

Dissertation Report



Project Title

Measuring the managerial efficiency of insurance approvals at
Thumbay University hospital

by

Shiny Hephzibah V

PG/20/071

Under the guidance of

Dr. Pankaj Talreja

Post Graduate Diploma in Hospital and Health Management

2020-22



**International Institute of Health Management Research, Plot No 3, Sector 18,
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TO WHOMSOEVER IT MAY CONCERN

This is to certify that **Shiny Hephzibah V** student of PGDM (Hospital & Health Management) from International Institute of Health Management Research, New Delhi has undergone internship training at **Thumbay University Hospital, Ajman** from **02.02.2022** to **30.04.2022**. The Candidate has successfully carried out the study designated to him during internship training and her 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/her future endeavors.



Dr. Pankaj Talreja

Controller of examination

IIHMR, New Delhi

Mentor

IIHMR, New Delhi



May 01, 2022

To Whom It May Concern

This is to certify that **Ms. Shiny Hephzibah Victor** holder of **Indian** Passport Number **V1821913** was working in our institution as a **Management Trainee** from 2nd February 2022 to 30th April 2022 as a part of dissertation of her **PGDHM (Hospital & Health Management)** program. She has completed the assigned project

We wish her all the best in her future endeavors

For **Thumbay University Hospital Complex, Ajman**

Dr. Thumbay Moideen
Founder President



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مستشفى جامعة ثومبي - ذ.م.م.
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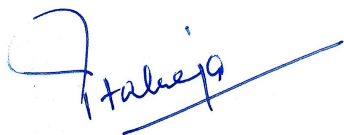
Certificate from Dissertation Advisory Committee

This is to certify that **Ms. Shiny Hephzibah Victor** a graduate student of the PGDHM (Hospital & Health Management) has worked under our guidance and supervision. He is submitting this dissertation titled **“Measuring the Managerial Efficiency of Insurance Approval” at Thumbay University Hospital** in partial fulfillment of the requirements for the award of the PGDHM (Hospital & Health Management).

This dissertation has the requisite standard and to the best of our knowledge no part of it has been reproduced from any other dissertation, monograph, report or book.

Dr. Pankaj Talreja
Associate professor
IIHMR, New Delhi

Dr. Abdullah Muhammad Afzal
Assistant HOD
Thumbay University Hospital



FEEDBACK FORM

Name of the student: Ms. Shiny Hephzibah Victor

Dissertation organization: Thumbay University Hospital Complex, Ajman

Area of Dissertation: Measuring the Managerial Efficiency of Insurance Approval at Thumbay University Hospital

Objectives achieved:

- Pre-Authorization process
- Denial Assessment

Deliverables:

- claim submission
 - op and ip verification,
- MET

Strengths:

Quick learner, Adaptable, Punctual.

Suggestions for Improvement:

Set the right Expectation, Avoid distraction
communicate effectively.

Signature of the Officer-in-charge/Organization Mentor (Dissertation)

Date:

28/9/22

Place:

Thumbay University hospital Ajman.

ACKNOWLEDGEMENT

It is esteemed pleasure to present this research project by thanking each and every one who helped me in this task. The Dissertation opportunity I had with Thumbay University Hospital Ajman LLC, was a great chance for learning and enhancing my professional development. Therefore, I consider myself as a very lucky individual as I was provided to be a part of it. I am also grateful for having a chance to meet so many wonderful people and professionals who led me through this internship period.

I would like to express my deep sense of gratitude to first and foremost to **Mr. Akbar Thumbay Moideen** (Director Healthcare & Retail Division Thumbay Group UAE), who gave us the opportunity to conduct a survey for their TUH Hospital in Ajman. He is the originator of the idea and a continuous guiding light for the whole endeavor.

Dr. Gurjeet Singh Monga (Chief Operating Officer, Healthcare Division Thumbay Group UAE).

Dr. Nada Omar was an instrument in guiding us to design the study and helped us to successfully overcome any difficulty during the course of the study. Without her kind patronage, this work would not have been possible. We extend our heartfelt gratitude to him.

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Bearing in mind previous I am using this opportunity to express my deepest gratitude and special thanks to the Thumbay University Hospital Ajman LLC who in spite of being extraordinarily busy with his duties, took time out to hear, guide and keep me on the correct path and allowing me to carry out my project at their esteemed organization and extending during the training.

I express my deepest thanks to Manager, for taking part in useful decision & giving necessary advices and guidance and arranged all facilities to make life easier. I choose this moment to acknowledge her contribution gratefully.

It is my radiant sentiment to place on record my best regards, deepest sense of gratitude to my mentor, Dr. Pankaj for his careful and precious guidance which was extremely valuable for my study both theoretically and practically.

I hereby convey my thankfulness and obligation to all those who have rendered their valuable time, help, support and guidance to meet this project completion.

I perceive as this opportunity as a big milestone in my career development. I will strive to use gained skills and knowledge in the best possible way, and I will continue to work on their improvement, in order to attain desired career objectives. Hope to continue cooperation with all of you in the future,

PG/20/ 071
UAE
20 JUNE 20

ORGANIZATION OVERVIEW

Thumbay Group is a UAE-based expanded global business combination, settled in DIFC - Dubai, with tasks across 20 areas including training, medical services, clinical examination, diagnostics, retail drug store, wellbeing correspondences, retail optical, health, sustenance stores, cordiality, land, distributing, innovation, media, occasions, clinical the travel industry, exchanging and showcasing, and conveyance. The group is headed by Dr. Thumbay Moideen, who is the Founder and President. Thumbay Group is the proprietor of Gulf Medical University and chain of Thumbay Hospitals and Clinics.

In 1998, Dr. Thumbay Moideen was the main exile to be welcomed by the Rulers of Ajman to begin a medical college in the UAE. Thumbay Group's most memorable endeavor Gulf Medical University was laid out to address the issues of understudies wishing to seek after advanced education in medication and medical services sciences. This ultimately became a destination for medical education—not only for local students, but for students from over 75 countries and staff from 25 countries.

At Thumbay Hospitals we aim to provide exceptional quality of care with the latest technology, highly skilled medical work force from 20 nationalities, speaking more than 50 languages, treating our guests from more than 175 nationalities worldwide with warm Arabian Hospitality. The hospital is managed by qualified professionals with a wide range of experience in hospital management.

With Thumbay Hospitals and Medical Centre in Ajman, Fujairah, Sharjah and Dubai, Thumbay Chain of Hospitals is one of the largest health care providers in the region. The group focuses on three pillars Education, Healthcare and Research.

Thumbay Hospitals are committed to provide ethical patient care focused on patient safety, high-quality care and cost-effective services.

Thumbay Hospitals are committed to integrate the latest trends in education to produce competent healthcare professionals who are sensitive to the cultural values of the clients they serve. We will strive to attain the highest of quality and accreditation standards.

Thumbay Group has set up business operations in 20 sectors, since 1998, Today, the Group has developed interests in education, hospitals, medical centers, diagnostic centers, health clubs, pharmacies, retail outlets, coffee shops, and nutrition stores spread out across the Emirates and in India. The organization has close to 5000 employees in the UAE. Thumbay Group is listed among the “Top 100 Companies making an impact in the Arab World” by Forbes Middle East.

1.1 INTRODUCTION

Patients are the lord of the emergency clinic so giving them administration with flawless timing and right one is most extreme need. The medical clinic in UAE is covered by protection where there are not many patients who pay cash yet safeguarded patients are more in number as cost of medical services is high. The protection inclusion is for enormous scope here as it covers the two inpatients and short-term administrations. For the patient to profit administration they require endorsement. The clinics at UAE are confronting gigantic endorsement defer which is an unpleasant reality. This has been a subject which has been of central issue in numerous medical clinics around yet the cycle has been a tedious interaction that not just understanding by the treating specialists is disappointed. The UAE Insurance area is viewed as profoundly serious in nature. There are 33 recorded organizations. Out of that six organizations are Takaful organizations, offering Sharia' standards-based items, and 26 are regular organizations (Almulhim, 2019). Moreover, the protection exercises in KSA remain moderately new, as the area has not accomplished its maximum capacity. Like the protection business in different areas of the planet, KSA protection area has additionally seen a few administrative changes and thusly dashed the landscape of development. With the approach of unfamiliar players on the lookout, the endurance of existing players is exceptionally reliant upon the fruitful execution of their cutthroat methodologies. As a guideline, the compelling definition and execution of serious system are grounded upon administrative capacities, cutthroat knowledge, economies of benefit and impediments, and so on. For vital reasons associations are generally keen on realizing self and contenders' productivity levels. Effectiveness estimation gives a method for contrasting the general advantages that happened from the utilization of changing or comparative information sources and results (Chen, 2007; Choi and Cho, 2019). The proficiency of an association is reflected in the capacity to change over the contribution to yield by a compelling creation capability.

General wellbeing and clinical medicines in the UAE are basically minimal expense or wide open Emirati nationals. For expat occupants, the expense of clinical benefits in the UAE is costly, yet consequently, you get great consideration. Expats with protection might pay a level of their treatment when they visit in-network doctors, centers, and medical clinics relying upon their protection plan. The UAE may be one of the most family-accommodating countries on the

planet, and that's what its medical services mirrors. There is a degree of care to suit all preferences and wallets. Assuming you might want to conceive an offspring in style, there are the absolute generally rich, also, medicinally progressed offices on the planet here. From extravagance suites to specialty care, you can track down your birthing inclination in the UAE.

Unintentionally, there are various medical care habitats that for females just, completely staffed by ladies. Consequently, it's never an issue to track down a female expert assuming that that is your inclination. There are a wide range of maternity, infant, and post pregnancy care advantages and plans to browse so look around until you find one that is perfect for you.

Like all the other things, what public medical care covers in the UAE varies between every emirate. By and large, public medical care covers the accompanying fundamental wellbeing needs:

- Crises
- Maternity administrations
- Essential medical services administrations (general assessments, symptomatic and therapy administrations by broad experts, trained professionals, and specialists; research center administrations; radiology indicative administrations; physiotherapy administrations; endorsed drugs and different prescriptions)
- Preventive administrations (fundamental inoculations and vaccinations for youngsters and infants)

Things that are barred:

- Dental and gum tests
- Hearing and vision helps
- Vision amendment by medical procedure or laser

Now and again, public medical care can likewise apply to physiotherapy, maternity subsequent meet-ups, and careful tasks.

The benefits of UAE medical services framework are, the nature of care gives is high, creative innovation, language hindrance is less, confidential emergency clinics tend not to have holding

up time. The impediments are its costly, and experts who don't realize Arabic and English is hard to maintain, at last general wellbeing administrations are more affordable yet it is long to stand by time.

The UAE is putting vigorously in wellbeing science and innovation, significantly increasing its exploration limit and efficiency lately.

Wellbeing science establishments in the UAE are effectively teaming up with a huge number of instincts overall on a scope of life science projects. The Dubai Science Park (a devoted free zone laid out to drawing in life science and innovation organizations) associates global wellbeing science establishments with neighborhood foundations and supports cooperation in research projects and clinical preliminaries. Essentially, the Mohamed Bin Rashid University of Medicine and Health Sciences undergrad program is vigorously research-centered.

Late instances of pivotal exploration projects incorporate; the American University of Sharjah biomedical designing system, which is working in coordinated effort Rashid Hospital Dubai (financed by Al Jalila Foundation), to further develop determination and therapy of epilepsy by utilizing the abilities of architects, researchers and numerical methods to confine the wellspring of epilepsy in the cerebrum. Another undertaking, as a team with Johns Hopkins, concerns creating quantitative measures to quantify cerebrum injury following heart failure through clinical preliminaries on serious consideration patients.

The Abu Dhabi Investment Authority and Mubadala Investment Company each have huge life sciences' speculations locally and around the world. Mubadala Investment Company, in co-activity with a consortium of financial backers have procured a greater part stake in the Envision Pharma Group, a main innovation empowered logical correspondences' organization, extending UAE access in life science innovation across European and Global business sectors.

The UAE is likewise taking critical steps in finding answers for COVID-19 through clinical preliminaries and antibody research. Abu Dhabi state-claimed G42 (in which Mubadala as of late procured a stake) is working together with both Chinese and Russian state-possessed undertakings on COVID-19 clinical preliminaries of a UAE/Chinese immunization, and the Russian immunization, Sputnik V. Endorsement has proactively been conceded for the UAE/Chinese antibody Sinopharm, with the proposal of immunization to UAE occupants. Stage III preliminaries are in the works on Sputnik V. These actions puts the UAE among the main worldwide countries offering an immunization for broad use, and huge scope creation. Utilizing sovereign abundance reserve and other speculation mastery, the UAE is strategically set up to have the option to adapt the immunization and proposition a worldwide arrangement as a component of a clinical the travel industry system.

Coronavirus drove change will drive the existence sciences' area in the UAE to take on a business-centered way to deal with its improvement technique, and look at a scope of plans of action and the connected parts required that lead to speculation potential open doors. The speed of progress across the business and markets is currently irreversible.

Life sciences' foundation speculation needs responsibility from the public authority. In Abu Dhabi, the DOH is controlling and supporting the improvement of wellbeing science developments utilizing a business-orientated approach through a Health Accelerator program in organization with the Abu Dhabi Global Market administrative system that offices interest in wellbeing tech development.

1.2 BACKGROUND OF THE STUDY

The United Arab Emirates has made severe guidelines for the people and association inhabitants that medical coverage is obligatory on account of which the greater part of the occupants here are safeguarded for their wellbeing. Because of developing clinical necessities.

Confidential emergency clinics witness guaranteed patients under business insurance contracts. The patients who benefit in confidential clinics anticipate great administrations however have

low resilience towards less quality. One of the boundaries to pass judgment on the effectiveness and nature of clinics in delivering the administrations. The short term and ongoing both require endorsement on account of Outpatient relying on part strategy the solicitation takes time. Where barely any strategies have a decent sum that requires pre-endorsement before usage. Postpone in conveying the administrations causes physical and mental difficulty not exclusively to the patient however to the onlookers as well.

There is an overarching insight among the protected patients that the TAT for endorsement ought to be inside 30 mins yet as per MOH for crisis cases, it is 30 mins, non-crisis cases can require as long as 24 hours for endorsement. There are 30 insurance agencies around UAE yet at Thumbay college medical clinic presently, there are 24 organizations in understanding. Be that as it may, this study is completed with a significant goal to recognize the justification for accepting accepted in endorsement as couple of solicitations take time in supporting as there could be no legitimate record accessible or ICD ill-advised. This study will examine the holes in the whole endorsement process. UAE VP Prime Minister and Ruler of Dubai supported the Dubai Health Insurance Law No.11 of 2013 that happened in January 2014 to guarantee that each public, occupant, and guest in Dubai has fundamental health care coverage inclusion and admittance to fundamental health care coverage inclusion and admittance to fundamental wellbeing services.

(1)

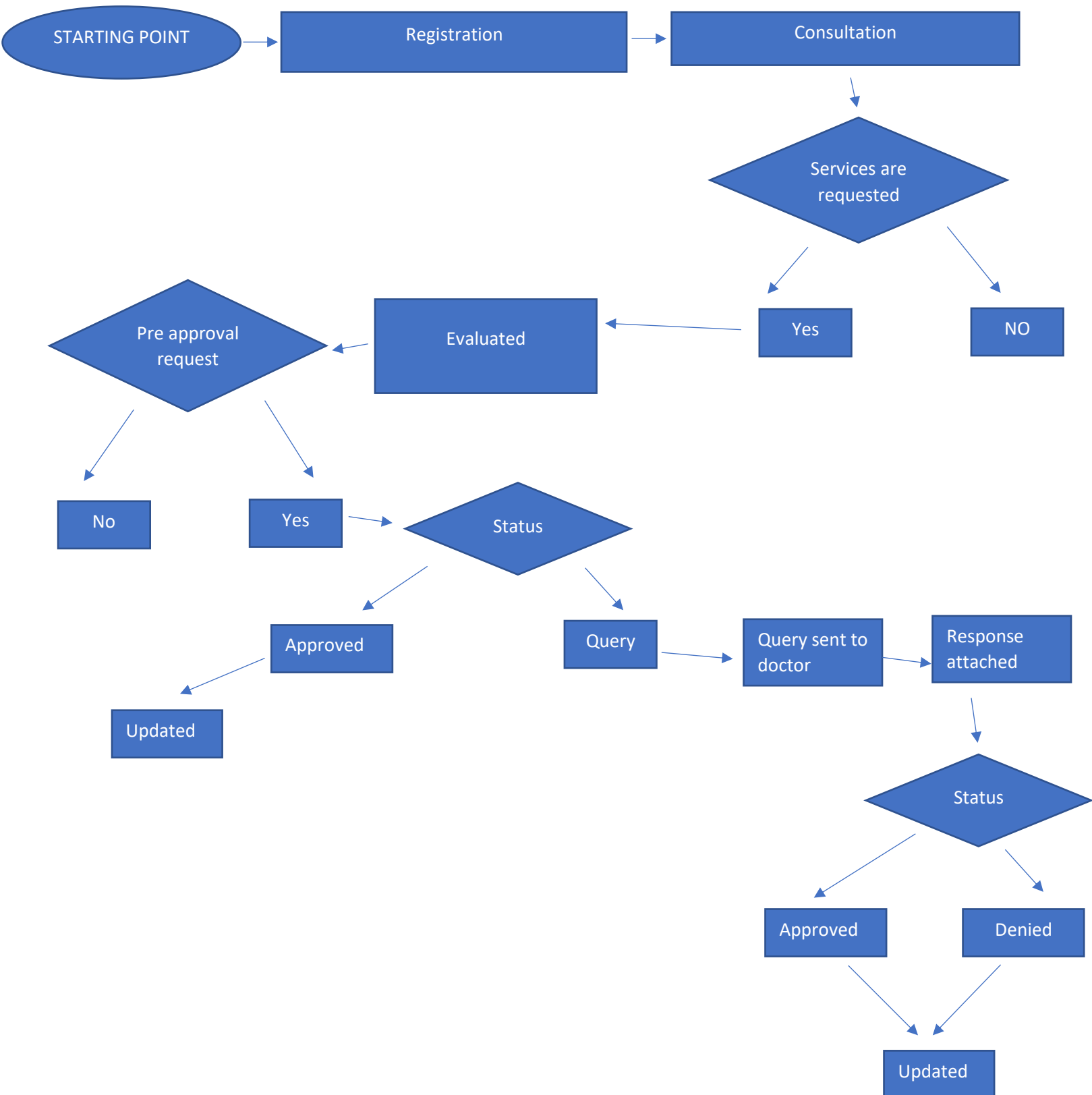
As per a report in 2016, it was accounted for practically 98% of occupants in Dubai have private medical coverage, yet this is probably going to be near 100 percent today. Confidential clinical covers are likewise a lot of an expat thing. As indicated by a DHA report, generally 85.1% of private short-term experiences are non-nationals.

Under the 'Thiqa' program, Abu Dhabi Government gives full clinical service to all UAE nationals living in Abu Dhabi. Residents get a Thiqa card, through which they get far reaching admittance to countless private and public medical services suppliers enrolled inside Daman's organization.

The Government of Ajman gives every one of its representatives' health care coverages. A refreshed rundown of clinics, facilities, and drug stores endorsed by the health care coverage organization and guarantee structures can be gotten to from the Ajman government site. (2) The degree of inclusion for managers and their still up in the air by the representative's compensation

and assignment. The degree of inclusion and kind of approach/plan will decide the expense of your clinical benefits.

PROCESS FLOW OF INSURANCE APPROVAL



NEED OF THE STUDY:

Patients waiting time is a major factor that contributes towards satisfaction at the healthcare facility. The process for insured patients is more time consuming than cash patients. This study will focus on the process mapping to understand where the delay exactly occurs in the process and will also assess the reasons of first line rejections. By carrying out this study well be able to understand the accuracy of the process.

OBJECTIVES OF THE STUDY

1. To evaluate the overall approval process
2. To identify the average, turnaround time.
3. To understand the gaps in the process.
4. To study the first line rejections.

SCOPE OF THE STUDY:

- Align the process.
- Improve the process by identifying the gaps.
- Decrease first line rejection.

CHAPTER-2

LITERATURE REVIEW

1.INSURED PATIENT DISCHARGE DELAY, ANKIT,2018 DCEMBER

Patients profiting protection with business protection suppliers comprise only 3.6percent in India. These protected patients become ideal objectives of private clinics. Hence, fulfillment of these patients is of prime significance. However, numerous emergency clinics battle to deal with the one key cycle, which could ruin the generally speaking good experience that patients have during their visit in the hospital,i.e., the release cycle. In this review, time following for the release cycle of protected patients is finished, utilizing the shadowing procedure, with the target of figuring out the significant reasons for delay, and to suggest answers for diminishing them. The review was a cross sectional and it was done for the time of 90 days, i.e., from March 2018 to May 2018. An example size of 174patients were taken, utilizing the methodical irregular examining strategy; unadjusted direct relapse was utilized to figure out significant sub processes influencing the general release process time. For figuring out imperative classifications of questions sent by the outer TPA division, Pareto examination was utilized the two fundamental sub processes making sense of the most extreme difference in the general release process are the time taken for release rundown to arrive at the in-house TPA office, and its endorsement by the outside TPA after accommodation of the release synopsis, with changed R2 .554 and.219 separately. Moreover, from the Pareto examination, it was found that out of complete 128 classifications of questions, 5 classes represented 64% of all out inquiry.

2. MEASURING THE MANAGERIAL EFFICIENCY OF INSURANCE COMPANIES IN SAUDI ARABIA, NOUSHAD, FARIDI, FAISAL,2020.

The proficiency estimation of any insurance agency is exceptionally huge for navigation, further improvement, and endurance in general. The prior techniques for productivity estimation found in the writing use the proportion examination alone, or with a mix of other scientific devices like cross-classification, rate examination, and so on. Without a doubt, proportion investigation has specific restrictions and can't give a precise and genuine image of organizations' exhibition

efficiencies. Concentrates on like, Charnes et al. (1978) and Banker et al. (1984) emerged with a clever methodology called Data Envelopment Analysis (DEA) to compute the efficiencies of dynamic units (DMUs). At first, DEA used to be considered as the proficiency estimation device for protection just (Shyu and Chiang, 2012). Be that as it may, later, it has been applied to different businesses and areas for productivity estimations and benchmarking. After the financial area, the movement profoundly connected with the financial creation capability is the protection area. Kaffash et al. (2019) in their investigation discovered that during the period 1992 to 2018 there were 132 examinations on the protection area. Concentrates on checked on in the said paper applied DEA to work out the effectiveness of firms from different foundations, with various data sources and results. There are different examinations in the writing (Borges et al., 2008; Cummins and Weiss, 2013; Ilyas Ashiq, 2019; Mandal, 2014), which determined the proficiency of insurance agency by embracing DEA as a device for productivity estimation.

Nonetheless, the writing accessible spotlights just on the creation capability of the protection business, however little consideration has been given to the administrative productivity of protection firms. Administrative proficiency could be perceived as the capacity of a chief in using the hierarchical assets for changing over the contribution to the result and at last in accomplishing the association's objective (Avkiran and Rowlands, 2008; Hwang and Tong-Liang, 2006; An, Ryu, and Yoon, 2020). By the by, a few subjective and quantitative intermediaries investigate the estimation of administrative effectiveness in writing. However, without a doubt, DEA-based examinations give the exact method for figuring out administrative productivity, as the estimations depend upon the characterized information sources and results. In any case, DEA vectors are not widespread. It fluctuated from one industry to another, e.g., Chen, C. F. (2007) applied DEA to administrative productivity of lodgings in Taiwan by using the cost of work, material, food, and drinks as info factors and all out income of inns as result. Also, Yang and Liu (2012) applied the organization DEA model by taking work force cost, activity cost, and interest cost as information and stores as result in stage one while interest pay, charge pay, and asset move pay as result to arrange two. Pacheco and Fernandes (2003) examined the administrative productivity of Brazilian air terminals by five results (homegrown travelers; freight in addition to mail; working income; business income; different incomes) and three data sources (normal number of representatives; finance, and working costs). Agasisti (2014) estimated the administrative productivity of Italian schools by applying the two-stage

DEA model on two data sources (understudies educator proportion and use per understudy) and one result (marks scored by understudies in two distinct subjects).

To the extent that the administrative effectiveness of the protection area is concerned, it is unique in relation to different areas such that the creation capability of the protection business is not quite the same as different areas (Rahman, 2018). The productivity of the insurance area relies on the successful use of cash got as payments and advancement of showcasing system exercises. In this manner, the creation capability of the protection business remains on two support points: (I) showcasing exercises and venture exercises (Hwang and Tong-Liang, 2006). Hence, the elements that decide the administrative proficiency of insurance agency rotate around the hierarchical exercises that include the transformation of interest in different assets to yield as accomplishment of targets.

Concentrates on referenced in the writing on administrative productivity of protection firms cover these viewpoints talked about above. The most conspicuous review (Hwang and Tong-Liang, 2006) on administrative proficiency applied a two-stage DEA to 24 insurance agency recorded in Taiwan. The review used two data sources (Business and authoritative costs, and commission and procurement expenses) and two results (direct composed charge and reinsurance charge got). Rao (2010) researched the administrative productivity of recorded firms in the UAE. The review used the two data sources (regulatory and general costs, value, and change in legitimate stores) and two results (pace of profit from ventures and a fluid resource for complete liabilities proportion). Nourani et al. (2017), alongside different measures, likewise determined the administrative productivity of 30 insurance agency in Malaysia from the time of 2008-2012. The review took three data sources (administrative costs, absolute resources, and staff expenses) and two results (brought about claims in addition to augmentations to stores and speculation assets).(3)

All things considered, there are concentrates on like Akhtar Muhammad (2018), which find the productivity of insurance agency in KSA by taking numerous data sources, and results and utilizing DEA during the time of 2010-2014. Almulhim (2019) examinations the presentation of customary protection v/s Takaful organizations in KSA. The review uses the two-stage DEA by embracing the three information sources, to be specific, value, general and regulatory costs, and net cases caused; and two results, in particular, speculation and the executives charge pay, and

net acquired premium. A comparative sort of study was likewise made by Benyoussef and Hemrit (2019), yet this study uses the one-stage DEA. While and Hemrit (2020) researched the determinates of monetary execution of non-agreeable and Saudi Takaful organizations during the time of 2013-2017.

Essentially, there are concentrates on like AlKhathlan and Malik (2010); Haque and Sultan (2019); Ali and Tausif (2019), Naushad (2019a, 2019b); Naushad and Malik (2015); and Sulphey and Naushad (2019) that additionally investigated the administrations quality, productivity, and effectiveness examination of monetary protection and banking areas in KSA. Yet, no review, to the best of this specialist's information, is accessible that investigates the administrative proficiency of insurance agency in KSA utilizing DEA.

Thusly, the current review will have a two-overlay objective: (I) to compute the administrative productivity of the insurance agency in KSA and (ii) to recognize the benchmark for different firms for the given time frame. In this way, to accomplish the targets expressed and complete the proficiency concentrate on two data sources and two results have been recognized: Input: 1- General and managerial costs. 2-Policy and obtaining costs. Yield: 1-Net premium procured. 2-Investment Income and other income(4)

CHAPTER-3

RESEARCH METHODOLOGY

AREA OF STUDY:

This study was carried out at the Insurance approval department at Thumbay University Hospital, Ajman.

STUDY DURATION:

This study was carried out from February 2nd to April 30th 2022. Analyzing the process and then collection of data was taken from the month of April

STUDY POPULATION:

Patients who were insured were the sample population of the study as pre authorization request turnaround time was the main consideration of the study.

RESEARCH DESIGN:

The study was a descriptive study to analyze the variables of quantitative information. Variables of the entire process are taken and identified to understand the process.

SOURCES OF DATA:

Secondary data was collected from HIMS of Thumbay University Hospital.

SAMPLE COLLECTION:

Purposive sampling was the technique used to collect samples for the study to analyze the variables of quantitative information.

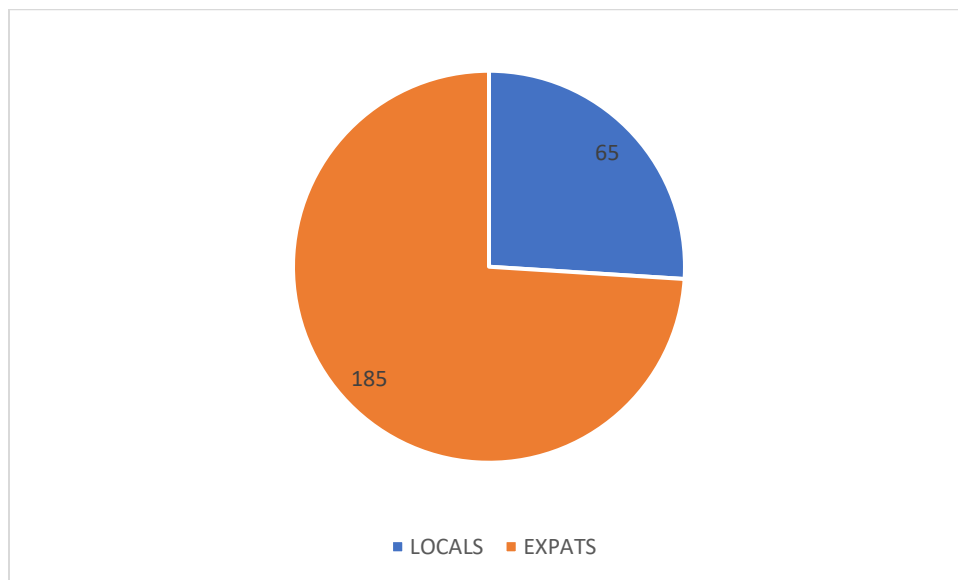
SAMLE SIZE:

The number of samples taken is 250 in the month of April 2022.(5)

CHAPTER 4

DATA ANALYSIS AND RESULTS

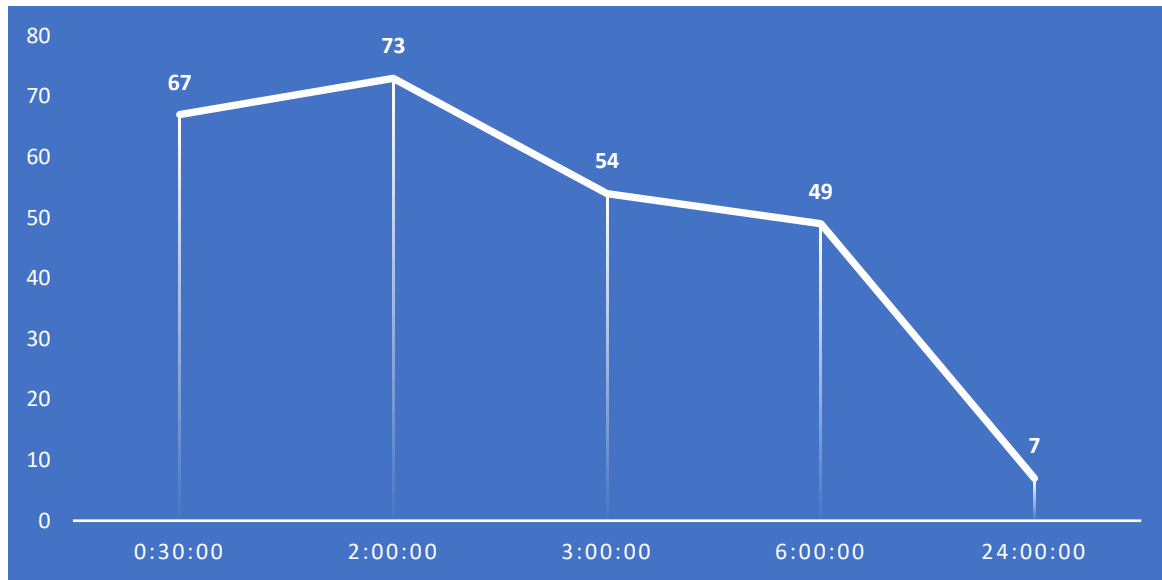
1.Nationality:



Interpretation:

The above chart represents that patient who visited are 74% expats and 26% locals in the sample collected.

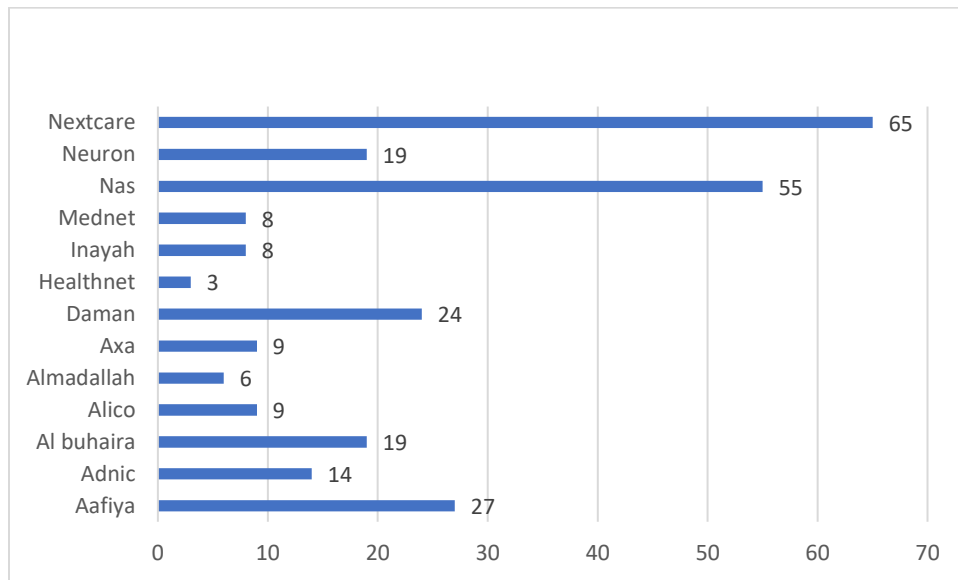
2. Time taken for approval



Interpretation:

The above chart represents that cases that take thirty minutes for approval was 67, more than thirty and less than two hours 73 cases, more than two hours and less than three hours was 54 cases, more than 3 hours and less than 6 hours was 49 cases and more than twenty-four hours was 7 cases per month.

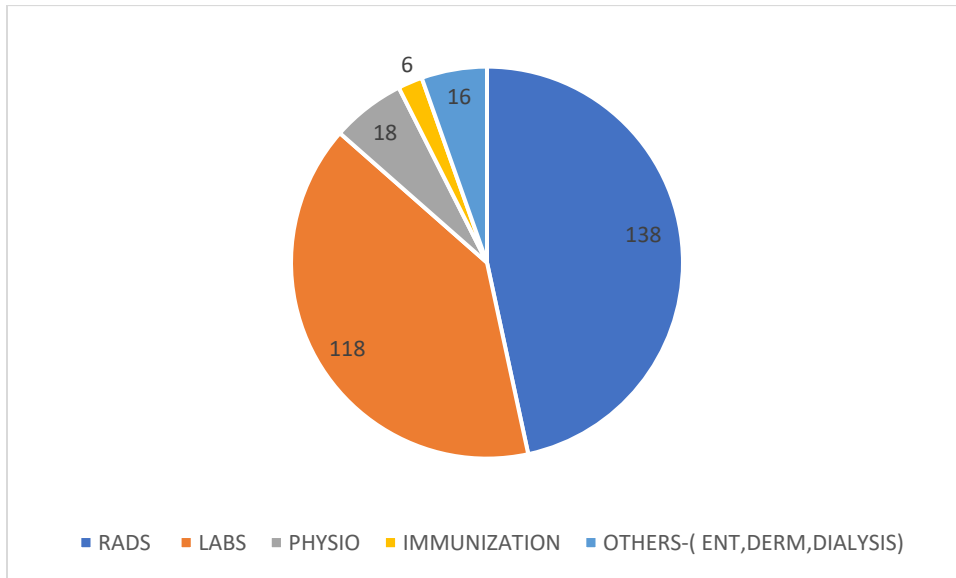
3. Request under each insurance company



Interpretation:

The above chart represents that there are patients for Aafiya was 9.2%, Adnic was 5.6%, Al-Buhaira was 7.6%, Alico was 3.6%, Almadallah was 2.4, Axa was 3.6, Daman was 8.4, Healthnet was 1.2%, Inayah was 3.2%, Mednet was 3.2%, Nas was 20.4%, Neuron was 7.6%, Nextcare was 24%.

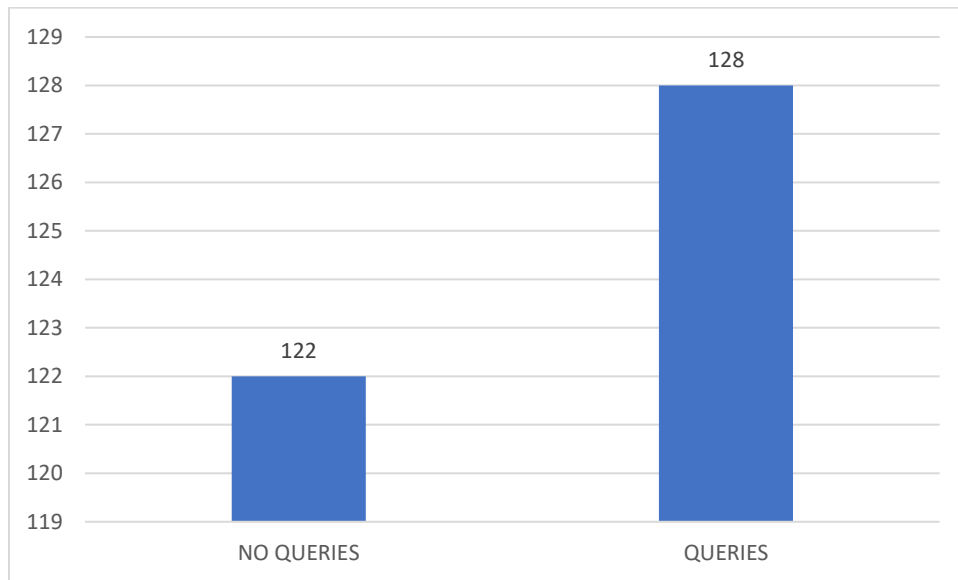
4.Service requested:



Interpretation:

The above chart represents that out of 250 sample taken 47% were advised for radiology service,40% for labs,6% for physiotherapy, 2% for immunization and 5% for other services.

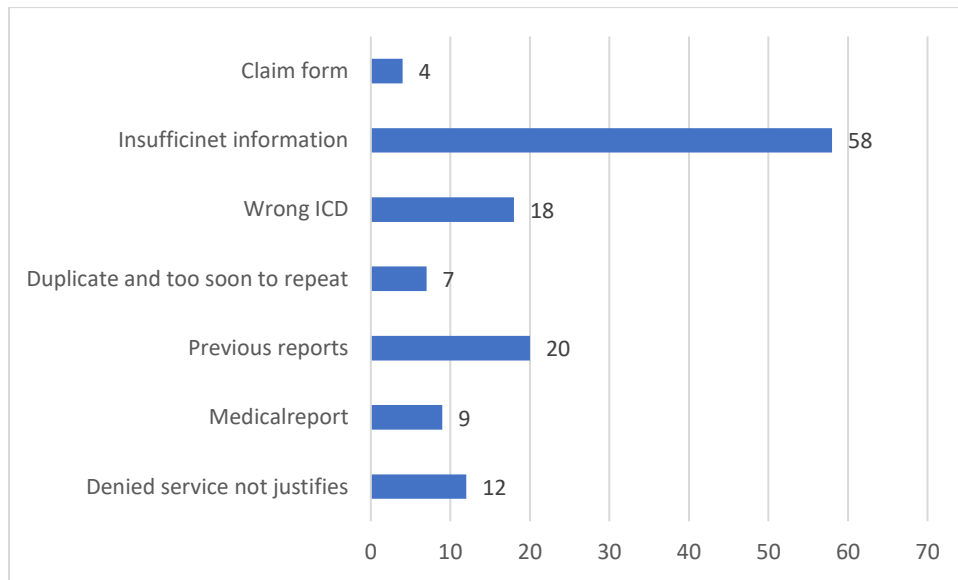
5. Status of request:



Interpretation:

The above graph represents that out of 250 sample 49% cases does not have any queries and 51% of cases has queries.

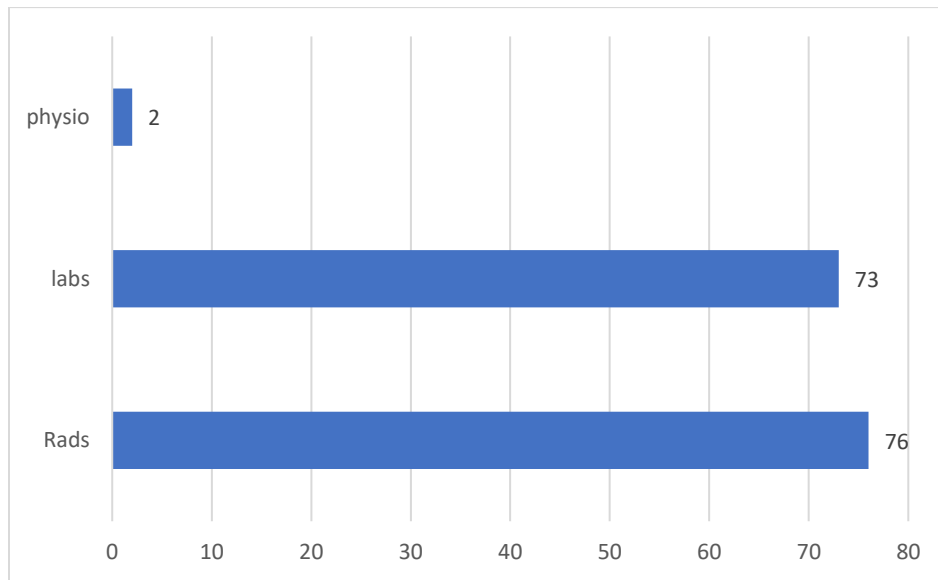
6. Response from insurance companies:



Interpretation:

The above chart represents queries in which 3.1% are for claim form, 45.3% for insufficient information, 14% for wrong ICD, 5.4% for duplicate or service repeated, 15.6% previous reports, 7% for medical report and 9.3% for service that are denied.

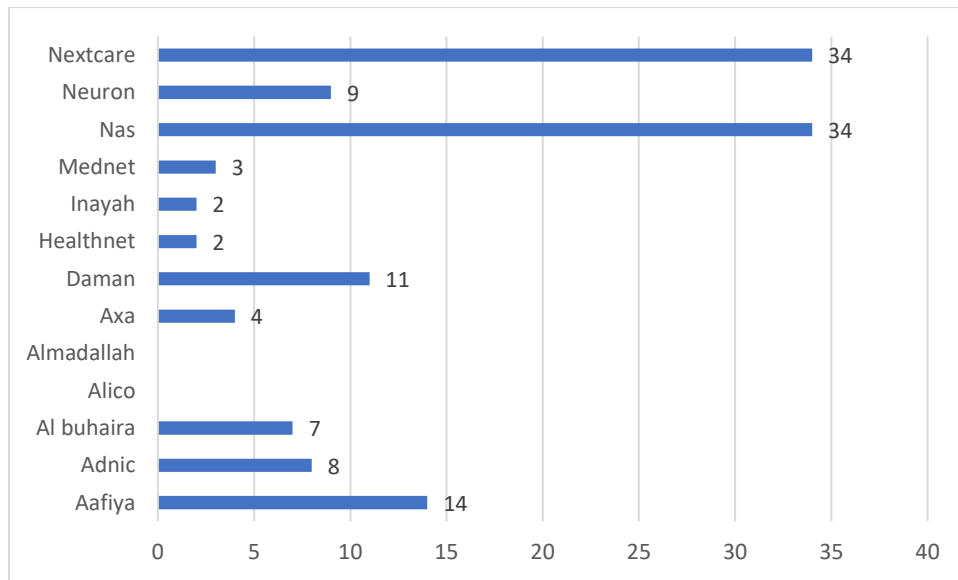
7.Services with queries:



Interpretation:

The above chart represents that out of the query's received radiology was 52%, laboratory was 46% and 2% for physiotherapy.

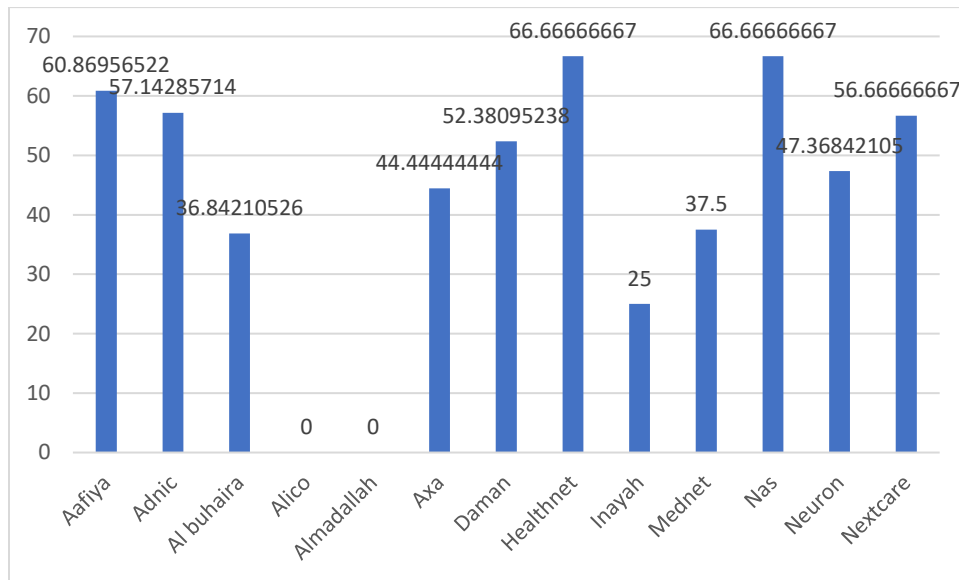
8. Queries with respect to Insurance companies:



Interpretation:

The above chart represents that there are patients for aafiya was 10.9%, Adnic was 6.25%, Al Buhaira was 5.4%, Alico was nil, Almadallah was nil, Axa was 3.1, Daman was 8.5, Healthnet was 1.5%, Inayah was 1.5%, Mednet was 2.3%, Nas was 26.5%, Neuron was 7%, Nextcare was 26.5%.

9. Percentage of queries from individual insurance companies:



Interpretation:

The above chart represents that there are patients for aafiya was 60.8 %, Adnic was 57.4%, Al-Buhaira was 36.8%, Alico was nil, Almadallah was nil, Axa was 44.4, Daman was 52.3, Healthnet was 66.6%, Inayah was 66.6%, Mednet was 37.5%, Nas was 66.6%, Neuron was 47.3%, Nextcare was 56.6%.

CHAPTER 5

5.1 FINDINGS

- 1.** Number of expats visiting that hospital is more i, e. 74% of the sample population.
- 2.** 56% of request are responded within 2 hours of submission.
- 3.** 21% of cases takes 3 hours,19.6 takes more than 6 hours.
- 4.** 2.8% of cases takes more than 24 hours.
- 5.** In in some cases, it takes ore than 24 hours because the services show covered and is not reflected in the insurance desk.
- 6.** The highest number of request and enrollment of sample are under the insurance company Nextcare with 24% and Nas with 20.4%.
- 7.** The least is Healthnet with 1.2%.
- 8.** 47% of sample was requested for radiology service which requires pre approval and 40% for laboratory.
- 9.** 51% of the pre-approval system has queries.
- 10.** The major query from insurance company is that the submitted information is insufficient with 45.3%.
- 11.** Service that has most queries in pre-approval is radiology services with 52%.
- 12.** Out of 128 queries, 26.5% are from Nextcare and Nas.
- 13.** Insurance company like Alico and almadllah had no queries with respect to the sample.
- 14.** Out of the request under each insurance company, Insurance companies like Aafiya, Healthnet, Inayah and Nas have more than 60% of queries.
- 15.** Out of the request under each insurance company, Insurance companies like Al Buhaira, Axa, daman and Nas has comparatively less 50%.

SUGGESTIONS:

- Staffs in the approval department should have coding background.
- Doctors should be given more training on identifying the right ICD and right CPT.
- Initial investigation documents should be made available for services that requires.
- Insurance company that requires claim form should be altered in the system while updating the file in nursed desk do that it will not be missed out.
- User friendly ICD software should be installed.

5.3 CONCLUSION:

At United Arab Emirates as the cost of healthcare is high and according to the government in few emirates all the residents have insurance because of which efficient insurance approvals is essential as it influence the satisfaction of the patient. The overall process should be streamlined in way that is hazard free for the patients until there is a major query from the insurance companies. This can be sorted by making changes and bringing manpower who are suited for the job role which is highly help in making the process time consuming. By making few changes this process can be made easier patients who are the king of hospitals.

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