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# CEO

MIDDLE  
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## GOLD STARS THE BEST INTERVIEWS OF 2015

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# Health CHECK

**DR AZAD MOOPEN, MD AND CHAIRMAN OF ASTER DM HEALTHCARE, DISCUSSED THE RAPID CHANGES TO THE UAE'S HEALTHCARE INDUSTRY, INCLUDING THE HOT TOPIC OF INSURANCE**

**I**t's hard to avoid the seeming omnipresence of Aster DM Healthcare. Whether you're in one of the many Aster pharmacies, seeing your doctor in one of its clinics, or being treated at one of the Aster or Medcare hospitals, you can't fail to appreciate the coverage the group has established.

Present across the region, the company was established in 1987 by managing director and chairman Dr Azad Moopen. The group now employs more than 12,500, including 1,500 doctors, and provides 4,000 patient beds across its hospitals. And things just keep growing. In 2013 the company allocated \$600m to a five-year expansion programme — a project that is already bearing fruit with a number of new hospitals expected to open in the new year.

The same figure — \$600m — was recorded by the company in revenues for 2014, up from \$500m in 2012. A major healthcare player in the region and beyond, Dr Moopen has many opinions on many topics. One of the chief of which is insurance.

"The problem was always the cost," he explains. "When you had government hospitals, they were mostly subsidised, people did not have any concerns about the payment. But when more private hospitals came in, naturally it became very expensive. Many people found it extremely difficult, and many times found it inaccessible. People found it very hard to pay medical bills, and insurance coverage wasn't too great. There was some coverage in some areas but it was not very good."

"About five or six years back Abu Dhabi started universal coverage of all expats, and the local population. They were all brought under insurance. Dubai started this last year, and some amount of the population is already covered."

"By the end of 2016 they hope that all the people, both locals and expats, will be covered. So that has taken the care of the cost aspect of healthcare, and it is coming from the employers."

In 2014 the Dubai Health Authority announced plans to insure everybody in the emirate has mandatory health insurance by mid-2016, with the responsibility of providing insurance cover for employees falling on the employer. Nearly two million additional people are expected to be covered as a result. For Dr Moopen, the compulsory health insurance law is sensible.

"I think that is the right thing to do," he continues. "If you can spend AED10,000 for getting a person's visa and getting it stamped, an extra maybe AED1,500 or AED2,000 for that person's healthcare is something I think all employers should be taking care of."

"Across the Middle East healthcare is going through a phase where most places will be covered by insurance. This will have a significant impact in the delivery of healthcare, and also opportunities for healthcare institutions, both government and private."

"We see significant opportunities in these places where insurance is coming into place."

