



معهد الخليج لدراسات التأمين
GULF INSURANCE INSTITUTE

Certificate in Applied Insurance Studies

Private Medical Insurance

Course Code	ACMI
Content	Unit 1: Application of Insurance principles Unit 2: Provision of Healthcare Insurance Unit 3: Scope of Private Medical Insurance cover Unit 4: Compulsory Insurance and Regulation of the Health Insurance industry Unit 6: Risk Assessment and Underwriting Unit 7: Claims Administration and Handling
Duration	24 hours of structured learning involving classroom sessions, Q & A and case studies.
Audience	Intermediate
Learning Objectives	At the end of this course participants will be able to:

1 Application of Insurance principles to Private Medical Insurance

Define the following principles and discuss their application to Health Insurance

- 1.1 Insurable Interest; Definition and application, Dependants' and employees
- 1.2 Utmost Good Faith; Definition and application, Effect of fraud and misrepresentation
- 1.3 Proximate Cause; Definition and application, Interpretation of exceptions in medical insurance practice
- 1.4 Indemnity; Definition and application, Modification to the principle in Medical Insurance; excess, deductible co-insurance, Benefits vs Indemnity
- 1.5 Subrogation; Definition and application, Injuries caused by a third party, Waiver of Subrogation
- 1.6 Contribution; Definition and application; non contribution clause

2. Provision of Private Medical Insurance

- 2.1 Be aware of different ways in which private healthcare can be provided
 - 2.1.1 Indemnity Plans
 - 2.1.2 Managed Care
 - 2.1.3 Hospital cash Plans
- 2.2 Understand the roles and services provided by:-
 - 2.2.1 Healthcare providers
 - 2.2.2 Insurers
 - 2.2.3 Reinsurers
 - 2.2.4 Employers
 - 2.2.5 Third party Administrators
 - 2.2.6 Distribution Channels
- 2.3. Be aware of Healthcare services provided by social and national schemes
 - 2.3.1 understand how national Health services work
 - 2.3.2 be aware of challenges faced by National Health services schemes
- 2.4. Be aware of medical expenses coverage that may be provided by other types of policies
 - 2.4.1 Emergency treatment
 - 2.4.2 Long Term care
 - 2.4.3 Critical Illness
 - 2.4.5 Permanent Health Insurance



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3 Scope of Private Medical Insurance cover

- 3.1 Be aware of the types of PMI policies available
 - 3.1.1 Individual vs Group policies
 - 3.1.2 Global, country specific, regional policies
- 3.2 Understand the purpose and scope of coverage of a PMI policy
 - 3.2.1 difference between Acute and Chronic conditions
 - 3.2.2 significance of pre-existing conditions under PMI
 - 3.2.3 differences between In-Patient, Out Patient and Day Care Treatment
- 3.3 Understand the following terms and extent of coverage:-
 - 3.3.1 Emergency treatment abroad
 - 3.3.2 Treatment Abroad other than Emergency
 - 3.3.3 Repatriation of Mortal Remains
 - 3.3.4 Maternity
 - 3.3.5 Dental
 - 3.3.6 Optical
- 3.4 Be aware of the following groups of exclusions
 - 3.4.1 Treatment for which optional cover is available
 - 3.4.2 Preventive treatment
 - 3.4.3 Elective treatment
 - 3.4.4 Uninsured treatment
 - 3.4.5 Treatment related to reproductive organs
 - 3.4.6 Substance abuse or self inflicted causes
 - 3.4.7 War, SRCC and contamination.

4. Compulsory Insurance and Regulation of the Health Insurance industry

- 4.1 Be aware of the different models available to governments to introduce compulsory Medical Insurance for expatriates using examples in the Middle East
- 4.2 Outline the benefits of Compulsory Medical Insurance schemes in the Middle Eastern economies
- 4.3 Discuss the essential elements in implementing compulsory Medical insurance schemes for expatriates
- 4.4 Outline the main provision of (depends of domicile of student)
 - KSA: Cooperative Health Insurance Act
 - Abu Dhabi: Abu Dhabi Health Insurance Law No 23 of 2005

5. Risk Assessment and Underwriting

- 5.1 Understand the underwriting function
- 5.2 Be aware of the application of exclusions and limitations to risks with medical history
- 5.3 Be aware of the underwriting considerations for Group schemes
- 5.4 Understand the Rating structure.
- 5.5 Be aware of the need for Underwriting supported by IT-systems
- 5.6 Be aware of the common reinsurance protections available to the underwriter



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6. Claims Administration and Handling

- 6.1 Explain the duty of the insured when making a claim
- 6.2 Outline the claims administration process under Health Insurance
- 6.3 Explain the purpose and function of the documents required in a claim file
- 6.4 be aware of the role of EDI, smartcards and procedure codes in PMI claims
- 6.5 understand the claim verification and payment process
- 6.6 Be aware of strategies for cost control and containment

Private study	Students should undertake a minimum of 75 hours of private study.
Assessment	Test: Two hours, 100 multiple choice questions. 70% pass mark.
Language	These courses are available in English and in Arabic.
Award	Certificate in Applied Insurance Studies – Private Medical Insurance 1 credit towards Associate of the Gulf Insurance Institute