Saleh Al Hashimi – CEO, Dubai Health Insurance Corporation (DHIC)

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Saleh Al Hashimi of the Dubai Health Insurance Corporation (DHIC) gives an overview of the evolution of mandatory health insurance in Dubai over the past decade, with the number of residents under universal health coverage expanding from 500,000 to 4.5 million. Al Hashimi also touches on how the Emirate's move from volume- to value-based healthcare affects the insurance landscape, how healthcare data flows between stakeholders in Dubai, and his hopes for the continuing development of a high-quality, patient-centric, and sustainable healthcare system.

As an expert in the field and the CEO of Dubai Health Insurance Corporation (DHIC), could you please begin by giving our audience an overview of the health insurance landscape in Dubai today?

Dubai has been experiencing growth and progress at an accelerated pace. To keep pace with the medical needs of a booming population and to ensure that Dubai provides world-class healthcare for everyone, a mandatory health insurance law was enacted in 2013.

From 2013 to 2018, we undertook a phased implementation of the mandatory health insurance plan, to ensure that all Dubai residents have access to universal healthcare. In 5 years, the insured population expanded from 500,000 to 4.5 million people.

Today, residents of Dubai have access to mandatory health insurance coverage as a basic prerequisite. This ensures universal health coverage for everyone living and working in the Emirate.

In line with our vision to provide easy access to high-quality care for the population of the Emirate, we specifically designed an Essential Basic Plan (EBP) for Low Salary Band category employees.

The aim of this plan is to ensure employees receive easy access to a wide range of health services and at the same time their employers are not burdened with hefty insurance premiums.

This plan has been very well received, insurance companies licensed to offer this plan have pre-underwritten cover at a fixed annual premium between AED 550 and AED 700 annually with an annual benefit limit of AED 150,000 per member.

We undergo a rigorous process of studying the submissions of insurance companies that apply for a permit to sell the EBP plan. The policy is comprehensive and includes access to outpatient services, inpatient surgeries and a plethora of other excellent services.

The plan has been extremely successful since its inception. The number of insurance companies that provide this plan has grown from seven companies to 16 companies in under ten years and this is a testimonial to the success of this plan and reflects our commitment to provide high-quality access to healthcare for all.

This has also provided a boost to healthcare providers expanding and setting up in Dubai and today we have more than 4,600 licensed healthcare providers in Dubai.

We have also completely digitized the insurance claims submissions via our portal known as ‘e-ClaimLink’ which enables healthcare providers to submit insurance claims electronically.

In 2022, e-claims registered over 97 million transactions in Dubai, worth almost 15 billion dirhams in healthcare services. There are, on average, more than 85,000 claims registered every day. Furthermore, Dubai was one of the first to automate prescriptions and in 2022 there were more than 31 million e-prescriptions issued on e-claims.

We have 23,000 physicians registered on e-claims and more 12,000 different insurance products.

Additionally, every policy has an add-on of AED 37, which benefits policyholders with added coverage beyond their annual benefit limit (ABL) for certain types of cancer as well as other rare diseases under DHIC's patient support program called BASMAH.

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To what extent is the current system in Dubai a hybrid model of both public and private insurance, as seen in other markets?

All private employers must provide healthcare cover to their employees through a Dubai-licensed insurance company whereas the government also provides comprehensive health insurance to their employees and their dependents. This covers more than 300,000 people across 80 entities in the Emirate.

Which areas of healthcare do you see as future challenges for the UAE healthcare system?

Non-communicable diseases (NCDs) such as diabetes, cardiovascular disease, and cancer are becoming more prevalent in the UAE, and they account for a significant burden of morbidity and mortality. This is due to the relationship between chronic diseases and ageing (according to the World Health Organization, the life expectancy for the UAE in 2022 was 78.4 years) as well as changing lifestyles. This puts a strain on the healthcare system as expenditure increases and the spending on innovative medication rises.

With many types of insurance policies available, concerns about pricing and caps on certain services naturally arise. How do you go about negotiating with providers?

Prices for services are set by providers and they keep it competitive as there are more than 47 providers in the market. We do not set prices for premiums; however, we ensure value provision and access to delivery of the highest-quality care for patients.

In terms of caps, this is similar to global insurance policies, where each benefit within the policy has its own sub-limit. However, for oncology treatments, the limit is equivalent to the annual policy limit in the aggregate.

The market is competitive and today insurance providers in Dubai offer 12,000 different insurance products, with a year-on-year increase in population, we expect the market to continue growing.

Globally, the transfer and storage of data between hospitals is becoming increasingly important as healthcare systems look towards concepts such as pharmacoeconomics to drive sustainability. How does Dubai allow flow of information and what impact does this have on insurance providers?

All hospitals in Dubai are linked to ‘NABIDH,’ which is the Emirate’s Health Information Exchange Platform to securely exchange trusted healthcare information across public and private facilities in Dubai.

All hospitals in Dubai are onboarded and clinics are currently being onboarded onto this system. The system is also linked to UAE’s Electronic Medical Record System.

If a patient moves from one hospital to another, the electronic file can be accessed by the latter, preventing duplication of tests and enhancing health sustainability and healthcare financing. Additionally, this empowers patients, enhances efficiencies, flags allergies and overall is a system that will further improve the health sector.

It is important to note that it is a secure system and in line with the laws of the country, there are stringent laws in place to protect patient data and privacy.

We also work alongside the pharmaceutical industry in Dubai to track patterns of pharmaceutical spending. This enables us to study the burden of disease and develop evidence-based public health policies in collaboration with key stakeholders.

DHA has introduced the EJADAH system, which represents a move from volume- to value-based healthcare. Could you give an overview of this system?

EJADAH is a system that is designed to standardise the quality of care and improve access to better healthcare for patients. It is a performance management framework that monitors healthcare activities in Dubai, as well as the quality of service. For example, if I am a patient with asthma, DHA can monitor the steps undertaken as part of the duty of care to ensure that the patient receives high-quality care across the care continuum in line with internationally-benchmarked best practices which are currently set for 30 disease areas in Dubai under the EJADAH system. This system prevents duplication of tests, ensures all protocols are followed and will lead to improved patient journey efficacy.

This standardised care framework for disease areas covered by EJADAH is chosen based on a variety of factors, including their prevalence, impact on health, and the availability of effective treatments. The selection of disease area commences with major diagnostic category (MDC) diseases, with high prevalence, more claims, and high expenditures.

What lasting impact do you foresee that the EJADAH framework will have on the overall Dubai healthcare ecosystem?

The DHA's EJADAH program represents a transformative step forward in terms of enhancing the quality of healthcare services in Dubai by focusing on patient-centred care, innovation, and efficiency. This system collects and analyses data to provide insights into health trends, patient needs, and gaps in healthcare services. This information is used to improve the quality of care and enhance patient outcomes. Furthermore, EJADAH leverages AI and ML (machine learning) technologies to support clinical decision-making, predictive analytics, and personalised care.

Impact-wise, the framework encourages healthcare providers to improve their performance by providing incentives for achieving targets. Therefore, this places a responsibility on the providers to be efficient and fits into the model of a value-based healthcare system that focuses on achieving the best clinical outcomes at economic costs. This model emphasises preventive care, patient-centred care, and the use of data and technology to improve quality and efficiency.

In conclusion, by emphasising patient-centred care, preventive care, and the use of data and technology, a value-based healthcare system can improve outcomes for patients and create a

more sustainable healthcare system.

As a leading voice in the Dubai healthcare ecosystem, what message would you like to share with our readers?

In line with the vision of our leaders, we ensure that we provide the highest quality of services to our population and visitors. We, at the DHA, are dedicated to our mission and vision of serving the health sector to the best of our ability. We will continue to adopt best practices and ensure excellence in deliverables to provide access to high-quality care and at the same time ensure patient-centricity and healthcare sustainability as we grow and develop along with the ambitious vision of the Emirate.

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