

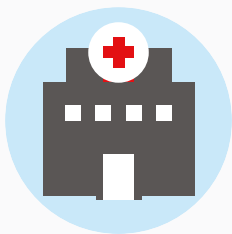
Public and Private Healthcare in DUBAI



Overview

While not the capital of the United Arab Emirates, Dubai is certainly a leader in the UAE. In recent years this city-state has established itself as a global leader too – in health care. With investments in public and private facilities, a focus on medical tourism, and a burgeoning health and science research industry, the Dubai government is looking to position itself at the forefront of medicine.

For patients, this means that standards of care in Dubai are of a very good quality – by both regional and international comparison. Increasingly, the government is seeking to integrate public and private service to improve cost and effectiveness of health care throughout the state.



Public Care

The public hospitals, or government hospitals as the Dubai government prefers to call them, are operated by the government under the DOHMS (Department of Health and Medical Services). Working with the Dubai Health Authority (DHA) - which oversees both public and private facilities, all hospitals strive to offer quality health care to all Dubai citizens at affordable prices.

While citizens of Dubai have access to the Dubai Government Health Card, DHA reforms implemented in 2015 have made it mandatory for all expats and foreigners to have private health.



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Beyond that, many government hospitals cater mainly to local populations with Arabic being the main language spoken. English is often spoken in many larger government facilities, but it may be tougher to find an English speaking doctor than in the private system. This, combined with increasing regulation makes private facilities a much better choice for expats.



Private Care

Private hospitals in Dubai generally appeal to expatriates and wealthier residents of the state. Many of these facilities, such as the private Al Zahra Hospital Dubai even offer international patient desks and other resources to improve the hospital experience for expats and international visitors. Private hospitals also maintain connections to global insurers, easing the process of payment and billing for patients with a personal or workplace international insurance policy.

While the costs at private hospitals cover a much higher range than at the government hospitals, some are only a fraction more than government facilities, the recent DHA reforms and the fact that the Dubai Health Card really only covers a fraction of the total health care cost at government facilities makes private hospitals a much better choice.

The reason for this lies largely in part due to the DHA reforms enacted in 2015 which require all foreigners to have private health insurance. Because many of the private health insurance plans already cover private hospital care and stays, the private system is logically the better choice.

Beyond coverage, private hospitals and clinics offer highly trained western doctors, comfort-focused surroundings, a greater choice in physician and appointment time, the ability to select the doctor you want to see, and the ability to select (and pay more for) luxurious inpatient accommodation and special meals, often at a cost that is not much higher than what you would spend in the public system.



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The best thing, comfort aside, about the private facilities is that they are overseen by the government. The Dubai Health Authority, created in 2007, monitors private establishments to ensure they are meeting state standards of care. Since the implementation of the Health Authority, Dubai has focused more and more on integrating public and private health care services – a policy that so far seems to be influencing the health system for the better by encouraging healthy competition between the two sectors. This has served to keep costs from spiraling out of control in many of the private hospitals, while still ensuring a high level of specialized and specific care.



Health Care Free Zones

These zones are not, as their name may suggest, free from health care, or free. Instead, Dubai's two health care free zones offer health care facilities that are tax free and 100 percent foreign owned. Dubai Healthcare City and the Dubai Biotechnology & Research Park include not only hospitals and clinics, but also pharmaceutical manufacturing outlets and medical device companies.

The Dubai Healthcare City was created by the government and funded through private investors, making it a good example of the burgeoning public/private health care partnerships the state encourages. Patients appreciate the City's emphasis on world-class health care of an exceptional quality. Medical tourists and expats often make Dubai Healthcare City their first choice for care in the region. Multiple clinics and hospitals are integrated under one platform, and patients will enjoy the ability to receive a variety of health care services dealing with just one administrative partner. As a state-of-the-art facility, prices at Dubai Healthcare City are high, but patients will appreciate easy billing to international insurers and the VIP extras – such limousines, royal suites and a private butler – on offer.



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Regional Health Concerns

Apart from the usual communicable and lifestyle diseases that most cities in the world must contend with, those living in Dubai need to take extra care of their respiratory health. Dubai and surrounding areas are extremely dusty, and many new arrivals to the area complain of breathing or other lung and throat problems. Frequent construction and other building work contribute to this at times unhealthy air quality.

In the past few years, MERS (Middle East Respiratory Virus) has likewise been a concern around the region. Although people in the UAE are not uniquely at risk of contracting this disease, health care experts do recommend that anyone experiencing symptoms such as cough, fever or shortness of breath visit a hospital as soon as possible and take precautions to avoid spreading germs to others.

Heat stroke is also a very real concern in Dubai. The state has even released a health and safety campaign aimed at keeping people safe in the summer heat. To avoid illness or injury, drink water throughout the day and minimize time spent under the sun. Make sure to do cool-down exercises after playing sports and keep hydrated throughout physically taxing activities.

These, and many other factors, highlight the fact that expats should secure international health insurance before they leave their home country for the UAE, especially because the cost of visiting a private hospital can quickly add up.



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Insurance Options

In 2014 Dubai began rolling out compulsory medical insurance for all UAE residents. The law requires that every employer pay for their workers' insurance. This program has also been extended to expatriate workers, and if a resident is not employed, then their visa sponsor or the individual himself will need to obtain a policy. The Dubai government hopes that with this mandatory insurance policy, a healthier populace will be created – preferably one that's more eager to utilize private facilities and avoid a potential burden on the public health care system.

Depending on when an individual last renewed their insurance and visa status, the mandatory insurance law may not affect him/her until as late as June 2016. Although it is possible for an individual to wait until his/her respective deadline, it is advisable to start looking at private health insurance. While it is possible to continue using the DHA cards for public facilities which do offer some subsidization, at most facilities it will be marginal at best, often resulting in costs paid at public hospitals being 50-90% of what one would pay at a private facility. Therefore, the mandatory private insurance is a much better idea, especially if you are going to be in Dubai for at least the next two years.

What's more, maternity is mandatory under the DHA insurance that is provided for employees. This level of mandatory coverage is almost unheard of in any other countries in the region.

While it may seem like it is going to be tough to secure insurance, especially for expats, many international insurance policies offer a range of coverage options in Dubai. Many of these plans have been created to be DHA compliant, which makes them viable choices for all parties.



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