

Sick on Vacation

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Credentials and Conflicts



AXA Partners, USA

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Travel Overview 2017

Americans made 80 million International trips

- 31 million trips to Mexico
- 13.4 million trips to Canada
- 14.7 million trips to Europe
- 5 million trips to Asia

27 millions inbound trips (through September) –
36 million total

- Western Europe and Asia = 70% of inbound travelers

Source: U.S. Department of Commerce, International Trade Administration, National Travel and Tourism Office (NTTO), <http://tinnet.ita.doc.gov/research/monthly/index.asp> – accessed April 9, 2018



Objectives

1. Travel Assistance/Travel Insurance and how it can help patients
 2. Medical Evacuations
 3. Cost Containment strategies in Travel
- 
- A large cruise ship is shown sailing on the ocean. The ship is white with a blue hull and has multiple decks with balconies. The sky is blue with some white clouds. The water is a deep blue. The ship is moving from left to right across the frame.

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Travel Assistance/Insurance

Travel Insurance – specific policy to provide protection to travelers

Travel Assistance Company – Administrator of travel insurance

Travel Insurance is ***not***
Major Medical Insurance



Travel Assistance/Insurance

How do my patients get Travel Insurance

- Credit Cards – Travel Cards (High end, American Express)
- Websites

The logo for insuremytrip, featuring the text "insuremytrip" in white lowercase letters on a green rectangular background.

insuremytrip



- Work Benefits/Health Insurance

The logo for MetLife, featuring the text "MetLife" in blue with a registered trademark symbol.

MetLife®

The logo for GeoBlue, featuring a blue cross with a globe inside, a shield with a globe inside, and the text "GeoBlue" in blue with a registered trademark symbol.

GeoBlue®

Travel Assistance/Insurance

Coverage

May Include	May Exclude
Evacuation/Repatriation	Inpatient Rehab, SNF, Home health
Prescription replacement	Planned care/pre-existing conditions
Translation services	Non-emergent/urgent care
Embassy/consulate relations	
Travel planning assistance for patient and traveling companions	
Coverage limits (\$\$)	



Travel Insurance Companies



Nationwide



HANCOCK INSURANCE AGENCY, INC.



Travel Guard®



Travel Assistance/Insurance

Priorities

1. Appropriate Medical Care

- Capable providers/facilities

- High Quality Care

- Trustworthy business practices

- Safe repatriation plans

2. Cost Savings

- Preferred provider networks

- Avoiding/delaying non-emergent/urgent procedures

- Preventing/Limiting re-admissions



Objectives

1. Travel Assistance/Travel Insurance and how it can help patients

2. Medical Evacuations

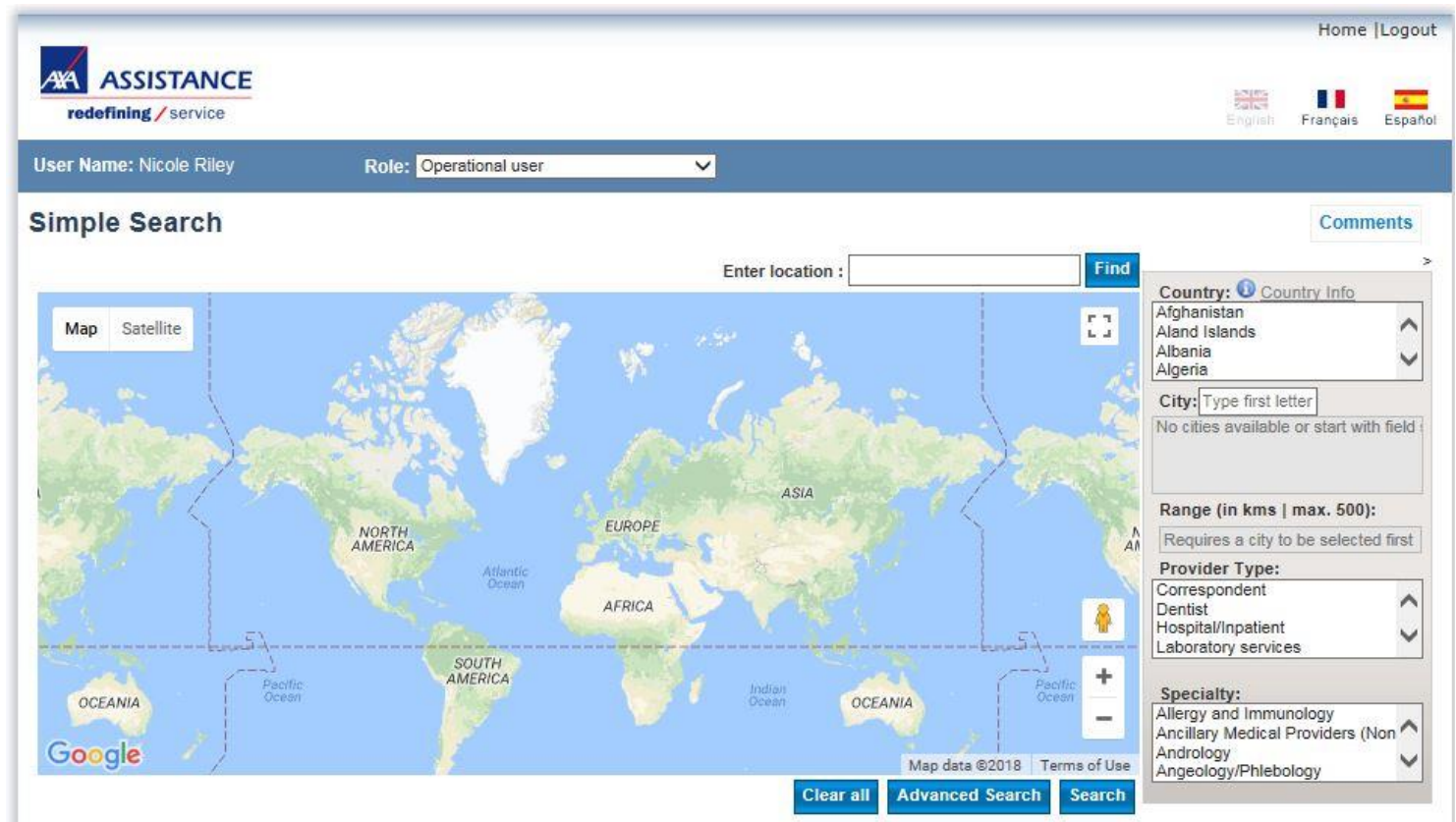
3. Cost Containment strategies in Travel



Medical Evacuation

Goal

To urgently/emergency move a patient safely from a location of inadequate medical care to an appropriate medical facility.



The screenshot displays the AXA ASSISTANCE web application interface. At the top left is the AXA ASSISTANCE logo with the tagline "redefining service". The top right corner features "Home | Logout" and language selection options for English, Français, and Español. Below the logo, the user's name "User Name: Nicole Riley" and role "Role: Operational user" are displayed. The main section is titled "Simple Search" and includes a search bar with the placeholder "Enter location :". To the right of the search bar is a "Find" button. Below the search bar is a world map with "Map" and "Satellite" tabs. The map shows continents labeled: NORTH AMERICA, SOUTH AMERICA, EUROPE, AFRICA, ASIA, and OCEANIA. To the right of the map is a sidebar with search filters: "Country:" with a dropdown menu showing Afghanistan, Aland Islands, Albania, and Algeria; "City:" with a text input field and a note "No cities available or start with field"; "Range (in kms | max. 500):" with a text input field and a note "Requires a city to be selected first"; "Provider Type:" with a dropdown menu showing Correspondent, Dentist, Hospital/Inpatient, and Laboratory services; and "Specialty:" with a dropdown menu showing Allergy and Immunology, Ancillary Medical Providers (Non), Andrology, and Angeology/Phlebology. At the bottom of the interface are buttons for "Clear all", "Advanced Search", and "Search".

Medical Evacuation

Antigua

69 yo female on a Caribbean cruise falls and suffers left hip pain. She is seen by the ship doctor and the XR shows a hip fracture. She is disembarked in the Antigua to a medical facility.

Facility does not have an orthopedic surgeon or stable bank blood supply.



Medical Evacuation

Antigua

Closest facilities with appropriate capabilities for her would be:
Dominican Republic
Florida
Martinique



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Antigua

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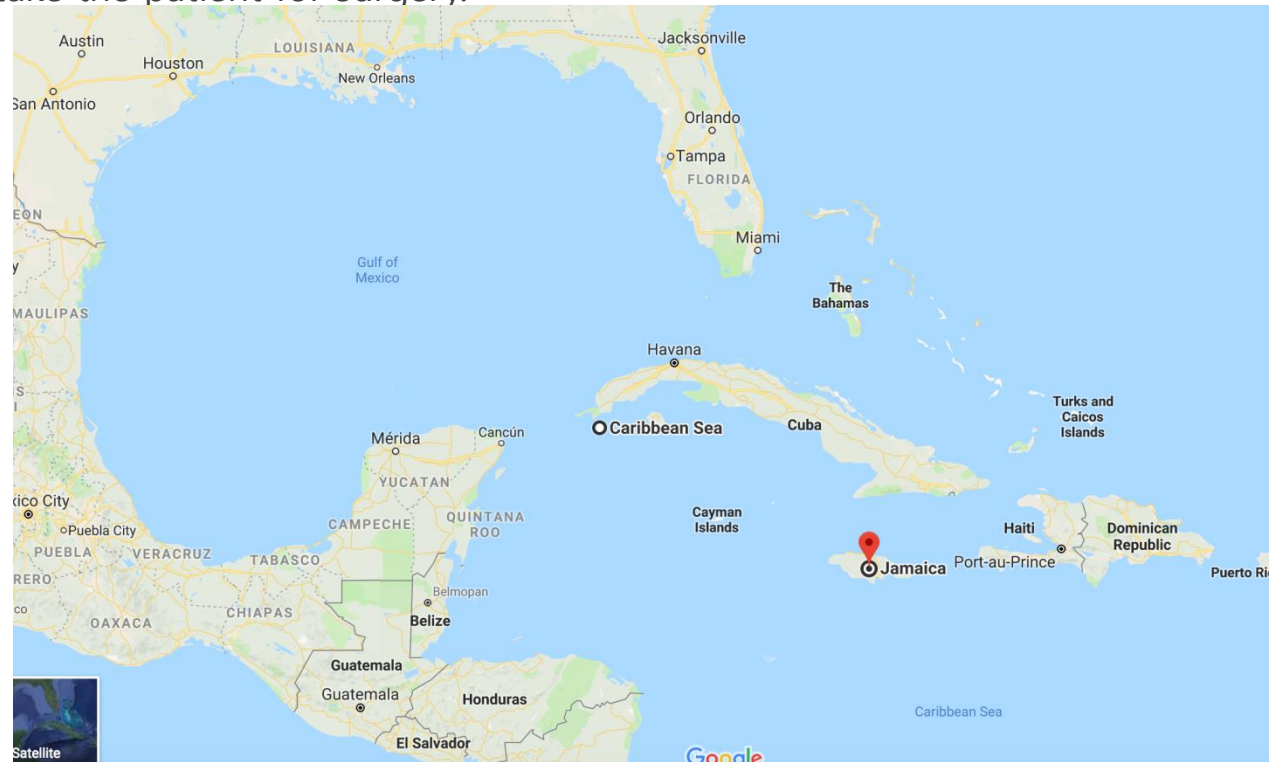
Pictures courtesy of David Fox,
Fox Flight Inc.

Medical Evacuation

Jamaica

55 yo male is vacationing in Kingston when he develops sudden vision loss.

After initial workup, the patient is diagnosed with a retinal detachment. The facility reports their ophthalmologist will fly to the island in 4 days to take the patient for surgery.



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After initial workup, the patient is diagnosed with a retinal detachment. The facility reports their ophthalmologist will fly to the island in 4 days to take the patient for surgery.

Our experience with this facility suggests they have poor surgical outcomes and issues with equipment.

Post-op travel concerns

Closest appropriate facilities:

Florida

Home



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Travel Assistance/Insurance

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Cost Containment

Cancun, Mexico - preferred provider/avoid unnecessary procedure

65 yo male presented to hospital in Cancun after a syncopal episode. Hospital is not a preferred provider.

Physician is stating the patient has been hospitalized for 3 days already and needs a pacemaker for 3rd degree heart block. Currently is resting in bed



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HR 65 – no external/transvenous pacer.

EKG – 1st degree heart block + LAFB/RBBB = “3rd degree heart block”

Transfer to local Provider – patient was cleared to travel without assistance
Never needed a pacemaker



Cost Containment

Boston, MA – delay procedure

19 yr old female au Pair suffered an ankle fracture in a car accident. Splinted and discharged home to follow up for surgery in 2 weeks. Unable to continue her work due to injury.

ORIF - \$25K

Travel home - \$6K (including upgrade to seat)



Cost Containment

Orlando, FL - Curtailment

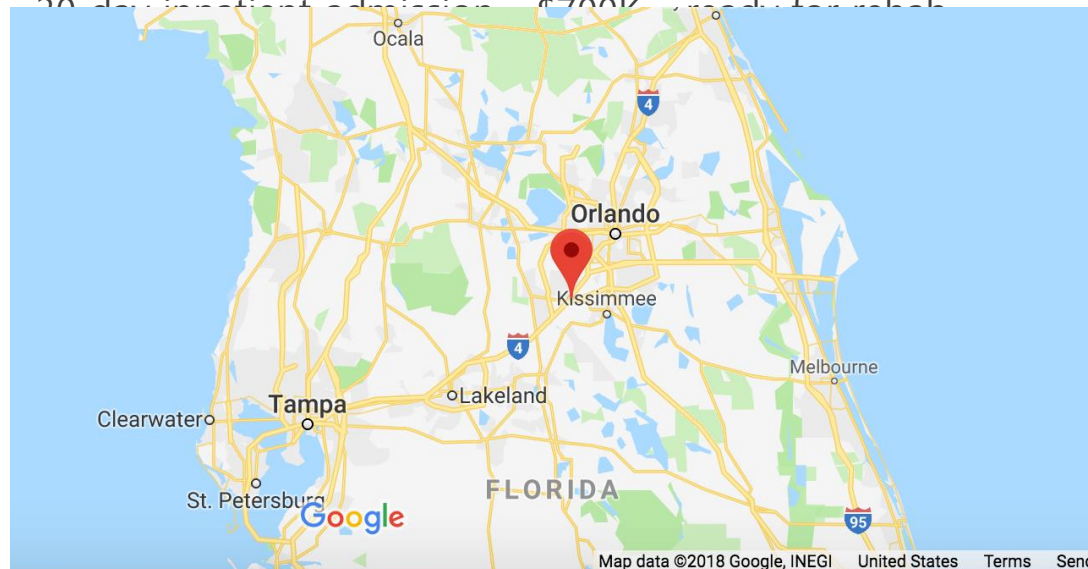
68 yo male presented with sudden onset chest pain and shortness of breath.

2 weeks into a 3 month trip

Diagnosed with NSTEMI – taken for CABG after cath show 3 vessel disease.

Post-op course complicated by new heart failure, pneumonia and prolonged recovery.

20 day inpatient admission \$700K ready for release



Cost Containment

Orlando, FL - Curtailment

68 yo male presented with sudden onset chest pain and shortness of breath.

2 weeks into a 3 month trip

Diagnosed with NSTEMI – taken for CABG after cath show 3 vessel disease.

Post-op course complicated by new heart failure, pneumonia and prolonged recovery.

30 day inpatient admission - \$700K – ready for rehab

HIGH RISK FOR READMISSION

Readmissions - \$6K/day

Repatriation with Doctor/Nurse back to her health system



Questions?

Photos from Lufthansa.com



Thank you.

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<https://www.axatravelinsurance.com/>

