

# The Vitals

## Medical Mag

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

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By Badri Management Consultancy

### What's New?

#### STORIES WE COVER

1. **What's new?** Dhamani, Health Insurance Program, OMAN
2. **Regional Update** - Communicable and Non-Communicable disease
3. **Global Update** - World Heart Day
4. **Latest Development** - Diabetes

### Dhamani, Health Insurance Program, OMAN

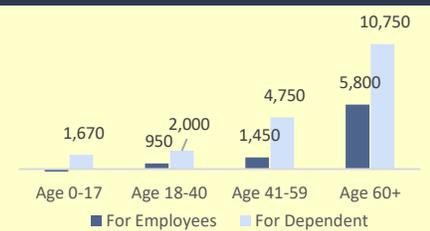
In the 4th awareness meeting, the Capital Market Authority (CMA) collaborated with the Oman Chamber of Commerce and Industry (OCCI) and introduced Dhamani, a national project regarding compulsory health insurance for the employees of the private sector, expats, and visitors in Oman.<sup>1</sup>

Dhamani will initially provide health insurance for one year to the legal residents of Oman. The project ensures minimum basic health coverage for outpatient, inpatient, emergency conditions, treatment of diseases, and the cost of medicines. This program will contribute to growth in medical insurance industry of OMAN and will attract the international players in the market.

The annual limit for the treatment of an inpatient case inclusive of hospital stay, consultation fees, medicines etc. is RO 3,000.<sup>2</sup> However, the limit of outpatient is only RO 500. The benefits are relatively lower than the basic program of Dubai and Abu Dhabi. Consequently, it is expected that the premiums will also be lower than UAE.

Basic Plan Comparison	Abu Dhabi	Dubai	Oman
<b>Annual Limit</b>	AED 250,000	AED 150,000	OP: AED 4,771 IP: AED 28,630
<b>Provider Network</b>	Limited Network	Limited Network	Limited Network
<b>Eligibility</b>	AED 4000/- or below	AED 4000/- or below	-
<b>Benefits Covered</b>	Inpatient, Outpatient, Maternity	Inpatient, Outpatient, Maternity	Inpatient, Outpatient
<b>Pre-Existing Chronic Conditions</b>	Covered with six months waiting period	Covered with six months waiting period for first policy year	Covered for IP treatment only
<b>Maternity</b>	Covered with deductible of AED 500/- per delivery for IP, AED 20/- for every new visit to GP and AED 10/- for every new visit to Specialist for OP.	Max annual limit of AED 7,000/- for Normal, AED 10,000/- for C-section delivery, 10% Coinsurance applicable for IP & OP, 8 Visits to physician, 3 antenatal ultrasound and new born baby for 30 days are covered.	Optional
<b>Consultations</b>	Deductible of AED 20/- for every new visit to GP and AED 10/- for every new visit to Specialist Consultant. Not applicable for consultation with 7 days.	Covered with 20% Co-insurance. Not applicable for consultation within 7 days.	Covered with deductible of AED 190 for OP.
<b>Medication Charges</b>	Annual limit of AED 1,500/- with 30% co-insurance. Drugs cost above AED 500/ per invoice- with pre-authorization.	Annual limit of AED 1,500/- . 30% Coinsurance is applicable.	Covered with 10% Coinsurance for OP with a limit AED 48.

#### DOH Basic Plan Premium (Group policies)<sup>6</sup>



Maternity surcharge of AED 750 for married females between 18-45 years and small investor surcharge of AED 750.

#### DHA Basic Plan Premium<sup>4</sup>

Range of the premium is AED 550-750 per member per year. For maternity, the insurer will apply any additional premium against the individual member when pregnancy is confirmed before or at the time of enrolment.

Source: As per regulation of DOH<sup>3</sup>, DHA<sup>4</sup>, OMAN<sup>5</sup>

<sup>1</sup>As per the News published on Oman Daily Observer on April 29, 2019.

<sup>2</sup>As per the Article revealed on Apr 1, 2019.

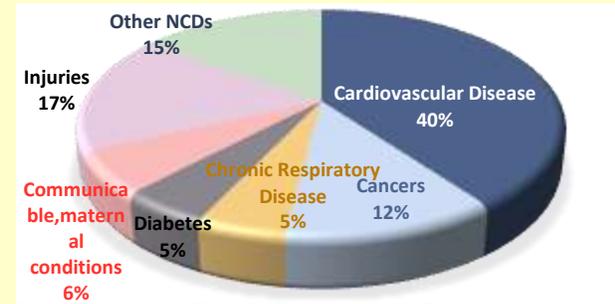
<sup>3</sup>As per the Publication of DOH.

<sup>4</sup>As per the Health Insurance Law of Dubai.

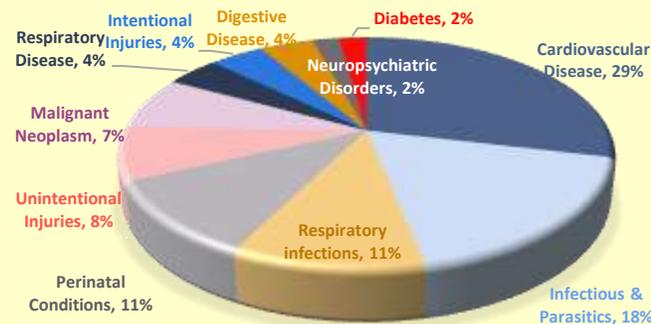
<sup>5</sup>As per the form of unified Health Insurance Document.

<sup>6</sup>As per Abu Dhabi Basic Plan.

**NCD in UAE Proportional Mortality<sup>7</sup>**



**NCDs accounts for 77% of all deaths in UAE**



**NCDs accounts for 50% of all deaths in Middle East<sup>8</sup>**

*“Non-communicable diseases, such as heart disease, stroke, cancer, diabetes, and chronic lung disease, are collectively responsible for almost 70% of all deaths worldwide”<sup>11</sup>*

**Communicable and Non-Communicable Disease**

Communicable diseases are caused by micro-organisms that can spread directly or indirectly from one individual to another. Some are transmitted via bug bites whilst others are induced by way of consuming contaminated food or water. Conditions such as leprosy, tuberculosis (TB), and exceptional lines of influenza (flu) can unfold through coughing, sneezing, and saliva on unwashed hands. Sexually transmitted infections (STIs) such as HIV and viral hepatitis are spread by exposure to infective bodily fluids such as blood, vaginal secretions, and semen. On the contrary, Non-Communicable diseases are not transmissible at once from one person to another.

*“Psoriasis is an increasingly common non-communicable inflammatory skin disease. One of the largest healthcare institutions in UAE, Tawam Hospital, launched an awareness drive to shed light on the burden of psoriasis in the UAE.”<sup>9</sup>*

**Etminan: Diagnose. Prevent. Care**

The Ministry of Health and Prevention (MOHAP) has launched a program, Etminan, with the aim of minimizing the prevalence of cancers and ultimately non-communicable diseases.<sup>10</sup> The goal is to raise awareness and promote a healthy lifestyle via early detection of cardiovascular disorders such as obesity, hypertension, diabetes, and cholesterol. The early detection will assist in setting up a lifestyle of prevention and periodic screening, which is a key pillar for better health and averting most frequent pathogens together with cancer, heart disorder, diabetes, and others.

**Communicable diseases**



Chicken pox



Aids



Malaria



Measles

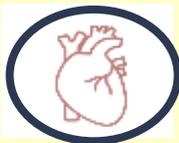
**Non-Communicable diseases**



Diabetes



Cancer



Cardiovascular disease



Chronic lung disease

**RISK FACTORS FOR NCDs<sup>12</sup>**

- HIGH TOTAL CHOLESTROL
- HIGH BODY MASS INDEX
- HIGH FASTING PLASMA
- DIETARY RISK
- HIGH SYSTOLIC BLOOD PRESSURE

<sup>7</sup>As per W.H.O. Website

<sup>8</sup>As per the Report Presented by the ISPOR Arabic Network.

<sup>9</sup>As per the News published on The National News on June 17, 2019.

<sup>10</sup>As per the News published on Zawya on Mar 17, 2019.

<sup>11</sup>As per WHO Website.

<sup>12</sup>As per the News publication of World NCD Federation, Volume 4 on Mar 18, 2019.

## World Heart Day 'My heart, Your heart'

World Heart Day celebrated on 29<sup>th</sup> September every year. It is a campaign alarming the humans across the world to undertake a healthy lifestyle and unite towards preventing cardiovascular diseases. To overcome these diseases, people need medication like aspirin, statin and blood pressure pills.

Risk factors for cardiovascular disease includes age, gender or household history. Usually those aged above 65 are at a higher risk of a coronary heart assault - men are comparatively at a higher risk than women. Moreover, people with family records of coronary heart disease, high blood pressure, obesity or diabetes are at greater risk.

### **FACTS**

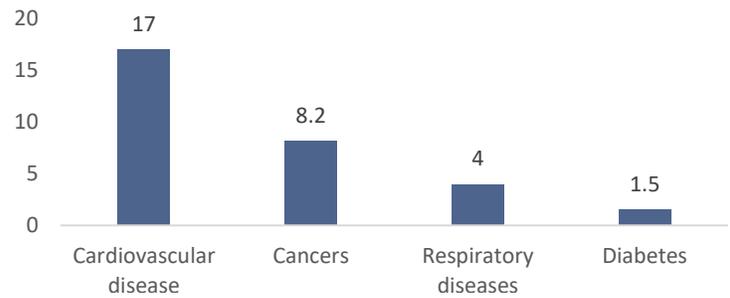
- CVDs are the number 1 cause of death globally: more people die annually from CVDs than from any other cause.
- An estimated 17.9 million people died from CVDs in 2016, representing 31% of all global deaths.
- 85% of all CVD deaths are due to heart attack and stroke.
- Over three quarters of CVD deaths take place in low- and middle-income countries.
- Patients of CVD have life expectancy of six months or less and many remain bed-ridden until their death.

\*Source: World Health Organization<sup>15</sup>

**By 2030 the total global cost of CVD is set to rise from approximately US\$863 billion in 2010 to a staggering US\$1,044 billion.<sup>18</sup>**

**Cardiovascular disease accounts for 17 million deaths worldwide, in 2017<sup>13</sup>**

### Annual global deaths (in millions)



**“Medwakh smokers are at a greater risk of suffering from the risk factors of CVD compared to those who smoke only cigarettes.”**

**A traditional pipe, which uses a form of loose tobacco known as dokha, statistically increased the likelihood of CVD risk factors by about four times.<sup>14</sup>**

### **The story of miraculous heart failure recovery**

In 2012, Nadia Saeed, 56, an Abu Dhabi resident was diagnosed with dilated cardiomyopathy - a form of heart failure.<sup>16</sup> Being regularly admitted to hospital due to asthma attacks, putting further stain on her death. During her last admission, she had put on weight and there was a lot of fluid in her body. Her liver and renal function were getting worse. A few months ago, doctors gave Ms. Saeed an intravenous dose of dobutamine, a drug used to treat heart failure which turned out to be a miracle and the patient no longer requires frequent visits to hospital.

**Trans-fat increases one’s risk of getting a heart disease. According to WHO estimates, trans fat leads to more than 500,000 deaths from cardiovascular disease.<sup>17</sup>**



<sup>13</sup>As per World Heart Federation.

<sup>14</sup>As per the News published on Gulf News on June 6, 2019.

<sup>15</sup>As per W.H.O. website

<sup>16</sup>As per The National News UAE

<sup>17</sup>As per W.H.O. official Website.

<sup>18</sup>As per World Health Federation

**ACTISTE**  
“Easy Monitoring, Easy Care”

A new app, Actiste has been recently launched in Dubai for treatment of diabetes remotely<sup>19</sup>. This service for monitoring diabetes is world’s first service which helps to measure blood glucose, administer insulin, make notes and set reminders- all with the same device. It helps to document and share actual records on blood glucose stages and entails a smart app that tracks insulin doses. Actiste also automatically logs all treatment data, so it can be shared through a cellular connection with principal caregivers and family members.

Not only this, the app further improves adherence to treatment guideline brings peace of thought to family members, and eases the burden on healthcare systems around the world. Actiste reduces the number of steps for daily diabetes care by 67%. Moreover, the app remotely detects when patients are strolling low on take a look at strips, lancets and needles and provides refills when needed. Also, it secures data collection for insights into diabetes treatment at the individual, local, countrywide and global levels.



**FACTS**

- According to the Gulf News published on June 4, 2018 15% of Dubai’s population is diabetic. An additional 16% are prediabetic.<sup>22</sup>
- A 20-minute walk reduces diabetes risk by 15%.<sup>23</sup>
- Every six seconds, a person dies due to diabetic complications.<sup>24</sup>
- Prevalence of diabetes among the UAE’s adults dropped to 15% while diabetes medications dropped to 11.8% in 2018 as compared to 18.9% in 2010.<sup>25</sup>
- Ketogenic diet is a new approach to cure type 2 diabetics in the UAE.<sup>26</sup>

**Diabetes cases in 2017 <sup>21</sup>**

**Worldwide**

425,000,000

**MENA Region**

39,000,000

**UAE**

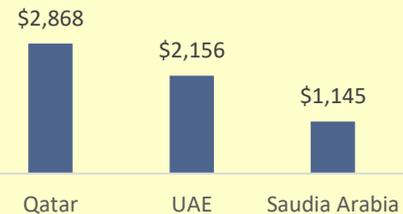
1,185,500

“The United Arab Emirates (UAE) has one of the world’s highest prevalence rates of type 2 diabetes mellitus (T2D) of 18.7% .<sup>20</sup>”



Middle East covers 20% diabetics from which UAE covers 40%.<sup>28</sup>

**Diabetes-Related Expenditure**



\*Source: BMI Research<sup>27</sup>

<sup>19</sup>As per the News published on Gulf News on Jan 27, 2019.

<sup>20</sup>According to the National Center for Biotechnology Information

<sup>21</sup>As per the International Diabetes Federation.

<sup>22</sup>As per the News published on Gulf News on June 4, 2018.

<sup>23</sup>As per the News published on Gulf News Health on Mar 7, 2019

<sup>24</sup>According to the Project HOPE

<sup>25</sup>As per the News published on Khaleej Times on Mar 25, 2019.

<sup>26</sup>As per the News published on The National News on Nov 14, 2018.

<sup>27</sup>As per Arabian Business News May 17, 2017

<sup>28</sup>As per the blog published by Katherine Lawless on Apr 11, 2019.

**How can we help you?**

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

**Company Profile**

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