



Aafiya

Managing your care process

INSIGHTS INSIDE

A QUARTERLY BUSINESS NEWSLETTER

EMERGING STRONGER



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Message from the GM

Dear All,

We start the new year on a big mark, and I am glad to state that we remain focused and continue to work towards sustainable growth by building trust with the insurance partners and providers.

The year 2021 was indeed a tough one, where we saw many TPAs exiting from the market and creating confusion in the industry, this shook the confidence of the medical service providers, resulting, a drastic impact on us. But, despite all the peaks and valleys, we managed to overcome the difficult phase, and here we are evolving stronger and better. I must say that it was only possible because of the passion and belief that we have towards our work and I would like to extend my gratitude towards the entire team of Aafiya for working relentlessly.



The combination of physical presence through meet & greet sessions and digital through webinars and virtual townhalls has enabled us to reach out to the right audience base to expand our business.

We have been able to open doors to a wide range of new business opportunities through our strategic initiative with Peak re.

While the overall external environment remains sluggish, we took a cautious approach and continue to seek opportunities that we feel will have a positive outcome. Implementation of BI tools like Qlik Sense and integration Machine Learning for a robust process were a few of many initiatives that we inculcated in our system. Our Dubai presence continues to maintain the growth momentum, and when it comes to our Abu Dhabi market, we stay oriented towards our objective of wider coverage and deeper penetration.

I am sure there are still many challenges to come around, but what's life without challenges?

Moreover, we are living in a country where they have no space for the word, "impossible".

They say, the difference between what you have and what you want, is what you do – On that note, wishing all of you a very Happy New Year and Best Wishes to a wonderful year ahead.

Ali Zaidi,
General Manager, Aafiya TPA.

Customer Support



At Aafiya TPA, we prioritize the customer-first approach. We undergo a constant process of improvising our service standards and providing a **hassle-free experience** to our members. And throughout this continuous effort, we are actively engaged in various initiatives like –

1. **Reducing waiting time** for members at medical facilities.
2. **Enhanced mobile app features** to check member policy details on the go.
3. Dedicated team assigned for **Quality Assurance**

We ensure that our members are fully satisfied with our solutions.

We take pride in saying that Aafiya TPA was awarded **Best Customer Service Provider** four times this year conducted by World Business Outlook, The Global Economics Magazine, Global Business Review Magazine, and Finance Derivative 2021 awards.

The Year That

Network



The year 2021 was an overwhelming year as we witnessed ups and downs in the business which had a radical impact on us. Amidst the turmoil, Aafiya's Network Team worked rigorously to manage the relationship with the partners, in order to build trust.

Bearing in mind the current situation, we conducted a **virtual orientation** of our premium service – **Dahab in Abu Dhabi**. This orientation was a stepping stone to begin the journey of a strong bond as we witnessed more than **200 attendees** at the event. We believe in two-way communication; therefore, we conducted a meet and greet session at **Abu Dhabi, Ras Al Khaimah, and Ajman** to understand the concerns and communicate better with the providers and we are on the move to cover the rest of the emirates. Moreover, we are constantly conducting reconciliation closures with major provider groups.

Currently, we have re-aligned the Aafiya Provider network to cope up with the dynamic market. We are also, closely monitoring the provider's utilization through performance monitoring methods & improvised performance dashboards.

Was

Approvals



Similar to our Customer Support function, we have a dedicated team to drive Approvals Department. A proactive team who is **working 24/7 to support** our partners from each sector including Members, Insurance Companies, and the Medical Facilities. The team has been putting continuous efforts to balance the member journey with all cost containment measures. Besides this, amid covid challenges, Team Aafiya has arranged **home-country treatments** for members upon request wherever it was feasible.

Claims

As a part of the standardization and to ensure that the claim assessment criteria for qualification of claim are applied consistently, we have initiated an **automation process** for OPD claims. This will help us to reduce the time consumption for claims processing. Also, all approvals and denials will be based on the standard international guidelines and comply with the respective regulatory guidelines. We have also, started half-yearly reconciliation for all providers to minimize the payment time and provider outstanding. As a part of it, we have started reconciliation closure till treatment year H1 2021.



Moreover, we have **integrated Qlik Sense** which is a complete **data analytics platform** that sets the benchmark for a new generation of analytics. It auto-generates and prioritizes visual insights for the user, delivering the best charts and visualizations based on the overall data set. This helps in data analysis and reduces the time taken for manual work.

What's the Buzz!

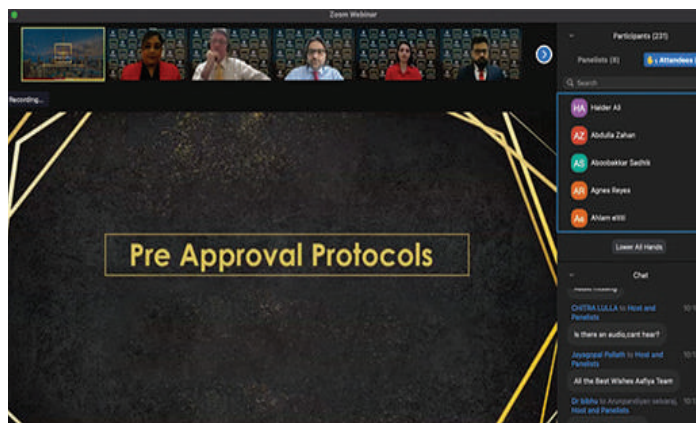
New Office Inauguration

Aafiya TPA inaugurated its extended new office at Sheikh Zayed Road, Dubai. It is a modern office with the best facilities that provide the right working environment.



Provider's Town-hall – Abu Dhabi

In the view of expanding our business reach, Aafiya TPA conducted a virtual town hall to orient our **Abu Dhabi** providers about our **premium Service – Dahab**. It was an interactive session where we covered what are we going to offer in Dahab and what do we expect from them as our business partners. The buzz about the event was loud enough as we had **200 + attendees** from various medical facilities.



Noor Takaful Product Launch

Noor Takaful, one of the leading insurance companies in the UAE had recently launched a new product in the market catering to lower market segments. Aafiya TPA will be **managing and administering** this product for Noor Takaful.



Provider's Meet & Greet

As a part of our exercise to rebuild the bond with our valued partners, we are conducting meet & greet sessions with our Providers from various emirates. We have already covered **Ras-Al-Khaimah, Ajman, and Umm Al Quwain** wherein we had the active participation of **30+ providers** from more than **17+ facilities at RAK** and **about 60+ attendees from 35+ medical facilities at Ajman & Umm Al Quwain**.

This session was a candid one as the providers opened up about their concerns and queries, which were rightfully acknowledged and answered by our respective department heads. We will soon be conducting such sessions at the rest of the emirates soon.



Face to Face

1. Tell us about your journey with Peak Re?

When I joined Peak Re in November 2020, the company's Life and Health business were already on the way up. Clients in Asia in particular seemed to embrace the energy, creativity, and agility of this new market player. And we felt that momentum should also serve us well in other regions and should increase our global footprint within a relatively short period of time. And that's what we did. Together with our actuarial experts and business developers, we started what I believe will be a unique and impressive growth path. The key to our success though is not just our energy but also working with the right business partners – to go with us all the way.

2. Please share your experience and association with Aafiya TPA

One of the partners we work with is Aafiya, an established and nimble TPA in the Middle East. The colleagues at Aafiya impressed me not only with their clear vision and an innovative approach to the business but also with a sense of responsibility, attitudes that sit well with Peak Re's philosophy and strategic thinking.

3. Please throw some light on your expansion in the Middle East and GCC markets

Sustainable growth is our key objective for Peak Re's Life & Health business. The Middle East region appears to provide plenty of opportunities to achieve this. The developing Health Insurance programs are a part of the story, but we believe that there are – in the longer-term – other lines of business to nurture, in order to close the existing

DR. DETLOFF RUMP
Director, Underwriting Solutions,
Life and Health – Peak re



protection gap. Overall, we would like to significantly grow our footprint in this region.

4. Considering the current market situation – what are the challenges you come across and how do you overcome these challenges?

Change is the only constant in life – as the Greek philosopher, Heraclitus remarked. The notion of perpetual change is certainly true for the Middle East markets. Think about demographic changes and their impact on protection needs, think about lifestyle changes and their ramifications for health and wellbeing, think about changes in economic and social dynamics, and –of course – think about the current pandemic and its very tangible effects on the insurance industry. So how do we deal with change? We make changes too; we challenge our beliefs; we question our modus operandi and we tailor-make solutions that meet the needs of the moment. Of course, there are principles and ethical considerations that we will uphold whatever is thrown at us since credibility and integrity are paramount to our work.

5. What are the best practices that Peak Re wants to inculcate in the GCC market.

“Best practices” may not be the best term to describe our intended contribution. We don't pretend to know things better than the players on the ground. Our objective is to bring expertise to the market, be it in product development, pricing, or risk management. This, we believe is the best way of supporting our partners in fulfilling their ambitions and reaching their business goals. And where needed we also bring to the table an array of specialists in our network to make things happen.

People First



Happy Member Diary

“Thank you all for your good work and for taking care of me in a good and timely manner. Aafiya TPA customer support is the best” – Saritha Kishor

The customer service level of your demonstrated is simply world-class. You remained calm and cooled me down from frustration and sorted all the issues”– Akash Rajib Dutta

“Thank you all for the support & assistance provided to me for my successful surgery.”- Saiyed Mohd. Idris

“With Aafiya it is always a satisfying experience for me.”- Khadija Aliya

“The promptness in queries showed an excellent service that Aafiya TPA is capable of”- Osama Al Fadel

Wall of Recognition



5+ prestigious awards in the year 2021 and 24+ awards in last 5 years



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