

Compulsory Health Insurance Scheme Deferred to Next Year

20 May 2009

DUBAI — In a major setback to the low-income group, the emirate's compulsory health funding scheme has been pushed back by a year, according to the head of the Dubai Health Authority (DHA).

Director-General of the DHA Qadhi Saeed Al Murooshid said the scheme, which was due to be rolled out early this year, has been put on hold on the request of stakeholders involved in making it a success.

He, however, assured that the scheme would be implemented next year. "Let me reassure you that providing basic healthcare for the people of Dubai and visitors is very much part of our strategy and therefore we shall implement the funding system in phases beginning in 2010," he said.

"From our end, we have completed the planning phase required for the rollout of the health funding project," he said.

"Our ongoing discussions with stakeholders made us realise that we need to take into consideration the current environment they are operating within," added Al Murooshid, hinting at the current global economic crunch.

"We respect the sentiments of our stakeholders and we believe the rollout will have the desired impact when we consider their needs, because they are essential to ensuring the success of this scheme," he added.

He also said the delay in implementation of the system would not mean an increase in healthcare costs this year.

"We shall continue providing emergency care and other health facilities as usual and we will not increase the cost of health services," he added.

Last year, the DHA had announced that starting January 1, 2009, all residents of Dubai would compulsorily have to be part of a Health Funding System, which will entitle them to affordable basic healthcare in the emirate.

As per the new system, employers or individuals will have to pay Dh500-800 to the Health Benefits Contribution (HBC) pool on behalf of their employees while patients will make a Dh25co-payment.

Out-patient Care Practices (OCP) will be at the core of the system and will manage patient care while only authorised insurance companies will distribute health insurance schemes.

While the delay may not affect many segments of the society, industry experts say that those from low-income bracket would be deprived of the expected financial health cover for another year.

"Compulsory health insurance is the ideal solution to the country's healthcare needs," Dr Ajit Nagpal, a former principal advisor, Health Policy and Hospital Affairs, Ministry of Health, had told *Khaleej Times* in an earlier interview.

"The common man with low income and savings will benefit from the scheme most because of the risk-pooling and government subsidy," he had said.

"Since 2007, we have been in the process of shaping the health funding model for Dubai to ensure everyone living and working in Dubai is provided with basic health facilities irrespective of their income," said Al Murooshid.

"When we implement the system, we will ensure that every stakeholder has sufficient time to fully understand the system. Therefore, nothing will be implemented overnight."

According to the actual plan, the scheme was to be rolled out over four years (2009-2012) with the DHA health funding process fully being implemented by 2015.

For the scheme to be a success, the DHA had consulted and engaged 700 public and private medical establishments, over 50 insurance companies, liaised with over six Dubai's largest hospitals and visited 10 countries.

More Dubai Clinics Get Time to Register

THE delay in implementation of the health-funding scheme is expected to give more clinics a chance to become Outpatient Care Practices (OCPs), says a health official.

While patients fear that signing up with a clinic of their choice may be a tough job due to less choice, Dubai Health Authority (DHA) officials say that only a few eligible clinics have opted out of the scheme.

Currently, only 253 of the 600 clinics in the emirate are registered as OCPs with the DHA, while at least 1.5 million Dubai residents are expected to avail of basic health services through these clinics.

According to the official, most excluded clinics do not meet the eligibility criteria based on the OCP guidelines set by the DHA. Clinics such as cosmetic, specialist only and school clinics do not fit under the scheme.

This also means that patients will have more clinics to choose from before registering to avail of basic primary healthcare services.

"OCP registration is an ongoing process and we expect more clinics to sign up in the near future," said the official. Clinics are also assessing their patient-handling capacity and a price list.

According to a rough estimate, the number of clinics is expected to rise to anywhere between 300 and 500 by next year.

The rollout process of the compulsory health funding system, once implemented, starts with residents being required to register with private or public OCPs. asmaalizain@khaleejtimes.com

(Khaleej Times)