

Internship training

At



(February 2nd to April 30th 2022)

**“Reason for failing of patients to avail the services after insurance approval
in Thumbay Hospital Day care, Muweilah, UAE”**

By

AMIT RANJAN SINHA

PG/20/007

Under the Guidance of

Dr. Preetha GS

Post – Graduate Diploma in Hospital and Health Management (2020- 2022)



International Institute of Health Management Research New Delhi

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May 01, 2022

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This is to certify that **Mr. Amit Ranjan Sinha** holder of Indian Passport Number **U3566227** was working in our institution as a **Management Trainee** from 2nd February 2022 to 30th April 2022 as a part of dissertation of his **PGDHM (Hospital & Health Management)** program. He has completed the assigned project

We wish him all the best in his future endeavors

For **Thumbay Hospital Day Care, Muwailah**

Dr. Thumbay Moideen
Founder President



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This is to certify that **Amit Ranjan Sinha**, student of PGDHM from the IIHMR Delhi has undergone internship training at Thumbay Hospital, UAE from **2nd February, 2022** to **30 April, 2022**.

The candidate has successfully fulfilled his roles and responsibilities designated to his during internship training and approach to concerned program have been sincere, scientific, and analytical.

The Internship is in fulfillment of the course requirements.

I wish him all the success in all his shining future

Dr. Sumesh Kumar
Dean
(IIHMR DELHI)



Dr. Preetha G.S.
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Certificate of Approval

The following dissertation titled “**Reason for failing of patients to avail the services after insurance approval in Thumbay Hospital Day care, Muweilah, UAE**” is hereby approved as a certified study in management carried out and presented in a manner satisfactorily to warrant its acceptance as a prerequisite for the award of PGDM (Hospital & Health Management) for which it has been submitted. It is understood that by this approval the undersigned do not necessarily endorse or approve any statement made, opinion expressed or conclusion drawn therein but approve the dissertation only for the purpose it is submitted.

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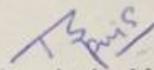
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This is to certify that **Mr. Amit Ranjan Sinha**, a graduate student of the PGDHM (Hospital & Health Management) has worked under our guidance and supervision. He is submitting this dissertation titled "**Reason for failing of patients to avail the services after insurance approval in Thumbay Hospital Day Care, Muwailah, UAE**" in partial fulfillment of the requirements for the award of the PGDM (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.

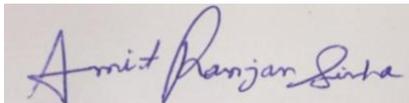
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Enrolment no. PG/20/007 under the supervision of Dr. Preetha G.S., Professor & Dean (Research), IHHMR Delhi for award of PGDHM carried out during the period from **2nd Februry May, 2022** to **30 April June, 2022** embodies my original work and has not formed the basis for the award of any degree, diploma associate ship, fellowship, titles in this or any other institute or other similar institution of higher learning.



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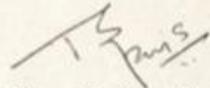
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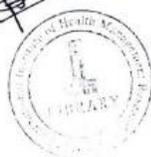
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The following summer internship project if titled “**Reason for failing of patients to avail the services after insurance approval in Thumbay Hospital Day care, Muweilah, UAE**” at “**Thumbay Hospital, UAE**” is hereby approved as a certified study in management carried out and presented in a manner satisfactorily to warrant its acceptance as a prerequisite for the award of **Post Graduate** Diploma in Hospital and Health Management for which it has been submitted by **AMIT RANJAN SINHA**. It is understood that by this approval the undersigned do not necessarily endorse or approve the report only for the purpose it is submitted.



Dr. Preetha G.S.
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OVERVIEW OF HOSPITAL

ORGANIZATION PROFILE

In 1998, Dr. Thumbay Moideen businessman from India founded the Thumbay Group in the UAE. He set up the UAE's first private medical college in Ajman, which later became a full-fledged medical university, the Gulf Medical University (GMU). Confronted with the challenge of providing adequate clinical training opportunities for its students, he built the first private teaching hospital in the region, which laid the foundation of Thumbay Hospitals.

THUMBAY HOSPITAL Ajman was inaugurated on 17th October 2002 by His Highness Sheikh Humaid Bin Rashid Al Nuaimi, Member of the Supreme Council, UAE and Ruler of Ajman. It is part of the Gulf Medical University Academic Health System (GMUAHS), the first private academic health system in the region, and provides clinical training to the students of Gulf Medical University. Its inception marked the beginning of Thumbay Group's foray into healthcare, with many more academic hospitals, family clinics and day care hospitals later added to the group's healthcare division. Today, THUMBAY Hospital chain is one of the largest healthcare providers in the region and the largest group of JCI-Accredited private academic hospitals in the region.

Today, Thumbay Hospital serving the patients from over 175 nationalities and having staff from over 20 nationalities, speaking over 50 languages. The hospital network has extended its services through its hospitals in Dubai, Sharjah, Ajman, Um Al Quwain and Fujairah in the UAE as well as in Hyderabad – India Thumbay Hospitals also benefit immensely from the biomedical research it undertakes in association with GMU, which greatly enhances the outcome of the clinical care. GMU has established the The Institute of Precision Medicine and Translational Research to pursue excellence in biomedical research, as well as a state-of-the-art Innovation Center to spur medical innovation and offer a platform for healthcare researchers, biomedical innovators and medical scientists in the region.

Founder President'S MESSAGE

Our goal is to build lasting relationships with people. We believe that the healing process is as much about personal care as medical attention. At Thumbay Hospitals we unite exceptional clinical success rates and superior technology with traditional care and warmth, as we truly feel the world is our extended family.

Vision

To be the leading network of academic hospitals in the Middle East.

Mission

To provide patient centered care of the highest quality in an academic set up.

Core values

- **Excellence** – Provide clients with a consistently high level of service through benchmarking and continual improvement
- **Trust** – Ensure trust, compassion, dignity and mutual respect for colleagues and clients through open communication and dialogue.
- **Client centered** – Always be guided by the needs of our patients and clients.
- **Ethics** – Always follow ethical practices that emphasize honesty, fairness, dignity and respect for the individual.
- **Continuous learning** – Always keeping abreast with new technologies and evidence based clinical practice.
- **Teamwork** – Always working together as a team and drawing strength from our diversity to serve the community.
- **Integrity** – Committed to personal and institutional integrity, make honest commitments and work consistently to honor them.

Facts about Thumbay Hospital Day Care, Sharjah, UAE

Thumbay Hospital Day Care is the latest addition to Thumbay Group's healthcare division. Thumbay Hospital Day Care was inaugurated on 16th April 2017 by Dr Amin Hussein Al Amiri, in Sharjah UAE. It is a state-of-the-art multi-specialty facility envisioned as a center housing all major specialties under one roof. It is equipped by latest laboratory and radiology services. At Thumbay Hospitals Day Care, highly skilled doctors providing exceptional quality of care with the latest technology in department Internal Medicine, Dental, ENT, Pediatrics & GP Services. Thumbay Hospitals Day Care Believes in Quality of care.

Health Insurance In UAE

The UAE has a comprehensive, government-funded healthcare system and a rapidly developing private sector that delivers a high standard of care. Healthcare is regulated at both the Federal and Emirate level. The UAE was ranked as one of the top ten most efficient healthcare systems in the world. In 2018, it was reported that there were approximately 181 doctors per 100,000 residents.(1)

The UAE has a government-funded healthcare system and a rapidly developing private sector that delivers one of the world's highest standards of care. Healthcare is regulated at both the Federal and Emirate level, so the system varies from emirate to emirate.(2)

Public healthcare services are administered by different regulatory authorities throughout the UAE: the Ministry of Health and Prevention(MOHP), Health Authority-Abu Dhabi (HAAD), the Dubai Health Authority (DHA), and the Emirates Health Authority (EHA).

As stated earlier, the UAE has free public healthcare for Emirati nationals. Non-residents will have to pay significantly higher fees for treatment at a hospital or clinic. However, these costs are subsidized and the standard of care is high at both a public and private facility.

Medical services in the UAE is quite expensive. Healthcare in the UAE is expensive for a multitude of reasons.

The first reason being expats: the population of the UAE is made up overwhelmingly by more expats than Emirati nationals. Because of this, there are more private hospitals and healthcare facilities than public. As of 2018, the UAE had 104 hospitals: 33 government and 71 private.

Another reason healthcare is so expensive in the UAE is that residents generally forgot visiting a general practitioner and instead see specialists straightaway. This leads to increased medical costs as specialists must run multiple tests and consultations.

Lastly, healthcare in the UAE is costly because you get what you pay for: optimal medical treatment. The UAE is, not only known for highly-trained physicians and modern medical equipment, but innovative research as well. These medical advances and state-of-the-art equipment come with a high price tag, but also care that will seldom disappoint.

Table 1: Total out of pocket expenditure on health Distributed against nationality and gender of head of households

	Total	Emirati		Non-Emirati	
		Male	Female	Male	Female
(Denominator: Total Households incurring out of pocket expenses per month)	211	20	20	122	49
	100.0%	100.0%	100.0%	100.0%	100.0%
Less Than 10%	153	14	15	83	40
	72.2%	69.9%	77.7%	68.3%	80.9%
10% to 25%	29	3	2	20	5
	13.9%	14.9%	8.4%	16.3%	9.5%
More Than 25%	29	3	3	19	5
	13.9%	15.2%	13.9%	15.4%	9.6%

In UAE all the incurring out-of-pocket expenditure, 14% of households expending more than 25% of their monthly income. Majority of such households incurring more than 25% of their household income are the non-Emiratis.

Table 2: Distribution of the members within the household according to health insurance coverage stratified

	TOTAL	Emirati	Non-Emirati
(Denominator: Total members in the households who had health insurance coverage)	28,729	4,340	24,389
	100.0%	100.0%	100.0%
No health insurance coverage	3,381	.	3,381
	11.8%	.	13.9%
Government funded health insurance	7,274	3,782	3,493
	25.3%	87.1%	14.3%
Private health insurance	17,238	451	16,787
	60.0%	10.4%	68.8%
Other forms of health insurance	835	107	728
	2.9%	2.5%	3.0%

Government funded insurance are the most common form of insurance among Emirati population, many of whom also have an additional private health insurance. More than 65% of non-Emiratis are

covered by private health insurance whereas about 14% of non-Emirati population did not have any health insurance cover.(3) Health insurance plays a massive role in providing a high level of healthcare in the UAE, Health insurance is insurance against the risk of incurring medical expenses among individuals.

Health insurance plans in the UAE are fairly standard when compared with countries in Europe or North America. Most private insurance providers offer four main types of health insurance plans that cover everyone from the solo expat to the relocated family:

- individual plans: for a single person or family group looking for a comprehensive UAE medical insurance
- family plan: these plans can provide great value with qualifying family discounts
- group plans: significant discounts and other extended benefits are possible for policies with more than 20 members
- traveler plans: for individuals and groups who travel to the UAE frequently; these plans typically offer a high level of flexibility and can be tailored according to your travel itinerary

Most companies in the UAE include health insurance as part of their salary package. However, this is not always the case. For a reasonably comprehensive medical insurance policy you can expect to pay around 10,000 AED per year (2,720 USD). Insurance premiums range from around 5,500 AED per year (1,500 USD) for a thirty-year-old expat on a comprehensive plan to around 33,500 AED (9,120 USD) for a family of four on a comprehensive plan. A basic coverage plan for a family of four should be around 17,000 AED (4,630 USD).

- Abu Dhabi: Employers are required to provide health insurance coverage for their employees as well as four dependents (one spouse and up to three children under the age of 18; expats with four or more children will have to take on their coverage themselves).
- Dubai: Employers must provide medical insurance to their employees, but they are not required to cover dependents.
- Sharjah and Northern Emirates: Employers are not required to provide medical insurance for their employees.

SECTION 2- PROJECT OUTLINE

Chapter:1

ABSTRACT

The UAE has some of the finest healthcare infrastructures in the world. Health insurance plays a massive role in providing a high level of healthcare in the UAE, Health insurance is insurance against the risk of incurring medical expenses among individuals. Insurance approval department plays an important role in the operation of hospital. It was observed that after the approval some patients are not coming to availing the services. This study aim is to Finding the reason for Failing of patients to avail the services after insurance approval and make make the recommendation to reduce the failing of patients in Day-care Hospital, Sharjah, UAE. descriptive, cross sectional study design used for this study. Data collected by telephonic survey among the patient. Survey has shown that patient failing to availing the services is slightly increasing. In this survey The major reasons are coming out are, some patient coming only for initial treatment and after that they are going to other hospital for further treatment, some patient are coming for consultation and after taking medicine they are not coming for further required treatment. Some recommendation has been given to hospital to minimize the failing of patient.

[Key Words- Health Insurance, UAE healthcare System, implementation, challenges]

Chapter:2

INTRODUCTION

The UAE has some of the finest healthcare infrastructures in the world. Health insurance plays a massive role in providing a high level of healthcare in the UAE, Health insurance is insurance against the risk of incurring medical expenses among individuals. By estimating the overall risk of health care and health system expenses among targeted group, an insurer can develop a routine finance structure Health Insurance works based on mainly 2 types of policies in UAE. These policies are Group policies and Individual policies. Payer, provider, insured, TPA are major players in Health Insurance system.

Insurance approval department plays an important role in the operation of hospital. The main role for insurance approval department is to take prior approval from the insurance company and update on HMIS so, the patient can avail the services. In the Day Care Hospital, Sharjah, after the approval some patients are not coming to availing the services. In January 2022 there is 3.3 % patients who did not come for their services after approval. If we see, approx. 13.8 % procedure has not been done after approval and the price for these procedures is 30497 AED. it is the loss of Various resources. We need to analyse very precisely this problem that why it is happening and make strategy to minimize this.

Chapter:2

Aim

This study aim is to Finding the reason for Failing of patients to avail the services after insurance approval and make make the recommendation to reduce the failing of patients in Hospital Day-care, Muweilah, UAE

Chapter:3

Objective

- I. analysing and comparing the rate of not availing the services after approval between previous year and the current year data
- II. Find out the reason why the Patients are not availing the services after insurance prior approval
- III. make the recommendation as per result

Chapter:4

Review Literature

A systematic review study done by Erik Koornneef in September 2017 found The UAE government is committed to build a world class health system to improve the quality of healthcare health outcomes for its population. To achieve this it has implemented extensive health system reforms in the past 10 years including the introduction of mandatory private health insurance, the development of the private sector and the separation of planning and regulatory responsibilities from provider functions. It is remarkable what has been achieved in the UAE in the last four decades. However since the early 2000s the UAE has been involved with an ambitious program of health system reforms to further improve health and health services and to address cost and quality challenges. These reforms have focused on the introduction of private health insurance and encouraging the growth of private health provision against a back-drop of rapid population growth and a rising prevalence of chronic disease and chronic disease risk factors including obesity, low levels of physical activity and diabetes.(4) A article published by Anand Singh in November 2021 says that Insurance in the UAE is primarily regulated under the Federal Law no. 6 of 2007 concerning the Establishment of the Insurance Authority and Regulation of Insurance Operations (the Insurance Law). The Insurance Law sets out the requirement for an entity to be able to carry out insurance business in UAE and sets out that such entity must be either a UAE public stock company, with at least 51 per cent of capital held by UAE or GCC Nationals, or legal entities fully controlled by UAE or GCC Nationals; or a branch of a foreign insurer.(5)

Chapter:5

Methodology

Study area- Thumbay Hospital Day care, Sharjah, UAE, Insurance Department

Study duration–1st April to 30th April

Study design- descriptive, cross sectional

Study Population- Patients who did not avail after prior approval in Thumbay Hospital Day-care
1154, patients list were taken from the Hospital Information system

Method for data collection-

Secondary was collected from the Business Intelligence Oracle software in insurance department for January 2021 to March 2022

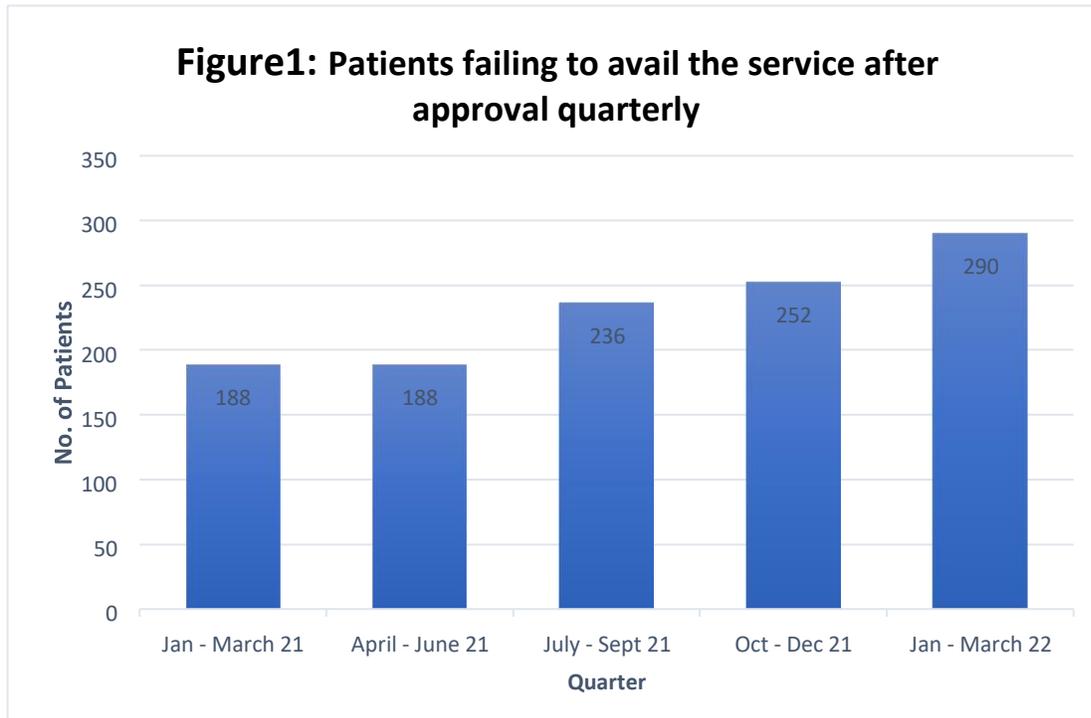
For Primary data telephonic survey were conducted among the patient

The tool for data collection survey was used here is semi-structured questionnaire comprising both open- ended and close ended questions (Questionnaire is attached below) Data analysis was done using MS Excel

Research ethics principle with regard to informed consent, confidentiality of data and individual's privacy were followed

Chapter:6

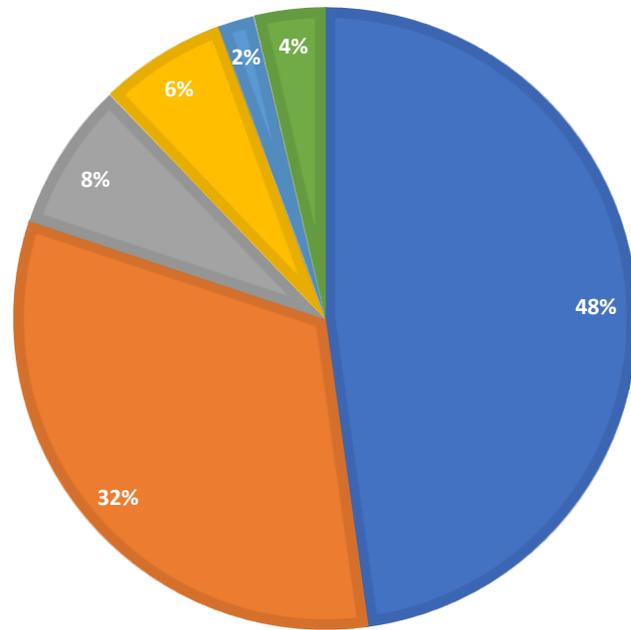
RESULT



Patient failing to avail the service is slightly increasing from the First Quarter. In the first quarter of 2022 no. of patient failing to avail the service is 290 which is around 65% more than First quarter of 2021, that is 188.

FIGURE 2: PATIENTS FAILING TO AVAIL THE SERVICE AFTER APPROVAL DEPARTMENT WISE

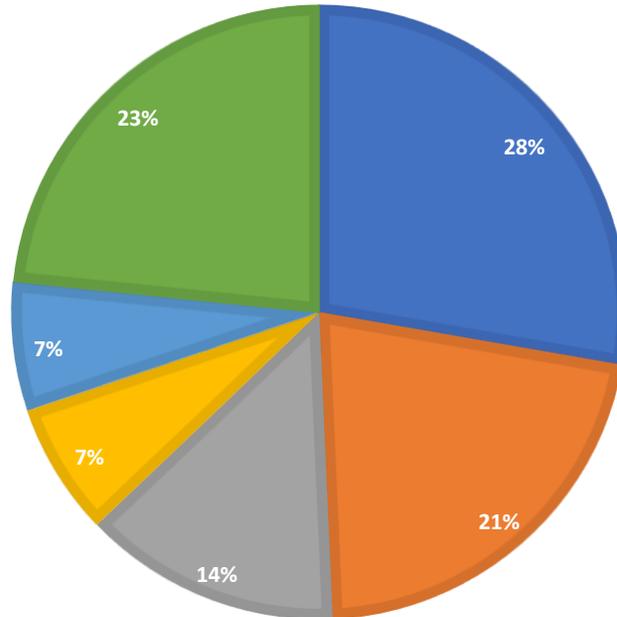
■ GP ■ INTERNAL MEDICINE ■ DENTAL ■ PEDIATRICS ■ E.N.T. ■ GYNAECOLOGY



48% patients to avail the services is in the GP department followed by Internal medicine that is 32%. ENT department have the least patient failing to availing the services that is 2%.

FIGURE3: PATIENTS FAILING TO AVAIL THE SERVICE AFTER APPROVAL COMPANY WISE

- NAS INSURANCE
- AL BUHAIRA NATIONAL INSURANCE
- NEXT CARE INSURANCE
- Aafiya
- OMAN INSURANCE
- Other



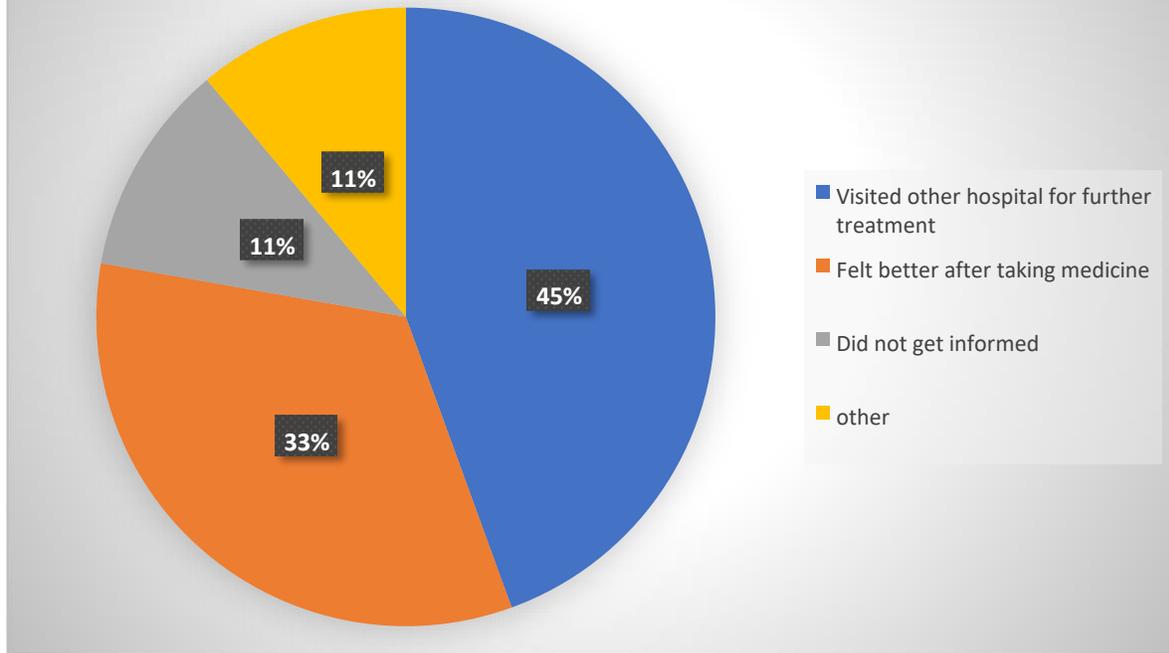
Maximum patients failing to avail the services is from the NAS Insurance company (28%) followed by Al buhaira national insurance (21%), Next care, insurance (14%), Aafiya(7%), Oman insurance(7%). About 23% patient failing from the other insurance company.

Table 3- Knowledge and awareness among patients to the hospital system

Question	Yes (%)	No (%)
Did you get insurance approval confirmation text message/call?	33	67
Did you know you will get the approval confirmation message?	75	25
Did you face any difficulty in getting insurance approval?	67	33
Did you ask about the insurance approval status at insurance Desk?	67	33

67% patient did not get the approval confirmation message from the hospital. 75% patient are aware to the process that they will get approval confirmation message from the hospital. 67 % patients are facing difficulty in getting approval and they are trying to know the status of insurance approval.

Figure 4: Major Reason for not come to facility to avail the service



45% patients have the has given the reason to not come hospital that they visited other hospital for further treatment, 33 % patient have given the reason that they felt better after taking medicine, 11% patients have given the reason that they did get informed, and the rest 11% patient have given other reason.

Chapter:7

Discussion

Patient failing to avail the service is slightly increasing from the First Quarter. In the first quarter of 2022 number of patient failing to avail the service is 290 which is around 65% more than First quarter of 2021, that is 188.

48% patients to avail the services is in the GP department followed by Internal medicine that is 32%. ENT department have the least patient failing to availing the services that is 2%. Survey has shown that many patients are coming for the initial treatment to the facility and then they are going to other facility for further treatment. Report also shows that some patients are coming to doctor for sick leave certificate and after getting certificate they are not availing the services.

Maximum patients failing to avail the services is from the NAS Insurance company (28%) followed by Al buhaira national insurance (21%), Next care, insurance (14%), Aafiya(7%), Oman insurance(7%). About 23% patient failing from the other insurance company.

67% patient did not get the approval confirmation message from the hospital. 75% patient are aware to the process that they will get approval confirmation message from the hospital. 67 % patients are facing difficulty in getting approval and they are trying to know the status of insurance approval. During survey it has been observed that some of the patient has given their friends, sibling or their parents contact number. So they did not get approval confirmation message. It is also observed that patient that maximum patient are trying to finish their all the services on the same visiting day and they are trying to approach insurance department. Survey has shown that Insurance department are trying to clarify the queries of the patient. But there is scope for improvement.

45% patients has given the reason to not come hospital that they visited other hospital for further treatment, 33 % patient have given the reason that they felt better after taking medicine, 11% patients have given the reason that they did get informed by confirmation message, follow up and some patients have given the reason they did not know that they had to cam to hospital for further treatment, and the rest 11% patient have given other reason like they were busy, taking too much time to reach hospital, some patient have given the reason that co-payment is high. Survey has shown that for the screening some patients are coming to consult GP and after that they are visiting to specialist in other hospital.

Chapter:8

Recommendation

- More specialist doctors and other departments can help. If the whole treatment process can be done at same facility, patients follow up visits can be improved.
- Proper communication, to bring the confidence about the surgery, to coordinate with the insurance company for approval
- Getting approvals should be more fast and one time If patient getting approvals together for all test,it is well and good,we can avoid failing happening.
- Timely follow up with the patients & introduction of tracking system
- To give them good care and assure them for the best healthcare services.
- Health camp should be arranged on regular interval
- Confirm contact number of patients before leaving hospital
- If any service is required for the next day of after someday then there should be follow up with the patient and give reminder

Chapter:9

Conclusion

Survey has shown that patient failing to availing the services is slightly increasing. In this survey The major reasons are coming out are, some patient coming only for initial treatment and after that they are going to other hospital for further treatment, some patient are coming for consultation and after taking medicine they are not coming for further required treatment. Some recommendation has been given to hospital to minimize the failing of patient. In addition there is need for better quality data collection and reporting to allow the health needs and outcomes of patient. Finally there is scope to align services and program more efficiently with international best practice

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Appendix:

Questionnaire for patients

Consent

Dear sir/Madam,

As part of my MBA program curriculum, I am doing Dissertation on the topic "Finding the reason for Failing of patients to avail the services after insurance approval in Thumbay hospital Day-care, Muweila". A brief questionnaire regarding your personal experience encountered while availing the services in hospital. This will take maximum 2-3 minutes of your valuable time.

Your participation in the survey is voluntary. You may refuse to take part in the research or exit the survey at any time. You are free to decline to answer any particular question you do not wish to answer for any reason,

The information you will provide kept confidential. It will be used only for study and research purpose.

Name of Facility: Thumbay Hospital Day care, Sharjah

Date of data collection:

1.	Occupation of the Head of the family	Manager	Professional
		Technician	clerk
		Service workers	Skilled agricultural worker
		Craft related worker	Plant and machine worker
		Elementary occupation	Armed forces
2	Which department the patient visited	Internal Medicine	Paediatrics
		General Medicines	Dental
		Ent	
3	How long did you have to wait after arriving at the facility to receive medical attention/consultation?(in minutes)	

4	How long did you have to wait after consultation for insurance approval? (in minutes)					
5	How much time did you spend with the Doctor (Enter the time taken, in minutes)	<1 min	1-2 min	2-3 min	3-5 min	5-10 min	>10 min
5	Did you get insurance approval confirmation text message/call?	yes			No		
7	Did you know you will get the approval confirmation message?	Yes			No		
8	How many diagnostic tests/procedures were you asked to get done?						
9	How many diagnostic tests/procedures were get done on the same day?						
10	Did you face any difficulty in getting insurance approval?	Yes			No		
11	If yes then what difficulty you faced?						
12	Did you ask about the insurance approval status at insurance Desk?	Yes			No		
13	If yes then what information you got?						
14	Reason for not come to facility to avail the service?						
15	Any Recommendation you want give?						