

Universal Health Insurance

Prepared by: Team

Project Scope Universal Health Insurance

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**General Project Information:**

Project Name: Universal Health Insurance.

Sponsor: Director of Health Care, Quality of Accreditation and Health Insurance Authority.

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**Problem/Opportunity Statement:**

- i. Insurance includes categories of employees in the state sector and does not include the rest of society.
- ii. Citizen's failure to defend any operation, X-rays, or basic reconstruction analyses belonging to a country or affiliated with the health insurance system despite the poor services provided.
- iii. The low salaries of doctors, which makes them tend to work in private hospitals, which makes there is a deficiency of the medical staff and a decrease in the performance of the medical work provided.
- iv. The lack of a database for patients and the use of paper registration.
- v. The absence of what includes the patient's medical history and new examinations, and therefore the absence of what includes patient data permanently when moving from one hospital to another.
- vi. Failure to support rare (unavailable) medicines for people with chronic diseases who are unable to.
- vii. Lack of communication with various government institutions.

**Project Objectives:**

- 1. Contributions include the family as a whole, not just the individual.
- 2. The subscribers provide health care, which includes checks and examinations, some surgeries and other high-quality analyzes and rays, in addition to the percentage of discounts on them.
- 3. It allows the subscriber to choose a hospital that is close to him or of high quality and that belongs to that system at reduced costs.
- 4. It provides patients with chronic diseases monthly medicines and dispensing medicines free of charge
- 5. Keep patient data confidential.
- 6. Motivates the most efficient doctors to increase their salaries.
- 7. It did not include governmental and insurance hospitals only, but also hospitals affiliated with higher education and private hospitals.
- 8. Provide every citizen with his own medical record, which is served in an organized periodical way.
- 9. Provides a database that includes patients' data and the latest updates on it on a regular basis, which can be accessed through any hospital affiliated with the system.

## Project Description:

It is a mandatory social solidarity system that covers all citizens, and the state guarantees those who are unable. As it separates funding from the provision of health services, and the flexibility of the service package provided, which is not less than the services currently provided. It provides high-quality health services, and 30% of the population is classified as "unable" and will be covered by the state. The comprehensive social insurance to be applied covers all groups of society as a whole, meaning that the whole society will be subject to its insurance umbrella in return for payment of contributions. Within it the unit of coverage is the family and not the individual, as in the current system. Provides access to and support for the insured's freedom to choose between any of the health service providers, whether in the governmental or non-governmental sectors, included in the comprehensive health insurance network. It is subject to a uniform law that avoids the defects of existing laws. It applies to the fields of insurance health services and does not apply to public and preventive health services or health services for covering natural disasters, epidemics and similar services that all state agencies are bound by. Through it, the mechanism for pricing medical services is determined in a fair manner that meets the quality standard, through a committee represented by the private, public and independent sectors. The percentage of citizens' participation in the current law ranges between 1% of the employee's insurance wage, and 3% of the employer per month, and in the new law it will be the same, but on the total income, in addition to the family head paying the contributions of the person responsible for them, namely: the non-working wife At a rate of 2.5%, and the rest of the family at a rate of 0.75% for each person, and the state treasury pays the contribution of those who are unable. The subscriber to the new health insurance pays a nominal percentage, at the time of performing the x-rays, up to 10% and 20% for analyzes, to control the provision of the service, while the surgeries are performed without any contributions except for the payment of the basic subscription.

## Business Benefits:

### 1-Easy to Use :

- It requires no technical expertise to install and it is easy to learn.
- The interface of the software can easily be navigated ensuring patient encounters are effective and always positive.
- Smartcare is developed with strong security features built-in to help protect patient privacy and prevent data breaches.
- Secure, private and ensures confidentiality.

### 2-Easy Patient Capture :

- Smartcare boasts of unique clinical tools that can help healthcare providers easily capture patient health information while staying engaged during the visit.

### 3-Easy to customize :

- The flexibility of smart care allows for easy customization to diverse specialty needs such as Primary Care, Cardiology, general surgery etc.

- Smart notifications and decision support Smartcare offers the possibility of automatic notifications/ reminders to physicians which help in improving practice efficiency,
- It enhances decision making as it helps to provide person-specific and intelligently filtered information to healthcare providers.

**Project Deliverables:**

- 1- Citizens' participation in universal health insurance
- 2- Every patient has its medical record and every family has its family doctor
- 3- The treatment is free of charge, and there are discounts on surgeries and examinations.

**Estimated Project Duration:**

54 days