

JANUARY 2025 ISSUE

INSIDE INSIGHTS



BUSINESS NEWSLETTER

Revolutionizing
Healthcare Journey.
Aafiya TPA's Year in
Review



Aafiya

2025



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January 2025



MESSAGE FROM GENERAL MANAGER

Dear Valued Stakeholders,

As we reflect on the year 2024, I extend my heartfelt gratitude for your continued trust and collaboration. This year has been one of innovation, growth, and meaningful partnerships that have further solidified Aafiya TPA's position as a leader in the healthcare industry.

Our journey in 2024 was driven by our unwavering mission to simplify the healthcare experience and deliver exceptional service to all our members. It has been a year of significant milestones, including our recognition as the TPA of the Year, an achievement that underscores the collective efforts of our dedicated team, partners, and stakeholders.

This year, we forged strategic collaborations with digital solution providers to bridge critical gaps in the health insurance landscape, addressing areas such as women's wellness, dentistry, mental health, and more.

In alignment with the UAE's progressive vision for healthcare innovation, we are proud to introduce Aafiya AI Care, our latest innovation vertical. Aafiya AI Care comprises two key initiatives:

1. Aafiya Innovative Solutions – Focused on bridging gaps in care and improving member experiences.
2. Aafiya Protect – Designed to empower insured members through wellness and disease management programs, including telehealth services, e-pharmacy options, home care support, and second medical opinions.

To ensure a seamless member experience, we are also launching an AI-powered chatbot, enabling quick and efficient assistance.

In the Northern Emirates, we made substantial progress, expanding our network and fostering stronger relationships with healthcare providers. These efforts have not only enhanced access to high-quality services but also reaffirmed our commitment to ensuring the well-being of our members in this region.

While we celebrate these achievements, we are also laying the foundation for the future. Our focus remains on leveraging technology and enhancing our capabilities to meet the evolving demands of the healthcare sector. By adopting cutting-edge solutions and deepening our partnerships, we are committed to setting new benchmarks in the industry.

As we step into 2025, Aafiya reaffirms its commitment to delivering innovative healthcare solutions that cater to the ever-evolving needs of our members. Guided by the principles of innovation, collaboration, and excellence, we are thrilled to unveil our theme for the year: ***"Filling Gaps, Fulfilling Promises: Transforming Healthcare with Technology."***

With optimism and excitement for the opportunities that lie ahead, I look forward to working together to drive innovation, foster collaboration, and lead the transformation of healthcare.

Wishing you all a prosperous and rewarding New Year!



**Cheers to a bright and prosperous
New Year ahead!**

Warmest Regards
Mr. Mohammad Ali Zaidi
General Manager, Aafiya TPA

OUR TAKE ON THE MARKET

January 2025

Health Insurance Meets Holistic Care

The Evolving Landscape of Health Insurance

The health insurance sector is undergoing a profound transformation, driven by shifting member preferences and a broader understanding of what constitutes health and wellbeing. The days of health insurance being solely about financial coverage for physical illnesses are behind us. Today, the focus has expanded to embrace complete health—encompassing physical, mental, and spiritual wellbeing.

We recognize these dynamic shifts and are committed to going beyond the basics. Once considered radical, aspects like wellness, prevention, and holistic care are now mainstream, thanks to the advent of advanced technologies and smart solutions. These innovations allow us to meet the growing demand for personalized, proactive, and comprehensive health management solutions.

Members today expect more than just reactive care; they want support in staying healthy and thriving. This demand aligns with global trends, where governments and regulatory bodies are redefining health insurance norms. Services that were once elective are now becoming part of standard health policies, emphasizing inclusivity and accessibility.

For us, this evolution is a call to action—a responsibility to ensure that healthcare is for all, and that "health" means the complete wellbeing of the individual. By leveraging technology, data-driven insights, and a member-centric approach, we are shaping a future where health insurance is not just a safety net but a proactive partner in enhancing life quality.

As we navigate this changing landscape, our vision is clear: to empower our members with solutions that cater to their comprehensive health needs, fostering a healthier, happier community. Together, we are redefining the essence of healthcare—one that is inclusive, preventive, and holistic.

At Aafiya, the future of health insurance is not just about covering sickness; it is about championing wellness in all its dimensions.



THE YEAR THAT WAS

Northern Emirates Network Providers Summit- 2024

The Northern Emirates Network Providers Summit 2024 was a landmark event for Aafiya TPA, bringing together over 100 esteemed healthcare providers from the region. This summit served as a platform for collaboration, knowledge-sharing, and strengthening relationships with our network providers.

We were privileged to host distinguished guests, including Mr. Nabil Shanawani, Assistant General Manager of Al Buhaira National Insurance Co., and Mr. Andrew Smith, an Advisory Board Member at Aafiya. Their insights highlighted the importance of collaborative efforts in enhancing the accessibility and quality of healthcare services.

As part of our ongoing commitment to the Northern Emirates, we are continuously working to improve our services and ensure seamless healthcare access for our members. We have established dedicated teams across key departments, including Customer Service and Approvals, to provide tailored support for our network in the region. These teams are equipped to address member needs promptly, ensuring ease of access and timely assistance.

This summit marked a significant milestone in our journey to foster an integrated and efficient healthcare ecosystem in the Northern Emirates. By strengthening our partnerships and enhancing operational efficiency, we are paving the way for a future where healthcare is not just accessible but truly member-focused.





**Unleashing Potential,
Transforming
Futures**

TPA OF THE YEAR AWARD – 2024

We are thrilled to share that Aafiya TPA was honored with the prestigious "TPA of the Year" award at the InsureTek Golden Shield Excellence Awards 2024. This recognition reflects our unwavering commitment to excellence in service delivery and innovation in healthcare management.

This award would not have been possible without the dedication of our team, the support of our partners, and the trust of our members. As we celebrate this achievement, we are more motivated than ever to continue raising the bar and setting new standards in the industry.



**Leading with
Innovation, Delivering
Excellence.**



Partnership with Nabta: Empowering Women's Wellness

This year, Aafiya TPA proudly partnered with Nabta Health to champion women's wellness, addressing critical yet often overlooked aspects of healthcare. Through this collaboration, we aim to empower women to take charge of their health and well-being with tailored solutions and resources.

Together, we have launched specialized programs focusing on maternal health, preventive care, and chronic disease management. These initiatives reflect our shared vision of inclusivity and ensure that every woman in our community has access to the comprehensive care she deserves. By addressing these key areas, we are fostering a culture of health awareness and proactive care for women across the UAE.



Northern Emirates Fusion

Aafiya TPA proudly participated in the Northern Emirates Fusion event, organized by Al Buhaira National Insurance Co. in collaboration with Click2Secure. This event celebrated the collective achievements of our partners while fostering collaboration and innovation within the healthcare ecosystem.

The gathering witnessed the participation of over 100 partners, demonstrating the strong network and shared commitment to excellence that define the Northern Emirates healthcare landscape. Distinguished speakers such as Mr. Nabil Shanawani, Assistant General Manager at Al Buhaira National Insurance Co., Mr. Ali Zaidi, General Manager of Aafiya TPA, and Mr. Akbar Moideen Thumbay, Vice President of the Thumbay Group, provided invaluable insights into the evolving dynamics of healthcare and the importance of collaborative growth.

At Aafiya TPA, we remain committed to delivering exceptional service and seamless healthcare access to our members in the Northern Emirates. This event reinforced our dedication to building stronger partnerships and streamlining our operations to meet the diverse needs of the region. By working closely with our partners, we aim to create an inclusive healthcare environment where every member receives accessible, high-quality care.

The Northern Emirates Fusion event exemplifies the power of collaboration and shared purpose, reflecting our ongoing mission to lead transformative change in healthcare services. Together, we continue to raise the bar, ensuring efficient and innovative solutions for all our members.

Expanding Horizons



Aafiya's Journey to Qatar

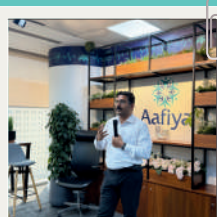
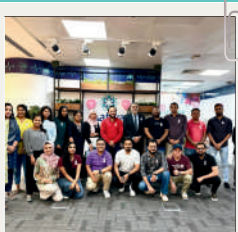
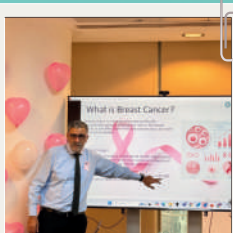
Our unwavering commitment to excellence and innovation continues to drive our growth. We are delighted to announce our expansion into Qatar, marking a significant milestone in our journey. This step reflects not only our dedication to delivering exceptional healthcare services but also our vision to extend our reach and impact across the region.

As a brand, this achievement underscores our resilience, adaptability, and ambition to explore new opportunities while staying true to our mission of fostering healthcare equity. Qatar represents the next chapter in Aafiya's story, and we are excited to bring our trusted expertise to a broader audience, creating a future of healthier communities.

Employee Wellness Initiatives

This year, we prioritized the health and well-being of our employees through initiatives focused on mental health and breast cancer awareness. These sessions provided valuable insights and resources, fostering a supportive and informed workplace culture.

Our mental health awareness session highlighted the importance of work-life balance and stress management, while the breast cancer awareness campaign emphasized early detection and preventive care. These initiatives reflect our commitment to nurturing a healthy and engaged workforce.



DIGITAL ASSETS

Aafiya Mobile App: The Future of Healthcare in Your Hands

Say hello to the new Aafiya Mobile App – your go-to tool for quick, easy, and seamless healthcare management. No more dealing with physical member IDs or hunting for policy details – everything you need is now available with a simple tap!

With a sleek, intuitive design, the app gives you access to your coverage, personalized service offers, and a paperless experience with an integrated Ecard. It's all part of our promise to make healthcare simple, accessible, and more efficient for our members. Welcome to the future of healthcare convenience!

EXPLORE AAFIYA MOBILE APP !



Pro Connect: Revolutionizing Healthcare Provider Communication

We're redefining how healthcare providers communicate with us. The Pro Connect portal is a game-changer for collaboration, offering a real-time, transparent connection that keeps providers informed and in the loop with the latest updates.

More than just a portal, Pro Connect is an innovative platform that empowers healthcare providers with the tools to enhance efficiency, trust, and transparency – making every interaction smoother, faster, and more collaborative. Your healthcare journey, enhanced by seamless communication.



Rieaya: The Powerhouse Behind Seamless Claim Management

At the heart of our claim management operations is Rieaya, a powerful in-house system built for efficiency and ease of use. Tailored to meet the unique needs of stakeholders, Rieaya offers a fully customized, user-friendly solution designed to streamline claims, pre-authorizations, and policy enrollments.

Integrating smoothly with Shafafiya, DHPO, and the Riayati (MOH) regulatory system, Rieaya ensures a hassle-free, fully compliant flow of transactions. By enabling effortless communication with payers, Rieaya makes it easier than ever to manage claims and reports – driving collaboration and efficiency every step of the way.



DIGITAL ASSETS

PBM Portal: Streamlining Pharmacy Benefits Management

PBM PORTAL

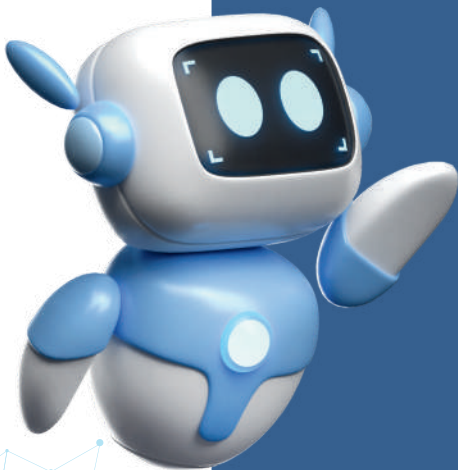
Introducing the PBM Portal – the future of Pharmacy Benefits Management. Our cutting-edge platform simplifies the process for healthcare providers by efficiently handling authorization requests and transactions, with smart rule engines that instantly identify cases requiring manual intervention.

This breakthrough technology reduces unnecessary calls, speeds up processing times, and enhances overall operational efficiency. The PBM Portal is a step forward in creating a seamless experience for both providers and members, ensuring a smoother, faster healthcare journey.

AI-Powered Chatbot: Your 24/7 Virtual Assistant

We're excited to introduce our AI-powered Chatbot, designed to take customer interaction to the next level. Available 24/7, this intelligent assistant helps you get the information you need, when you need it – from policy details and claims status to general inquiries.

With its ability to understand and respond to a wide range of questions, the Chatbot ensures a smooth, personalized experience for every user. Whether you need support in the middle of the night or on weekends, our Chatbot is ready to assist, enhancing your experience with Aafiya like never before. It's all part of our commitment to providing fast, convenient, and accessible healthcare solutions at your fingertips!



Aafiya Protect: Revolutionizing Chronic Disease Management

Under the umbrella of Aafiya AI Care, Aafiya Protect is a comprehensive solution designed to enhance the quality of care for our members while driving affordability and accessibility. As a cornerstone of our Chronic Disease Management Programs (CDMPs), Aafiya Protect integrates cutting-edge services such as Telehealth, e-Pharmacy, Home Healthcare, and Second Medical Opinion, along with Health talks & awareness initiatives which ensures a seamless healthcare experience.

Key Features of Aafiya Protect:

Telehealth Services: Through our trusted Telehealth partner, members enjoy on-demand virtual consultations at prices significantly lower than traditional rates. With consultation fees reduced by 25-30% compared to the standard network tariff, we ensure that high-quality medical advice is always within reach.

E-Pharmacy Benefits: Experience hassle-free access to medications with e-prescriptions linked to partner pharmacies, offering competitive pricing, exclusive discounts, and convenient doorstep delivery. Seamlessly integrated with Chronic Disease Management Programs (CDMPs), it ensures timely medication refills through automated reminders, enhancing health outcomes and member convenience.

Home Healthcare Services: For those requiring personalized care at home, our Home Healthcare services provide professional support tailored to individual needs. These services are delivered at reduced rates while maintaining the highest standards of care.

Second Medical Opinion: To empower members with informed healthcare decisions, Aafiya Protect offers access to credible second medical opinions from renowned specialists, ensuring confidence in treatment plans.

Measurable Impact

Aafiya Protect is designed to provide tangible benefits:

- **Improved Member Satisfaction:** A seamless and affordable healthcare journey.
- **Reduced Healthcare Costs:** For members, payers, and brokers, aligning financial sustainability with quality care.
- **Enhanced Health Outcomes:** Better disease management through timely and proactive interventions.

Aafiya Protect is not just a program; it is a movement towards a healthier, more affordable future for all. By integrating advanced technologies, trusted partnerships, and a member-first approach, Aafiya Protect ensures that chronic disease management is simplified, effective, and accessible. Together, we are setting new standards in healthcare.



THE AAFIYANS



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