



DUBAI MATERNITY INSURANCE GUIDE

2018 - 2019

Guide to maternity insurance in Dubai

When it comes to healthcare in the Middle East, there really is no location better for quality care than Dubai. And fortunately for mothers-to-be in the Emirate, this is as true for maternity care as it is for any other. Here, Pacific Prime Dubai provides you with a handy guide so that you can make more informed decisions regarding addressing the costs of pregnancy, labor, delivery, and more in Dubai.

Whether you are planning on having a child soon, or don't anticipate getting pregnant for years to come, maternity insurance is a protection that is better to have now than later for families that can fit it into their budget. The reasons for this are numerous; in the subsequent sections of this maternity guide, you will find out more about the features of maternity insurance that you should be most aware of.

Our team in Dubai has compiled this compendium of knowledge by leveraging the experience they've had with the Emirate's healthcare system and health insurance market over many years. It should be noted, however, that it is not a comprehensive reference on the topic, and you should seek out advice from a personal insurance advisor to make sure all finer points are covered as it relates to your pregnancy, or potential pregnancy, in particular.

Every person is different, and no two pregnancies are the same, but the following pages are a good launching pad for families in Dubai that are considering a new addition. And even if you are not anticipating a new bundle of joy, this is good general information to be aware of.



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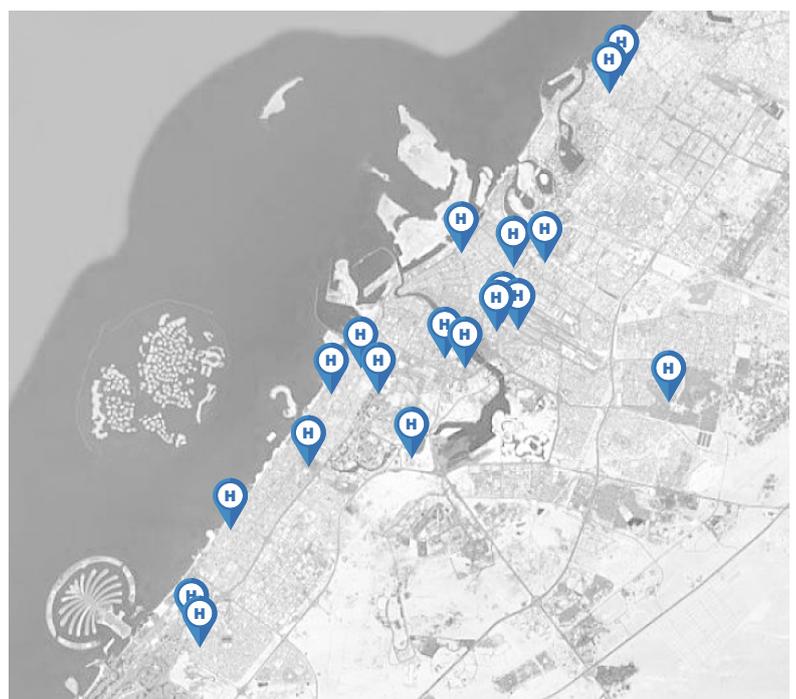


Dubai hospitals

The Dubai Health Authority oversees both public and private medical care facilities in Dubai. The Emirate contains both private hospitals and publicly subsidized hospitals. While lower in cost, the public facilities generally do not have the level of service or as high a level of quality as can be found in private hospitals.

As Dubai does not have universal healthcare, residents are free to go to any facility of their choosing. The only requirement for people in Dubai is that they possess a private health insurance plan that meets specific DHA requirements.

Private Hospitals in Dubai ►



Cost of maternity care in Dubai

While it may not be the most pressing thought to cross parents' minds when they think about their new addition, one question that comes up frequently when discussing the birthing process itself is, "How much will it cost?"

The below figures are the prices for delivery at various hospitals in Dubai. The prices listed are for the most basic of deliveries, with shared rooms and community doctors delivering, if such prices are listed. This is not a full comprehensive list of charges, but it can give you a basic idea of what you might expect to pay. Please keep in mind that any extras may result in additional fees.

Hospital	Normal delivery (AED)*	C-section delivery (AED)*
Ajman GMC	7,000	10,000 - 12,000
Al Rifa Hospital	9,000	17,000
Al Wasl Hospital	2,000	4,000
Al Zahra Hospital	10,950 - 14,000	21,450 - 24,850
American Hospital	11,950	22,950
Baraha Hospital	14000	20,000
City Hospital	13,842	27,138
International Modern Hospital	10,000	20,000
Iranian Hospital	8,000	14,500
Medcare Hospital	12,500	22,740
Latifa Hospital	7,000	10,000
Saudi German Hospital Dubai	9,000	18,000
Mediclinic City Hospital	13,842	27,138
Welcare Hospital	13,840	27,135
Zulekha Hospital	6,999	10,999

* These prices are indicative only. They can and will change without notice.

Pre & post-natal expenses

Every pregnancy is different, and every mother-to-be should work closely with their doctors to make sure that their specific needs are addressed, but one thing that everyone can use is prenatal care, as well as continued care following the birth. By now, the requirements that a woman needs at the various stages of pregnancy are pretty well known and outlined by the medical community.

What is not agreed upon, however, is how much the cost for these types of services should be, as the prices and features of the various antenatal packages and post-natal services around Dubai are as varied as the other types of medical care one could receive. What's more, even after a package is purchased, developments could lead to a need for additional tests, especially for 'high risk' pregnancies, so knowing exactly what is included is important.

With this in mind, much like the cost of giving birth, it could be beneficial to take a moment and examine the prices of some of the antenatal care packages available at hospitals in Dubai. There is quite a range of prices here, going from AED 2,000 - 8,000 or more, and there can even be ranges for these packages within a given facility depending on the duration and regularity of the care, as well as the particular tests included.



Antenatal packages

Hospital	Price (AED)
Al Rafa Hospital	2,000 - 4,000
Latifa Hospital	4,000 - 7,000
American Hospital	AED 5,950
Medcare Hospital	AED 4,850 - 6,700
Zulekha Hospital	5,000 - 8,000
Al Zahra Hospital	4,000 - 5,600
Mediclinic City Hospital	3,900 - 5,935
International Modern Hospital	2,000 - 4,500

As far as post-natal costs are concerned, if everything goes smoothly with labor and delivery these cost will be minimal. However, if there were a complication like heavy bleeding that needed to be addressed, as well as a number of related consultations, your medical bills can grow quickly.

Any major costs that can occur following a delivery are directly related to the particular problems that occur in both mother and child, so stating the price that one might expect really isn't possible. For baby in particular, one type of benefit that can go a long way towards addressing such costs is a newborn coverage benefit. More details on this benefit will be mentioned in subsequent sections.

You will notice that some items that won't be mentioned in any sort of maternity or newborn insurance policy are items like doulas or other pre-natal classes such as Lamaze class. That's because these are by and large not covered by insurance. However, they can be great tools for making pregnancy, labor, delivery, and beyond as easy a process as possible. The Pacific Prime Dubai team is a great resource for new mothers that would like suggestions on sourcing these kinds of services in Dubai.

Insurance terms & coverage items explained

Here you will find some of the most common maternity insurance terms that mothers-to-be in Dubai should be aware of, or will hear at some time during pregnancy.

Routine maternity

This term refers to a standard labor and delivery without our any complications or need for a C-section. The term also includes deliveries with or without an epidural.

This is the absolute minimum that a maternity insurance policy should include in its benefits, as it covers the most essential standard costs of labor and delivery.

Pre & Post-natal coverage

This provides benefits for everything that normally occurs during a pregnancy. This includes consultations both before and after birth, as well as tests considered medically necessary.

Medically-necessary C-Sections

While many women now choose to give birth via Caesarean section in advance, this is not always the case, and a C-section may still be administered for medical reasons. Recent figures have shown that C-sections in general have been [rising in Dubai](#), now accounting for over 40% of new births. Costs for C-sections are higher than a standard delivery, so it's important to be able to address them by having high limits on C-section benefits.

Some insurers can also work with you to provide benefits for elective C-Sections.

New-born underwriting

If complications occur, the costs to have your newborn treated in a NICU can rise quickly, and total costs can be exponentially higher than a normal birth. In many cases, a maternity insurance policy may only address these costs for 15-90 days following birth. However, there are plans available that will begin covering your child's health on an ongoing basis from the moment they are born. This will provide benefits for as long as they are needed, and can raise the benefits for addressing costs for treatment stemming from complications during or after birth.

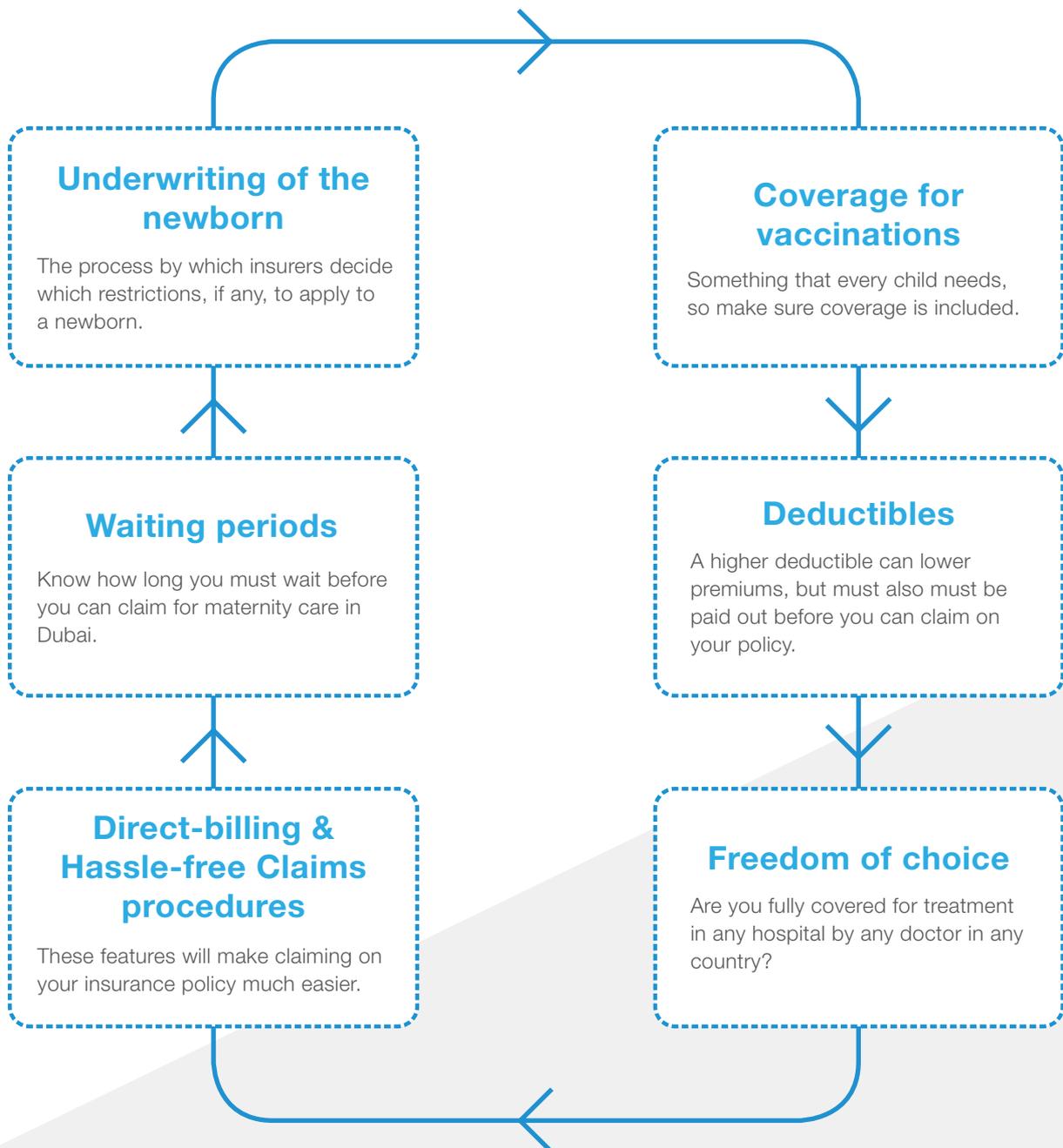
Complications of pregnancies

There are a number of complications that families and doctors need to worry about during a pregnancy. Complications like gestational diabetes, preeclampsia, bleeding, miscarriage, etc. can lead to additional costs that are not always planned on. More comprehensive maternity coverage is needed to make sure these costs don't become a burden.

Congenital disorders

Another factor that can potentially limit your benefits or raise premiums is your family history of disease. Be sure to mention any such conditions to your insurance advisor so that arrangements can be made to provide benefits for congenital disorders.

Coverage options to look for





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A word from the **expert**

As you likely already know, it is mandatory to secure health insurance in Dubai. The good news here is that all plans that you secure in the city are legally required to cover maternity costs. Unfortunately, the minimum level of cover required in terms of maternity is quite low meaning if you secure a plan that only covers the minimum you will likely be paying a considerable amount out of pocket when it comes to maternity related care. Because of this, if you can afford it, I strongly recommend securing a plan with more comprehensive maternity benefits.

One of my biggest concerns when I started looking for maternity cover was finding a plan that covers all possible eventualities. Historically, these are the things that push up the overall cost, e.g. complications during pregnancy, a C-section, newborn benefits in case the baby came early and needed to go into the NICU. Having to go through any one of these situations is stressful enough, without the added worry of whether you have the cover to deal with it financially.

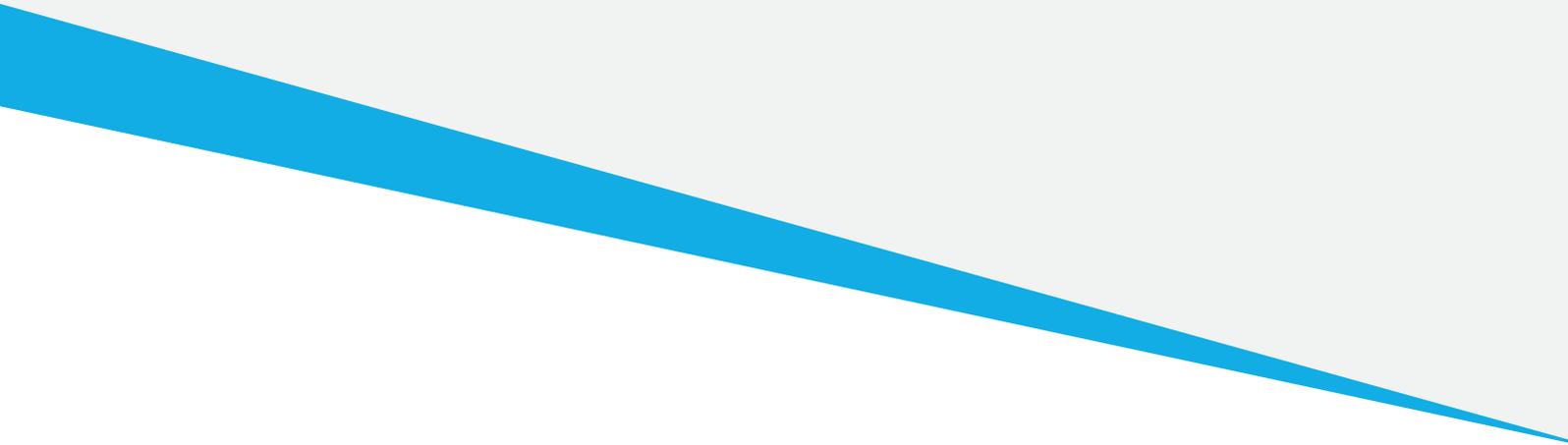
It was also essential to me that the policy offered decent 'newborn' cover, that would cover my baby in case he was born with any medical conditions that require ongoing care. In other words, this ensures that I could start claiming costs incurred for

the baby's routine health checks and vaccinations from the very beginning, and should there be any complications the baby is covered without extra costs or waiting times.

Finally, it was also important to have a policy that has a quality direct billing network so I could choose a doctor and hospital I was comfortable with.

From my personal experience, and from talking with my clients who have also secured maternity plans, I have found that the best way to find a plan that fits your growing family's needs is to take time to research the different policies to ensure you understand their benefits and limitations. It also helps to work with us. Tell us your main concerns, whether you know a C-section will be required or you want to work with a specific doctor or hospital, we will then narrow the options down to the most suitable plans.

Although most maternity plans look the same on paper, ask us for our recommendations and reasons for these. We can offer useful insight on the insurers' service levels, claims procedures, and advise on key differences between the plans that may not be apparent on first reviewing the plan.



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