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3A formula to protect mind and body: Awareness, Acceptance and Action.

Medical Newsletter

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TOPIC 1. MENTAL HEALTH ISN'T OPTIONAL — IT'S ESSENTIAL

Mental health is a crucial aspect of overall health, extending beyond the absence of mental illnesses. It forms the foundation for personal well-being and the capacity to function well in daily life. It includes emotional well-being, the prevention of mental health challenges, and access to treatment and recovery resources.

Common Mental Health Issues



Anxiety Disorders:

Persistent worry, fear, or nervousness that disrupt daily life. Causes: Genetics, brain chemistry, stress, environment.



Depression:

Ongoing sadness and loss of interest. Causes: Complex mix of biological, psychological, and social factors, worsened by stress and health issues.



Bipolar Disorder:

Extreme mood swings, from highs (mania) to lows (depression). Causes: A mix of biological, psychological, and social factors, often triggered by stress or trauma.



PTSD:

Anxiety and distress after trauma. Causes: Past trauma, risk factors, more common in women.



Schizophrenia:

Disruption in thinking, emotions, and perception of reality. Causes: Genetic, environmental, and psychosocial factors; cannabis use linked to higher risk.



Eating Disorders:

Abnormal eating behaviour and obsession with body image. Causes: Psychological, environmental, and genetic factors.

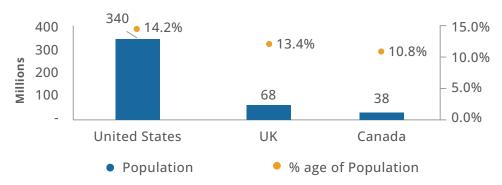


OCD:

Abnormal eating behaviour and obsession with body image. Causes: Psychological, environmental, and genetic factors.

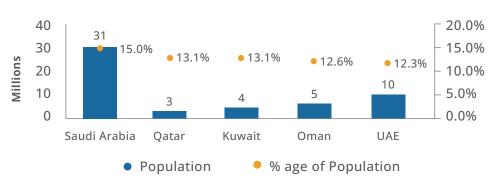
Assessing Mental Health Trends

Total %age of Mental Health Cases - 2021



The rate of mental health cases in KSA is 15% which is close to US (14.2%) and UK(13.4%), followed by Canada (10.8%). 1

Total %age of Mental Health Cases in GCC - 2021



For GCC region, the mental health case rate lies in the range 12% to 15%, where KSA leading with 15% rate despite having the largest population in the region. ²

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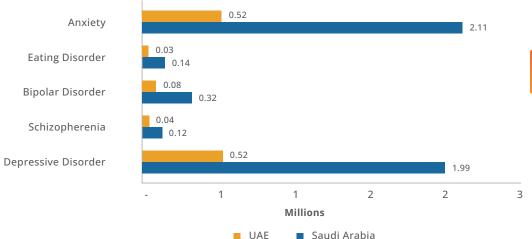
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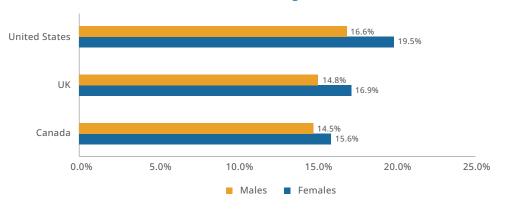


It was found that Anxiety and Depressive disorders were the top two mental health conditions in UAE and KSA in 2021. 3



Mental health issues in the Gulf are often underreported due to stigma, low awareness, limited professionals, and high treatment costs.

Gender wise Prevanlance Across Leading Western Nations - 2021 4



Gender wise Prevalance (GCC Countries) - 2021



It is observed that females have higher MI rates than males in all regions (GCC and US, UK, Canada), as they are more affected by underdiagnosis in primary care and experience higher rates of depression and anxiety due to hormonal changes, pregnancy, menopause, and biological factors.

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Government Initiatives

DHA has introduced the following:

- New standards to improve mental health services and patient safety.
- Focus on better coordination among healthcare professionals for integrated care.
- Adoption of digital tools and teletherapy aligned with global guidelines for virtual care delivery.
- Emirates Health Services (EHS) has announced the launch of 15 specialised mental health clinics as part of its "Together for Mental Well-being" initiative. ⁶

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TOPIC 2. AUTISM: FROM AWARENESS TO ACTION

Autism, or autism spectrum disorder (ASD), is a developmental condition that begins in early childhood, affecting the central nervous system. It leads to differences in sensory processing, language, communication, social interaction, and behaviour.

Autism Spectrum Disorder (ASD)

is a neurodevelopmental condition affecting social communication, behavior, and interactions.

Symptoms vary in severity and may include:

- Difficulty with speech and social understanding.
- Repetitive behaviors or intense interests.
- Sensory sensitivities (e.g., to sounds or textures).





Cause: Unknown but likely involves a combination of genetic and environmental factors.



Diagnosis: Requires a detailed developmental assessment, no single test available.



Prevalence: Affects about 1 in 100 children.



Treatment: Early intervention is crucial, with options like:

- Behavioural, psychological, and educational therapy
- Support from professionals (speech therapists, psychologists, etc.)
- Medication



Impact: The difficulties and symptoms may change over time. ⁷

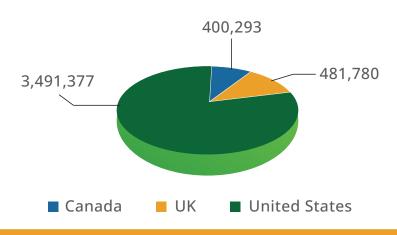
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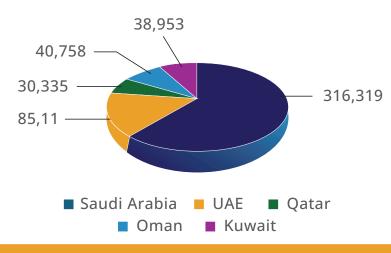


Autism Cases - Across Leading Western Nations



US and Canada both had prevalence rate of 1% while UK was approximately at 0.7% of their population. 8

Autism Cases - GCC Countries



The autism prevalence rate in GCC countries lies in the range of 0.9% to 1.1%. KSA with the highest population in region has 1% rate which is similar to US and Canada. 9

Work Done by Government for Autism - GCC

The Ministry of Community Empowerment has introduced the patented "Sensory Capsule" to support students with autism by providing a distraction-free, Al-powered environment that offers sensory and mirror therapy. Designed to improve focus and adaptation, the capsule enhances educational services in government centres using advanced technology, in line with national goals for inclusive education. ¹⁰

Fix the Missing Piece: Mental Health Coverage

Mental health issues like anxiety, depression, and autism are rising, yet early care remains out of reach for many—especially where basic insurance offers little to no coverage. It is important that all GCC countries offer a reasonable coverage for autism to cope with this emerging condition.

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Coverage for Mental conditions in UAE and KSA basic/minimum coverage plans

1. Autism care is missing or too limited

• UAE currently has no autism coverage unlike KSA which provides annual coverage upto SAR 50K. It is recommended to introduce a minimum annual coverage for therapy services (speech, ABA, OT).

2. Mental health access is financially restrictive

- Current benefit of max. of AED 800 per visit with 30% Copay in UAE may restrict low-income population to obtain such services. This may be reduced to encourage more access along with flexible mental wellness package or preventive services such as following:
 - 1. free screening
 - 2. 10-15% copay with free first 3-5 session

3. Public rarely seeks early mental health care



Most individuals avoid or delay mental health check-ups due to cost, social stigma, or lack of awareness.



Early-stage conditions like anxiety or mild depression go untreated, becoming severe over time.



Insurers can:

- Partner with experts to deliver corporate awareness sessions.
- Offer a mental health hotline for immediate support.
- These steps promote early intervention and reduce long-term medical costs.

Conclusion

Basic insurance plans in the GCC provide a strong medical support but fall short of fulfilling the needs of rising mental health and autism-related conditions.

Coverage can be aligned to international standards by integrating early screening, essential autism coverage, and affordable therapy access.

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TOPIC 3. THE SILENT BARRIER: CODING ERRORS

Miscoding is defined as wrongly assigning medical codes to diagnoses or procedures which leads to claim denials, delayed care, and financial loss. Fixing these errors is key to improving access and outcomes.

Impact of miscoding: Following are the results of some of the studies to assess the impact of miscoding

Study	Sample Size	Key Findings	Causes of Errors	Financial Impact
Tertiary Hospital, Melbourne, Australia (2022) ¹¹	752 surgical inpatient records	16% had DRG changes upon re-coding	- Poor documentation (56%)- Missing diagnosis codes (29%)- Incorrect principal diagnoses (13%)	AU\$575,300 potential revenue recovery
50-bed Hospital, Najran, Saudi Arabia (2021–2022) ¹²	752 cases reviewed	32% errors in primary diagnosis coding Most common in surgery clinics (63.2%) Highest risk in ER (OR = 14.21)	- Low inter-coder agreement (kappa: 0.462 primary, 0.128 secondary)	12,927 SAR (~USD 3,443) estimated loss
King Fahad Hospital, Madina (2018) ¹³	2,567 medication errors	96.5% were near misses	Transcription errors (60%)Ordering mistakes (35%)Wrong dosages99.2% due to physician documentation issues	Not specified

Maximize Accuracy, Minimize Coding Errors

Stay Updated with Coding Guidelines: Regularly update knowledge of ICD, CPT, and HCPCS codes to avoid miscoding due to outdated practices, which can result in claim denials and audit flags.

Accurate Clinical Documentation: Properly document all services, such as evaluation & management (EMM), therapy sessions, and medication administration which will support billing accuracy and compliance.

Conduct Regular Internal & External Audits: Internal audits help catch and correct recurring errors early, while **external audits are essential** for unbiased evaluation, ensuring transparency, regulatory compliance, and readiness for payer or government inspections.

Prevent Fraud, Waste & Abuse (FWA): Weak documentation and coding can unintentionally contribute to FWA, increasing the risk of legal action, reputational harm, and financial penalties.

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TOPIC 4A. NCD IN THE GCC: A WAKE-UP CALL COSTING 0.6% OF GDP

Non-Communicable Diseases (NCDs) are chronic conditions influenced by genetics, lifestyle, and environmental factors, rather than infections.

Major NCDs include Diabetes (type II), cardiovascular diseases (CVD), chronic respiratory diseases (such as COPD and asthma), and cancer (mainly breast, colorectal, and lung cancers).

Financial impact of NCDs: 14

Following are some key findings from a 2019 study conducted on the impact of seven major NCDs (coronary heart disease, stroke, type-2 diabetes mellitus, breast cancer, colon cancer, chronic obstructive pulmonary disease, and asthma) on the GCC countries namely Bahrain, Kuwait, Oman, Qatar, Saudi Arabia, and the United Arab Emirates:

- **Direct medical cost:** USD 16.7 billion (0.6% of GDP).
- Absenteeism and presenteeism costs: 0.5% and 2.2% of GDP, respectively.

Another study was conducted to assess the burden of nine major non-communicable diseases (NCDs) across the Gulf Cooperation Council (GCC) countries, which include Bahrain, Kuwait, Oman, Qatar, Saudi Arabia (KSA), the United Arab Emirates (UAE), and Yemen highlighted that:

- Male mortality higher due to larger male expat workforce and higher risk behaviours (e.g., smoking, alcohol).
- Women have higher CVD risk factors (e.g., obesity, hypertension), but generally lower mortality.

Physical inactivity: 33–67% prevalence; females more inactive due to cultural and social restrictions. 15

NCD's Metrics in UAE & KSA - 2021

Health Condition	Measurement Unit	Saudi Arabia	UAE
Diabetes (Adults aged 20–79) (Type I and II) 16	% of population in age group	18.70%	16.40%
Cardiovascular Diseases 17	Age-standardized current cases of cardiovascular diseases per 100,000 people	9.90%	11.10%
Chronic Respiratory Conditions (Asthma) 18	Age-standardized current cases of asthma, per 100 people.	2.80%	8.10%
Cancer (Except Non-Melanoma skin cancer) 19	Age-standardized current cases of cancer	0.50%	0.50%

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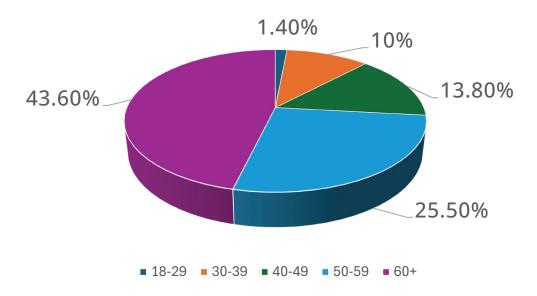


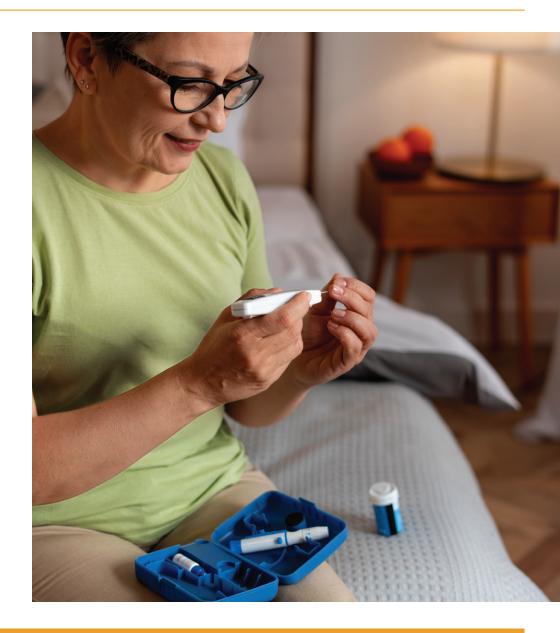
Way forward to tackle NCDs

Current Basic UAE plan: Diabetes screening every 3 years from age 30; annually from 18 for high-risk individuals.

It would be ideal to start annual screening from age 35, and every 3 years from age 25, as diabetes risk increases with age. In Dubai (DHHS-2019), prevalence jumps from 1.4% (ages 18-29) to 43.6% (60+). Early detection is key. 20

Prevalance of Diabetes with Age band





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TOPIC 4B. CANCER'S SILENT SURGE: WHY MCED IS THE BREAKTHROUGH CANCER SCREENING NEEDS

Embrace Multi-Cancer Early Detection (MCED) for enhanced screening and better outcomes. Multi-Cancer Early Detection (MCED) Tests:

Multi Cancer early detection (MCED) tests are innovative diagnostic tools designed to identify multiple types of cancer through a single blood sample. These tests were first introduced to the U.S. market by GRAIL in the second quarter of 2021. MCED tests work by analyzing biological markers, particularly cell-free DNA (cfDNA) shed by tumours into the bloodstream. GRAIL's Galleri test, a leading example of this technology, leverages cfDNA analysis combined with machine learning to achieve high specificity in detecting cancer. Rather than replacing existing cancer screenings, MCED tests serve as a complementary approach, enhancing early detection across a broader range of cancer types and significantly reducing the risk of false positives due to their high specificity. ²¹ ²¹ ²¹ ²¹

Traditional Screening	MCED	
Usually, 1 type of cancer per test (e.g. mammogram = breast cancer, Pap smear = cervical cancer).	Up to 50+ types of cancers can be detected from a single blood test (e.g. Galleri test).	
Uses visual inspection, imaging (e.g. mammogram), or cell/tissue samples (e.g. Pap smear, biopsy).	Uses blood sample to detect cancer-derived DNA (cfDNA) using next-generation sequencing (NGS) and machine learning.	
Mostly manual analysis or basic lab-based interpretation.	High-tech, uses genomic profiling, AI/ML to analyze DNA methylation patterns.	
Population-wide but only for common cancers (breast, cervical, colorectal).	Detects both common and rare cancers, including those with no current screening tests (e.g. pancreatic, ovarian, liver cancers).	
Often government-funded or covered by insurance (especially in public health systems).	Currently expensive (~\$949 for Galleri), not covered by most insurances, and not available everywhere.	

What BADRI suggest



Comprehensive 360°/deep dive analysis to identify underlying risks, enhance operational performance, and support strategic decision-making.



Leverage data-driven pricing strategies to optimize premiums and improved risk management.



Stay ahead of emerging trends through detailed **external audits** and **market benchmarking** - enabling a clear understanding of your key exposure and positioning.

References:

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BADRI Medical Insurance Offering



Actuarial

- 360° Portfolio Analysis
- Medical Benchmarking
- GLM & Other Modelling
- Pricing and Product Development
- Pricing Tool



Claims

- Fraud, Waste and Abuse (FWA) & Cost Containment
- Claims Review / Audit



Strategy

- Strategic Consulting
- KPI Development and Dashboards
- Data Governance



Regulatory

- Peer Review
- Appointed Actuary



Miscellaneous

- Systems Evaluation (UW, Claims etc)
- Loan Staff Assignments
- Market Research and Surveys



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