

\ Two causes for the delayed surgery: Slow or inefficient approval process by the insurer. Suggested change to prevent similar delays: Establish a fast-track electronic approval system that connects the Ministry, insurers, and hospitals to expedite urgent surgery cases. Due to delayed approval from the insurer, surgery is postponed, resulting in complications. Lack of effective communication and coordination between the Ministry of Health, insurer, and private hospital. The Ministry of Health refers a cardiac patient to a private hospital for urgent surgery.