



Aafiya

Managing your care process

Setting a New Standard in Healthcare Insurance Sector with Best-In-Industry Healthcare Management Services

The need for health insurance is on the rise these days with scourging infectious and non-infectious diseases. The uncertainty of disease or illness and the increasing cost of care are further accentuating the need for health insurance for pooling up resources upfront to cover the medical expenses. This is further paving the way for third-party administrators (TPAs) to play a pivotal role in providing support and increasing the efficiency of the health insurance industry with a wide range of services including enrolment, premium collection, and claim settlement. In the last few years, several TPAs have entered the market with different capabilities and a variety of services besides claim administration. But standing apart from the rest, Aafiya, a leading specialized TPA healthcare insurance service provider has set a new benchmark within the health insurance industry in Dubai through its distinctive healthcare management service.

Aafiya was born in 2013 with a mission to facilitate comprehensive health insurance services of high-quality standards to all the sectors of the population. Staying true to its vision and name which stands for “good health,” the pioneering company has carved a niche in the TPA sector in a very short span of time. Today, it stands tall as a trustworthy healthcare facilitator in the region.

Delivering a Comprehensive Suite of Healthcare Management Service

Aafiya is the hub that connects insurance companies, policyholders, and health care providers. It offers a complete suite of healthcare management services and covers a



Ali Zaidi
General Manager

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wide spectrum of health benefits for corporates and organizations. Along with optimal claim management and claims adjudication services, the company provides efficient and cost-effective risk management services to help corporates properly assess and manage the risk while ultimately improving or optimizing their loss ratio.

Having a dedicated and highly trained production team, Aafiya eases the burden from insurance companies and corporates by managing their member database, online enrollment, full policy automation set-up, and quick turn-around-time of card issuance. Its adept team has extensive clinical and insurance experience to efficiently manage benefit costs while ensuring that insured members receive appropriate, high-quality medical care.

“Building up an unprecedented intelligent processing capability, our claims processing is empowered with thousands of adjudication rules which will process more than 80% without the need for manual intervention. With this high degree of automation, we are not only in the position to diligently settle payments to our providers but tightly manage benefit utilization without compromising on accuracy and consistency, explains Ali Zaidi, the General Manager of Aafiya.

With its extensive experience and connections with a widespread network of providers in the region, today, Aafiya is in a unique position to negotiate for lower base costs, higher discounts, and more competitive rates. It works hand in hand with its

partners to provide quality healthcare service to its members whilst ensuring maximum results.

Shifting the Focus from Mere Sick Care to a More Holistic Approach

While there are several key factors that have contributed to the success story of Aafiya, its unique proposition lies in its unwavering commitment to moving from ‘mere sick care to health care.’ According to Ali, health care cannot be limited to clinics and hospitals because that is not health care but sick care.

With a vision to move the focus from mere sick care to a more holistic approach, Aafiya launched DAHAB services in December 2017. DAHAB was conceptualized to bring various aspects of healthcare at the doorstep of the customers which will lead them towards a healthy lifestyle keeping in mind the ultra-modern and innovative healthcare provision. It included several benefits from healthcare centers, dieticians, homeopathy clinics, Ayurveda's, nutrition centers, and many more to add value to the magnificent customer journey towards wellness. With its launch, Aafiya became the first medical third-party administration (TPA) company in U.A.E to have launched an assortment of such premium value-added services as a part of the TPA services.

Through its years of operational experience in the region, Aafiya identified the hardships and difficulties faced by its customer in the process of



medical insurance. To overcome these hurdles, it launched several distinguished value-added services under DAHAB as an add-on to the usual claim's administration services available under medical insurance in U.A.E. This included a seamless reimbursement process, relationship doctor for customer's assistance, instant policy enrollment and activation, dedicated client servicing team for DAHAB members, specially crafted Marhaba services for the customers in its hospital network. For effective and easy implementation of DAHAB services, it also offered priority access at provider network, Aafiya Smart Kiosk at selected hospitals, Aafiya's mobile application, WhatsApp service, medicine delivery, and sample collection at customer's doorstep.

Key pillars of Aafiya's culture

Aafiya's work culture is driven by a strong set of core values that aim to support business growth while creating a sense of belonging. Keeping the 5 core values—excellence, transparency, knowledge, innovation, and reliability as the cornerstone, the company guides its decisions and aligns its actions to consistently deliver against its promise. For Aafiya, excellence is not an act but a habit. Hence, it strives to attain excellence by turning every challenge into a success. It also encourages and nurtures open communication and dialogue with internal and external stakeholders to continuously raise the bar of improvement.

"We strive to make sure that our employees are aware of what is going on within the company and we are clear that everyone knows exactly where Aafiya is. This is the same for our clients as we feel that their support in what we are doing for them should be clear precise and transparent," affirms Ali.

Aafiya interacts closely with customers by creating and sharing knowledge that adds value and focuses on the training and development of its team to

help them enhance their knowledge. In addition, the innovative company also emphasizes on harnessing cutting edge technology using insights to invent a better future that makes healthcare serve fairly, productively, and consistently.

Committed To Attaining Total Customer Satisfaction

Upholding its core values and commitments, Aafiya constantly strives to improve its standards and achieve customer satisfaction beyond expectations. Since its inception, it has been relentlessly working to provide seamless services to its clients while ensuring that their needs are addressed as soon as possible. To aid this mission it has a strong trained team and a 24/7 dedicated healthcare call center which consists of highly trained and qualified medical professionals.

"Aafiya has based its relationships, on trust and well-understood expectations. Our continuous efforts and focus are aimed towards achieving customer satisfaction beyond expectations which has made us a preferred service provider of our business associates," asserts Ali.

To further enhance its customers' experience, the company aims to leverage new technology and deliver the highest quality of medical administration services backed by revolutionary wellness services. Advancing into the future, the company seeks to further grow into new markets and new dimensions of healthcare services while providing strong support to its associated businesses through innovative and technologically advanced solutions to contribute to their business growth and sustainability.

"Aafiya is on a journey to digitalization and is taking up all the required steps to reach this goal in terms of developing internal software and other technology-driven tools. This is being undertaken with an aim to reach out to all our concerned stakeholders," concludes Ali.