

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

*-Hippocrates*

# The Vitals

## Medical Mag

### ***Introduction:***

The COVID-19 pandemic has affected everyone, some more than others. Living life in a state of lockdown became the new normal as people adjusted to things like Work from Home and online meetings/learnings. However, it has also proved to be a unique opportunity for insurers to unlock greater levels of customer experience and personalization that has been long overdue, and digitalization and AI have been fast tracked into the insurance operational mainstream. This newsletter covers the second quarter of 2020 as we explore the GCC's Health Insurance Industry coming to terms with the pandemic.

### ***Inside this Issue***

#### **Insurance Regulators response to COVID-19**

As a locked down world awaits the discovery of a vaccine against the coronavirus, the cases continue to surge. In this issue we dig deeper into how insurance regulators in the GCC countries are playing a role to combat the challenges.

The rapid increase in the use of technology is saving countless resources around the globe. We focus on how it saves billions in cost and millions in lives in the GCC medical insurance sector and how COVID-19 has accelerated the use of AI and digitalization .

#### **Insurtech in the GCC Region**

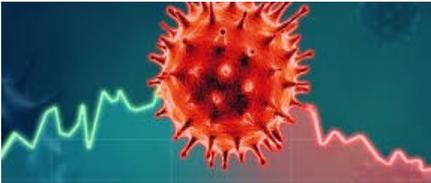
#### **The Role of Immunization**

Everyone looking left, right, and center for a vaccine for COVID-19 is just another reminder of how important it is to keep up with immunization schedules to prevent the spread of diseases. We explore the measures taken by various countries in the GCC region to promote immunization even in these unforeseen times.



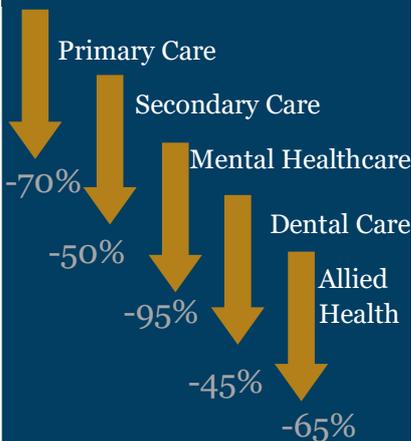
“Covid-19 will reshape our world. We don’t yet know when the crisis will end. But we can be sure that by the time it does, our world will look very different.”

**Joseph Borell, The High Representative of the Union for Foreign Affairs and Security Policy<sup>1</sup>**



## Half of GCC’s regular healthcare on hold due to Covid-19

As predicted during the first quarter of 2020, COVID-19 has had a major impact on the regular care delivery in the GCC. According to a study, nearly 50% of all regular care has been canceled, which led to 8 million fewer patient contacts per week. However, this reduction comes at the cost of health threats to patients and an immense backlog, which leads to increased waiting lists in the future.<sup>10</sup>



Furthermore, shortages in medical resources, including the disruption of clinical trials and inadequate virtual care, will further exacerbate challenges for the healthcare sector. Now that COVID-19’s financial toll is beginning to reveal itself, the GCC healthcare sector is expected to witness a short-term decline in revenues in 2020 by 15%-20% while supply costs will surge.<sup>11</sup>

<sup>1</sup>As per the news published on official website of European Union on 24 March, 2020

<sup>2</sup>As per the Worldometers website as of 29 June, 2020

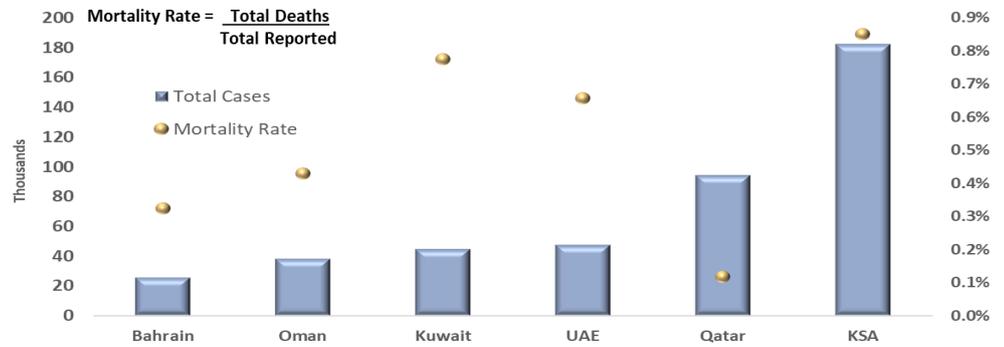
<sup>3</sup>As per the article published by S&P Global Ratings on 31 March, 2020

<sup>4</sup>As per the news published on Gulf Insider on 13 June, 2020

<sup>5</sup>As per the news published on Oman Daily Observer on 31 May, 2020

<sup>6</sup>As per the article published by Trade Arabia on 25 March, 2020

## COVID-19 Mortality Rates by Country<sup>2</sup>



# Insurance Regulators response to COVID-19

COVID-19 is impacting the insurance industry in multiple ways from employee and business continuity issues to client service considerations to the financial outlook. Insurers are responding to the widening COVID-19 outbreak on multiple fronts—as claims payers, employers, and capital managers. Each has its own distinct challenges, not just for the insurance industry, but for the economy and society at large.

The number of severe cases and mortalities related to COVID-19 in the GCC is expected to be lower since only 5%-10% of the population in each country in the region is older than 55 years, as compared to countries such as Italy, where nearly 35% of the population is aged 55 years or more.<sup>3</sup>

## Regulatory measures after COVID-19 in GCC region

### Cost of medical test & treatment

#### Saudi Arabia

Recently, the CCHI announced that all health insurance policies issued in Saudi Arabia will have to cover the treatment of confirmed and suspected cases of COVID-19. It was also stated that due to the current circumstances, people having insurance policies can receive the urgent treatment from healthcare providers even if the insurance does not cover the institution.<sup>4</sup> However, this decision is still under review and has not been implemented yet. If implemented, this could have a significant impact for health insurance in KSA as the cost of COVID-19 test is higher than annual premiums and hence may result in major losses.

#### Oman

The Capital Market Authority (CMA) in Oman has mandated insurance firms to cover the “costs of medical tests and treatment of insured infected with coronavirus (COVID-19) up to the annual limits of their respective policies when they receive treatment in any hospitals”. Additionally, the issued circular obliges insurance companies to “bear the costs of medical services for all insured who show symptoms of coronavirus when receiving treatment in any hospitals”. The circular also includes a price list in line with the cost estimation of the management of COVID-19 patients and treatment guidelines approved by the Ministry of Health.<sup>5</sup>

#### Bahrain

Any claims related to COVID-19 are not covered by any protocol in health insurance policies in Bahrain. Hence, insurance companies are not involved once patients are diagnosed, the state bears the cost. The treatment is provided either at quarantine sites or at the main government hospitals.<sup>6</sup>

#### UAE

The Department of Health, Abu Dhabi confirmed in late March that testing and treatment costs for individuals showing COVID-19 symptoms will be covered by their existing insurance policies.<sup>7</sup> However, an individual not exhibiting any COVID-19 symptoms will be charged AED 370 for testing.<sup>8</sup> On the other hand, the Dubai Health Authority has mandated COVID-19 cases to be treated as emergency cases, the cost of which will be borne by the insurers. In the case that an individual does not have medical insurance, treatment will still be provided at no cost to the said individual.<sup>9</sup>

<sup>7</sup>As per the circular published on official website of DOH

<sup>8</sup>As per the circular published on official website of DOH

<sup>9</sup>As per the circular published on official website of DHA

<sup>10</sup>As per news published on Consultancy.org on 31 March, 2020

<sup>11</sup>As per the article published on Frost & Sullivan on 16 April, 2020

### Dexamethasone proves first life-saving drug

Treatment up to 10 days

Patients on Ventilators: One life saved for every 8 treated



Patients on Oxygens: One life saved for every 25 treated

Cost €5.40 per day

The low-dose steroid treatment dexamethasone is a major breakthrough in the fight against the deadly virus. The drug is part of world biggest trial testing existing treatments to see if they also work for coronavirus. The drug had been used to treat patients in the UK from the start of the pandemic, up to 5,000 lives could have been saved.<sup>21</sup>

### SAMA has declared COVID-19 to have a moderate impact on the Saudi insurance industry

Meanwhile despite the impact of global recession on the Saudi economy, SAMA has declared COVID-19 to have a moderate impact on the Saudi insurance industry due to the high concentration of non-life business in the market and due to the measures taken by the government to cover the healthcare costs of infected people. This will change if the CCHI directives is implemented. Moreover, in addition to the KSA insurers' investments being concentrated in short-term highly liquid assets, they are also focused domestically through regulations, which will help shelter the sector from the harsh consequences of the pandemic.<sup>22</sup>

### Abu Dhabi Stem Cell Centre

Abu Dhabi Stem Cell Centre (ADSCC) has now treated more than 2,000 patients suffering from COVID-19, leading to much faster recovery time for those infected with the disease. This treatment is available free of charge to all moderate-to-high risk COVID-19 patients in the country. Following an initial trial, researchers were able to conclude that **UAECe119** reduced the duration of hospitalization from 22 days to just six. The patients treated with the stem cells were 3.1 times more likely to recover in less than seven days than those treated with standard therapy, and 67% of the patients who received the stem cells treatment owed this recovery to the new treatment.<sup>23</sup>

### Qatar

Workers without health card too will receive free Covid-19 care. The government of Qatar has stated that testing and treatment services related to COVID-19 will be provided for free. Those who test positive for the disease will be placed in quarantine centers and will be provided all necessary medical care, food, and lodging for free.<sup>12</sup> The Ministry confirms that

efforts to tackle the COVID-19 virus in the State of Qatar have succeeded in flattening the curve and reducing the impact of the virus by a large percentage thanks to the decisions of the ban, the preventive measures taken, and the awareness and that there are relatively low average numbers in relation to the recorded cases of new hospital admissions.<sup>13</sup>

### Keeping Business Alive during a Pandemic

With a decline in consumer spending and economic activity in most GCC markets, gross written premiums are expected to decline due to a lack of face-to-face sales, which is a major sales channel for insurance companies.<sup>14</sup> Hence premiums might witness an upward pressure, which could lead to reduced business volumes and thus a pressure on expense margins and eroding solvency. It is also possible for insurers to be dealing with liquidity constraints in the event of a sharp increase in policy cancellations and a decline in new business and renewal policies.<sup>15</sup>

Insurance Federation, the suspension of business activities in the country will impact the ability of companies to pay insurance premiums or cause them to defer premium payments, which will result in decreased liquidity for the insurers thus affecting their cash flows. This in turn will affect ability of insurers to continue to pay compensation and benefits.<sup>16</sup>

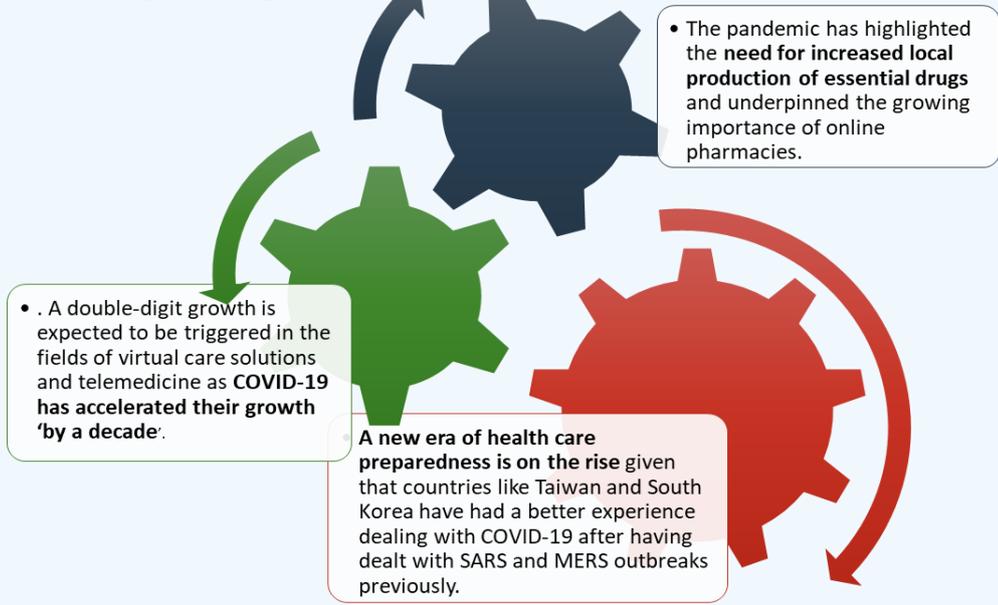
Saleh al-Hashemi, CEO of Dubai Health Insurance Corporation Dubai, DHA has mandated that both employees and employers should continue to renew the mandatory health insurance despite offices being closed due to the pandemic.<sup>17</sup>

According to the head of the Kuwait

### The Positives of COVID-19

On the positive side, COVID-19 will forever upend healthcare in several countries around the world. Similar to the trends seen after the previous SARS and MERS outbreaks, it is expected that the overall COVID-19 experience may trigger structural changes in the global market as

the world may witness public demand to improve healthcare infrastructure, make healthcare more affordable, and make more use of technology, in addition to changes to insurance and reinsurance products in terms of coverage, conditions, and exclusions, etc.<sup>18</sup>



### Activation of Telemedicine Services

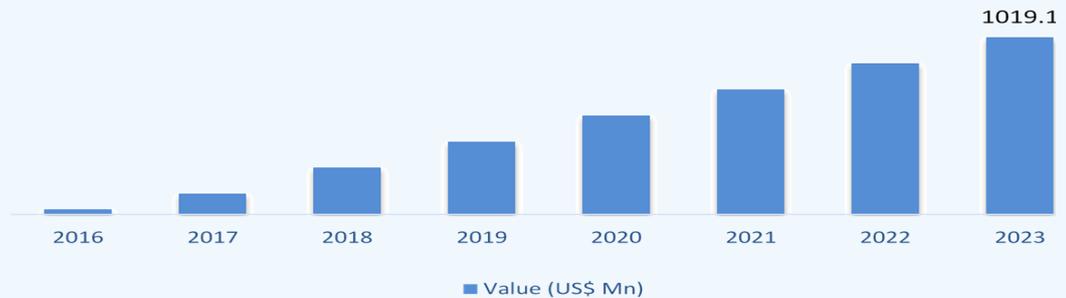
According to the circular, DOH is activating tele-medicine services through its remote care platform in order to control the spread of Covid-19. The objective behind this is to deliver medicines to patients to reduce non-emergency visits and provide

non-urgent care remotely by all licensed providers in Abu Dhabi covering Health Insurance Schemes.<sup>19</sup> Also, teleconsultations are fully covered in all Daman Enhanced plans, with no co-payments or deductibles.<sup>20</sup>

<sup>12</sup>As per the news published on Gulf times on 28 March, 2020  
<sup>13</sup>As per the news published on Ministry of Public Health on 21 June, 2020  
<sup>14</sup>As per the news published on Gulf News on 01 April, 2020  
<sup>15</sup>As per the article published by World Bank Group on 29 March, 2020  
<sup>16</sup>As per the news published on Middle East Insurance Review on 16 April, 2020  
<sup>17</sup>As per the news published on Gulf News on 20 April, 2020

<sup>18</sup>As per the article published by STAT on 19 May, 2020  
<sup>19</sup>As per the circular published on official website of DOH  
<sup>20</sup>As per the official website of Abu Dhabi Telemedicine Centre  
<sup>21</sup>As per the news published on BBC News on 16 June, 2020  
<sup>22</sup>As per the news published on Middle East Insurance Review on 04 June, 2020  
<sup>23</sup>As per the news published on Gulf Insider on 26 June, 2020

The market is witnessing significant growth owing to the growing need for implementation of automation, better communication between clients and agents, and better personalized offerings. This helps insurance agents to cater to their customers and at the same time, help customers to choose the best plans available.



*InsurTech market is expected to reach US\$ 1019.1 million by 2023, growing with a CAGR of 13.8% during the forecast period.* <sup>24</sup>



### Worldwide powerful examples of AI in Healthcare<sup>27</sup>

#### AI-Assisted Robotic Surgery



Robots can analyze data from pre-op medical records in order to guide a surgeon's instrument during surgery. Robot-assisted surgery is considered "minimally invasive" so patients will not have to heal from large incisions, which can lead to a 21% reduction in a patient's hospital stay.

#### Virtual Nursing Assistants



These can annually save the healthcare industry \$20 billion. Since virtual nurses are available 24/7, they can answer questions, monitor patients, and provide quick answers round the clock.

#### Automate Administrative tasks



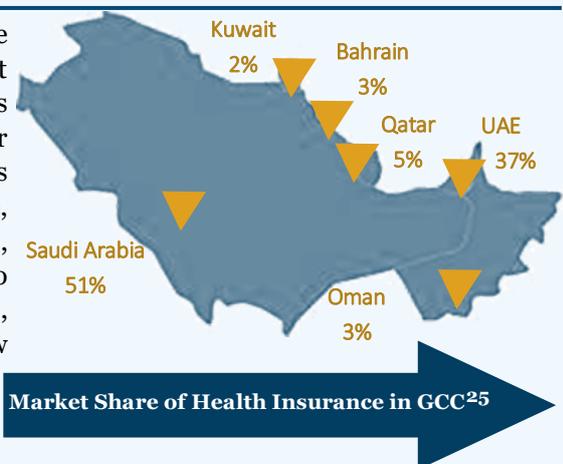
It is expected that this could save \$18 billion for the healthcare industry as machines can help doctors, nurses, and other providers save time on tasks

#### Image Analysis



AI image analysis could support remote areas that do not have easy access to healthcare providers. It can also boost the effectiveness of telemedicine since patients would be able to use their phones' cameras to send pictures of rashes, cuts, or bruises to determine what care is necessary.

Insurtech is technology used by the insurance industry for reducing the cost associated with the insurance companies for improving the efficiency and customer satisfaction. Insurtech uses various technologies such as artificial intelligence, in order to handle customers and brokers, and understand their requirements to provide better policies. In addition to this, insurers have recently moved to the new high-interaction model to attract customers by providing custom-tailored products.



**Market Share of Health Insurance in GCC<sup>25</sup>**

The Gulf Cooperation Council (GCC), an intergovernmental political and economic union, is expected to experience a significant increase in the use of Insurtech platforms and services. Insurance firms are gladly embracing the fintech revolution to provide a better range of products and services to their customers. This is helping the insurance firms market their products in a more efficient manner and the adoption of technology is making

availability of insurance much cheaper. A quintessential measure of progress in an industry is the degree of automation and technology incorporated into the industry's day to day operations. The same can be said for the GCC Healthcare Industry where the constant technological advancements are providing efficient solutions to challenges relating to costs, quality, and resources for the region's health insurance industry.

### IRIS introduces future-tech solutions across Oman's health

The introduction and implementation of IRIS's future-tech solutions across Oman's health sector will greatly support the new Unified Health Insurance policy. These digital solutions will benefit everyone involved in the health insurance system from consumers to insurance companies to regulators and providers by providing faster and more efficient diagnostic procedures and claims settlements, higher levels of customer satisfaction, and better protection from fraud, waste, and abuse.<sup>26</sup>



<sup>24</sup>As per the article published on All The Research

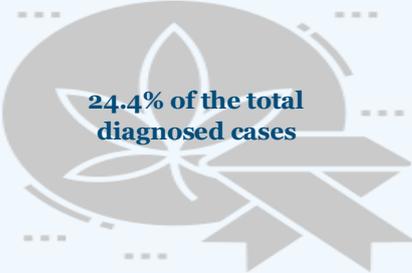
<sup>25</sup>As per the Statista.

<sup>26</sup>As per the news published on Business Live Me on 26 September, 2019

<sup>27</sup>As per the article published on Forbes on 27 July, 2018

## Oman to use AI for breast cancer screening

After a success rate of 96% in five hospitals, in 2019, the Ministry of Health officials in Oman declared that Artificial Intelligence (AI) will be used to diagnose breast cancer, which is one of the most common diseases in the country. <sup>31</sup>



## Coronavirus: Thermal drones monitor body temperatures in Saudi Arabia's al-Bahah

Keeping with the trend of taking precautionary measures to prevent the spread of COVID-19, authorities in KSA's al-Bahah region have begun to monitor people's temperatures in public spaces using thermal drones that can monitor up to 24 people per second. <sup>32</sup>

## Growth Prospects<sup>33</sup>

- ◆ The GCC insurance market is projected to grow from US\$ 29.2 billion (Dh 107 billion) in 2019 to US\$ 36.1 billion (Dh 132 billion) in 2024, registering a CAGR of 4.3%
- ◆ Kuwait is expected to grow at the fastest annualized average rate of 8.2 per cent.
- ◆ the insurance market in the UAE and Saudi Arabia is forecast to grow at a CAGR of 4.2 per cent and 5 per cent, between 2019 and 2024, respectively.

## Insurtech in KSA

Given the high prevalence of deaths related to diabetes and cardiovascular diseases in the Middle East Region, the KSA government implemented two technology-based initiatives to improve health standards in the country.

Tele-Cardiology Network

Provides virtual care across a number of hospitals

To increase survival rates from sudden cardiac arrest

Heart Safe City Project

## COVID-19 and AI for preventative care

AI's ability to crunch large amounts of data has enabled several governments to collect and provide information in attempts to curtail the pandemic.

## Some countries in the Middle East are using artificial intelligence to fight the coronavirus pandemic

Countries in the Middle East like Bahrain, Saudi Arabia, Qatar, Oman, Kuwait, and the United Arab Emirates are stepping up their use of artificial intelligence tools to control the spread of the coronavirus pandemic. They are increasingly deploying sophisticated technology to ensure that

movement is limited and social distancing is in place through the use of speed cameras, drones and robots. By applying location-based contact tracing, governments can monitor those who have tested positive for coronavirus, and try to limit their exposure to the population.

## AI Examples of Middle East Countries<sup>28</sup>

**Bahrain:** Launched an application called "Beaware", which uses location data to alert users if they are in proximity to someone with Covid-



**Qatar:** Diagnostic monitoring app that uses computing & geolocation services to help diagnose and track Covid-19 cases.

**UAE:** UAE-based healthcare startup Nabta Health will use AI to provide assist in detecting underlying health conditions, which might help alleviate the effects of future pandemics.

## Combating coronavirus: DoH-Abu Dhabi launches app to help residents during Covid-19 crisis

In line with their efforts to combat the spread of COVID-19, DoH-Abu Dhabi launched the Remote Healthcare app for smartphones, which provides essential medical support to all UAE residents from with doctors via voice or video calls or the safe comfort of their homes. The application features an Artificial Intelligence-driven tool for examining symptoms and diagnosing non-emergency cases, as well as a system for booking appointments and remote consultations with doctors via voice or video calls or the safe comfort of their homes. The texts, and medical prescriptions and application features an Artificial logistics services. <sup>29</sup>

## Health Sector launches new app 'ALHOSN UAE' as part of efforts to contain COVID-19

DHA and DoH-Abu Dhabi have jointly launched an app called ALHOSN UAE. Through AI and other technological tools, this free and widely available app uses Bluetooth signals to show whether the user is in proximity to people who have had contact with patients infected with the COVID-19. <sup>30</sup>



Aging populations and the rise of chronic conditions like heart disease and respiratory ailments are driving up the demand for healthcare. These global trends are driving a shift towards value-based healthcare – a system that focuses on what patients value, and allocates resources

Middle East 580 Million people face chronic diseases

according to the health outcomes delivered by the system. It aims to address the 'quadruple aim': better health outcomes, an improved patient and staff experience, and lower cost of care. <sup>34</sup>

<sup>28</sup>As per the article published on CNBC on 16 April, 2020

<sup>29</sup>As per the news published on Khaleej Times on 14 April, 2020

<sup>30</sup>As per the news published on Emirates 24/7 on 26 April, 2020

<sup>31</sup>As per the news published on Times of Oman on 19 March, 2020

<sup>32</sup>As per the news published on Al Arabiya on 13 April, 2020

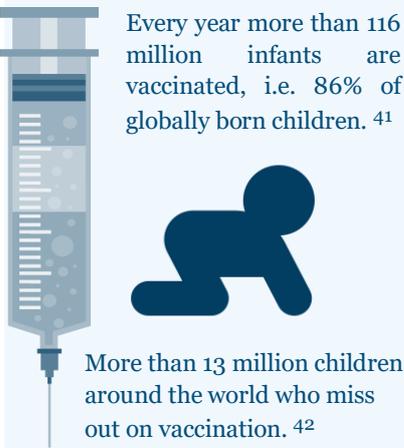
<sup>33</sup>As per the news published on Gulf Business on 25 November, 2020

<sup>34</sup>As per the article published on World Economic Forum on 04 April, 2019

Despite the numerous globally combined efforts, there are still reported cases of vaccine-preventable diseases. The table below shows the vaccine-preventable cases reported in 2018.<sup>36</sup>

“No child should be denied the right to immunization for unfair reasons, including economic or social causes. All barriers must be overcome.”

**Dr Margaret Chan, Director General of WHO<sup>35</sup>**

Every year more than 116 million infants are vaccinated, i.e. 86% of globally born children.<sup>41</sup>

More than 13 million children around the world who miss out on vaccination.<sup>42</sup>

### No shortage of vaccines for measles in the UAE

“A child gets his first dose immediately after his first birthday and a booster dose is given usually anytime between 18 months to five years of age.”

When a child is born, he or she is issued a vaccination card at the hospital with the doctors and nurses educating the parents of the child about the vaccination schedule for the child. The same card is transferred to the school where the child is enrolled and the vaccination schedule is followed by the school health clinic and the record is periodically updated.



**The vaccinations cost approximately Dh50**

Dr Amladi said that all vaccinations were covered by the insurances and in case of parents who were unable to get the mandatory health insurance cover for their newborn, cash payment was facilitated.<sup>43</sup>

Number of Reported Cases, 2018

Country/ Diseases	Diphtheria	Japanese encephalitis	Measles	Mumps	Pertussis	Rubella	Tetnus
Saudi Arabia	7	1	1,164	118	160	53	14
Oman	-	-	-	151	128	-	1
Qatar	-	-	2	224	-	-	-
Kuwait	-	-	42	-	-	-	-
Bahrain	-	-	-	12	1	-	-
UAE	-	-	172	104	29	12	-

# The Role of Immunization

World Immunization Week – celebrated in the last week of April (24 to 30 April) – aims to promote the use of vaccines among people of all ages to protect them against diseases. Immunization saves millions of lives every year and is widely recognized

as one of the world’s most successful and cost-effective health interventions. Yet, there are nearly 20 million children in the world today who are not getting the needed vaccines.<sup>37</sup>

### UAE Ministry introduces new vaccine against Polio

In a recent decree, the Ministry of Health and Prevention (MOHAP) has suspended the use of oral polio vaccine, which was being administered to children at the age of four months. Instead, a vaccine called ‘infanrix-hexa’, which contains the inactivated poliovirus, will be given to four-month-olds. The programme added a meningitis vaccine for students age 16 to 18 years.

the ‘infanrix-hexa’ is a combination vaccine that protects babies not only against polio but also against five other diseases and complications, including diphtheria, tetanus, pertussis, hepatitis B, and ‘haemophilus influenzae type b’.

Now listed as part of the National Immunisation Programme,

The National Immunisation Programme has updated the administration of pneumococcal vaccine from four to three doses, which should be given at the age of two, four and six months.<sup>38</sup>

### Pandemic halts Vaccination

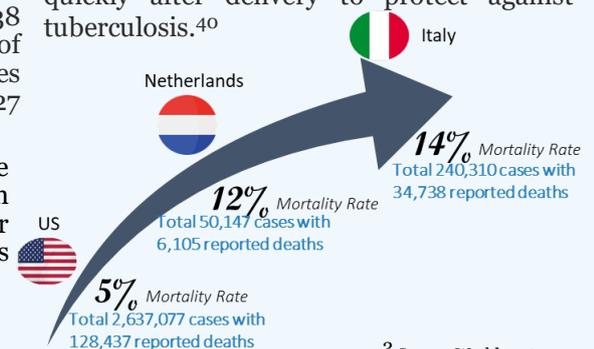
The coronavirus pandemic is interrupting immunization against diseases that could put the lives of nearly 80 million children under the age of 1 at risk.

The United Nations Children’s Fund (UNICEF) reported a significant delay in planned vaccine deliveries due to lockdown measures and a dramatic reduction in the number of available flights. Officials also noted that 46 campaigns to vaccinate children against polio have been suspended in 38 countries, mostly in Africa, as a result of the coronavirus pandemic. Measles campaigns have been suspended in 27 countries.

“We cannot let our fight against one disease come at the expense of long-term progress in our fight against other diseases,” said Henrietta Fore, UNICEF’s executive director.<sup>39</sup>

### US scientists link BCG vaccination with fewer COVID-19 cases

U.S. scientists have discovered that nations without common insurance policies of The Bacillus Calmette-Guerin (BCG) vaccination, similar to Italy, the Netherlands, and the USA, have been severely affected as compared to nations with common and long-standing BCG insurance policies like India where the vaccine is administered kids quickly after delivery to protect against tuberculosis.<sup>40</sup>



<sup>2</sup> Source: Worldometer

<sup>35</sup>As per the article published by World Health Organization (WHO)

<sup>36</sup>As per the official website of World Health Organization (WHO)

<sup>37</sup>As per the official website of World Health Organization on 24-30 April, 2020

<sup>38</sup>As per the news published on Khaleej Times on 16 October, 2019

<sup>39</sup>As per the news published on AP News on 22 May, 2020

<sup>40</sup>As per the news published on Khaleej Times on 03 April, 2020

<sup>41</sup>As per the article published on COVID-19 South African Resource Portal on 28 April, 2020

<sup>42</sup>As per the official website of UNICEF on 24 April, 2020

<sup>43</sup>As per the news published on Gulf News on 04 September, 2019

In early 2020, Oman's Ministry of Health launched the National Vaccine Action Plan (NVAP) and the National Measles and Rubella Strategy (NMRS) with the aim of controlling vaccine-preventable diseases in the next five years. Further, the schedule to administer the Hepatitis A vaccine was updated. They also replaced the vaccine against meningitis to Meningococcal Conjugate that is more effective, provides a secure and longer immunity period, and can be given to all age groups above age 9 months.<sup>44</sup>

Flu season 2018-2019, around 350,000 people vaccinated under Abu-Dhabi

The Abu Dhabi Public Health Center (ADPHC) has urged people to take the seasonal influenza vaccine available free of charge at healthcare facilities under Abu Dhabi Health Services (SEHA).<sup>45</sup>

## Drive through Vaccination

On April 22, Abu Dhabi Health Services Company (SEHA), announced that 10 public clinics will allow parents to vaccinate their children without having to step out of their cars

The service is provided for babies aged:

- Four months
- Six months
- Twelve months
- Eighteen months

The ministry of Health (MOHAP) has launched a drive through vaccination service to ensure children's safety and reduce the need for families to come in close contact with others at the medical facilities.<sup>46</sup>

## Insurance to cover children's vaccinations in Saudi Arabia through home medical care

The KSA has also taken steps to enable vaccinations to remain on schedule during the pandemic.

The Council of Cooperative Health Insurance in Saudi Arabia has instructed



qualified health insurance companies and council-accredited service providers to provide children's vaccination service by providing home medical care as a precautionary measure amid the coronavirus outbreak.<sup>47</sup>

### 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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<sup>44</sup>As per the article published on Oman Daily Observer on 09 January, 2020

<sup>45</sup>As per the news published on Khaleej Times on 06 November, 2019

<sup>46</sup>As per the news published on Gulf News on 05 May, 2020

<sup>47</sup>As per the news on Arab News on 26 April, 2020

**Disclaimer:** Please note that since relevant news and research on the COVID-19 is changing by the hour, certain elements of this newsletter may change in between the days of its finalization and publication.