

Certificate in Applied Private Medical Insurance Studies

Course Code	ACMI
Content	Unit 1: Application of Insurance principles to PMI Unit 2: Scope of Private Medical Insurance cover Unit 3: The Private Medical Insurance (PMI) Policy Unit 4: Group health insurance Unit 5: Provision of Healthcare and insurance Unit 6: Compulsory Insurance and regulation of the PMI industry Unit 7: Risk Assessment and Underwriting Unit 8: Claims Administration and Handling
Duration	25 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 PMI

1.1 Define the following principles and discuss their application to PMI

- 1.1.1 Insurable Interest; Definition and application, Dependants' insurable interest
- 1.1.2 Utmost Good Faith; Definition and application, Effect of fraud and misrepresentation
- 1.1.3 Proximate Cause; Definition and application, Interpretation of exceptions in medical insurance practice
- 1.1.4 Indemnity; Definition and application, Modification to the principle in Medical Insurance; excess, deductible co-insurance, Benefits vs Indemnity
- 1.1.5 Subrogation; Definition and application, Injuries caused by a third party, Waiver of Subrogation
- 1.1.6 Contribution; Definition and application

2 Scope of Private Medical Insurance cover

2.1 Understand the difference between acute and chronic illnesses

2.2 Understand the terms and extent of coverage for:-

- 2.2.1 Chronic and Acute Medical Conditions
- 2.2.2 In-patient
- 2.2.3 Day care
- 2.2.4 Out Patient
- 2.2.5 Emergency treatment
- 2.2.6 Maintenance treatment
- 2.2.7 Dental treatment
- 2.2.8 Pre-existing conditions
- 2.2.9 Hospital accommodation
- 2.2.10 Maternity
- 2.2.11 Treatment abroad
- 2.2.12 Optical
- 2.2.13 Excluded conditions and Treatment
- 2.2.14 Pre-Authorisation
- 2.2.15 Repatriation of mortal remains
- 2.2.16 Direct Billing

2.3 Be aware of medical expenses coverage that may be provided by other types of policies

- 2.3.1 Travel Insurance
- 2.3.2 Personal Expenses
- 2.3.3 Critical Illness
- 2.3.4 International Medical Insurance for Expatriates

2.3.5 Permanent Health Insurance

3 The Private Medical Insurance (PMI) Policy

3.1 Explain the structure of a PMI Policy

- 3.1.1 Operative Clause
- 3.1.2 Definitions
- 3.1.3 Eligibility
- 3.1.4 Limits of Indemnity
- 3.1.5 Exclusions
- 3.1.5 Administration and General Conditions
- 3.1.6 Cancellation Clause
- 3.1.7 Excess clause
- 3.1.8 Co-insurance

3.2 Explain the Table of benefits in a PMI

3.3 Outline extensions available

3.4 Understand the Minimum Health Insurance Policy in the following markets (depends on Student's domicile)

- 3.4.1 Unified Cooperative Health Insurance Policy - Kingdom of Saudi Arabia
- 3.4.2 The three types of Policies available under the Health Insurance Scheme of Abu Dhabi

4. Group Health Insurance

4.1 Explain the operation of Group Policies for employers

- 4.1.1 Policyholder/Insured members
- 4.1.2 Eligibility
- 4.1.3 Additions and deletions
- 4.1.4 Admission, evidence of health
- 4.1.5 Commencement and Termination of coverage
- 4.1.6 Moratorium Period

5. Provision of Healthcare and Insurance

5.1 Be aware of different ways in which private healthcare can be provided

- 5.1.1 Indemnity Plans
- 5.1.2 Managed Care
- 5.1.3 Hospital cash Plans

5.2 Understand the roles and services provided by:-

- 5.2.1 Healthcare providers
- 5.2.2 Insurers
- 5.2.3 Third party Administrators
- 5.2.4 Employers
- 5.2.5 Reinsurers
- 5.2.6 Insurance Intermediaries

5.3. Be aware of Healthcare services provided by social and national schemes

- 5.3.1 citizen's right to healthcare
- 5.3.2 understand how national Health services work
- 5.3.2 be aware of challenges faced by National Health services schemes

6. Compulsory Insurance and Regulation of the PMI industry

- 6.1 Be aware of the different models available to governments to introduce compulsory Medical Insurance for expatriates using examples in the Middle East
- 6.2 Outline the benefits of Compulsory Medical Insurance schemes in the Middle Eastern economies
- 6.3 Discuss the essential elements in implementing compulsory Medical insurance schemes for expatriates

6.4 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

7. Risk Assessment and Underwriting

7.1 Identify the factors that affect the underwriting of Individual PMI

7.2 Explain the contents of the proposal form for Medical insurance

7.3 Be aware of the application of exclusions and limitations to risks with medical history

7.4 Understand the Rating structure.

7.5 Be aware of the underwriting considerations for Group schemes

7.6 Be aware of the common reinsurance protections available to the underwriter

8. Claims Administration and Handling

8.1 Explain the duty of the insured when making a claim

8.2 Outline the claims administration process under PMI

8.3 Explain the purpose and function of the documents required in a claim file

8.4 Be aware of strategies for cost control and containment

Private study	Students should undertake a minimum of 40 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.
Accreditation	1 credit towards Associate of the Gulf Insurance Institute 10 non specific CII credits at Certificate level
Certificates	Certificates will only be issued to candidates passing the test.