

Hospital goes live with electronic medical claims

14 December 2008

Abu Dhabi: Electronic medical claims (e-claims) have been introduced in one of the hospitals for the first time in the Emirate of Abu Dhabi, Gulf News has established.

Joseph Boulos, General Manager of Nas, a Third Party Administrator (TPA) for 14 health insurance companies, said that Oasis Hospital in Al Ain had gone live with e-claims starting Friday. E-claims involves a standardised coding system among health providers, resulting in a simpler process for medical claims. It also reduces paperwork, saves time and is economical.

"E-claims will soon become mandatory among all health care providers," confirmed Boulos. There are currently a total of 30 health insurance companies in Abu Dhabi; with 29 of those contributing to 30 per cent of health insurance services in the market. The rest comes from the **National Health Insurance Company {Daman}**.

"Competition is definitely healthy, because it lets the market decide who is the fittest in terms of products and services. **Daman** used to be the sole health insurance provider, now there are 30 others and this number will increase by time," said Bolos.

e-claims

Dr. Finn Goldner in charge of Health Insurance Regulation at the Haad announced that e-claims were mandatory for all Thiqa holders (which includes health insurance for only Emirati nationals).

"There will be a new pricing list for the health insurance basic product developed soon and by the end of 2009, e-claims will be mandatory for all health providers with more than 20,000 counters," said Goldner.

Haad, unlike with health providers, does not influence the number of health insurance companies in the market. "We encourage them to get licensed. Some have a real focus on health care, others have an accommodating line such as a TPA who aggregates claims for more than one insurer," added Goldner,

Engineer Zaid Al Siksek, Haad Chief Executive Officer said that it had received and reviewed 50 applications from healthcare investors out of which only four were executed.

Duplication and fragmentation doesn't help in providing better patient care, said Al Siksek. "We don't have enough patients to invest in all the proposed healthcare projects."

Useful data: Health statistics

The current investment across Abu Dhabi in healthcare has been estimated to reach Dh18 billion to date with an expected additional Dh5 billion in the pipeline, said Haad officials.

There are over 50,000 people working in the health care sector in Abu Dhabi, with 30 licensed insurers, six licensed third parties (TPA) and over 900 registered health insurance products.

The types of health insurance products existing are:

- **Basic Product:** This is for low income expatriates earning Dh5,000 or less. Currently there are 850,000 basic product holders.
- **Enhanced Product:** This is for individuals earning a salary over Dh5,000. There are 500, 000 enhanced product holders.
- **Thiqa Product:** This is for Emirati nationals. Currently there are 400,000 Thiqa card holders.

{Zawya}

