

*“Declare the past,
diagnose the present,
foretell the future.”*

-Hippocrates

The Vitals

Medical Mag

Introduction:

As a result of the ongoing COVID-19 pandemic, health care professionals are facing immense strain due to heavy load of cases. With lockdown and work restrictions it was very difficult for companies to manage and validate their claims. Instead of relying on times to get back to normal, many companies have taken steps towards digitalization to make the process smoother. This issue also talks about breast cancer awareness and some healthy tips on how to prevent cancer. This newsletter covers the fourth quarter of 2020 as we explore the changes in GCC's Health Insurance Industry and global innovations resulting because of this pandemic.

Inside this Issue

Breast Cancer Awareness

October is marked as a cancer awareness month. In this issue we have shown top cancers in UAE and worldwide, injection that can help with cancer treatment and the costs and aims of GCC government in the future to combat this.

This section talks about a new innovation, wristband to detect severity of diabetic patients. It also mentions some facts regarding Diabetes in the MENA region.

Diabetes

Impact of COVID-19 on Health Care Industry

As people are getting used to this new unusual way, health sector is focusing on digital platform. New vaccines have given everyone a ray of hope in this pandemic.

It was necessary for people and companies to adjust to this new normal way of living and bring ideas and innovations that involved less human interaction. This section talks about the technological advances globally.

Innovations and Initiatives in Health Sector

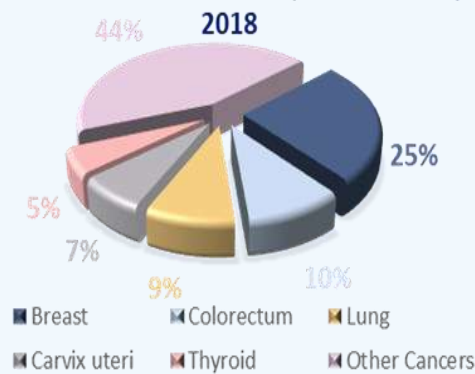
Healthy Tips

These uncertain and challenging times have taught everyone that a healthy lifestyle is very important. We explore health tips on how to prevent cancer.

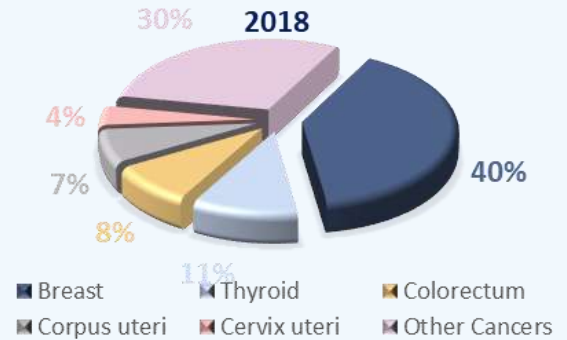
25% of the female cancer patients worldwide have breast cancer.¹

For UAE, the breast cancer percentage is around **40 %**.²

TOP CANCERS IN FEMALES, WORLDWIDE, 2018



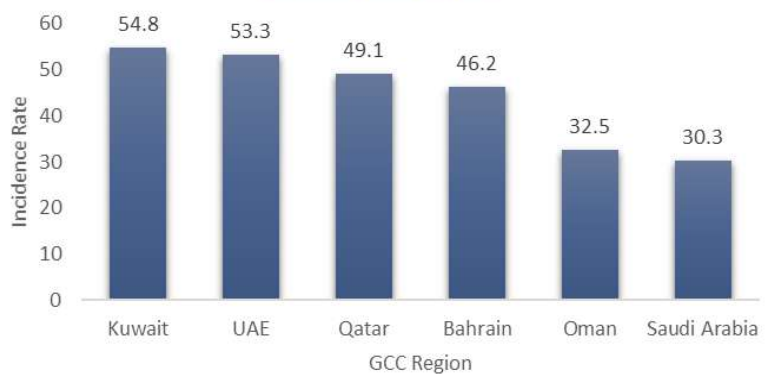
TOP CANCERS IN FEMALES, UAE, 2018



Breast Cancer Awareness

Worldwide, October is marked as the Breast Cancer awareness month to increase attention and support women. Currently, no sufficient knowledge about its causes is available therefore, early detection remains the cornerstone of breast cancer control.

Age Standardized Rate of Breast Cancer in Women per 100,000 person-year



The above table shows the incidence rate of breast cancer in the GCC region. Kuwait has the highest rate of incidence than other countries with total number of 1396 cases of breast cancer in 2019.³

Case Study

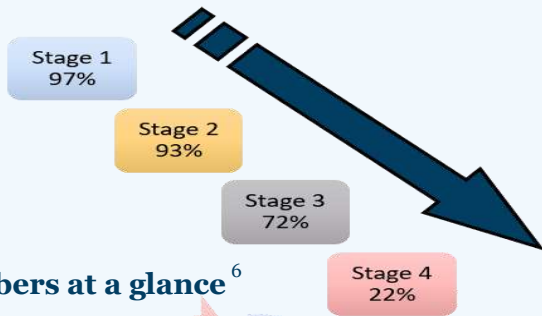
*Joanne Resta, 42, a homemaker from the Philippines, was the first patient in the UAE to receive Phesgo, and she said it would greatly ease her treatment. "I was diagnosed with breast cancer in January 2020, and have already finished the chemotherapy prescribed. I have to now do this pertuzumab-trastuzumab targeted therapy for a year, once every three weeks. Every time I have to come in to the hospital for an infusion, it takes me five to six hours, and I also have to find a sitter with whom I can leave my two children, aged four and five. So this new injection sounds wonderful to me. It is so convenient."*⁴

Injection to Combat Breast Cancer – Reducing Insurance Costs

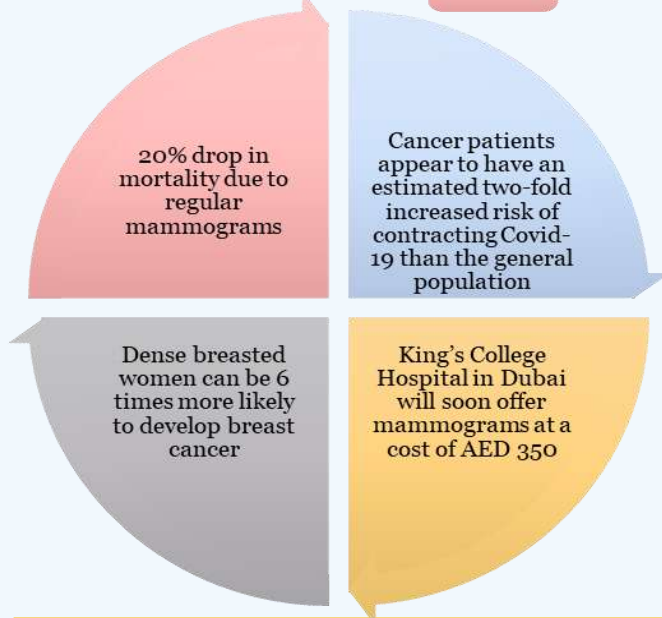
A 5 min injection named Phesgo, is this combination of drugs for a year, licensed in UAE for patients battling along with chemotherapy for 3 to 4 months. Patients will still have to come in for the chemotherapy, but they can take the Phesgo injections at home. Even if they come to the hospital to receive the injections, the shortened treatment time frees up cancer chairs and reduces insurance costs. In addition, patients with advanced HER2 positive breast cancer also need to take the medicine for life, so this medicine makes treatment delivery much more convenient.⁴

Typically, patients receive

Survival rate decreases as stage for cancer increases



Numbers at a glance⁶



Importance of Early Stage Detection

In the past six years, there is an increase of 20% of breast cancer cases in the UAE. It is better for younger women to get screened as the survival rate for early detection in stage 1 is nearly 97%.⁵

Cost of Cancer treatment and government aims

Cancer is the third largest reason for death in UAE. In UAE alone, around 12 new cancer cases are reported everyday. On average 78 per 100,000 people die. Government aims to reduce this rate by 18% to 64.2 lives for which the government has taken measures to improve the quality of services provided and also reduce the cost to make it affordable for people with low incomes. Monthly costs of chemotherapy is Dh 32,000 depending upon the type of cancer. In Dubai, some screening tests and treatments are covered in the basic insurance plan. Subsidized cancer screening programs are offered by some healthcare providers. Access to affordable screening and early detection are imperative for cancer diagnosis.⁷

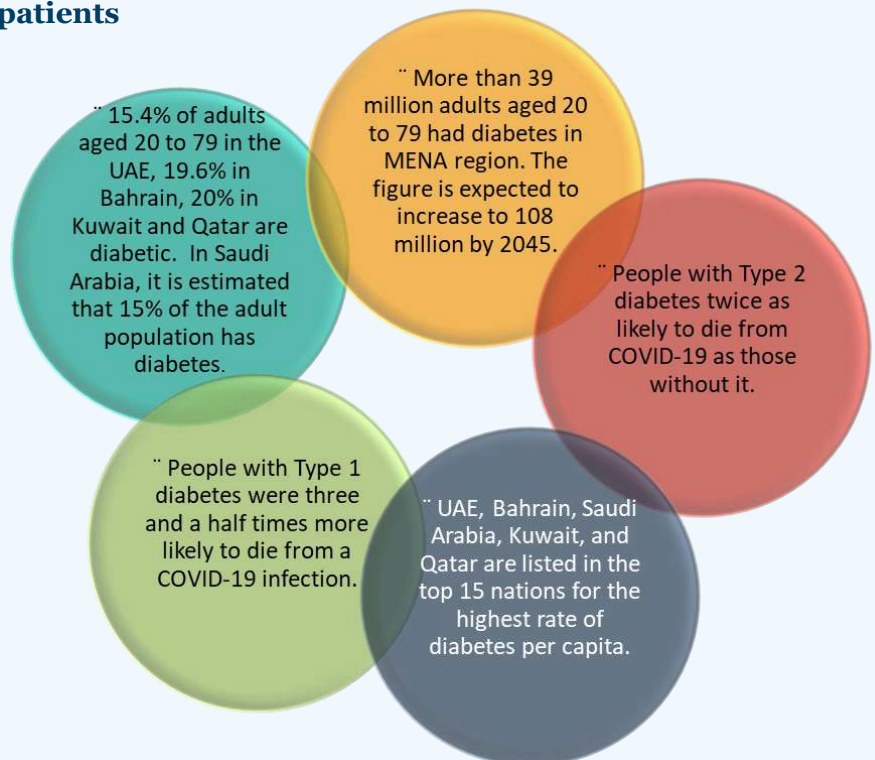
CCHI also confirmed that insurance companies are obliged to cover the cost of treatment of breast cancer up to a limit of 500,000 Saudi Riyals.⁸

Diabetes

Wristband – to detect severity of diabetic patients

Dubai introduces a diabetes monitoring device in form of a wristband that collects huge amount of data, including heart rate, respiratory rate, sleep patterns, skin temperature, blood glucose and blood pressure. That information is fed into a connected mobile app that can be viewed by the wearer and physician to monitor patient health in real time. Machine learning algorithms look at the data to detect trends that could indicate early signs of illness. Having that information in advance allows a doctor to dedicate the appointment to coaching, education and advising the patient as to how they can improve their health.

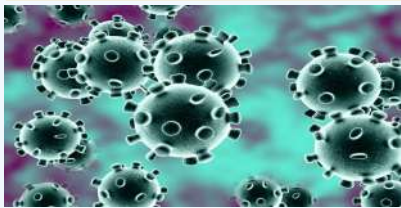
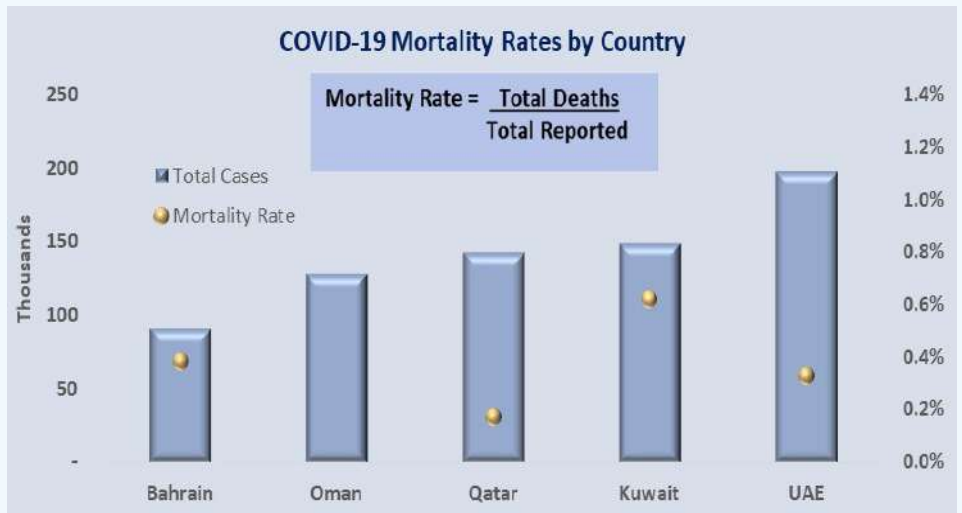
Product developers claim the band is up to 100 times more accurate than other wearable devices on the market. A pill box beeped to remind patients when to take their diabetes medication. Failure to take prescribed medicine at the correct time resulted in an alert being sent to the center. It ensures there is no time-gap in terms of physical consultation which means complications can be greatly reduced, which is important given the nature of the disease.⁹



Diabetes in MENA Region¹⁰

The number of Covid-19 cases in the GCC Region crossed 1,068,934.

With 361,536 confirmed cases, 352,418 recoveries and 6,148 deaths, Saudi Arabia has the highest number of infections in the GCC, followed by UAE where number of cases are high but mortality rate is lower compared to other regions. ¹¹



Impact of Covid-19 on Health care Industry

90% of Middle East and Africa Insurers expect higher medical trends over the next three years

UAE medical insurance costs expected to rise by 8% in 2021 ¹²



Global Medical Trends: Healthcare Benefit Cost Growth

Region	2019	2020	2021 Projected
Global	7.2%	5.9%	8.1%
North America	5.6%	2.8%	7.1%
Latin America	10.8%	9.0%	13.6%
Asia Pacific	7.5%	6.2%	8.5%
Europe	5.6%	4.2%	5.8%
Middle East/ Africa	8.6%	8.7%	10.0%
UAE	9.0%	8.0%	8.0%

UK claims that the vaccine is 95 % effective in fighting Corona Virus. This vaccine is to be stored at -70 C which makes it difficult to transport and manage. Vaccine shots will start in UK from mid December then move around the world. ¹³



Saudi Health ministry announced that it would make corona virus vaccines available free for its citizens. Saudi would be one the first countries to receive recent vaccines that have proved to be effective. ¹⁴

Competent digital solutions will help insurers meet

Since beginning of outbreak, the healthcare industry has been burdened by increased costs and now the pressure is on insurers to boost efficiency for improved competitiveness. Recent industry-wide surveys have shown that consumers are looking for online solutions. This is where insurers must be agile to modernize their systems and improve efficiency with transparency, speed of application and even claim submissions. ¹⁵ For example, Daman proprietary process and technology platform helps to launch digital solutions for patients and healthcare professionals while ensuring regulatory and compliance needs are met.

“COVID has been a game changer. None of this was table stakes six months ago. As we go into the next open enrollment, if you don’t have telemedicine, you’re going to hurt.”

—Medicare sales lead at an MA plan ¹⁶

According to a research conducted by Deloitte, 94% of the people believed that next-generation data and interoperability solutions will enable widespread data sharing; and 88% of predicted wearable devices will be integrated with care delivery, resulting in a personalized virtual health experience for consumers. ¹⁷

COVID-19 significantly impacts health services for non-communicable diseases.

More than half of the countries surveyed have partially or completely disrupted services for hypertension treatment; 49% for treatment for diabetes, 42% for cancer treatment and 31% for cardiovascular emergencies.

Alternative strategies have been established in most countries to support the people at highest risk to continue receiving treatment for NCDs. Among the countries reporting service disruptions, globally 58% in the high income-countries and 42% in the low income countries. are now using telemedicine to replace in-person consultation. ¹⁸

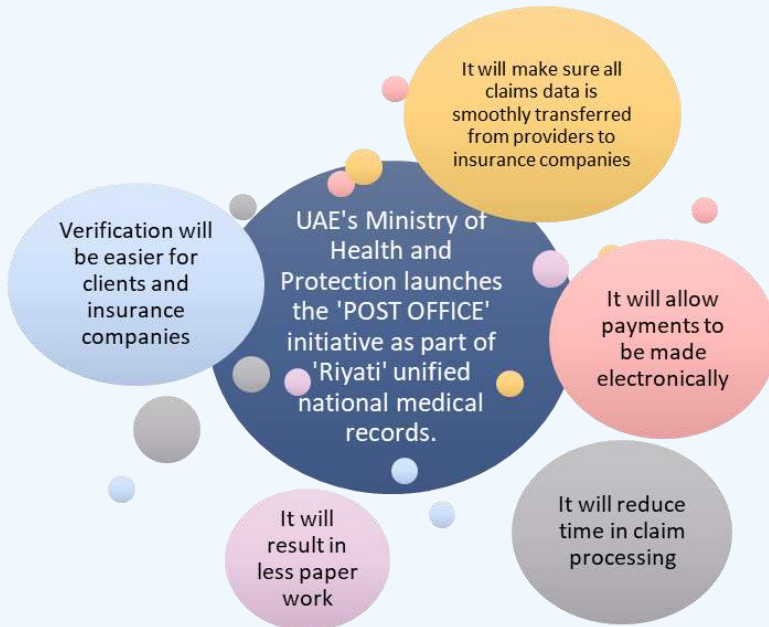
Muashir—Quality Index

*Department of health – Abu Dhabi has launched **Muashir**, a new rating system that will rate the services of different hospitals/clinics. Muashir will focus on the key pillars mentioned. Muashir uses a Diamond Rating System. Results are then shared with hospitals in order to give them a room for improvement and make Abu Dhabi’s medical services of global standards.* ¹⁹

Pillars that Muashir focuses on



Innovations and Initiatives in Health sector



Post Office Initiative

MoHAP launches 'Post Office' as a part of 'Riyati' unified national medical records that will connect all hospitals/clinics/ health care providers to insurance companies. This provides a link between service providers, insurance companies and the insured members making the overall process digital and efficient for all parties. This will make it easier for clients to keep track of their case. ²⁰

Electronic Textile

Electronic textile is made up of fabric that can conduct electricity. These fabrics are combined with electronic components which allow it to sense changes in the environment and act accordingly. It has capabilities to sense (biometric and external changes), to communicate and interconnect with information processing devices that are networked together within a fabric.

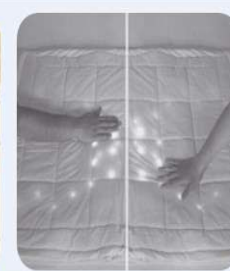
Not only that, but people can also wear that in their daily lives and track their movements and monitor their health and postures in real time. GCC countries can really change lifestyles by investing in this new and innovative technology. ²¹



A shirt that can capture 30 physiological functions of a body, prepare a report and send it to doctors for further investigation.



Socks that can tell sugar patients how to position their feet to avoid amputations of parts in the future.



A blanket to prevent bed sores or monitor heart rates.



A wearable and washable stocking that can be worn at home to monitor edema in patients' legs.

Examples of Electronic Textile

Healthy Tips for Breast Cancer



Fruits — specifically peaches, apples, and pears safeguard against breast cancer.



Herbs and spices like parsley, rosemary, oregano, thyme, turmeric, curry, and ginger contain plant compounds help protect against breast cancer.



Cruciferous vegetables, including cauliflower, cabbage, and broccoli, may help lower your risk of breast cancer .



Plant foods are rich sources of fiber, antioxidants and phytochemicals which decrease the risk of cancer and protect the body from other chronic diseases such as diabetes and heart disease.²²

How can we help you?



Pricing and predictive analysis



Fraud Waste and Abuse Detection



Cost Containment Alternatives



Performance Monitoring & Analytics



Profit Optimization



Provider Network Structure

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Disclaimer: Please note that it is possible certain news and research related to COVID-19 as documented in this newsletter may have changed in between the days of its compilation and publication.