

Dissertation Report

At

Thumbay Hospital, Fujairah, UAE

Factors Influencing Decision To Avail Services Based On Turnaround Time Of Insurance Approvals & Knowledge, Attitude, Practice Of The Patient – A Cross Sectional Study

By

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Enrolment no. PG/22/127

Under the guidance of

Dr Vinay Tripathi

PGDM (Hospital and Health Management)

2022-2024



International Institute of Health Management Research, New Delhi



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We wish her all the best in her future endeavors.  
For **Thumbay Hospital, Fujairah.**

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### FEEDBACK FORM

Name of the Student: *Dr. Sonia Darliya*

Name of the Organization in Which Dissertation has been Completed: *Taumbay Hospital,  
Fujairah.*

Area of Dissertation: *Insurance department.*

Attendance: *100%*

Objectives achieved: *Yes.*

Deliverables: *Suggestions were given. Reviews on the process.*

Strengths: *Understanding, Critical Analysis.*

Suggestions for Improvement: *Deep understanding on small processes.*

Suggestions for Institute (course curriculum, industry interaction, placement, alumni):

Signature of the Organization Mentor (Dissertation)



Date, Place:

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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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This is to certify that Dr Sonia Dahiya student of PGDM (Hospital & Health Management) from International Institute of Health Management Research, New Delhi, has undergone internship training at Thumbay Hospital, Fujairah from march 2024 to may 2024.

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. Sumesh Kumar  
Associate Dean, Academic and Student Affairs  
IIHMR, New Delhi



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## HOSPITAL OVERVIEW

Thumbay Hospital, Fujairah (previously known as GMC Hospital, Fujairah) is a 50 bedded multispecialty hospital that provides quality care at affordable price. The hospital is equipped with various specialty departments & services supported by highly qualified and experienced doctors, technicians, and trained nurses. Accreditations & Membership: The Thumbay Hospital, Fujairah is accredited to JCI and various international bodies apart from the Ministry of Health, UAE, and has credentials of being a member of other equally eminent organizations. Facilities VIP Rooms, Deluxe Rooms, General Wards, Inpatient Services, Pharmacy, Physiotherapy & Traction, all types of surgeries.

### **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 keep 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.

**Different Departments of Hospital:**

- **Accident & Emergency**
- **Anesthesiology**
- **Cardiology**
- **Clinical Nutrition**
- **Dental**
- **Dermatology**
- **ENT**
- **Gastroenterology & Hepatology**
- **General Surgery**
- **Internal Medicine**
- **Laboratory**
- **Obstetrics & Gynecology**
- **Ophthalmology**
- **Orthopedics**
- **Pediatrics**
- **Physiotherapy**
- **Radiology**
- **Urology**

## TABLE OF CONTENTS

<b>Sr. No</b>	<b>TOPIC</b>	<b>PAGE NO.</b>
<b>1.</b>	<b>Hospital Overview</b>	<b>6-7</b>
<b>2.</b>	<b>Abstract</b>	<b>11</b>
<b>3.</b>	<b>Introduction- objective</b>	<b>12</b>
<b>4.</b>	<b>Methodology</b>	<b>13-14</b>
<b>5.</b>	<b>Analysis and interpretations</b>	<b>14-17</b>
<b>6.</b>	<b>Recommendations and conclusion</b>	<b>18-19</b>
<b>7.</b>	<b>References</b>	<b>20</b>
<b>8.</b>	<b>Annexure</b>	

**FACTORS INFLUENCING DECISION TO AVAIL SERVICES BASED ON  
TURNAROUND TIME OF INSURANCE APPROVALS & KNOWLEDGE,  
ATTITUDE, PRACTICE OF THE PATIENT – A CROSS SECTIONAL STUDY**

***ABSTRACT***

**Introduction-**

Patients' decisions to use healthcare services are greatly impacted by delays in insurance approval, which can cause treatment delays, lower patient satisfaction, and worse health outcomes. Higher health insurance literacy increases the efficiency with which patients use healthcare resources; nonetheless, major obstacles arise from approval delays.

**Methodology –**

Eighty insured individuals who were attending the outpatient department of Thumbay Hospital in Fujairah were chosen using convenience sampling for a cross-sectional, quantitative study. In order to investigate the association between insurance approval times and patients' decisions to seek medical attention, data were gathered using structured questionnaires and analyzed using descriptive statistics.

**Results –**

A sample of the 25 insurance carriers that the hospital accepts covers 90% of the patients. While the majority of patients expressed satisfaction with insurance information and healthcare communication, 39% of patients did not use lab services because they thought they were unnecessary, underscoring the need for better patient counseling.

**Conclusion –**

By providing clear insurance information and good communication, the hospital has increased patient satisfaction. Better health outcomes and satisfaction, however, depend on closing the behavioral gap in patients' use of lab services by expediting insurance approvals and improving patient education.

## ***INTRODUCTION***

One important factor influencing patients' decisions to use healthcare services is the prompt acceptance of health insurance claims. Insurance clearance delays create serious obstacles to receiving critical therapies, which affect patient satisfaction and general health results.

Long insurance approval processes can negatively impact patients' satisfaction with healthcare services and be a substantial source of dissatisfaction, according to research. This inefficiency can cause treatments to be postponed, which exacerbates health problems and erodes people' confidence in insurance and healthcare professionals.

Patients' healthcare utilization behaviors are significantly influenced by their health insurance knowledge, attitudes, and practices. According to Thakur et al<sup>2</sup>, people who possess greater health insurance literacy are more likely to make efficient use of healthcare resources, leading to improved health outcomes. Patients can traverse the healthcare system more quickly and effectively by being aware of the nuances of their insurance policy, which helps to avoid confusion and delays.

Given the current obstacles to healthcare access, insurance approval delays are especially troublesome. According to Kyle Smith et al<sup>1</sup> constitute a major obstacle to receiving healthcare, making things more difficult for individuals who require prompt medical attention. In addition to impeding acute medical needs, these delays cause therapies to be postponed, which can have detrimental long-term health repercussions.

The purpose of this study is to investigate how patients' decisions to seek medical attention are influenced by their knowledge, attitudes, and practices (KAP) as well as the turnaround time for insurance approvals.

## ***METHODOLOGY***

### **Study Design**

A cross-sectional, quantitative study approach was used in the study.

### **Sampling Method**

Convenience sampling was employed to select participants. This method allowed for the easy and efficient recruitment of participants who were readily available and willing to participate in the study during their visit to the outpatient department.

### **Study Area**

The study was conducted in the outpatient department of Thumbay Hospital, Fujairah. This setting was selected to provide a comprehensive understanding of the outpatient services and the factors influencing patient decisions in a hospital environment.

### **Sample Size**

The study included a total of 80 participants.

All patients with insurance coverage attending the hospital during the study period who did not avail the medical services were included.

### **Exclusion Criteria**

Patients with insurance coverage who availed the medical services and cash patients were excluded from the study.

### **Data Collection Tool**

Data was collected using structured questionnaires. The questionnaire was designed to gather information on the demographic characteristics of the participants, their knowledge, attitudes, and practices regarding health insurance, and the turnaround time of insurance approvals.

### **Data Collection Procedure**

Participants were approached in the outpatient department and invited to participate in the study. After obtaining informed consent, the structured questionnaire was administered to

each participant. The responses were recorded anonymously to ensure the confidentiality of the participants.

### **Data Analysis**

The collected data were analyzed using Microsoft Excel. Descriptive statistics were used to summarize the demographic characteristics of the participants and their responses to the questionnaire. The relationships between the turnaround time of insurance approvals and the KAP of the patients were explored using appropriate statistical tests to identify significant factors influencing their decision to avail services.

### **Ethical Considerations**

The study was conducted in accordance with ethical guidelines. Informed consent was obtained from all participants, and they were assured of the confidentiality and anonymity of their responses. The study was approved by the relevant ethics committee of Thumbay Hospital, Fujairah.

This methodology provides a clear and systematic approach to understanding the factors influencing the decision to avail services based on the turnaround time of insurance approvals and the KAP of patients in the context of Thumbay Hospital, Fujairah.

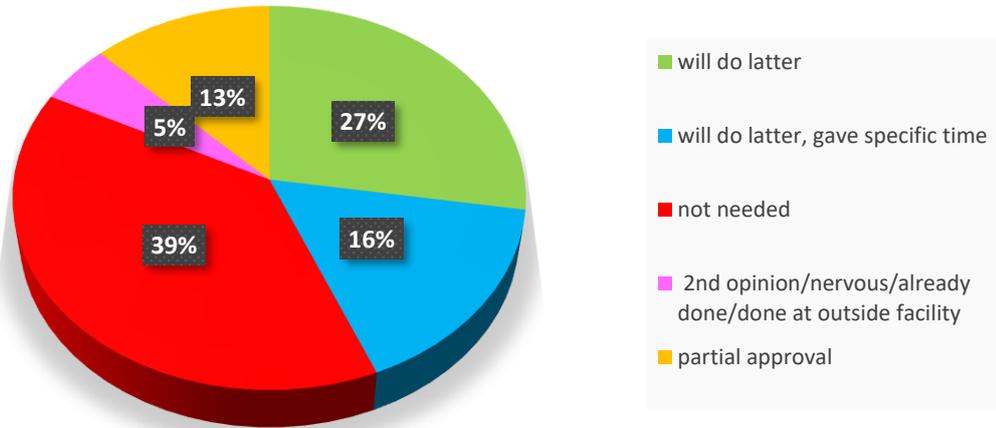
## **RESULTS**

- Hospital currently accepts 25 health insurance company cards, which keeps changing over times.
- Out of those, 90% patients have the following health insurance-
  - Daman health insurance
  - Al Buharia
  - Al Madullah
  - Nextcare
  - Aafia
  - Mednet
  - Dubaicare
  - Neuron
  - Inaya
  - Alico
  - Sukoon
  - Metlife
  - Adnic
  - Axa
  - NGI
  - NAS

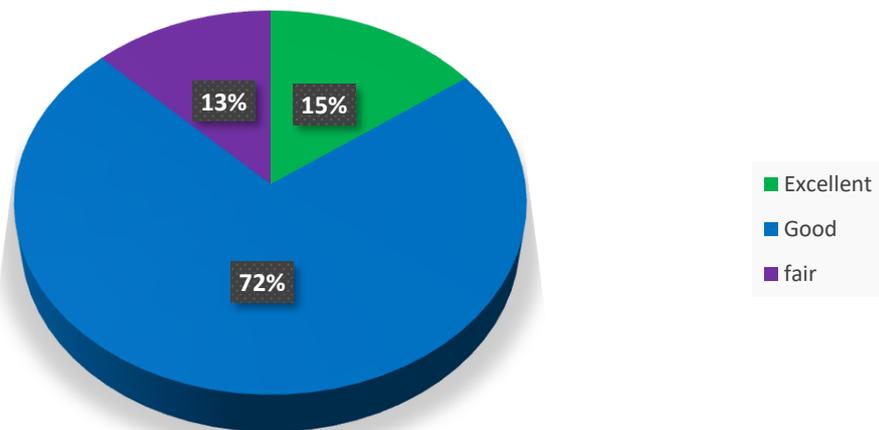
### **Section 1**

## **Factors Influencing Decision To Avail Services Based On Turnaround Time Of Insurance Approvals**

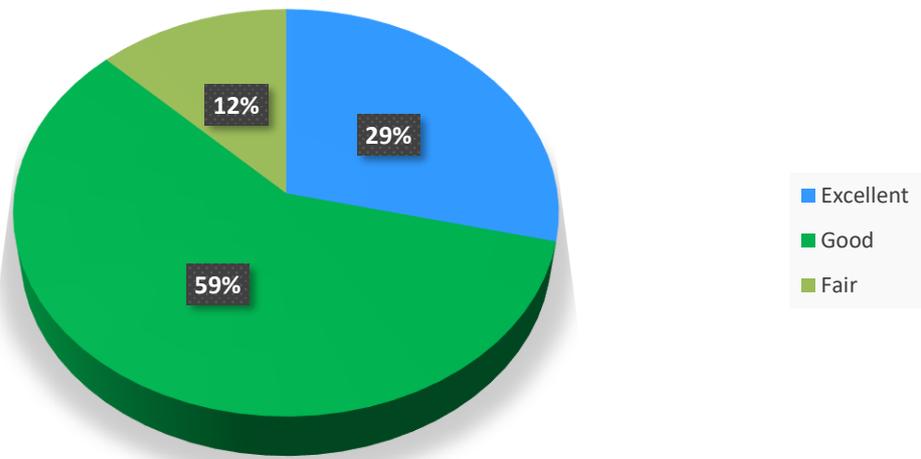
### Reasons for not availing lab services



### patient perception regarding accessibility of information regarding your insurance benefits



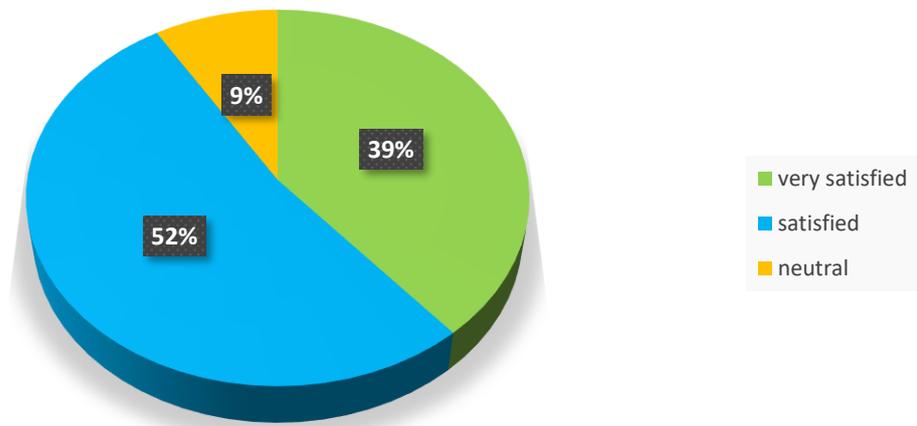
**Patient perception regarding the clarity of information provided by the hospital regarding insurance coverage**



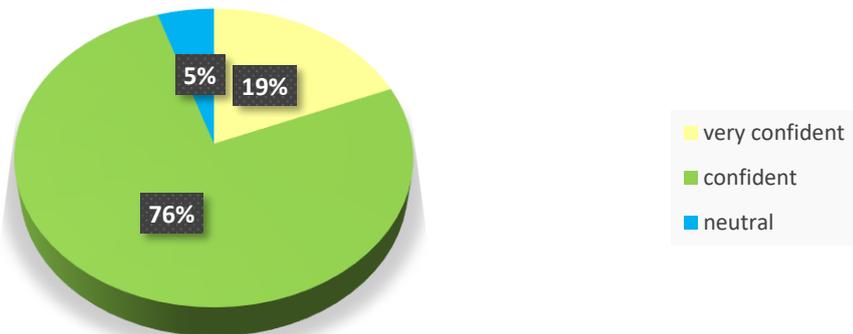
**Section 2**

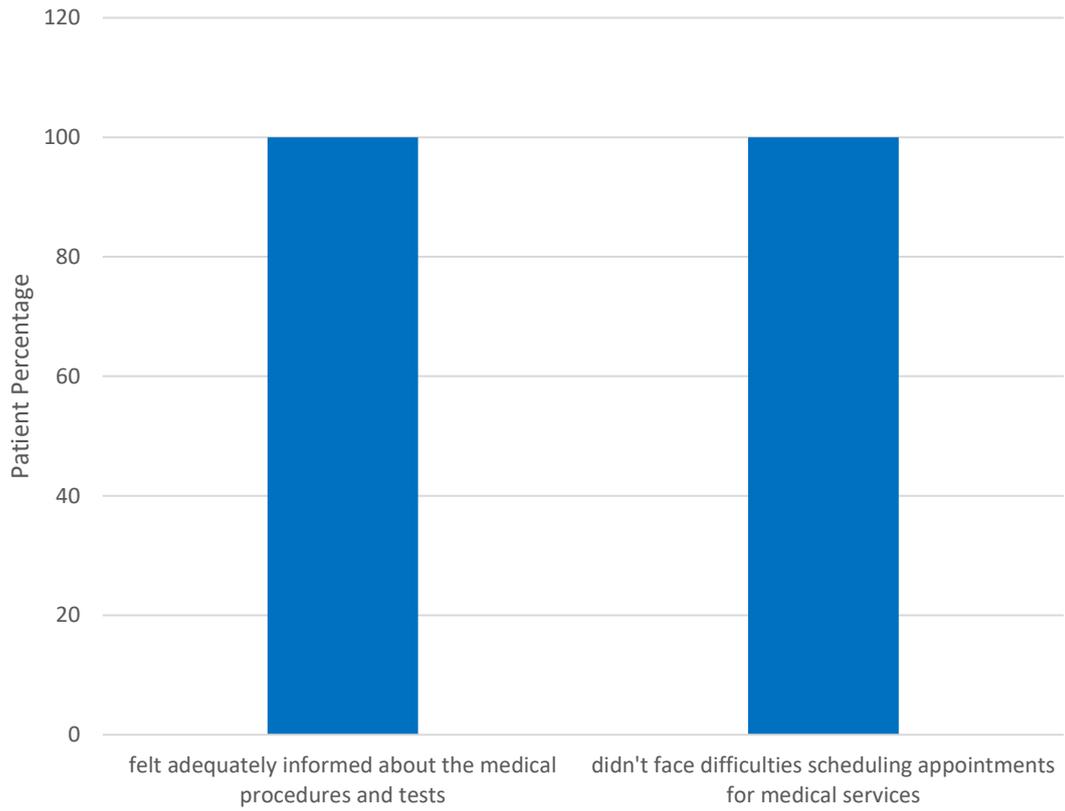
**Patient's KAP towards medical condition and services**

### Patient satisfaction with communication with healthcare provider

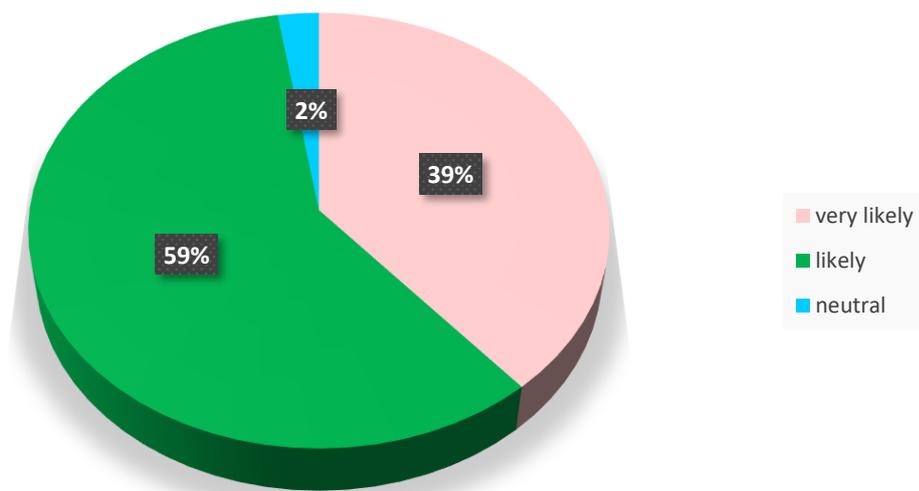


### Patient Confidence in understanding medical condition & treatment plan





**Likelihood of continuing seeking medical services at our facility**



**The majority of patients expressed satisfaction with-**

- the communication provided by healthcare providers
- confident in understanding their medical condition and treatment plan
- perceptions regarding the accessibility and clarity of information regarding their insurance benefits and coverage provided by the hospital.
- expressed a willingness to continue seeking medical services at the facility

Overall, this indicates a positive trend of patient Knowledge, attitude and practice.

Although patients showed positive trend in KAP towards medical conditions and treatment,

**39%** of them didn't avail lab services because they felt that they don't need it.

It shows a contradiction in their behaviour and stressing upon the need of counselling.

## ***DISCUSSION***

Our study reveals that the hospital accepts insurance cards from a diverse range of 25 health insurance companies, with this number subject to fluctuations over time. Notably, a substantial 90% of patients possess health insurance coverage from a subset of these companies. This high percentage underscores the critical role that health insurance plays in ensuring access to healthcare services, mirroring broader trends in healthcare access and utilization.

Patients' choices to access healthcare services are greatly impacted by how quickly insurance approvals are processed. Delays in authorization may lead to treatment delays, possibly worsening health problems. On the other hand, quick insurance approvals enable prompt access to essential medical treatments. Research shows that effective insurance procedures are associated with increased patient contentment and enhanced health results<sup>3</sup>. Making sure insurance approvals are quickly processed can reduce anxiety for patients and improve their overall healthcare journey.

Most patients reported they were happy with the way in which healthcare professionals communicated with them. They felt that the information on their insurance benefits and coverage was easily accessible and understandable, and they expressed confidence in their knowledge of their medical issues and treatment plans. This is consistent with earlier studies that show clear and open communication and transparency in the healthcare industry greatly improve patient satisfaction and treatment plan adherence<sup>4</sup>

In spite of these encouraging signs, there is a clear inconsistency in the way the patient behaves. Despite showing a favourable trend in KAP on their illnesses and treatments, 39% of patients did not use lab services because they believed them were unnecessary. This disparity emphasizes the need for improved counselling and draws attention to a serious shortfall in patient education. According to research, patients can be made completely aware of the significance of all advised medical services, including lab testing, for comprehensive healthcare by receiving focused counselling and education<sup>5</sup>

Numerous implications for healthcare practice are suggested by the findings. In order to reduce delays and improve patient access to services, healthcare facilities must first streamline their insurance approval processes. Furthermore, it is vital to give priority to

ongoing patient education and counselling in order to dispel myths and guarantee that patients comprehend the need of prescribed medical services. Both better patient outcomes and more general satisfaction with healthcare services can result from this dual strategy.

### ***CONCLUSION***

In conclusion, even though the hospital has improved patient satisfaction significantly by communicating well and providing clear information about insurance benefits, there is still a critical need to close the behaviour gap that exists between patients and lab services. Healthcare facilities can further improve patient knowledge, attitude, and practice, which will improve health outcomes and increase patient satisfaction, by concentrating on quick insurance approvals and thorough patient counselling.

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