

The Vitals

Medical Mag

“Declare the past, diagnose the present, foretell the future “
-Hippocrates

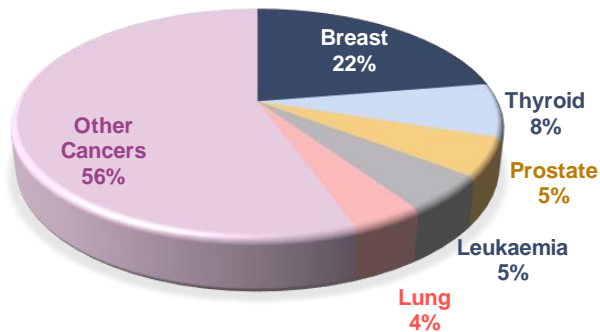
March 2019 | Issue 01
By Badri Management Consultancy

STORIES WE COVER

1. Latest Development-Basmah
2. Regional Update-MERS-CoV.
3. Global Update-World Cancer Day.
4. What’s New? Fraud Waste & Abuse.



BASMAH, complete spectrum of treatment for three types of cancer



Number of new cases in 2018, both sexes, all ages in UAE

⁶Source: Globocan 2018 United Arab Emirates

Latest Development

Basmah

“The unprecedented initiative taken by DHA”

Dubai Health Authority (DHA) has launched Basmah, an initiative for cancer screening and treatment¹. Prior to this scheme, coverage of cancer treatment was part of Essential Benefit Plan (EBP) up to annual limit of AED 150,000. Under this initiative, patients diagnosed with breast, colorectal or cervical cancer will receive coverage until treatment. The screening of these cancers will be strictly as per International criteria.

In this scheme, each insurance company shall book in their accounts a dedicated reserve for the Basmah fund for an amount of AED 19 per year per active life of each Dubai visa holder². After a cancer case is identified, TruDoc shall manage to get the written approval and start the PSP program accordingly.

With the help of this initiative, patients will be supported in their treatments without worrying about their annual limit. Dr. Haider Al Yousuf Director of health funding said that this has become possible because the healthcare fraternity has come together to ensure the economics of scale and support such a noble initiative⁴.

According to expert’s research, residents need at least AED 1 million to cover any form of cancer for a year⁵. In UAE, the cost of chemotherapy starts from AED 25,000 per session. Residents have fear of medical bills and they consult doctors when it is too late. Many lives will be safe from this noble initiative, as the cost of three types of common cancers will be covered in the basic plan from screening until treatment.

Cancer cases in UAE, 2018

Number of New Cases

4,707

Number of Deaths

2,079

No. of Prevalent Cases

13,698

⁸Source: World Health Organization

¹As per the News published on DHA official website on Dec 10, 2017

²As per the Policy Directive Number 6 of 2018 (PD 06/2018)-ISAHD

³As per the Policy Directive Number 2 of 2018 (PD 02/2018)-ISAHD

⁴As per the News published in Middle East Insurance Review Dec 11, 2017

⁵AS per the News published in Khaleej Times on Dec 10, 2017

MERS-CoV in UAE

Disease Outbreak

The National IHR Focal Point of the United Arab Emirates (UAE) had confirmed one case of Middle East Respiratory Syndrome (MERS-CoV) infection to WHO on 16 May 2018. The virus was detected in a 78-year-old man residing in Gayathi in the Garbia region of Abu Dhabi.

On 13 May 2018, the patient was admitted to hospital with fever, cough, and shortness of breath. The symptoms initially started on May 4 2018.

Middle East Respiratory Syndrome (MERS-CoV) is a viral respiratory illness that was first reported in Saudi Arabia in 2012⁷. A virus named Middle East Respiratory Syndrome Coronavirus was its cause. Most of the infected person shows symptoms of severe acute respiratory illness, usually causing mild to moderate cold-like illnesses.

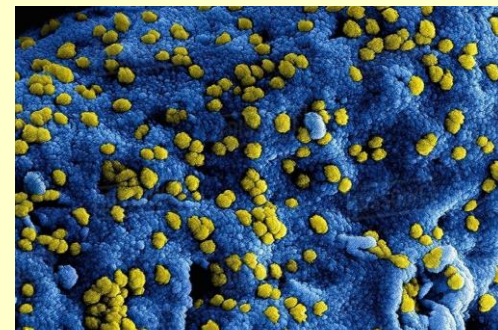
“Globally 2374 laboratory-confirmed cases of middle east respiratory syndromes (MERS). Including 823 associated deaths at the end of February 2019.”

The world still needs to get the awareness of this infection. Studies have found that the Coronavirus is likely transmitted from an animal in the Arabian Peninsula. However, more information is needed to figure out the main reason behind the transmission of this virus.

Like other respiratory infections, the early detection of MERS is not specific so it is important to always apply standard precautions because the virus can transfer

from one human to another. Treatment is based on the patient’s clinical condition, as no vaccine is currently available.

According to WHO, the Communicable Disease Department in UAE is in collaboration with the animal's authorities to initiate camel testing at the patients’ farm in UAE.



12 Countries reported cases since April 2012 in the Eastern Mediterranean Region

“People with diabetes, renal failure, and chronic lung disease are considered to be at high risk.”

Number of Deaths since April 2012

823

Country Reported Cases globally

27

Countries Reported cases in Eastern Mediterranean Region

12

Lab-confirmed cases from Oman in 2019

13

⁸Source: World Health Organization-MERS situation update 2019

FACTS

- Approximately 35% of reported patients with MERS-CoV infection have died.
- At the end of February 2019, most of cases were reported from Saudi Arab (1983 cases, including 745 deaths).



Fever



Cough



Shortness of breath

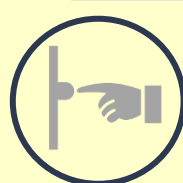
MERS-CoV symptoms include fever, cough and shortness of breath



Zoonosis



Human-to-Human



Indirect Transmission



Close Contact

Modes of Transmission

⁷As per the published fact sheets and detail of Middle East Respiratory syndrome coronavirus- WHO

World Cancer Day 'I AM and I Will'

World Cancer Day is a global event observed every year on February 4. It gathers and unite world's population in the battle against cancer. The aim of this day is to provide knowledge and awareness to save millions of life through seminars, public information campaign, educate about screening and early detection. In 2019, a new tagline has launched for a 3-year campaign named 'I Am and I Will'. 'I Am and I Will' is a global empowering call to action, urging individuals to take part in it and help in reducing the impact of cancer. It is a positive initiative that provides awareness about the disease and various governments take part in it by arranging

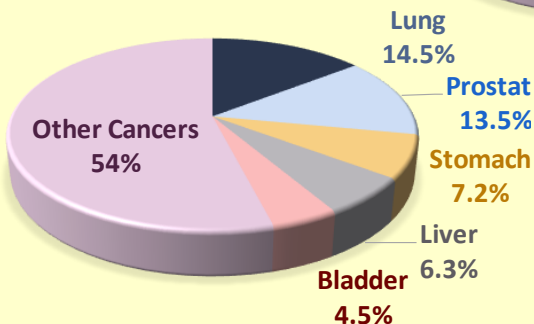
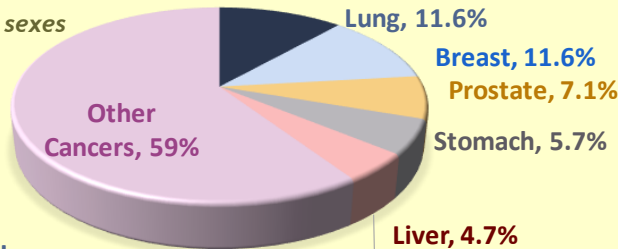
activities to help develop the courage to fight against cancer. Increase in cancer is due to several factors including population growth, aging, social and economic development, tobacco use, being overweight and obese; unhealthy diet; a lack of physical activity. It is estimated that 57% of the total death due to cancer occurs in Asia⁹. Lung, female breast, colorectal are the top three-cancer type worldwide in term of incidence. In addition, (1st, 5th, 2nd) in term of mortality respectively.

“Cancer burden rises to 18.1 million new cases and 9.6 million cancer deaths in 2018, One in 5 men and one in 6 women worldwide develop cancer during their lifetime”.

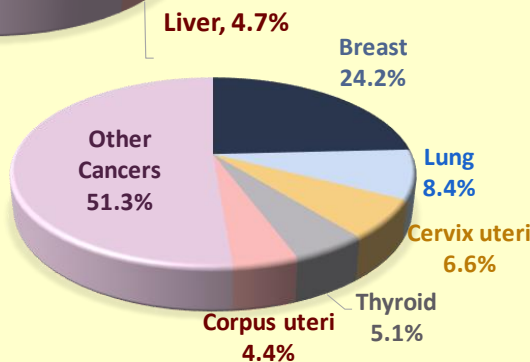
Lung cancer is the leading cause of cancer death in 2018 in both men and women¹⁰. In women, the highest incidence rates are seen in North America, northern and Western Europe.

In the United States, an estimated 15.5 million individual with a background of cancer were living as of January 01, 2016 according to a report from the American Cancer Society 2018.

Number of New cases in 2018, both sexes



Number of New cases in 2018, Males



Number of New cases in 2018, Females

⁹As per the Article by CA: A Cancer Journal for Clinicians 2018

¹⁰As per the press release of International Agency for research on Cancer.



17 people die every minute from cancer worldwide.

Cancer Worldwide, 2018

Number of new cases

18,078,957

Number of Deaths

9,555,027

Number of Prevalent cases

43,841,302

¹¹Source: Globocan 2018

FACTS

- The word CANCER comes from a Latin for 'Crab'.
- The ancient Egyptians first described Cancer in Edwin Smith Papyrus dating back to 1600 BC, the document describe breast tumors removed by a tool called the Fire drill.
- Only 5-10% of all cancers are hereditary.
- About 70% of all deaths from cancer occur in low and middle income countries
- Between 30-50% of cancer are preventable. Tobacco use is the single largest preventable cause of cancer in the world, and is responsible for approximately 22% of all cancer related death.

¹²Source: World Health Organization Cancer Facts

Fraud, Waste & Abuse

The World health report 2010 estimated that about 20-40% of all health-sector resources are wasted and highlighted the health care leakages—waste, corruption, and fraud as the ninth leading source of inefficiency of health systems¹³. Health Care Fraud, waste and abuse means that billions of dollars are wasted that could be utilized for the benefit of the patients in need.

In health insurance, claim recording is executed by coding systems for both treatment and procedures. In 2014, ICD-10 was implemented which provide payers and plan administrators opportunity to detect and investigate potential fraud or abuse more effectively.

On April 11, 2017, DHA identified 25 institutions including health centers, clinics, insurance brokers and insurance companies for violating the mandatory Dubai Health Insurance law, while it has referred six clinics to prosecution for fraudulent activities¹⁴.

The abuse of prescription medications is a growing public health concern in UAE. The drugs said to be misused routinely included certain type of pain relievers, sedatives, tranquilizers and cold and cough medicines.

¹³According to the article 'Journal of Finance and Marketing-2017

¹⁴According to the News published on official website of DHA on April 11, 2017

In general, the responsibility of detecting and controlling the FWA lies on the TPAs' end, as they are in control of the claim data. So far, it is observed that the recoveries from FWA controlling endeavors has been less than 5%. However, this area needs strong attention from all the market stakeholders as this is one the crucial monitoring process that can assist companies in adjudication, controlling the unnecessary claims payments and ultimately reducing the overall cost of insurance.



“The health care system of the United Arab Emirates (UAE) is currently ranked 9th out of 55 nations assessed by Bloomberg's health care efficiency index—the United States of America ranks 50th”

According to National Institute of Drug Abuse, the three classes of medication most commonly misused are:

1. Opioids
2. Central Nervous System depressants (this includes tranquilizers, sedatives and hypnotics)
3. Stimulants



Some FWA Indicators

- Gap within consecutive consultations
- Multiple same-day billings for patients
- Abrupt increase in monthly claims
- Pattern of Clinicians heavily prescribing particular drugs.
- Pattern of drug utilization by member.
- Services incurred per Invoice.
- Injection without drugs.
- Miscoding—Code does not correspond to the service provided

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How can we help you?

- Pricing and Predictive Analysis
- Fraud Waste and Abuse Detection
- Cost Containment Alternatives
- Performance Monitoring & Analytics
- Profit Optimization

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