

Tamil Expatriates Workforce Healthcare System in UAE

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Abstract:

Globalization and liberalization are the major reasons for the person crossing geographical boundaries and working other countries than their home town. Due to this reason more number of workforce working in UAE, health is the condition of a person, being free from diseases, not only physical but complete wellness. The UAE is known for its high-quality healthcare services, the UAE has a highly advanced health system and even the healthcare standards are high. But most of the workforce doesn't have knowledge about the facilities and facing lot of challenges. Therefore, this study helps to find out perception of Tamil expatriates workforce on the healthcare system in UAE and challenges faced by the Tamil expatriates workforce to obtain healthcare. The results disclose that most of the Tamil expatriates workforces in UAE don't have any idea about the UAE healthcare system because educational qualification, occupational status and age are the most important factors.

Keywords: UAE healthcare systems, health policies.

1. Introduction:

Health is the condition of a person, being free from diseases, not only physical but complete wellness. To attain and preserve good health, individuals should get suitable and well-preserved healthcare facilities. "Health is characterized as a state of full physical, mental and social well-being and not merely the absence of disease or infirmity," according to the World Health Organization (WHO). A healthcare organization is the sum total of all the organizations, establishments and properties whose primary resolution is to recover health. A health system needs staffs, possessions, facts, budget, communications and direction and it desires to deliver services that are receptive and economically sensible, while handling people decently. It needs to provide services that are flexible and economically sound, while treating people with dignity. UAE is a welfare nation with health services factual to every citizen.

The UAE is famous for its outstanding medical facilities, This has contributed to an rise in medical tourism over the last decade. Healthcare is so widespread, with an estimated 181 physicians per 100,000 citizens. While expats in the Gulf country benefit from the high medical quality, non-resident healthcare comes with a higher price tag than it used to for UAE citizens. One of the first things you should learn before you relocate is to know about the healthcare and health insurance system is like in the UAE. Expats would be pleased to learn that standard of healthcare is one thing they should not worry about when coming to the Gulf country.

The UAE seems to have a highly advanced health infrastructure, and even a strong healthcare standard. The UAE became ranked as being one of the world's top 10 most effective healthcare systems in 2018.. New and readily available medical services for both residents and expats can be accessed respectively. Public and private hospitals also provide quality healthcare facilities. Many expats, however, prefer private treatment,

where English is widely spoken and most of the medical staff are international doctors or global educated.

Health facilities in the UAE are costly when it comes to costs, but you get what that you are paying for. Public clinics and hospitals are minimal-cost to-free for UAE citizens. Expats are required to pay a charge and can use public hospitals and clinics if they have a medicare card. Seeking a doctor is mostly done across online portals and it's easy to give birth but you need to be married.

Different types of Health Insurance Plans

Health care schemes are relatively common in the UAE as compared with European or North American countries.. Many private insurance companies sell four main forms of health insurance policies that cover anyone from the displaced family to the single expat.

Specific plans: for a single individual or family group who is pursuing comprehensive medical care from the UAE.

Family plan: Qualified family benefits can be of great benefit to these plans.

Community plans: Major discounts and other expanded benefits for more than 20 participants are possible for policies.

Traveler plans: including individuals and groups who regularly travel to the UAE; such plans usually provide a high degree of flexibility and can be customized to suit your travel itinerary.

2. Statement of the Problem:

There has been an alarming increase in the prevalence of lifestyle diseases such as obesity, hypertension, cardiovascular diseases, diabetes, lung diseases and cancer. The entire expatriate from Tamil Nadu are not fully covered under the insurance schemes. There are differences in access to healthcare across different population in UAE. The differences are due to several reasons and some of the main factors that add to problem in UAE stated as lack of health insurance, lack of

financial means, asymmetrical source of care, legal obstacles and structural hurdles, lack of health providers, language barriers and age. This study tries to analyze how the management can implement healthcare settings in UAE and how it can affect the health status of expatriate population in UAE.

3. Objectives of the Study:

- To understand the perception of Tamil expatriates on the healthcare system in UAE.
- To know the challenges faced by the Tamil expatriates to obtain healthcare.

4. Scope of the Study:

The study is focused on the self rated health status of the Tamil expatriates and their perception on healthcare system in UAE.

Factors:

1. Perception of Healthcare System

Emergencies
Maternity services
Basic health care services
Preventive services
Health providers

2. Satisfaction

Day care treatment
No-claim benefit
Pre and post-hospitalization expenses:
Health check-ups
Free look period

3. Challenges

Knowledge about system
Expensive
Communication Problem
Time Consuming
Language barriers
Lack of health insurance
Legal obstacles
Structural hurdles

5. Analysis

The hypothesis is tested using One Way ANOVA

Educational Qualification and Perception on Healthcare System

Educational qualification is one important factor to understand the perception towards healthcare system. The difference among expatriate Tamil workforce of different educational qualifications and factors of healthcare perception is studied by developing the following the following hypothesis.

Null Hypothesis: There is no difference between Educational Qualification and Perception on Healthcare System

Table 5.1: Educational Qualification and Perception on Healthcare System

Healthcare System	Educational Qualification				F-Value	P Value
	Below SSL C	SSL C	HS C	Technical		
Emergencies	3.83	4.35	4.48	4.14	5.042	0.062*
Maternity services	3.64	3.73	4.07	3.92	10.931	0.001**
Basic health care services	4.79	4.98	4.08	4.66	11.214	0.001**
Preventive services	2.07	2.33	3.76	3.22	4.748	0.003**
Health providers	3.05	4.57	2.98	3.45	3.86	0.06*

** Denotes significant at 1% level

*Denotes significant at 5% level

The hypothesis is tested using One Way ANOVA and the results are given in Table 5.1.

Since the value of P is less than 0.01, the null hypothesis is rejected at a level of 1 percent and the value of P is less than 0.05, the null hypothesis is rejected at a level of 5 percent with respect to maternity services, basic health services and

preventive services. However, there is significant difference among the educational qualification of Tamil expatriates workforce with regards to perception on healthcare system. Therefore, the educational training of Tamil expatriates workers in terms of perception on the healthcare system is substantially different.

6. Occupational Status and Overall Satisfaction:

This has come up with an attempt to understand the occupational status of the respondents and their overall satisfaction. The difference between employment status and factor of overall satisfaction is studied by developing the following hypothesis.

Null Hypothesis: There is no difference between Occupational Status and Overall Satisfaction

Table 5.2: Occupational Status and Overall Satisfaction

Overall Satisfaction	Occupational Status				F-Value	P Value
	Cleaner	Helper	Delivery Boy	Salesman		
Day care treatment	4.51	6.67	4.48	3.56	6.325	0.02*
No-claim benefit	4.98	4.14	3.58	5.05	0.656	0.524
Pre and post-hospitalization expenses	4.38	4.89	4.88	4.66	3.224	0.045*
Health check-ups	4.84	3.05	4.54	5.05	3.789	0.021*
Free look period	5.2	5.07	5.05	3.48	17.320	0.001**

** Denotes significant at 1% level

*Denotes significant at 5% level

The hypothesis is tested using One Way ANOVA and the results are given in Table 5.2.

Because the P value is less than 0.01, the null hypothesis is rejected at a level of 1 percent and

the P value is less than 0.05, the null hypothesis is rejected at a level of 5 percent with respect to pre-and post-hospital costs, safety checks and free look time. As a result, there is a major difference in the overall satisfaction of the occupational status.

7. Age Group and Challenges

When considering the obstacles, age is an significant factor. By establishing the following hypothesis the substantial difference between age group and challenge factor is studied.

Null Hypothesis: There is no difference between Age Group and Challenges

Table 5.3: Age Group and Challenges

Challenges	Age Group				F-Value	P Value
	SSLC	HSC	Technical	Diploma		
Knowledge about system	5.24	4.04	4.68	4.19	3.393	0.034*
Expensive	4.37	4.69	4.07	2.76	4.382	0.001**
Communication Problem	4.73	4.18	3.75	5.73	5.278	0.005*
Time Consuming	3.41	3.42	2.86	5.34	9.223	0.006**
Legal obstacles	2.59	4.34	3.87	3.94	3.522	0.152*
Structural hurdles	3.67	4.43	5.09	4.56	4.989	0.069

** Denotes significant at 1% level

*Denotes significant at 5% level

The hypothesis is tested using One Way ANOVA and the results are given in Table 5.3.

Since P value is less than 0.01, null hypothesis level with regard is rejected at 1 percent level and P value is 0.05, null hypothesis is rejected at 5 percent level with regard to knowledge about healthcare system, expensive, communication problem and challenges.

8. Discussion and Conclusion:

This study highlighting the perception of Tamil expatriates workforce on healthcare in UAE. The UAE provides lot of health care system to the expatriates but the results disclose that most of the workforces in UAE don't have any idea about that because educational qualification, occupational status and age are the most important factors.

It is evidence that the occupational status is one important factor of satisfaction regarding to pre and post hospitalization expenses, health checkups and free look period. But there is no legal obstacle and structural hurdles.

This study highlights that knowledge about healthcare system, expensive, communication problem are the most challenged problem of Tamil expatriate workforces in UAE, the reasons are occupation, qualification, age, etc.

In conclusion, it is evident that several interpersonal processes including perceived health care system, few perceptual factors and demographic characteristics considerably impact healthcare satisfaction and challenges. The healthcare in UAE is very capable and it is one factor to the development of the country. But administrative managers and policy makers understand the challenges and satisfaction level of expatriate workforces in UAE. It is believed that wonderful and the healthy growth in the future.

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