



Aafiya

Managing your care process

INSIGHTS INSIDE

A QUARTERLY BUSINESS NEWSLETTER

EMERGING *Stronger*

MARCH 2022 ISSUE



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Message from the General Manager

Dear All,

As we complete the 1st quarter for the year 2022, I am rather pleased to inform you that we had an eventful quarter wherein we were involved in various initiatives to scale up and take steps to enhance our visibility and presence in the market.

As we look ahead, we are putting efforts to build a strong cost-containment strategy by setting benchmarks, focusing on our strengths. We are also, hugely investing to build solid **technology capabilities** across all our departments, and, **transforming traditional ways of working**. While we continue to work towards our business growth, we are also putting our efforts into enhancing our customer journey for a memorable experience with Aafiya – the only goal is to be ahead of the time.

I believe the **re-alignment** of our **business strategy** will enable us to garner more faith, hold our position and grow.

But there is more to be done; and with the support of our stakeholders we will be able to reinforce our capabilities and **emerge stronger** in the market.

In the end, I would like to say, that Aafiya strives to fulfill our **responsibilities** to the best of our abilities, in all that we do.

Wishing everyone **Ramadan Kareem**

Thank you

Mr. Ali Zaidi,

General Manager, Aafiya TPA



Cutting Edge

Launched the Aafiya Theme Song *Our Members, Our Pride*

In an evolving environment and in a **health care sector** like ours, the promise which we make to our members, and our stakeholders remain close to our heart. For us, our years of engagement and experiences with our customers have helped us to understand and customize our services to meet their needs. This has helped us to gain their trust and become their **preferred TPA**. In turn, we have managed to win their respect and build a long-lasting association. Therefore, we have dedicated a heart-felt theme song for our members who were with us in our thick and thin. This Theme Song has been further elaborated in the form of a campaign **#OurMembersOurPride** as a tribute to our members.

This campaign shows real stories and experiences of our members, and how as TPA we managed to provide the best possible services to our members. Currently, we have released the song in **Hindi language** and we will soon be sharing it in **Arabic & English languages**.

Given the **growing appetite** and need for health insurance services amongst all **Market Segments** in the UAE region, we have invested in technologies and people who can make this possible.

We believe the campaign will provide us with a better platform to create **awareness** and a **unique brand experience** across all member touchpoints.



What's the Buzz!

Meet & Greet Session with Sharjah Providers 12th January 2022

In a bid to tap into the **collective knowledge** of our partners and local experts to provide **innovative solutions** for current and future challenges, we organized a series of events, under the campaign theme - Let's Uncomplicate by Holding Hands Together. The events took place in Dubai, Ras Al Khaimah, Ajman & virtual meet & greet at Abu Dhabi, and finally concluded in Sharjah.

The idea of the event was to bring the **key stakeholders** together on one platform, to create a **synergy and collaborative** thought process. the event aimed to address four key messages:

1. **Rebuilding** the bond with our providers.
2. Showcasing the **growth roadmap** in the coming year.
3. **Emphasizing strategies** that will enable us to emerge as the leader in the TPA
4. Addressing and **resolving concerns** of our partners

Aafiya's Discussion Forum with Healthcare Marketplace.

In the view to showcase the **widespread** reach and **network strengths**, we hosted 3 workshops with the healthcare marketplace in the month of February. The workshop focussed mainly on our network classification and restructuring.

we had an interactive discussion to understand our stature in the market, resulting in **insightful feedback**, which we are already working on it.

In the future, we will be conducting more such interactive sessions with **our valued partners** to keep up with the market trends.





What's the Buzz!

Aafiya TPA Launches its in-house Provider Portal 22nd February 2022

We launched Pro Connect – our in-house provider portal. Pro Connect is a robust communication platform that can be accessed anytime, any place. It is uncomplicated and highly effective – a one-stop solution to all our provider's needs. With the support of Pro Connect, providers can track, manage and analyze updates related to network, approvals, and claims. In addition, the providers can keep us updated with the offers that they wish to promote to our members, also, all the circulars and regulatory details will be updated under the Pro Connect portal.

We believe that this platform will help in improving collaboration and bring greater operating efficiency.

Round Table Conference, 16th March 2022

Aafiya and Consilient joined hands for a special roundtable conference at Al Manzil, Downtown. The intention of the roundtable conference was to bring together all the veterans of the Health insurance industry to work collaboratively and generate notions on how to create greater customer value and improve retention.

There are around 50 national, regional and international insurers marketing health insurance in the UAE and a now much-reduced number of Third-Party Administrators. Given an almost fully insured population, organic growth options are limited and price cannibalism is not a sustainable strategy. Customer retention and Claims Cost Containment are therefore critical. The aim of this Roundtable was to look at just a few ways to achieve this.

Aafiya Celebrates Women's Day in a Unique Way

Someone rightly said, 'If you check the health of women, you check the health of the entire society.'

As a gesture to celebrate Women's Day, Aafiya TPA in collaboration with **Jupiter Clinic, Karama**, conducted a special health checkup initiative for the Women of Aafiya. The checkup covered all the necessary routine tests one must do to ensure they are living a healthy lifestyle.

Our employees are our backbone and we will take all the necessary measures to ensure their safety and well-being.





HEALTH Insights

You Guide to stay healthy and fit during Ramadan

The holy month of Ramadan is just around the corner, and, it is important to cleanse your body and keep it healthy.

Questions like, "what should a healthy iftar & Suhoor meal consist of?" and, "How much should I be eating if I'm fasting all day?" is frequently asked.

Don't worry! We got you covered, here's listing all the important tips that can help you stay healthy during Ramadan.





HEALTH Insights

1. Don't Skip Suhoor

Suhoor is the most important meal of the day and you should not skip it. This can help you boost your energy throughout the day so ensure that your choice of meal is fuelled up and is rich with nutrients and energy

Check out the top 3 healthy food items that we suggest:

- a. Carbohydrates such as wheat bread, lentils, rice, Oats as they are rich with energy
- b. High-protein foods such as meat, yoghurt, cheese
- c. High- Fibre foods such as potatoes, dates to keep you full for a longer duration

2. Avoid Caffeine intake as much as you can

Caffeine can lead to loss of fluid from your body and increase thirst. Therefore, avoid tea, coffee, or any drink which contains caffeine and opt for healthy alternatives like green tea, lemon water, wheat-grass juice, and so on.

3. Cut down on Sugary and processed food during Iftar

Avoid savoury snacks, cakes, ready-to-eat meals during Iftar as they are low in nutrients and it will drastically impact your body

Make right choices and stay healthy –
Wishing everyone a very happy and blissful

رمضان كريم
Ramadan Kreem





MR. PHIL ASHKURI
Chief Distribution Officer
NOOR TAKAFUL

Face to Face

Tell us about your journey in the UAE?

I moved to Dubai 11 years ago from my home in London, where I had worked in the insurance industry for over 20 years. My first role in Dubai was as Director of Insurance for HSBC. After three fantastic years with the bank, I had the opportunity to join AIG, as Senior Vice President, leading the Consumer Lines business, for what at that time, was their "Central Region". Whilst Dubai remained as my base, I had the privilege to cover huge geography stretching from Russia to South Africa, India to Kenya. After 5 amazing years in that role, at a global level, AIG was reorganizing its Consumer Lines business and made a strategic decision to exit many markets, including the Middle East. I'm a great believer in searching for an optimal work/life balance, and as I have made personal long-term commitments to stay based in Dubai, it was an obvious decision for me to leave AIG and secure another role within the UAE insurance industry. In March 2017, after a short spell with a Dubai-based broker, I had the opportunity to join Noor Takaful as Chief Distribution Officer, responsible for the top-line growth of Medical, Family, and all lines of General business.

Share your experience & association with Aafiya TPA?

I have always found Aafiya to be an innovative, market-focused, and customer-centric TPA. The Management Team is very focused on Aafiya's strengths and associated target market. The team adopts a very proactive approach, always pushing Noor Takaful, as an insurer, to search for initiatives and ideas to improve the provision of medical insurance services in the UAE.



Face to Face

What are your views on Post Pandemic Era?

The pandemic has changed the world forever. We will never go back to a pre-pandemic world, and we now live in a "new normal". It has forced organizations to think differently. Traditional channels to market and delivery of customer service have rapidly shifted towards technology-based solutions and we can see digital transformations happening in just about every industry worldwide. In my opinion, this shift had already started, but the pandemic created a rapid acceleration as companies adapted to their staff working from home and their customers transacting remotely. At a more detailed level, business continuity plans, and flexible working options are now more important than ever. Most critically, customer behaviors and buying patterns have changed dramatically. The concept of a traditional 9-5 business day has been consigned to history. Consumers now demand and expect 24x7 access, 7 days a week, delivered via multiple, integrated channels. This will continue to be a huge challenge to our industry for the foreseeable future.

What does the future of medical insurance look like in the ME market?

Simultaneous with the rapidly changing environment driven by the pandemic, the Middle East medical insurance market is also changing dramatically. Customer service expectations are increasing, costs are inflating, whilst at the same time, competition continues to deliver downward pressure on premiums. I think the entire value chain needs to be reviewed with the customer's health and well-being at the heart of a transformation. Collectively the industry needs to collaborate and work together positively to avoid medical insurance becoming another commoditized insurance product. Prevention is always better than cure and I would like the future of medical insurance to consider lifestyle-driven health and well-being initiatives to actually start to drive down the cost of healthcare as the UAE migrates to a more health-conscious, fit, and medically aware population.

Who is your role model?

As the owner of the global Virgin empire, Richard Branson has always inspired and motivated me. I have read and enjoyed most of his business-related books which are full of insights to his approach to business. One of my favourite quotes from the man is "Complexity is your enemy. Any fool can make something complicated. It takes a genius to make something simple."

If you were not into the insurance business, what would you rather be?

As I child I was fascinated by aviation. My dream was to follow in the footsteps of my late father, who was a commercial airline pilot. I love traveling, experiencing new cultures, creating new memories, and generally exploring life beyond the UK and UAE. I did start with a few flying lessons before joining the insurance industry and hope one day to complete that dream and earn my private pilot's license.



62 Test
Parameters +
Free GP
Consultation

149
AED

PRIVILEGE OFFERS

Exclusive offer for Aafiya Members at



ADVANCED HEALTHY LIVING PACKAGE

Vitamin D (Total)

IRON DEFICIENCY PROFILE

Serum Iron
Total iron Binding Capacity
% transferrin Saturation

THYROID PROFILE

Triiodothyronine (T3)
Total Thyroxine (T4)
Thyroid Stimulating Hormone (TSH)

LIVER PROFILE (11)

Gamma Glutamyl Transferase
Alkaline Phosphate
Bilirubin - Direct
Bilirubin - Total
Bilirubin - Indirect
Protien - Total
Serum Albumin
Serum Globulin
SGOT (AST)
SGPT (ALT)
Serum Albumin / Globulin Ration

LIPID PROFILE (8)

LDL Cholesterol
Total Cholesterol
Triglycerides
VLDL Cholesterol
LDL/HDL Ratio
TC/HDL Cholesterol Ratio

Diabetes Screen (2)

HbA1
Average Blood Glucose

Kidney Profile

BUN / Sr.Creatinine Ratio
Creatinine - Serum
Calcium
Uric Acid
Blood Urea Nitrogen (BUN)
eGFR

Complete Blood Count

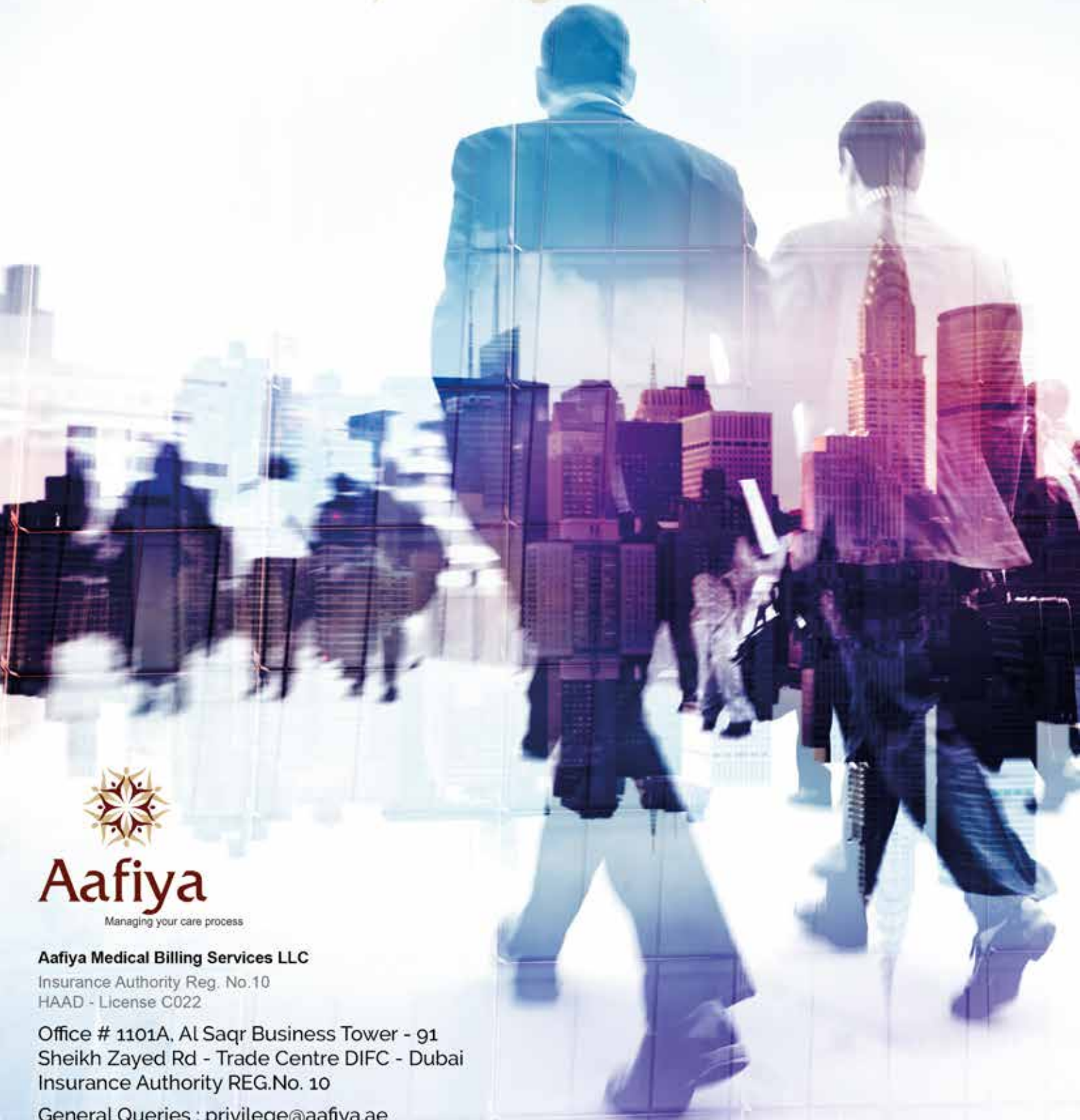
8-10 hrs fasting is essential

My Aafiya App



Available at
APP STORE & PLAY STORE

Download Our Mobile app to consult with your desired doctor



Aafiya

Managing your care process

Aafiya Medical Billing Services LLC

Insurance Authority Reg. No.10

HAAD - License C022

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