

Company Profile



Overview

In the wake of humanity's constant strides towards technological breakthroughs in the field of health and medicine, and with people's increasing awareness about the increasing costs of treatment and medication; **NatHealth** seeks to enhance and better its customers' health through the incorporation of these technological breakthroughs into the mainstream of health insurance industry, combining them with the best possible services at the most affordable cost for the customers, to generate a caring and supportive environment where health, longevity and affordability are the key drivers of the business.

National Health Insurance Administration Co. was established in 1997 as a third party administration company to manage health insurance policies; corporate self-funded health plans and other employee benefits. It is registered in the ministry of industry and trade as a limited liability company. The offices are located in Amman, Jordan and are equipped state of the art information technology equipment including our own e-Claim software, which allows for the efficient and smooth operation of a modern TPA concept

NatHealth is a full-service TPA exhibiting a competitive edge with a history of delivering the highest quality of service through its dedicated team of customer care specialists and benefit advisors. **NatHealth** offers a full array of integrated services designed to provide our subscribers with the highest standard of quality and savings in claims administration and management of benefit plans.

These TPA services include Claims Adjudication, Hospital Admissions Management, Utilization Review and Large Case Management, Healthcare Data Analysis, Benefit Design Consultation, Reinsurance and Underwriting Assistance, Financial Settlement of claims.

The professional experience of **NatHealth** in the TPA business, especially in managing prominent self insured funds, combined with over seventeen years of proven track record in the local and regional markets, makes **NatHealth** indisputably the number one company in the country . Throughout such period we provided services for more than 400000 beneficiaries verified and processed more than 20 million medical claims and the last three years paid for health care providers up to fifty million JOD. An accomplishment no other company has reached

Board of Directors

Kareem Kawar
Chairman

Rudain Kawar
Vice chairman

Emad Malhas
Board Member

Al-Maseera presented by
Khaled Sabeeh Al-Masri
Board Member

Ahmad Tijani
Board Member /Chief Executive Officer

Beneficiaries Number & Client Base

Nathealth today has more than 150000 beneficiaries representing all business sectors; they enjoy a distinctive service as per the highest international standards.

1. Insurance Funds

Insurance Funds
29

2. Health Insurance Companies

Insurance co .
7

NatHealth Staff

At **NatHealth**, we understand the importance of a highly qualified and well-trained staff with medical and insurance background, to provide our clients with the quality of service they expect and deserve. Dedication, accuracy and excellent service are our primary goals.

We believe that committed and motivated staff is the key to our success in pursuit of this goal; thus we encourage innovation and are open to new ideas in an exciting, challenging and rewarding environment.

Pre Approvals Medical Center (PMC)

NatHealth services includes the provision of a Pre Approvals Medical Center that operates 24/7, this center is specialized and equipped with a speech log recording system for the incoming and outgoing calls, in addition to an automated system for beneficiaries information retrieval, a modern communication network that receives faxes and correspondences and archives them in addition to the issued approvals. This center is operated by six doctors, six nurses, two Pharmacists and one laboratory technician.

The PMC group coordinates with the network team that is assigned in hospitals with the task of following-up on exiting cases and help facilitate admissions in the hospitals, the network team consists of 12 employees distributed in frequently visited hospitals around the kingdom.

Health Care Providers Network

NatHealth has adopted a strategic stance in contracting the health-care providers; we recruit and credential only those physicians who meet our standards of quality and efficiency. In addition **NatHealth** has a contract with the Ministry of Health whereby all the subscribers are entitled to medical care in the governmental hospitals and medical centers. **NatHealth** also has the ability to contract any new provider (with the appropriate credentials) upon the clients' request and with the authorization of the insurance company.

NatHealth has restructured its professional medical network based on the needs and requirements of its clients, so that such a network of Health Care Providers has reached 4500 members structured as follows:

- Doctors of 29 different specializations: (2052 Doctors)
- Hospitals (public): (45 hospital)
- Pharmacies (764)
- Medical labs: (220 Labs)
- X-ray Centers: (50 Centers)
- Nuclear Medicine Centers: (2 Centers)
- Emergency Centers: (18 Centers).
- Optical Centers: (87 Centers)
- Physical Therapy Centers: (23 Centers).
- Medical Supplies Centers: (21 Centers).
- Audiology Centers: (5 Centers).
- Oxygen Therapy Centers: (2 Centers)

□ ***MobiNat***

- ***NatHealth*** has launched a state of the art Medical **Network Service** via the Mobile application known as (**MobiNat**), by which any beneficiary can download the application from the App store to an I Phone or from Google play to an Android operating system and retrieve all information concerning relevant network health care providers, this service is the first in Jordan and Middle East. User can install this software to his or her Mobile and use it at any time, as well as to obtain detailed information for the medical network such as Name, Address, Telephone, and receives all updates as may occur to the Medical Network in terms of additions and deletions during any selected period of time.

□ **Hospitals Delegates (Permanent)**

In order to maintain a high level of services provided by ***NatHealth***, and to facilitate procedures of access to the approved hospitals, the company has launched ***Hospitals Representative Service***, as the company was able in coordination with hospital management to provide a distinctive location for an office of the company's representative, in the premises of selected hospitals, equipped with the state-of-the-art technology devices; computer, fax, direct telephone line and internet. The representative shall be present every day with full duty time, he/she undertake to facilitate procedures of access to hospital for beneficiaries of the clients until discharge from hospital, bearing in mind that the number of ***NatHealth*** representative in the approved hospitals are twelve employees, we are seeking to expand this service to cover most of the approved hospitals in the kingdom.

- Nathealth's Representative In The Arabic Center Hospital.
- Nathealth's Representative In Ibin Al Haytham Hospital.
- Nathealth's Representative In The Estiqlal Hospital.
- Nathealth's Representative In Al-Esraa Hospital.
- Nathealth's Representative In Al-Hikmah Hospital/ Zarqa
- Nathealth's Representative In Jabal Al-Zaytoon Hospital/ Zarqa
- Nathealth's Representative In Irbid Specialized Hospital/ Irbid.
- Nathealth's Representative In The Islamic Hospital/ Aqaba.
- Nathealth's Representative In Italian Hospital /Al-Karak
- Nathealth's Representative In Specialized Hospital
- Nathealth's Representative In Al-Salam Hospital /Karak
- Nathealth's Representative In The Islamic Hospital/ Amman (soon)

Computer System Used:

NatHealth acquires the newest global systems in the field of Medical Claims Management that are built on a database of Oracle using the international standards in building a database, it is noteworthy that NatHealth owns the intellectual property for the E-Claim System, accordingly it established and developed the Research & Development Department in the company (R&D), which in turn updates and develops the system entirely and continuously in commensurate with requirements of the needs of the clients.

Disaster recovery center

The most important characteristic that distinguishes **NatHealth** from its competitors is the fact of the existence of the disaster recovery premises located in the suburbs of Amman and away from the main offices, which contains a server and computers, furniture, telephone, faxes, fully equipped internet lines, as part of a Business Continuity Plan to provide services in case of emergency or catastrophe or in case of a fire or disasters that may occur in the main office of the company, also this has come in a plan developed by NatHealth to guarantee Services Continuity, accordingly the company will be able to continue business in normal course without disruption during the period of reconstruction to main offices of the company in case of emergency.

In addition to what has been stated above, **NatHealth** will maintain information and data of beneficiaries of its clients with Backup Tapes which shall be kept in an anti-fire safe inside the company, as well as additional detailed backups shall be placed in the safe of Arab Bank away from the company's location, and one Backup in the Branch Office in Wadi Asseir within a particular timetable ensures not losing of information in case of emergencies.

Characteristics of Computer System Used:

- Use International Standards (ICD9, CPT, HSCPS, ATC)
- To process claims electronically without human interference.
- Systems ability to save medical files, medical history, treatments and all information related to subscribers, medical points and record all information related to the contracting company so that such information can be returned at any time.
- To record state's information, global geographical regions, information at the level of street and building number.
- Accuracy in processing claims, as the system can carry out more than ninety nine inspection actions prior processing of claim, for example:
 - Eligibility of the beneficiary for treatment.
 - Medical Health Insurance System and items covered and excluded of the contracting party.
 - Medical diagnosis, its relationship with medical examinations, x-rays, medical actions, medicines prescribed by doctor in commensurate with age, gender, social status, pathological condition and extent of being covered in Insurance System.
 - Contracted Prices with medical body and prices of medicines.
 - Not to repeat visit to the same specialization within 24 hours.
 - Not to dispense the same medicines before finishing the dispensed quantity.
 - Approvals and conditions.
 - Other precautionary actions.
- The used system's ability for adjustment and development according to needs of the company.
- System's ability to deal with all amendments that may occur on executive instruction for processing employees.
- The applicable system's software are designed to serve insurance funds & insurance companies set out on insurance, medical and financial basis according to the need of customer.
- System's ability to manage Prior Approvals System around the clock throughout days of the week.

- System's Software allow the contracted company to access electronically to contracts made between medical points, so that the system allow following-up amendments and significant correspondences relating these medical points.
- System's Software allow the contracted company to access electronically to all information of their beneficiaries, every days access statuses, volume of costs, dues, with the possibility of reviewing all reports through E-link of the contracting company.
- The system contains all registered & not registered medicines with the Ministry Of Health, with scientific name and structure of medicines, reasons of use, and warehouses of medicines that provide such medicines.
- System's ability to prepare all reports as may be desired by the contracting party and in all forms, languages and requested software, such as:

International Quality Certificate (ISO 9001: 2008)

The policy of Quality of **NatHealth** depends on the necessity of maintaining levels of services provided to clients. In 2002 Nathealth obtained ISO 9001:2000 from TUV to be the first Medical Insurance Administration Company in Jordan obtains such certificate. Quality System has covered all procedures related to customer services, starting from signing the agreement and passing to the provision of Medical Customer Services, Operations, Medical & Financial approvals, procurements, employees affairs, respond to complaints, suggestion and measure levels of Customer Satisfaction, Nathealth has maintained such certificates throughout past years and was renewed to be ISO 9001: 2008.

The company has developed the Quality Policy to line up with the modern technology requirements through drawing all procedures of the company on iGrafx, in order to ensure transparency in work before customers and provide best services with the required international standards; the following departments have been completed.

- Complaints Departments.
- Medical Pre Approvals Department.
- Medical Network Department.
- Operations Departments.

With coordination with Quality Council, an integrated plan was established for all departments in terms of actions necessary to be followed-up and audited through annual auditing plan.

The company has developed a new department for quality through analyzing and studying all calls coming to the medical approvals department and make sure of Quality of Services Provided and following-up clients with outcomes.

Also according to a special request from company's clients to establish section of Quality to be as CENTER to follow-up customers complaints and observe the coming complaints and follow-up them with the concerned departments and clients, and analyze it with the provision of recommendations with the most adequate actions that guarantee no-repetition.

In our ambitious quest for excellence and achievement, we at NatHealth obtained the "Seal of Excellence Certificate" of Private Sector in its 5th Role.

This award is considered to be the highest award for excellence on the Jordanian national level, and in all sectors.

Information Security Management System ISO 27001:2013

National Health Insurance Administration Company is committed towards securing the Confidentiality, Integrity and Availability of information for the day to day business operations. The security of information and other assets is therefore regarded as fundamental for the successful business operation of National Health Insurance Administration Company.

This high-level information security policy is a key component of National Health Insurance Administration Company's overall information security management framework and should be considered along with National Health Insurance Administration Company's specific and more detailed information security policies, procedures, standards & guidelines.

Adherence to this policy will help to protect data/ information of National Health Insurance Administration Company and its customers from information security threats, whether internal or external, deliberate or accidental. It is recognized that detailed policies and procedures will be required and National Health Insurance Administration Company is committed to implementing these in full.

This International Standard specifies the requirements for establishing, implementing, maintaining and continually improving an information security management system within the context of the organization. This International Standard also includes requirements for the assessment and treatment of information security risks tailored to the needs of the organization. The requirements set out in this International Standard are generic and are intended to be applicable to all organizations, regardless of type, size or nature.

The King Abdullah II Award for Excellence

also carries international resonance. It is recognized and respected among business communities worldwide. The King Abdullah II Center for Excellence awards companies with the “Seal of Excellence.” The Center is certified by the EFQM, which is considered the leading international organization concerned with excellence of performance.

Winning the award has given *NatHealth* positive recognition locally and regionally and this has helped us in our quest to expand as a franchise in the Middle East region. Working together for this award has also helped us nurture a culture of excellence and a work ethic which we are proud of and committed to preserving.