

# Dhamani Newsletter 2

October 2024



## President Word

The Dhamani electronic platform will significantly contribute to improve the quality of health insurance services by crediting all health insurance transactions and accelerating the pace of treatment approvals to be instantaneous and direct. It will also ensure transparency in dealings among all parties providing health insurance services under the supervision of regulatory authorities.



H.E. Abdullah Salem Al Salmi  
Financial Services Authority  
Executive President

## Vice President Word

The steady growth of the health insurance sector, which reached 35% from the total insurance premium portfolio in Sultanate of Oman, has prompted the FSA to focus on and invest in this sector. Our top priority was to establish an electronic platform for exchanging all health insurance transactions and claims, known as the 'Dhamani electronic platform,' to support the sector's growth and facilitate its processes.



Mr. Ahmed Ali Al Maamari  
Financial Services Authority  
Executive Vice President

## In Charge of Dhamani Word

We are pleased to announce that the first phase of the Dhamani platform project has been completed, and the market onboarding process reached 86% completion, integrating (system to system) hospitals, insurance companies, and third-party administrators. Starting from 1:00 AM on Tuesday, October 1, 2024, all transactions will be processed through the Dhamani platform. In addition, within the next two months, banks will be linked to the platform to facilitate electronic payments, with full implementation scheduled for January 1, 2025. We are now focusing on developing phase two's products, which are set to launch in 2025.

The Dhamani platform significantly benefits the health insurance sector by enabling faster, paperless transactions between hospitals and insurance companies. This improvement will expedite approval processes, reduce claim rejections through accurate real-time data, create transparency in the market, increase market trust, and ultimately enhance patient care.



Dr Hatim Dawood Allawati  
In Charge of Dhamani

## Market Voice

As part of our commitment to driving innovation in the insurance industry, I am excited to share how the Dhamani platform is transforming health insurance in Oman. At Liva Insurance, we recognize the importance of efficiency and transparency, and Dhamani is helping us achieve that by streamlining the claims process and strengthening integration between healthcare providers and insurers. The platform's paperless claims, real-time tracking, and reduced administrative burden have significantly enhanced operational efficiency. Moreover, by standardizing medical coding and automating key processes, Dhamani not only reduces errors but also supports our efforts to optimize healthcare spending through cost containment. Its scalability aligns with our vision for growth and improving patient care across the healthcare ecosystem. At Liva, we are proud to be part of this transformation, ensuring that our customers benefit from faster, more transparent, and efficient health insurance services.



Hanaa Al Al Hinai  
Liva CEO



Mehdi Salim Said Al Harthy  
GIG CEO

The Dhamani platform go-live is huge milestone in the sultanate's digital journey. Special thanks to all efforts from all participants and the guidance of the Insurance Regulator, the FSA in reaching to this stage.

Dhamani is a unique platform that facilitates health insurance information exchange between insurance companies and healthcare providers. Dhamani platform provide an environment of transparency across all its functions with aim to leverage technology in saving time, enable productivity and enhance the services provided to the policyholders covered by health Insurance schemes.

At Gulf Specialized Hospital, we are proud to have been the first hospital to implement the Dhamani platform, setting a benchmark in Oman's healthcare industry. Dhamani will revolutionize the way we manage patient data, streamline insurance claims, and enhance the overall patient experience. By integrating real-time communication with insurers and healthcare providers, it will reduce administrative delays and ensure that patients receive timely care without the added stress of navigating complex insurance procedures. This innovation not only increases operational efficiency but also aligns with our commitment to providing the highest quality of care, making healthcare more accessible and efficient for all.



Zuhair Taqi Al Abduwani  
Gulf Specialized  
Hospital CEO



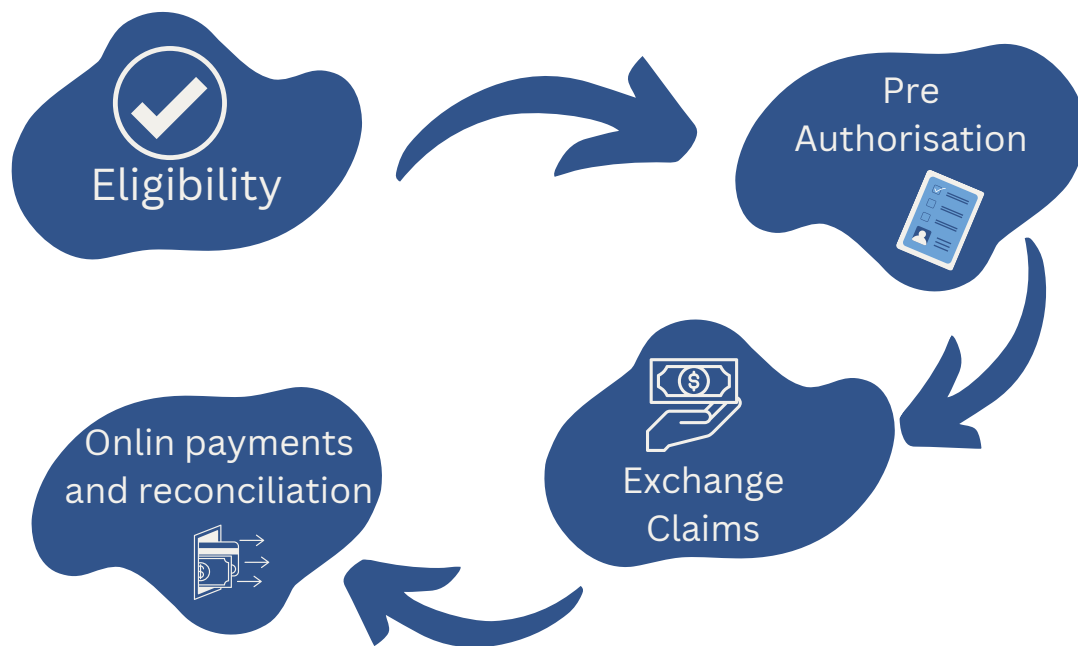
Sameer PT  
Badr Al Samaa CEO

Badr Al samaa Group of hospitals and Polyclinics is very happy to be part of Dhamani Platform and with the ongoing efforts of Oman Insurance authorities, healthcare providers, insurance / TPA Companies, and integrators, the program that has been eagerly anticipated by all parties involved in the healthcare business has finally been launched. This will undoubtedly raise the Sultanate of Oman's level of digital automation.

This program will help Badr Al Samaa, one of the top healthcare providers in Oman, manage a high volume of patient requests, improve transaction transparency, and save a significant amount of money on administrative costs. We extend our best wishes to the Financial Service Authority and all other regulators.

## Dhamani Platform Processes Flow


The system aims to exchange information and health insurance claims via the platform



Dhamani electronic platform is the official platform in the Sultanate of Oman for the exchange of health insurance information and claims between insurance entities and healthcare providers in an easy and transparent way. The Dhamani platform has contributed to addressing many of the challenges facing the health insurance sector. First, it reduces the waiting period for insured members by providing direct medical approval within a short time. Second, it automates all health insurance transactions, eliminating the need for extensive paper transactions between insurance entities and healthcare providers on a daily basis. Third, it improves the health services provided to insured members through medical protocols and a medical coding system within the platform, ensuring the health and safety of medical procedures. Fourth, it enables direct electronic payments between insurance companies and healthcare providers under the supervision of regulators. Fifth, it reduces cases of misuse of health insurance benefits by preventing unnecessary medicines or diagnoses. The Dhamani platform ensures transparency, speed of transactions, and high-quality insurance and health services.



# Providers Readiness for Implementing Dhamani Platform



**نحن متصلون بمنصة ضمانية**  
**WE ARE CONNECTED WITH DHAMANI PLATFORM**

OUR BRANCHES  
RUWI | AL HAIL

مروعة  
روي | الحيل



**WE ARE CONNECTED**  
"Prioritising health and well-being hand in hand"



**نحن متصلون بمنصة ضمانية**  
**لموافقات أسرع**  
**Shifa Hospital is now connected with the Dhamani**  
For faster approvals for your healthcare needs

**يُرجى تهيئة بطاقة الهوية المدنية وبطاقة التأمين**  
Please have your Civil ID and Insurance card ready

**نقدم رعاية شاملة بتفانٍ**  
Shifa Hospital, where compassion meets excellence



**WE ARE ASSOCIATED WITH Dhamani**

In accordance with MOH guidelines, we are implementing Dhamani, the national health insurance Scheme. We apologise in advance for any delays that may occur, the appreciate your understanding and patience.

NOTE: CIVIL ID & INSURANCE CARD ARE REQUIRED



**مُعززة الآن مع ضمانية**  
**Trusted Care, Now Strengthened with DHAMANI**

We appreciate your understanding and patience.

NOTE: CIVIL ID & INSURANCE CARD ARE REQUIRED



**Important Update from Muscat Private Hospital!**  
We are excited to announce our partnership with Dhamani as part of the Unified Health Insurance Scheme, in accordance with FSA guidelines Oman.

**Thank you for being part of our community.**  
We are committed to bringing you the best care as we implement the Dhamani Unified Health Insurance Scheme.

**Please Remember:**  
Civil ID & Insurance Card are required for services.



**نحن متصلون بمنصة ضمانية**  
**WE ARE CONNECTED WITH DHAMANI PLATFORM**

Branches (Inception):  
Rusail | Al Khoud | Barka  
Muscat | Sohar | Salalah



**WE ARE CONNECTED FOR**  
Trust and Reliability | Transparency | Enhanced Quality of Care  
High Quality Data | Faster Transactions  
Comprehensive Support Services

"Prioritising health and well-being hand in hand"



**نحن متصلون بمنصة ضمانية**  
**WE ARE CONNECTED WITH DHAMANI PLATFORM**



**نحن متصلون بمنصة ضمانية**  
**We are connected to the Dhamani platform**

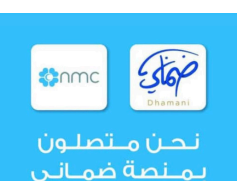


**WE ARE CONNECTED WITH DHAMANI PLATFORM**

We are pleased to announce our collaboration with Dhamani under the Unified Health Insurance Scheme.

Trust and Reliability | Transparency | Better Care | Quality Data | Faster Transactions | Fast Approvals | Comprehensive Support Service

KIMSHEALTH Hospital | Call Now: +968 2476 0100 | WhatsApp: +968 7157 2000



**نحن متصلون بمنصة ضمانية**  
**WE ARE CONNECTED WITH DHAMANI PLATFORM**



**نحن متصلون بمنصة ضمانية**  
**WE ARE CONNECTED WITH DHAMANI PLATFORM**

## Special Thanks To



AlZahraa Allawati  
Onboarding team  
Financial Services Authority



Muzna AlRawahi  
Onboarding team  
Financial Services Authority



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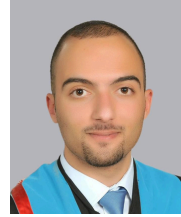
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Sebad  
RCM team  
Lifeline hospital -salalah

## Dhamani Participation

The Financial Services Authority participated in the Oman Health Conference and Exhibition 2024, held from September 23 to 25, as part of its efforts to promote digital transformation through the Dhamani electronic platform.

This participation is in line with the implementation of the "Dhamani" project, which aims to connect all private healthcare institutions with insurance companies, contributing to enhancing transparency and streamlining procedures related to health insurance.

During the conference, the Authority, represented by the Acting Director of the Health Insurance Department and the In-charge of Dhamani platform, took part in a panel discussion on ways to promote investment in the healthcare sector.

The session also addressed the pivotal role that health insurance plays in supporting this investment and achieving integration between the healthcare and insurance sectors.

The Authority invites all interested parties to visit its booth at the exhibition to learn more about the Dhamani platform and its importance in enhancing the efficiency of health and insurance operations.





## Go-Live Payers & TPAs



## Go-Live Providers



# List of Integrators



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