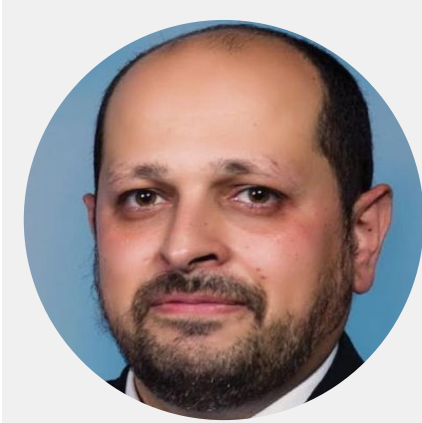


Omar Ghosheh - CEO, Dimensions Healthcare, UAE



03.12.2013

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Dr Omar Ghosheh, Chief Executive Officer

of Dimensions Healthcare, examines what it takes to build a company in Dubai, why it is the perfect city for healthcare companies and why patience always pays off in the end.

What are the main services that Dimensions is known for?

It's a UAE company. It started 2008 in Dubiotech. Now, we are the largest NFIT companies in the UAE. We've set-up about 2500 facilities with solutions, so almost half of the UAE facilities, and they use our solutions. We serve all seven Emirates. As you know, we have been selected as the number one SME Company from 72,000 SME companies in Dubai. Basically, part of that as well recognizes us as AB five hundred fast growing companies. We have a large number of international brands, international partners, and as well, local partnerships.

The company rests on three main tracks. First is, Electronic Claim or E-Claim solutions. Basically we have the largest number of clients. We have more than eighteen hundred facilities that use our E-Claim to get their money from insurance companies and we have a number of payers who uses our solution. But our biggest project is actually with the government of Dubai. We are the biggest exclusive partner of the government of Dubai to build them the infrastructure or the system. Basically it's not hardware; it's more of a system to connect providers, payers and the government. So in Dubai, everybody now speaks in one language and communicates in the structural scheme

on healthcare data. We started part of the concept in Abu Dhabi when we started in 2008; we are also the largest E-Claim provider in Abu Dhabi. Dubai is a much more comprehensive model where payers, providers, government and soon patients will be all on one system; communicating, connecting, sending and sharing electronic information. Now currently we are serving about 1,600 providing group and more than 55 payers are on the E-Claim system. Hundreds of millions of Dirham's every month are transacted on the system. That's the E-claim and that's where we have our largest presence.

Then we have the second one, which is the PBM. The Pharmacy Benefits Management, which is an American concept where before you dispense drugs in pharmacies, you need to get approvals electronically. We are serving about 30 insurance companies now in the UAE. With this system we have almost a million lives that before they dispense they check on the system. PBM is a joint venture between us and a leading PBM company in the US called MedImpact. We also have joint ventures with MedImpact in Arabia where we are locally present and we provide our solutions in the market and they provide a bank systems office as well to enable the whole thing. In general, this comes because of the mandate in Abu Dhabi. Two years ago the Emirates of Abu Dhabi basically mandated that there should be a PBM for every payer to manage their lives. That brought a huge change in Abu Dhabi that pushed payers onto adapting systems. Now Dubai has a mandate on prescriptions that will come into effect by January 1, 2014. It somehow has the same concept of approvals like in Abu Dhabi but it's not just on the pharmacy level alone. It's at the Physician and pharmacy level. So anytime the patient comes in, they punch in the information for the patient and the drugs that they want to dispense. Electronically it will deposit a prescription online and will then validate with the payer. It's quite an interesting move to that direction. All of this comes of course if you're talking about pharma, it changes well for how things will be managed in the future, how pharma business will become over years and now how the change will impact the direction. Basically it is shifting overtime; it's not yet shifted into the payers, but everybody's talking about this change. As we know, Abu Dhabi has a mandatory insurance system that everybody has to be medically insured today. At the end of the day when everybody's insured, it means that every payer will have big savings and the rest will fall into place with time.

The Emirates move very quickly, quicker than anyone throughout the Middle East. Do you foresee these IT systems will integrate into other countries?

It's actually evening out now. Last week Saudi announced a similar concept to what Abu Dhabi and Dubai have now to manage insurance. I mean, mandatory insurance is pushing everybody to

change the way that they do healthcare. Saudi has about nine million expats who are have health insurance mandated on them and now they are talking about having the nationals insured as well. This will push the number to twenty-six or twenty-seven million lives that have to be managed through systems. You can't do that without a system so CCHI, the Council for Cooperative Health Insurance, basically announced the bid for that IT platform which they call Shift. We see Saudi is moving into this. Qatar already announced just recently their mandatory insurance schemes and ACKNA obviously picked it up. We know that Qatar is also considering IT solutions. Without IT you really can't manage populations efficiently, if you really want efficient systems. Everybody is moving into that. What people don't see maybe is how much that will change their lives.

What we're seeing now is an influx of international companies coming to the Middle East. Everyone is saying that this is the golden fruit of the industry. How are you going to deal with this?

We're talking about the markets drawing at that time in 2008-2009 about 16 or 17 billion dollars worth to 60 billion in, I don't know 2025 or something like this. It just shows how fast it's moving, I mean the UAE's healthcare system is moving about 14 percent annually. That's quite fast. No other region across the world has this type of fast growing track. The government wants the highest quality, that's what they look for. IT is going to push forward for the highest quality as possible with rating for clinical guidelines as well in Dubai and the UAE. Next year or so it'll start pushing as well into a totally different way of managing healthcare, which is quite interesting.

How many employees do you have?

We are fifty, including IT, business, clinic care and all of that. We're more of a target-oriented company so we don't require people to sign-in when they come in and or sign out when leaving. We want them to feel ownership in what we do. The way we formed our company is so that they benefit as well as the company benefits. We have programs to support them like education and some inside programs, etc. All of that makes the people proud of what they do. We engaged them on what we do.

They're very efficient and we all have their redundancy and efficiencies between them. To take care we have to keep everything redefined all the time. And so people know that if we need anybody, basically to help at night or whatever, they're always around to deal with. They don't

complain. No one says, "I can't do it. It's off my hours." That's not our tradition.

Did you have any difficulty in finding talent or no?

We are expanding every other month so we are adding more and more people into the numbers and so far, no, we haven't encountered any difficulty in finding or recruiting talent. The UAE is quite an interesting place. Just ask for a job and see how many applications come to your door. It's quite interesting. I've mentioned earlier that we have three offices: one here, one in Oman and one in Abu Dhabi. We are planning that within a year we will have offices and establishment in two neighboring countries.

It really makes sense that you're based here because out of all the cities in the world, with your size and ambition, it seems like it's very appropriate to be here in Dubai.

It's the perfect place, really. And they're very open-minded people, especially when we talk about the government as well. I'm very impressed with their mindsets. When I talked with the DHA, they're very open-minded. They have done a great job in building into their basic national mindset that's taking care of other departments. Some areas are lagging behind but overall. Our mind engagement is have funding in the DHA, so that's where all the balancing happens.

Where do you expect to be in five years?

In five years, we will be on the clouds serving in governments and private sectors anywhere in the world. That's what we're looking for. An insurance company with their network somewhere in a far away island or other countries that wants to set up their own E-systems. That's basically what we're looking to achieve.

This is the future, just be patient. Just be patient and it will be much rewarded. In a way or another, we are a very essential part of what Dubai is moving in as the future. It's actually happening, it's not just theoretical. It's a matter of just having patience and time to analyze all of that data.

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