

Go Further. Do More.

WHAT EVERY COMPANY
SHOULD KNOW BEFORE
SENDING TRAVELERS

PART I: Medical Precautions and Preparations



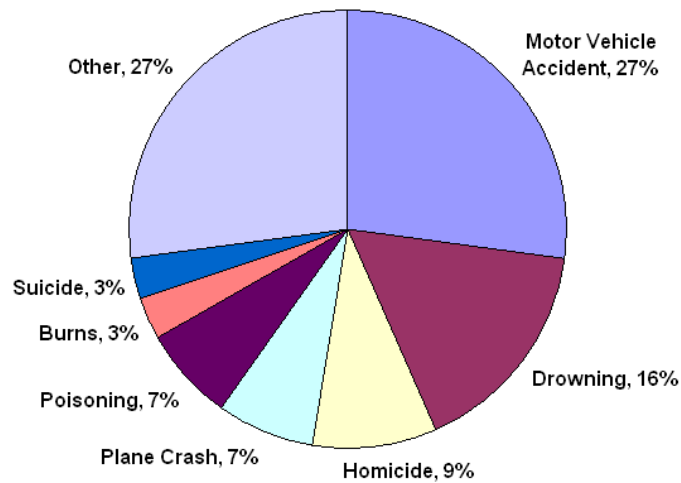
INTRODUCTION TO GLOBAL HEALTHCARE

Remaining healthy while traveling abroad can be a challenge and, as with any emergency, there is no predicting when or where an illness will strike. The majority of travelers will experience some sort of health problem while abroad, most likely dehydration, exhaustion, or digestive troubles. These minor illnesses can quickly escalate in severity, particularly abroad, where medical resources may be scarce with insufficient treatment. According to the Journal of Infectious Diseases, between 50% and 75% of those who travel to developing countries for 30 days or more will encounter health problems.

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Injury Deaths in Travelers



In addition to illnesses, travelers are susceptible to injuries. The Centers for Disease Control and Prevention estimate that five million people lost their lives from injuries in 2000, with 90% of those instances occurring in lower- and middle-income countries. When one of your travelers suffers from an illness or injury while abroad, will you know how to help him or her receive proper healthcare?

Navigating through the international healthcare scene can be difficult, especially for travelers experiencing an emergency. Language barriers and cultural differences alone are trying, compounded by the variation in the organization of medical services and quality of care. When sending travelers abroad, it is essential to be prepared to address medical concerns should an emergency occur.

If you are responsible for the care of your travelers, this paper is for you. Whether you have 10 or 10,000 travelers, how would you respond to a phone call at 2:00 a.m. saying that one of your



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travelers was involved in a traffic accident abroad? How would you communicate with that traveler? How would you ensure that they receive appropriate medical treatment? Whom would you call?

This paper was written to provide companies with international travelers the basic knowledge required to prepare for international medical situations. How do travelers receive quality medical treatment abroad? If an emergency occurs, whom do they contact? Will their medical insurance provide coverage for their treatment? What if they require an emergency evacuation? For a traveler facing a medical emergency, the answers to these questions may mean the difference between life and death.

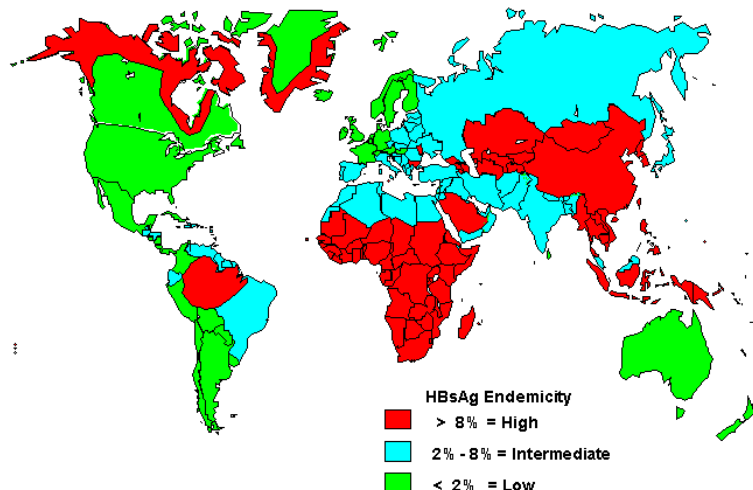
GLOBAL DIFFERENCES IN MEDICINE

Just as language and currency vary around the world, so does medical care. Major international healthcare concerns typically involve the clinical aspects of treatment, the cultural practices of medicine, language barriers, and the anxiety of becoming ill or injured while away from home.

The resources available to a medical facility are often reliable indicators of clinical capability. Does the technology provide for proper treatment and diagnosis? Does the hospital have enough staffing and medical personnel? What medical procedures cannot be performed due to a lack of equipment?

Trying to answer these questions during an emergency can waste valuable time. Often, there is no time to perform the in-depth credentialing necessary to ensure proper care. The best way to prepare yourself and your travelers for varying medical capabilities is to do so in advance.

Geographic Pattern of Hepatitis B Prevalence



The geographic patterns are the approximate distribution of HBsAg in endemic areas. The prevalence of HBsAg in endemic areas is based on the data from the World Health Organization concerning the hepatitis B virus, which is available in the form of a map. The prevalence of HBsAg in endemic areas is based on the data from the World Health Organization concerning the hepatitis B virus, which is available in the form of a map.





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Generally, the number of resources available to a medical facility directly correlates to the level of development in the country. For example, Hepatitis B vaccines are not readily accessible in undeveloped countries. This is evidenced by the fact that almost all but of the countries most affected by Hepatitis B appears on the United Nation's List of Least Developed Countries. In addition to vaccines, many of these countries lack access to advanced technology, treatment, and even medical staff.

TECHNOLOGICAL CAPABILITIES

Technology, and the ability to access that technology, varies throughout the world. According to the International Telecommunications Union, in 2004, less than 3% of Africans had ever used the Internet, compared with the 50% of the population in more developed countries. If the technology supporting the Internet differs so greatly around the world, imagine the differences in medical technology.

During a suspected Avian Flu outbreak in July 2004, an Indonesian physician sent blood and tissue samples to a nearby U.S. Navy medical research unit, while the Indonesian government sent samples to a World Health Organization laboratory in Hong Kong. Each lab quickly confirmed the diagnosis of Avian Flu. The tests samples had to be conducted by other countries because, at that time, Indonesia simply did not have the diagnostic capabilities required to detect the virus that causes Avian Flu.

In addition to diagnosis, treatment can be compromised by a lack of resources. In some locations, you may find hospitals without basic emergency or surgical capabilities, and in other locations, medical clinics may be your only source for care. Furthermore, a facility capable of handling a patient's current state may not be prepared to treat the patient if his or her condition deteriorates. If a patient is admitted for an angioplasty, will that facility be able to perform open-heart surgery, if it becomes necessary? Knowing which questions to ask regarding resources and capabilities can help ensure the quality of medical care your travelers will receive.

MEDICAL STAFF

Throughout the world, medical training can take as few as three years to as many as nine years. The extent of this training can differ not only from country to country, but from medical school to medical school. This discrepancy could have an impact on a physician's experience and their ability to treat patients. For a list of medical schools around the world, including the average duration of schooling, consult the World Health Organization



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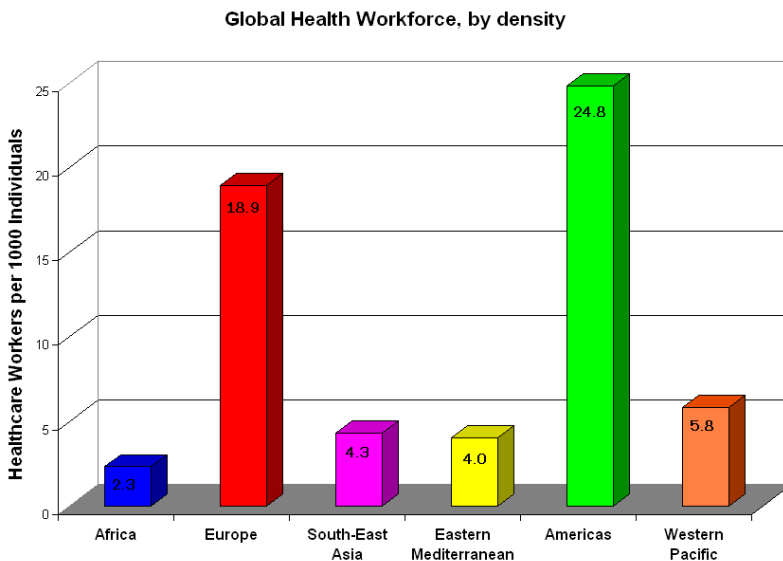
...cultural perceptions regarding medicine and treatment affect how a patient is cared for abroad.

website, www.who.int. With such global variation in training, who will help you find a doctor with the best international training?

While the quality of medical personnel is important, so is their availability to the patient. Understaffed facilities, even with the most qualified physicians, can dramatically affect the type of care a patient receives. The World Health Organization's *World Health Report 2006* estimates that there are 24.8 healthcare workers for every 1000 individuals in the Americas, compared to the 18.9 healthcare workers per 1000 individuals in Europe, and the 2.3 workers per 1000 individuals in Africa. This means that a patient's day-to-day care, while usually handled by nurses and other hospital when staff in North America, may be supervised by non-medical personnel when abroad. Changing bed sheets, as well as washing, feeding, and constantly monitoring the patient may be performed by the patient's family. Travelers requiring medical care in these locations may need support from outside individuals to take care of their 24-hour, day-to-day care.

RECEIVING MEDICAL TREATMENT ABROAD

In addition to clinical differences, many cultural differences affect



the medical care a patient may receive abroad. Preferred treatment methods, communication with the patient, and hospital accommodations can all be influenced by cultural beliefs and practices.

While some countries rely upon synthetic medicines and pharmaceuticals, others believe in herbal and other remedies. A cold in one country may be treated with decongestant, while another country may use herbal tea as the cure. These cultural perceptions regarding medicine and treatment affect how a patient is cared for abroad. Japan, for example, addresses pain management differently than the U.S. While common in the



United States, epidurals during childbirth are rare in Japan. It is important for your travelers to understand such differences so they know what to expect when seeking medical attention abroad. Patient-physician interaction also varies in foreign countries. While it is common practice in the United States and Europe for the physician to educate the patient about a procedure, in other countries, there may be little communication. Physicians in many countries may feel insulted when they are questioned about diagnosis and therapy decisions. They may be reluctant to provide adequate answers to their patients. Travelers receiving care in these locations may not fully understand the risks involved with their treatment or receive complete instructions for rehabilitation.

Culture also has an impact on the perception of hospital accommodations. In America, hospital rooms usually have an adjustable bed, telephone and television. However, in many countries, hospitals do not have these “luxuries,” making ill travelers miss the comforts of home even more. In contrast, hospitals expecting family members to assist patients may offer suite-like settings. Depending on the location of your traveler, they may have a room with a cot and no windows, or accommodations that exceed their expectations.



LANGUAGE BARRIERS

Finally, a significant hardship faced by many travelers stems from language barriers. Coping with diseases, infections, and other health issues can be difficult enough in a person’s native language, and yet thousands of patients are treated each day, not being able to communicate with their physicians. Local translators may be of assistance; however, medical terminology may not translate easily from one language to another. A recent study in the United States by the Medical College of Wisconsin found that language barriers can have a significant impact on a patient’s treatment. Up to 60% of errors that occurred in a medical translation had “potential clinical consequences.” Omitting questions about drug allergies and providing inaccurate instructions regarding dosage and frequency of medication were some common mistakes. It can be beneficial to locate a bilingual physician for accurate interpretation of the treating physician’s language. Companies of any size can access medical translation services through travel assistance providers.

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FOREIGN HEALTHCARE SYSTEMS

Often difficult to maneuver, healthcare systems vary greatly by country. Do you know the differences between private and public hospitals in the U.S. and in Europe? Are some hospitals better than others? Do your travelers know which medical facilities are the best for their location? What might be required to secure admission, even for emergency care?

In the United States and Europe, public and university hospitals are more likely to have the latest diagnostic technology. In developing countries, the better technology is usually found in privately funded hospitals. In many developing countries, patients are served on a “first come, first served” basis. Patients requiring routine immunizations may find themselves waiting in line for hours. However, these countries often have better quality outpatient centers that take appointments. Foreigners, once aware of these exclusive locations, can schedule an appointment and avoid waiting in line. In these situations, it can be extremely beneficial to know how to navigate the healthcare system in that country.

PAYING FOR INTERNATIONAL MEDICAL CARE

When seeking medical care, patients want to receive the best quality healthcare at the most affordable price. Cost concerns are further compounded by the fact that many medical facilities abroad require upfront payment for international patients, and may require payment prior to admission. For many facilities, it is easier to require upfront payment than deal with billing and insurance companies from around the world. This avoids the need to translate documents and receive payment in foreign currencies. For other countries, upfront payment may simply be a precaution to avoid patients “skipping out” on remittance after they have left the country.

Many American insurance companies do not provide coverage for international treatment, and during a medical emergency, one of the last things a patient wants to worry about is paying thousands of dollars of their own money before receiving treatment. This may lend itself to the possibility of excessive costs, or even fraud. Providing proper care for your international travelers is not just limited to their physical health, but to their financial health as well; it includes arranging for such medical situations.

Before you send travelers abroad, check with your health insurance company. Will they provide coverage for medical situations that develop overseas? What are their coverage limits? Some companies will provide coverage only during emergencies, while others may not provide international coverage at all. It may be beneficial to your travelers and your company to find insurance



It is not unusual to see instances in which people have sold cars, homes, and exhausted retirement savings to pay for these unexpected costs.

that will provide coverage for international emergencies, or even for routine medical care performed outside the U.S.

Another consideration is the cost of a medical evacuation. Arranging a medical evacuation requires more than a phone call. It requires coordination between treating and receiving physicians, ground ambulance crews at the points of departure and arrival, and air ambulance or commercial flight arrangements. Landing clearances may have to be obtained, requiring embassy involvement. Often, patients need a medical escort, such as a nurse, respiratory therapist, or even physician. Working with many different parties can be time consuming and costly, as medical evacuations can range from \$10,000 to \$100,000 and more. It is not unusual to see instances in which people have sold cars, homes, and exhausted retirement savings to pay these unexpected costs.



Finding medical insurance coverage that pays for medical evacuations, treatment during emergencies and routine medical care may protect your travelers and your company from financial disaster, should an emergency occur. Before sending travelers abroad, talk to your insurance provider to see if your policy includes coverage for such international situations.

If your insurance company covers some international expenses, it is important to know how much. Often, insurance programs offer basic services and may or may not offer evacuation coverage. Another question to ask your agent is how long it will take to receive payment for the incurred costs. Will your travelers have to pay out-of-pocket and return home to submit for reimbursement? How long will it take to be reimbursed? It is important to know if you or your travelers will have to front these fees or if your program will pay directly to providers. Depending on the company, services may also include bill translation to assist with claims submission – and there may or may not be a fee for these services.

If your insurance company will not provide for global coverage or if you have unique needs, you may choose to work directly with a travel assistance company. Through a travel assistance company, you should be able to create your own evacuation and international medical insurance program to fit the specific needs of your travelers. Programs are often available on a per-trip, per-



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traveler or blanket basis, and are surprisingly affordable for both large and small companies.

PREPARING YOUR TRAVELERS

Through proper preparation, many injuries, illnesses and even deaths are preventable among travelers. Individuals who take preventative steps to protect themselves from injury or illness are less likely to be affected by these concerns. Furthermore, travelers who know how to react in emergencies will be better able to handle the situation, seeking the necessary help and contacting the necessary people. You can prepare your travelers by assisting them with vaccination requirements, providing travel literature, and having necessary contact information easily accessible.

IMMUNIZATIONS

Being medically prepared for an international trip begins weeks before the departure date. Travelers should review their immunization history. Those recommended by their home country will need to be up-to-date, and some vaccines may be necessary for their destination. A visit to a physician or travel clinic can help. The most frequently given immunizations include tetanus and diphtheria, hepatitis, typhoid fever, polio, yellow fever, meningococcal meningitis, rabies, and Japanese encephalitis. Not all of these are necessary for every destination. Travel clinics should be able to notify the traveler of prominent diseases in their destinations, as well as any necessary vaccinations. If they are unable to supply this information, reliable sources of information are the Centers for Disease Control and Prevention (www.cdc.gov) and the World Health Organization (www.who.int).

TRAVEL CLINICS AND OTHER PREVENTATIVE MEASURES

While a traveler's regular physician may be able to assist in pre-travel preparations, it is in the traveler's best interest to visit a clinic that specializes in international travel. These clinics are knowledgeable about medical requirements for entry into each country. Your general physician may be able to refer to you a travel clinic, or a list of clinics is available from the International Society of Travel Medicine (www.istm.org)

It is important for travelers to be not only aware of the diseases in a country, but also to know preventative measures regarding these diseases. For example, insect repellent, along with long pants and long sleeved shirts minimize the risk of mosquito bites, keeping malaria, dengue, west nile virus, and other mosquito born diseases at bay. Preventative information should be available



Perhaps the most underused and overlooked category, having medical information can make a significant difference in an emergency.

from a local travel clinic or physician, but is also available from the CDC and WHO.

One of the most effective ways to educate your travelers about medical preparations is to give them access to literature on the subject. If your travelers frequent a particular city or country, provide information specific to that area, such as local hospitals and pharmacies, common medical concerns, and even common security concerns for travelers in that area. Keep in mind that an educated traveler is a prepared traveler.

WHAT SHOULD YOUR TRAVELERS HAVE?

Further preparations for international travel include having medical information, having a plan, and having phone numbers.

Have Medical Information: Perhaps the most underused and overlooked category, having medical information can make a significant difference in an emergency. Prior to departure, your travelers should have a contingency plan for their destination, notifying them of the nearest medical facility and the country's equivalent to 911.

Travelers should also know about international travel and prescription drugs:

- Pack enough medication for the entire trip plus a few days.
- To avoid issues at customs, keep medications in their original, labeled containers, along with a copy of the prescription.
- Not all prescription drugs in the United States are legal in other countries.
- Availability of medication varies from country to country, whether prescription or over-the-counter medication.
- Brand names differ between countries – In the United States, Norpramin is used to treat depression; in Spain, a different drug with the same brand name treats ulcers. When purchasing medication abroad, be sure that you refer to the international generic names and not just the brand name. For example, use acetylsalicylic acid in place of Aspirin.
- Be wary of purchasing any over-the-counter medication abroad. There may not be any regulation, so there is no guarantee that the medication you are purchasing is the same strength and chemical structure as its American equivalent.

Have a Plan: Each traveler should have a detailed itinerary, including contact information for each destination. Should the traveler find himself in a medical emergency, this information could be useful for family and friends.



Travel Assistance Companies are dedicated to helping clients maneuver through the international medical area, from finding the best medical facilities to arranging for emergency evacuations.

Some companies offer travel-tracking services. When a traveler makes their reservations for flights, hotels, etc., these companies capture that information. For many companies, keeping track of their travelers can be difficult. With this type of service, your company can be notified if there is an event that may affect your travelers in an area. For example, you would have been notified if you had travelers in Thailand in 2004, when they may have been affected by the earthquake and tsunami.

Have Phone Numbers: Every international traveler should have several phone numbers easily accessible in the event of an emergency. A central contact person should be on hand to ensure accurate travel information, such as changes in the itinerary or emergency situations. This person or organization should have the ability to reach a traveler's family and place of work to provide updates and notify them of any situation that is affecting the traveler.

While a central contact can assist travelers from a distance, embassies and consulates provide a local source of help for travelers in need. These agencies provide a wealth of information for international travelers, and being aware of their contact information can ease any crisis that may develop. In addition to referring medical facilities and providing assistance during security emergencies, embassies and consulates can replace lost or stolen passports and assist in other non-emergency situations. For a list of contact information embassies and consulates, please see the following websites:

Australia	http://www.dfat.gov.au/homs/index.html
Canada	http://www.dfait-maeci.gc.ca/world/embassies/menu-en.asp
France	http://www.expatries.diplomatie.gouv.fr/annuaires/repdipet.asp
Japan	http://www.mofa.go.jp/about/emb_cons/mofaserv.html
United Kingdom	http://www.fco.gov.uk/
United States	http://usembassy.state.gov/

TRAVEL ASSISTANCE COMPANIES – THE ANSWER TO YOUR TRAVEL NEEDS

It is clear that keeping up with so much information regarding both destinations and travelers can be overwhelming. If you are a company with limited resources, making such preparations for your international travelers may seem like a daunting task. Knowing and understanding the international medical scene, as well as how to provide payment for services, would require



extensive research and work. How are you to keep up-to-date with this information?

If one of your travelers experiences a medical emergency abroad, whom do you call? How do you know which hospital is the best location for treatment? What if the patient requires care that exceeds the capabilities of that particular facility? Is there any way to avoid making rash decisions due to the urgency of the situation?

Fortunately, many companies specialize in travel and medical information. Travel Assistance Companies are dedicated to helping clients maneuver through the international medical arena, from finding the best medical facilities to arranging for emergency evacuations.

Assistance companies should be multilingual and available 24-hours a day, to provide services to your travelers, no matter where they are located. An invaluable resource, assistance companies can help travelers locate medical facilities and contact embassies, as well as provide a central contact in an emergency.

Most travel assistance companies can provide security and destination information for your travelers. Having such information can help prevent medical emergencies and keep travelers safe from harm. In addition, many travel assistance companies offer international medical insurance options for your travelers.

Being prepared to deal with medical concerns is necessary whether your company has five travelers or five hundred, and whether your travelers go to Aruba or Zimbabwe. Regardless of size and location, any international business can benefit from working with a travel assistance company. An excellent source of services and information, these companies aim to protect and prepare your travelers.



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