



**NEXTCARE**<sup>®</sup>

*Your Health Managed with Care*

THE LEADING THIRD PARTY ADMINISTRATOR



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# Overview

NEXtCARE brings a decade of unparalleled success building loyalty by creating and administering custom tailored health insurance management programs and related services for insurers and other payers of healthcare.

Today, in our dynamic changing world and with a vast array of insurance choices and previously unimagined communications channels, our clients continue to flourish with improved member / customer attraction, retention and financial success.

As well as being a member of the world-leading financial and insurance services Allianz Group, NEXtCARE is the leading Third Party Administration Company in the United Arab Emirates and a respected player throughout the MENA region.

NEXtCARE combines unmatched flexibility, leading edge solutions and tailor-made management services to meet the specific needs of Payers.



# What We Do



Customer Service

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Risk Assessment Solutions

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Managed Care Services

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NEXtCARE Software Solution  
“TATSH”

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Added Services

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# Customer Service

NEXtCARE prides itself on continuous Commitment to Excellence through the ability to work with the customer with the aim of exceeding expectations, taking experiences, working on them for ongoing improvement and ultimately gaining sustainable competitive advantage amongst the market. All interactions are an opportunity for building the customer relationships through careful listening and proactive solution handling and successes, in turn adding value and depth to our services provided.



# Risk Assessment Solutions

NEXtCARE designs plans and products which are intended to be covered by the Payer (the risk carrier) after consultation with them and thorough market analysis of the territory. NEXtCARE provides an automated underwriting rules tool that allows the Payer to

- define proposed risk units,
- set parameters for coverage eligibility per plan,
- set corresponding Premium tables and
- choose from an additional range of optional automated features to assign other eventual specific limitations.



# Managed Care Service

- **24 Hour Claims Centre**

NEXtCARE operates a 24-hour, 7 days a week Claims Centre that is staffed exclusively by medical doctors. This medical advantage allows enhanced communication with Providers facilitating faster, more accurate claims decisions.

- **24 Hour Call Centre**

NEXtCARE operates a 24-Hour, 7 days a week Call Centre, staffed by paramedical and Call Centre specialists. This Call Centre is specialised in handling queries from Providers and insured members and provides a centralised point for any question or requirements ranging from medical referral to benefit and coverage queries.

- **Pre-certification, Concurrent and Retrospective Review**

NEXtCARE's centralised Claims Centre provides pre-certification and micro-management for each inpatient admission as well as for relevant outpatient and emergency cases. This ensures that patients are treated in the most medically appropriate and cost-effective manner.





- **Second Medical Opinion**

Second opinion review is an additional service provided as part of NEXtCARE's claims management approach. This service focuses on providing select patient cases with free second opinions and other expert review to ensure medical necessity and appropriateness of care.

- **Impartial Claims Decisions**

NEXtCARE ensures that members are given balanced and fair decisions related to their claims coverage and payment. Decisions are based on eligibility of the beneficiary and the terms and conditions of the policy on a direct billing or reimbursement basis.

- **Claims Processing**

NEXtCARE specialises in the detailed capture of medical bills related to medical services rendered to beneficiaries covered under terms and conditions guaranteed by the payer.

- **Confidentiality**

With a Claims Centre staffed 100% by medical doctors, complete medical advise and confidentiality is paramount to providing a professional service.

# Managed Care Service (continued)

- **International Guidelines**

International standards such as the World Health Organization's International Classification of Diseases, the Current Procedure Terminology and other ancillary service nomenclatures and structures are some of the standards we use for claims administration.

- **Preferred Provider Networks:**

With local, regional and international networks, NEXtCARE operates both a large and extensive network. Unique to NEXtCARE is a transparent cost-containment approach which passes all savings generated through discounts or claims management directly to the Payer.



## Information System

NEXtCARE's information system "TATSH" delivers a cost-effective electronic solution to healthcare schemes, streamlining processes and ensuring competitiveness and profitability. Relying on Internet communication technology, all players are trained and connected to TATSH in order to communicate, exchange information and perform transactions on-line with ultimate efficiency.

## Additional Services

We offer Client Education, Training and Orientation, Custom Designed Materials for our Beneficiaries, Emergency Assistance Services with world wide risk carriers, Actuarial and Statistical Review, Data Transfer, Consultancy, On Site Support as well as scheme Set-up and Training.



## Key Strength

NEXtCARE combines unmatched flexibility, leading information system solutions and tailor-made managed care solutions that help clients to manage medical expenditures, ease administrative burdens and promote optimal member outcomes and satisfaction.

## Key Figures

### Client Base

- 38 payers of healthcare services, with 31 being insurance companies.
- 800,000 insured members within the Middle East.
- More than USD 200 Million of annual claims under management.
- 2.5 Million claims processed annually.

## Major Activities in 2009

- Launch of NEXtCARE Website: [www.nextcarehealth.com](http://www.nextcarehealth.com)
- NEXtCARE Oman incorporated in May 2009
- SMS Notification System



# NEXtCARE GROUP

## NEXtCARE Holding WLL

### **BODs**

Mr. Christian Gregorowicz	:	Director and C.E.O.
Mr. Dietmar Raich	:	Director
Mr. Heinz Dollberg	:	Director
Mr. Kamesh Goyal	:	Chairman

### **Area's of Responsibilities:**

Mr. Bruce Trowbridge	:	CFO
Mr. Tony Abi Khalil	:	CITO
Mr. Vahe Manoukian	:	Head of Software Solutions

### **Shareholders**

Allianz SE	:	75%
Lebanese Founders and Management	:	25%



NEXtCARE Group supports each NEXtCARE Entity and insures that all operations run smoothly, abiding by the same set of standards in healthcare management and delivering the best quality of service.

# NEXtCARE UAE

## Arab Gulf Health Services LLC

### **Areas of Responsibilities:**

Mr. Christian Gregorowicz	: C.E.O
Ms. Hanan Hirst	: PA to CEO / Administration Manager
Mr. Bruce Trowbridge	: Chief Financial Officer
Dr. Ismat Nagani	: Head of Business Development
Ms. Jennifer N. Dimoulas	: Chief Operating Officer
Dr. Abdel Majeed Abu Safiah	: Network Financial Controller
Dr. Adarsh Attavar	: Network Manager
Mr. Ahmed Abu Daya	: Call Centre Manager
Dr. Allen Bay	: Processing Manager
Mr. Fahed Yazbeck	: Manager - Direct Accounts Relation
Ms. Ghada Hanna	: Project Manager
Dr. Issam Al Uttaibi	: Project Manager
Mr. Khaldoon Hemsî	: Underwriting & Business Development Manager
Ms. Lama Amin	: Customer Service Manager
Ms. Ligia Odendaal	: Project Manager
Mr. Mazen Slim	: Project Manager
Ms. Mida Ghazi	: HR Manager
Dr. Nevein Nassef	: Claims Manager
Mr. Steve Baldemian	: Finance Manager
Ms. Thuraya Lawand	: Quality Assurance Manager
Mr. Wissam Mattout	: IT Manager

## NEXtCARE Lebanon SAL,

### **Areas of Responsibilities:**

Mr. Marcel Daher : General Manager

Ms. Maha Daccache : Processing Manager

Dr. Souraya Kouch : Claims Manager

## NEXtCARE Egypt LLC,

### **Areas of Responsibilities:**

Mr. Tarek Mohamad Ali : Operations Manager

# NEXtCARE KSA

## Saudi NEXtCARE

### **Areas of Responsibilities:**

Dr. Nazih Dandan	:	General Manager
Dr. Jihad Al Youssef	:	Network Manager
Mr. Nicolas Raskatoff	:	Processing Manager
Dr. Tarig Kanani	:	Claims Manager

# NEXtCARE Bahrain

### **Areas of Responsibilities:**

Ms. Layla A Redha	:	Claims Operation Manager
Ms. Narjes I Salman	:	Administration Officer

# NEXtCARE Oman

### **Areas of Responsibilities:**

Ms. Rhea Arora	:	Customer Service Representative
Mr. Martin Jacob Wanswett	:	Network Officer

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