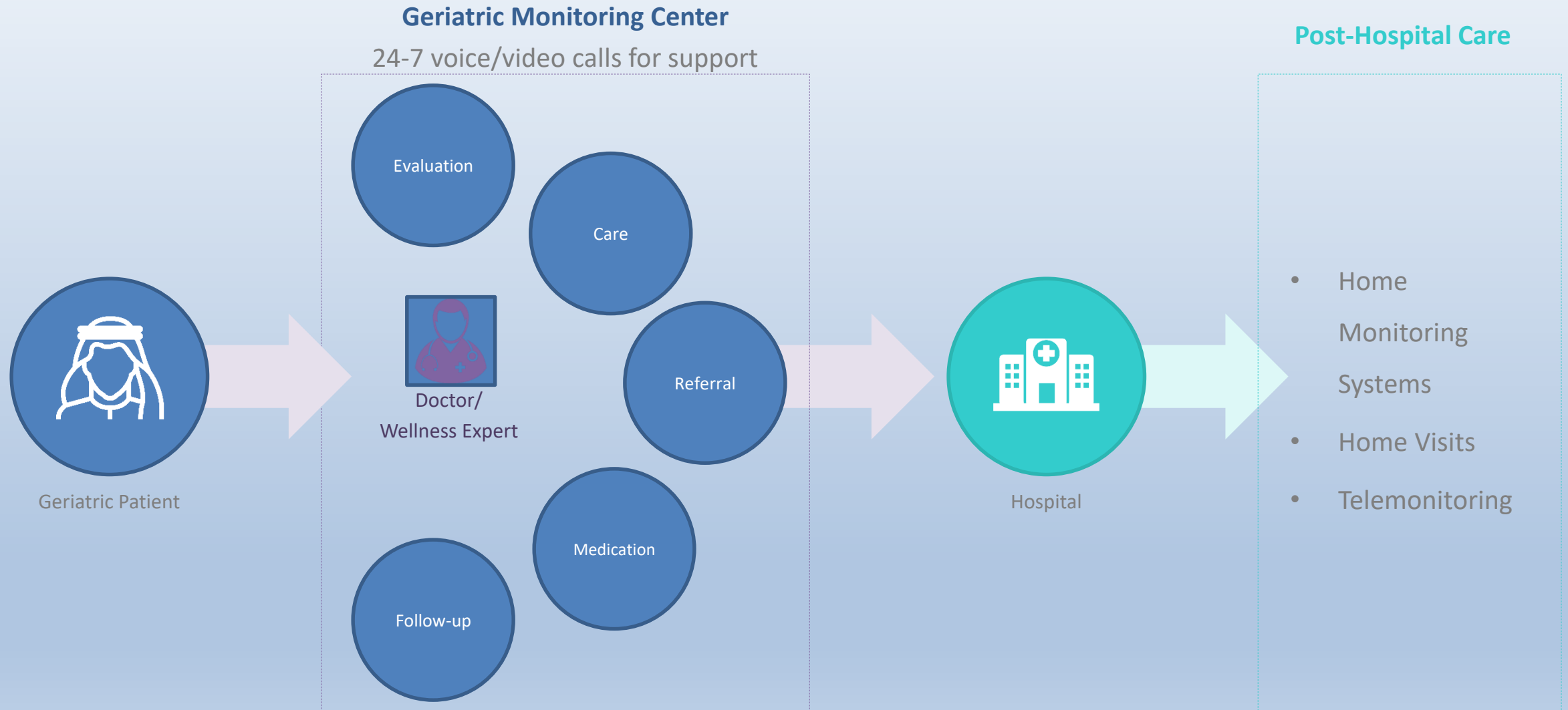
### Goals:

- Keeping patients out of the hospital and supporting patients in the comfort of their homes.
- Preventing significant delays in treating medical cases due to late detection
- Reducing financial costs and ensuring better outcomes and quality of life.



Elderly patients account for **20%** of total costs and **4%** of total members

# How It Works



# Residents

## Services, Categories & Objectives

Services Covered in the Basic Package
• Doctor visits
• Referrals from general practitioners to specialists via the electronic system
• Hospital admission
• Surgeries
• Pregnancy and childbirth package
• Accidents and emergencies
• Early detection of Diabetes and Cardiovascular Disease
• Medication and treatment
• The annual maximum limit per person is AED 150,000
• The maximum limit for participation at entry is 150\$ and not more than 300\$ per year

Residents make up a large percentage of the population of the United Arab Emirates. For that, Dubai’s health insurance system provides residents with a balanced package that covers basic services at a reasonable cost in the following ways:

### Category 1: Persons with limited income (Monthly income of less than 1,100\$ per person)

- Dubai Health Authority has licensed 9 insurance companies, competing to provide health insurance services for this category.
- The basic package for this category ranges from AED 550 – 650 (150 – 177 U.S. dollars) per person per year.
- The price of this package is fixed regardless of the age/health status of the beneficiary.

### Category 2: Persons who do not have limited income:

- The law stipulates that the employer or sponsor is responsible for providing the beneficiary with, at least, the basic package from any of the licensed insurance companies.
- The government ensures that there are affordable packages for all categories of beneficiaries, including the elderly. If they wish, the employer or beneficiary can upgrade their package.
- Dubai Health Authority monitors all packages and guarantees the protection of individuals and their rights. In addition to that, DHA monitors efficiency, attempts to abuse insurance and the quality of health services provided to everybody.



# Coverage for Beneficiaries

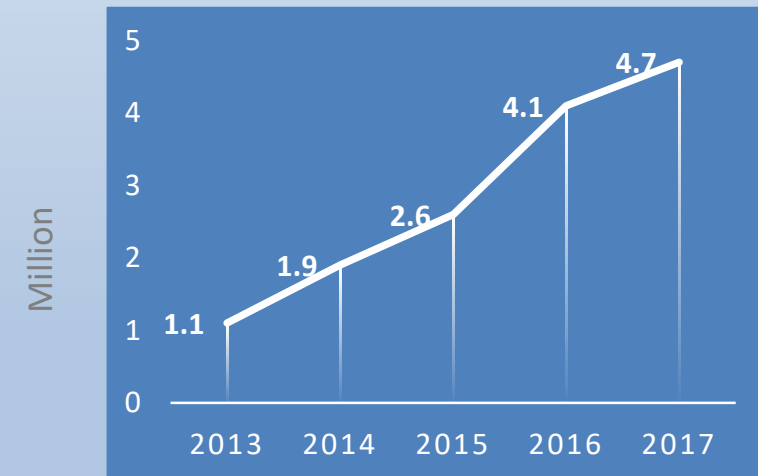
## 1. Residents – Health insurance has been implemented

*The components that guarantee the provision of insurance coverage are:*

- Linking residency to the provision of health insurance when applying and renewing for residency (activated)
- Late fees (which have been approved and verified by the President of the Executive Council)

Stages	Number of Insured Persons
November 2013 – When the health insurance law was implemented	1.1 million
December 2014	1.9 million
August 2015	2.6 million
December 2016	4
April 2017	4.5 million

The total number of insured residents (expatriates) in Dubai



# Health Insurance Data

- With the full implementation of the health insurance system in Dubai, several law-compliant and affordable packages are available for all beneficiary categories.
- These several packages provide beneficiaries with many benefits, making Dubai's health insurance market one of the most prominent in the region.
- Dubai's health insurance system is known for its ability to fulfill beneficiaries' needs through attractive package and creative methods while paying the utmost importance and consideration to the quality of services provided to community members with accurate data supporting DHA's continuous development of these services.

Gender	Percentage	Count
Female	%24.39	1,024,809
Male	%75.61	3,176,175

Age Group	Percentage	Count
Below 18 years	9.83%	413,129
45 - 18	%75.40	3,167,526
60 - 45	%13.06	548,814
Over 61 years	%1.70	71,514

Income Category	Percentage	Count
Less than AED 4,000/Month	%57.49	2,415,212
AED 4,001 – 12,000	%15.91	668,305
Over AED 12,000/Month	%4.40	184,708
Family Members	%22.20	932,759
Total:		4,200,984

Type of Services	2013	2014	2015	2016
Number of insurance encounters	5.6 M	9.9 M	14.1 M	20.1 M
Number of health services	16.4 M	29.2 M	42 M	63.8 M
Number of diagnoses	8.5 M	19.4 M	32.8 M	52.1 M
Amount spent	2.5 B	5.1 B	6.8 B	9.6 B
Total expenditure on health	10 B	12.6 B	14.2 B	16 B

# Ejada Indicators



## Increasing Efficiency

- Decreasing the working cost
- Reinforcing effective communication
- Improving revenue cycle management
- Decreasing errors, fraud, waste and misuse



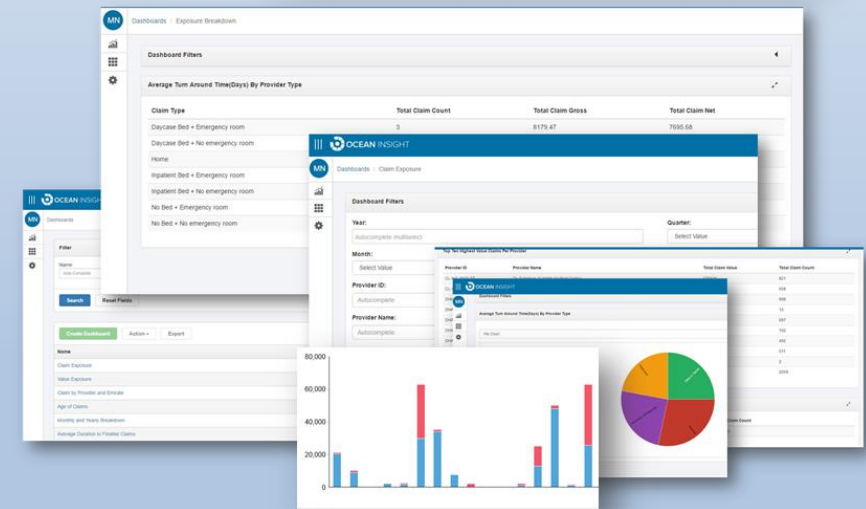
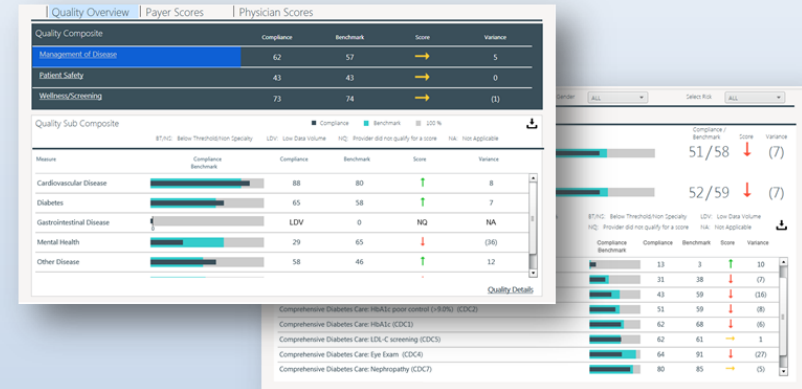
## Improving Clinical Results

- Enhancing patient safety
- Improving medical practice
- Implementing advanced medical research
- Implementing disease management



## Enhancing Patient Experience

- Effective communication with service provider, investors and legislators
- Presenting options based upon quality indications and assessments
- Improving healthy lifestyle
- Increasing patient satisfaction



# Medical Regulations for Treatment based on Evidence/Guidelines (Dubai Standard of Care) *Diabetes Project*

## Diabetic patient database through insurance:

- 2.4 million registered persons (2015)
- 460,000 people checked
- 213,000 people with diabetes = 9% of insured people in Dubai

## Results were recorded for the last 3 months. Results:

- 60% HbA1c < 7
- 10% HbA1c > 9.5

The cost for patients who were non-compliant with their treatment plans is 25 times higher. Hospital admission as well as death rates are also higher for those patients.

## Conclusion

- Mandatory examinations for diabetes on all insured persons in Dubai
- Declaring the medical protocol and training all doctors to use it
- Following up on the development of HbA1c through an electronic system

## By the end of 2016:

- Number of insured persons: 3.7 million
- Number of people with diabetes: 322 thousand – 8.9% of the population
- 65% HbA1c less than 7

A longitudinal study that includes all people with diabetes in Dubai and not just a random sample of people in addition to the possibility of measuring results of the medical protocol and comparing it with others.

# Changing the Payment System for Health Services in Dubai to IR DRG



*Transition to payment for quality, encouraging efficiency and quality of health services*

These outputs can be measured using globally recognized performance indicators within DRG system

Excessive Treatment

Complications

Non-essential Services

Services that are inappropriate for the case

1. Avoidable hospital re-admissions (PPR)

2. Avoidable complications (PPC)

3. Avoidable emergency visits (PPV)

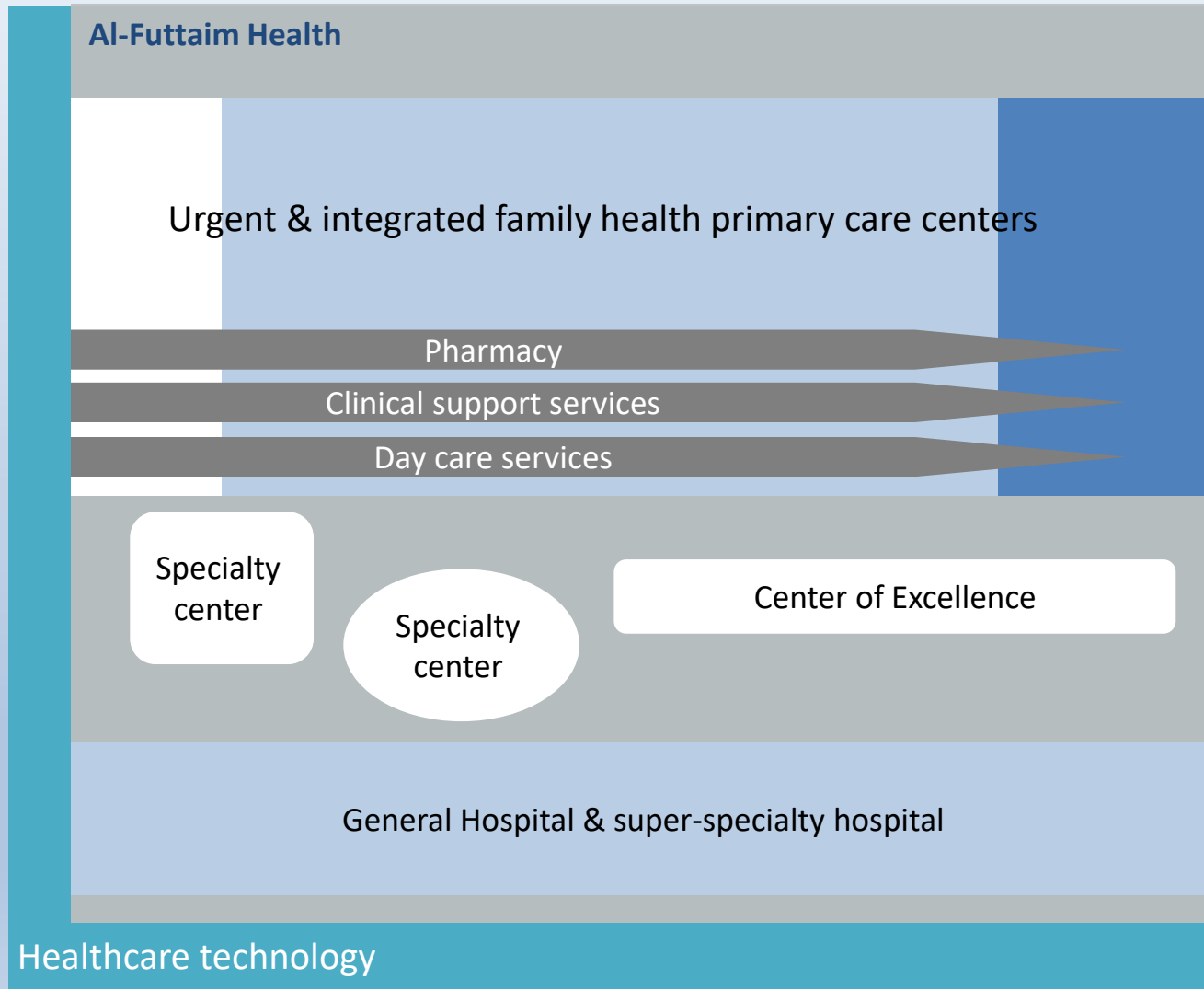
4. Avoidable initial hospital admission (PPA)

5. Avoidable medications and tests (PPS)



**Al-Futtaim Health..  
A new way of healthcare..**

# Overview



## Vision:

**Wellbeing for Everyone**

## Mission:

To redefine the healthcare experience by delivering high quality, smart and integrated care, to enrich your life.

## Brand promise:

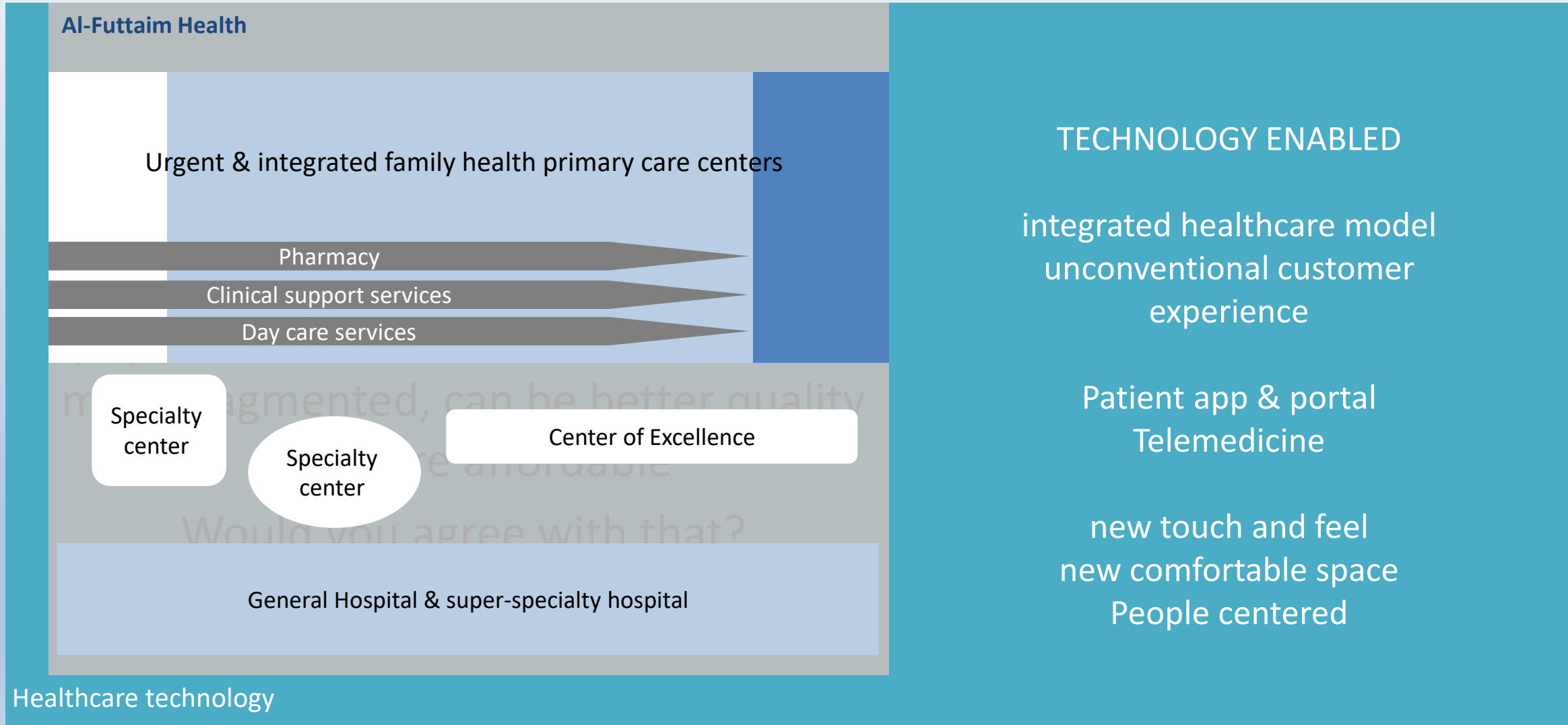
We hear you

## Differentiators:

Amazing people with healthcare expertise  
Use of smart technology, and the group strength to achieve better outcomes

**In partnership with Accreditation Canada will be the first clinics in the region to go for Platinum accreditation status and to be the first certified people centered care facility in the Middle East**

# Overview



## TECHNOLOGY ENABLED

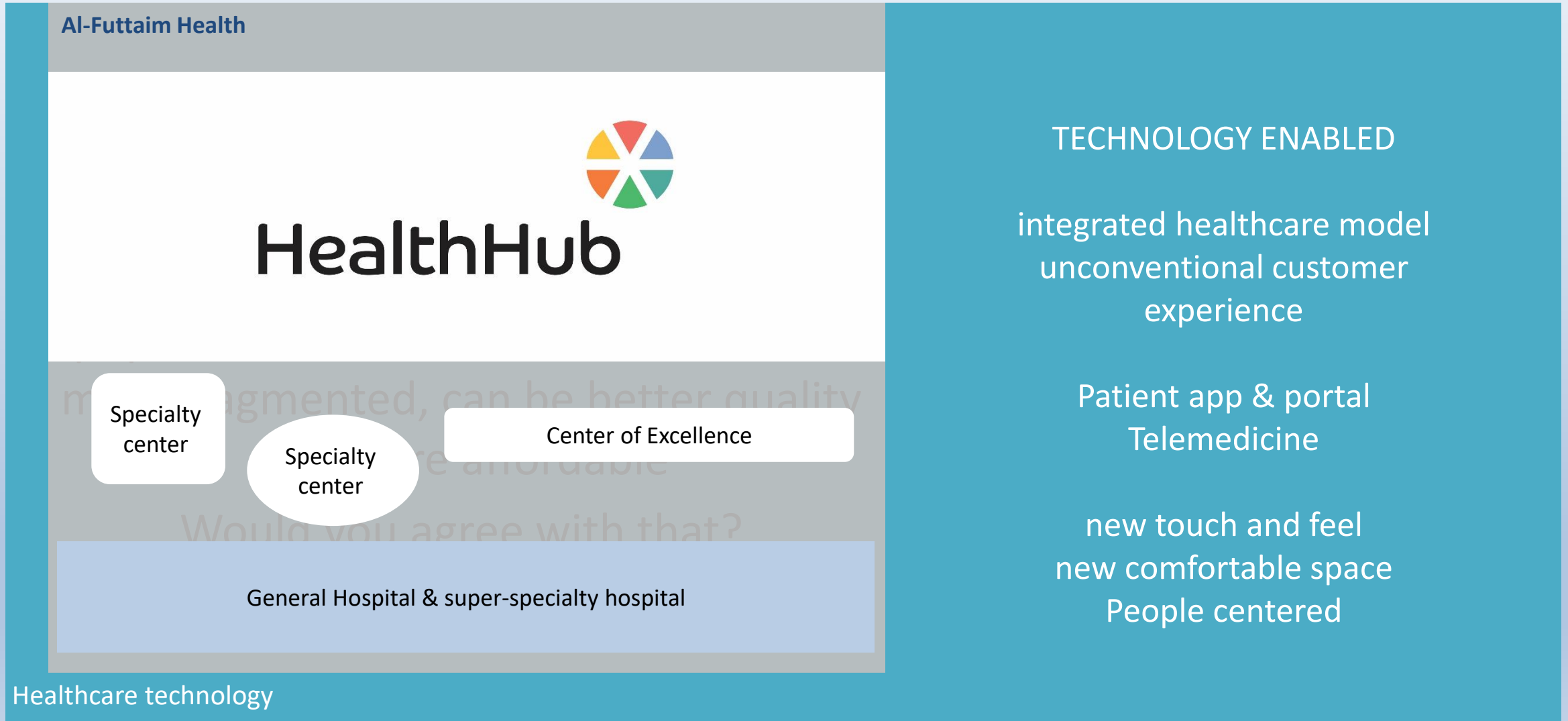
integrated healthcare model  
unconventional customer  
experience

Patient app & portal  
Telemedicine

new touch and feel  
new comfortable space  
People centered

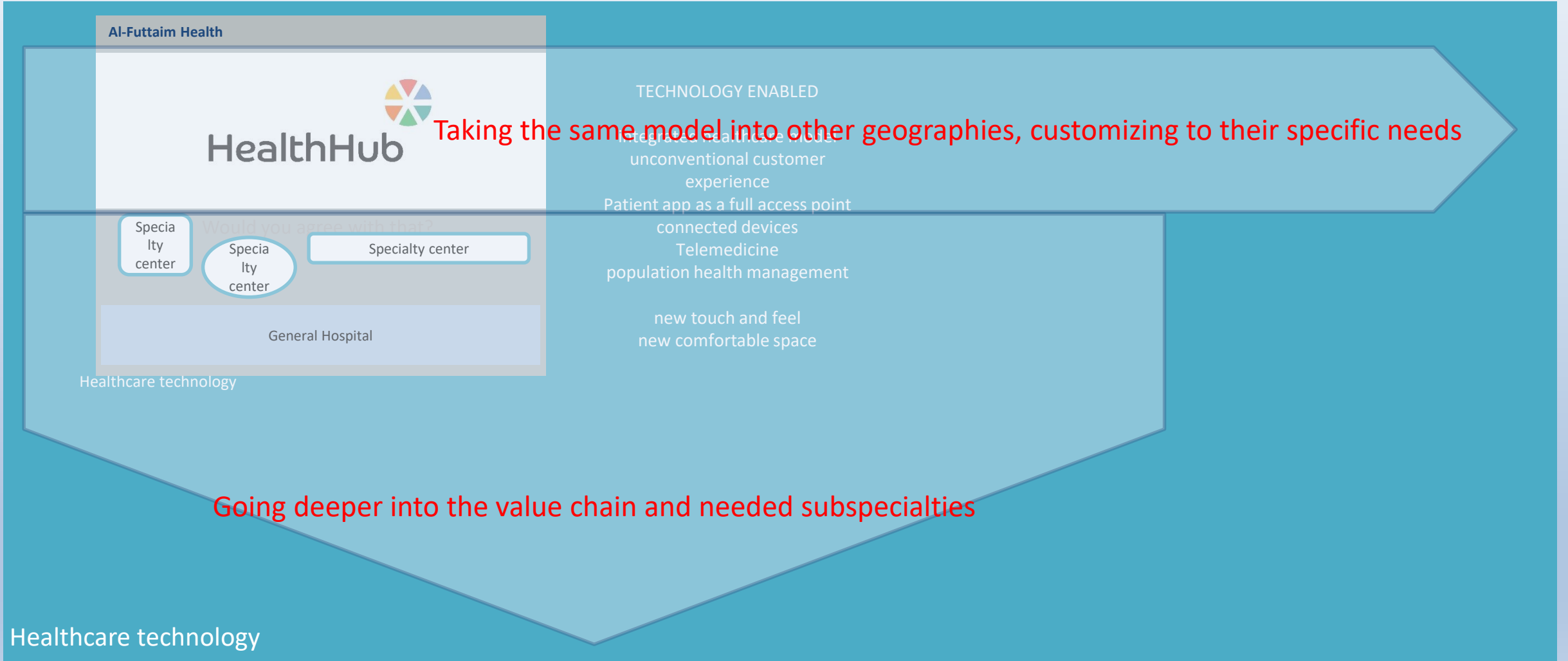


# Overview



WE ARE  
THE NEW **DISRUPTION**

# Project overview



Thank you

