# Choice of a medical provider – different situations with traveler's health risks

5th ANNUAL TRAVEL INSURANCE FORUM 20-21 APRIL 2017 BUDAPEST, HUNGARY

**Ilya Rapoport,** MD, PhD Medical Director

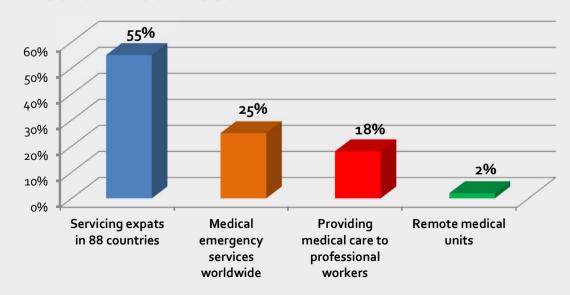
Since 1997 ISO 9001 Certified Medically licensed AEB member ARC Europe member



### AP Companies facts:

- √ Founded in 1997
- ✓ Offices in 7 countries
- √ 4 independent 24/7 call-centers
- √ in-house developed software
- √ 24 different languages spoken
- ✓ 51 own medical units at remote locations
- ✓ Worldwide medical network of more than 27 500 providers

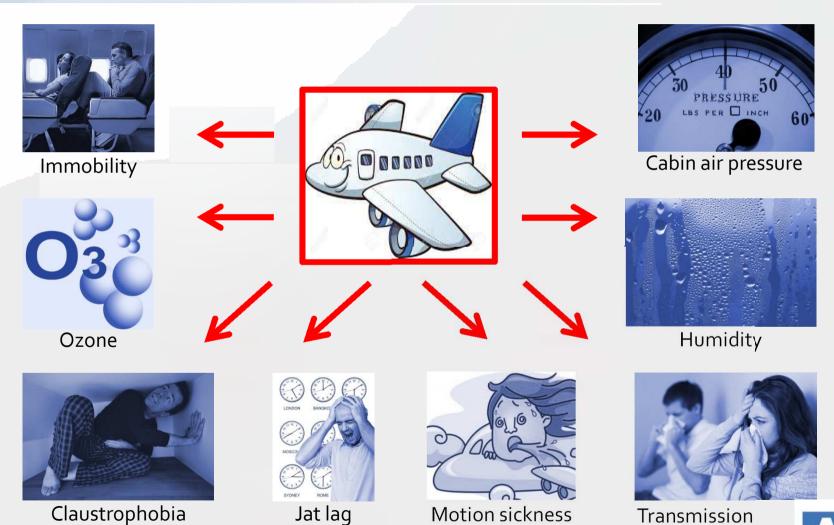
#### **Main Lines of Business**





# Types of health risks for travelers (1)

Mode of travel – Air traveling



of communicable

diseases

#### What is available onboard and at the airport?

Most often reasons: syncope, vomiting/diarrhea, asthma, heart failure\*

- first-aid kits to be used by the crew;
- medical kit usually to be used by a passenger trained as a doctor – volunteer.
- Medical department of air company or outsourced (telemedicine, advices)
- Emergency medical landing (cost is 3000-10000 \$US)
- Airport médical emergency (first help + transportation)

Who takes care: air company itself + rare consulting companies



# Types of health risks for travelers (2)

Mode of travel – travel by sea



Gastrointestinal diseases

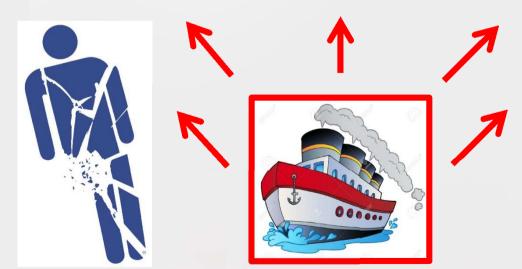
Traumas



Legionellosis – from air conditioner



Lack of medical facilities – toothache treatment, f.e.





Communicable diseases, incl. influenza



#### What is available onboard and off shore?

- First medical help from ship staff
- Doctor/Nurse, medical point
- Emergency visit to a doctor at port of arrival
- Evacuation change of ship course, call for rapid boat or a helicopter









Who takes care: marine company itself + port handling agent



#### Environmental health risks (nature)



Altitude / deep water



Helicopter rescue or HBO chamber



Heat and humidity, UV-radiation



Prior notification, treatment



Food and waterborne risks



Vaccinations, prior notification



#### Environmental health risks (alive)







Animals and insects

Vaccinations or quarantine



Humans (accidents, violence)



Medical and juridical help

Who takes care: medical & juridical assistance, state institutions



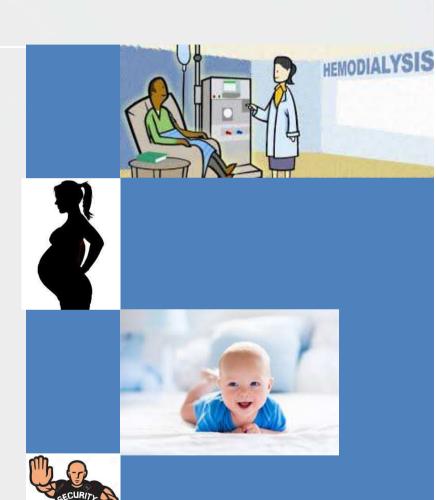
#### Travelers with special needs

 Pre-existing medical conditions (for example, required dialysis)

Pregnant women

Infants

Security issues



Who takes care: medical assistance, concierge services,

concierge services, security companies



# Traveler in remote location – what can medical assistance do?



Send a doctor from the far away center









Direct to closest medical facility



Telemedicine



To contact local authorities for rescue operation



Send a messenger to transport client



#### Telemedicine – pro and contra



Definition: delivery of health care services, where patients and providers are separated by distance.

- Teleradiology to transmit digital radiological images for diagnosis or consultation.
- Teledermatology to transmit medical information concerning skin conditions for the purpose of diagnosis or consultation.
- Telepathology to transmit digitized pathological results, such as microscopic images of cells, for the purpose of diagnosis or consultation.
- Telepsychiatry to provide mental health services.
- Remote patient monitoring patients, often at home, transmit information about their condition from sensors and monitoring equipment to external monitoring centers\*

Pro	Contra				
<ul> <li>Delivery of healthcare at remote areas;</li> </ul>	Impossible to perform detailed				
	examination and to make a				
Good enough to make a decision about	prescription/procedure;				
necessity of medical evacuation;					
	Legal restrictions;				
<ul> <li>Possibilities of high class specialists</li> </ul>					
remote involvement in severe cases;	<ul> <li>Relatively high costs of arrangements;</li> </ul>				
Avoid of infectious diseases spread	Safety of personal data				

<sup>\*</sup>Global diffusion of eHealth: Making universal health coverage achievable; World Health Organization, December 2016



## When is medical evacuation necessary?

History: principles of sorting and evacuation of injured soldiers was defined during the wars of mid-XIX century, based on their medical condition and military specifics.

 Medical care in the place of accident is not possible – transport to the nearest facility (helicopter, "hand transport" from mountain etc)

 First medical care provided – need to follow up with serious surgery at more qualified local medical facility

- Local medical care is a disaster need to move client to a better hospital at another country or continent (space for telemedicine advice)
- Request from client/patient



#### Impact of different risk types to traveler's health

Main figure: the number of international tourist arrivals (overnight visitors) in 2015 reached a total of 1186 million worldwide\*

Touristic companies, airline and shipping companies, medical insurance companies each have an important position to safeguard the health of travelers. Assistance companies can provide them an essential information about actual healthcare condition in the desired location as well as to inform about range of medical assistance possible there. It is in the interests of the travel & insurance industry that travelers have the minimum problems when traveling to foreign countries. Travel agent or insurance company should provide travelers with the health-related guidance, in accordance with WHO recommendations.\*\*

All individuals planning travel should also seek an information about the potential hazards in their chosen destinations and understand how best to protect their health.

International tourist arrivals					International tourism receipts <sup>1</sup>			US	5\$		Local currencie	
(million)		Change (%)				(billion) Cha		Chan	ange (%) Change (%)		ge (%)	
Rank	2014	2015*	14/13	15*/14	Rank		2014	2015*	14/13	15*/14	14/13	15*/14
1 France	83.7	84.5	0.1	0.9	1	United States	191.3	204.5	7.8	6.9	7.8	6.9
2 United State	s 75.0	77.5	7.2	3.3	2	China	105.4	114.1	n/a	8.3	n/a	9.8
3 Spain	64.9	68.2	7.0	5.0	3	Spain	65.1	56.5	3.9	-13.2	3.9	4.0
4 China	55.6	56.9	-0.1	2.3	4	France	58.1	45.9	2.8	-21.0	2.8	-5.4
5 Italy	48.6	50.7	1.8	4.4	5	United Kingdom	46.5	45.5	11.8	-2.3	6.2	5.2
6 Turkey	39.8	39.5	5.3	-0.8	6	Thailand	38.4	44.6	-8.0	16.0	-2.7	22.0
7 Germany	33.0	35.0	4.6	6.0	7	Italy	45.5	39.4	3.6	-13.3	3.6	3.8
8 United Kingo	lom 32.6	34.4	5.0	5.6	8	Germany	43.3	36.9	4.9	-14.9	4.9	1.9
9 Mexico	29.3	32.1	21.5	9.4	9	Hong Kong (China)	38.4	36.2	-1.4	-5.8	-1.5	-5.8
10 Russian Fed	eration 29.8	31.3	5.3	5.0	10	Macao (China)	42.6	31.3	-1.1	-26.4	-1.1	-26.5

1 Note that China, the United States and the United Kingdom supstantially revised their international tourism receipts series upwards for 2015 and retrospectively for some previous years, due to



<sup>\*</sup>UNWTO Tourism Highlights, 2016 Edition

<sup>\*\*</sup>International travel and health, 2012, WHO

#### Conclusion

It is necessary to establish the firm connections between companies, governmental bodies, international and local healthcare facilities (WHO, Travelers' Health Branch at Center for Disease Control and medicine etc.

That links will result in a timely and accurate delivery of full healthcare information to the future tourists and will lead to the completion of main goals of every client-oriented business work:

- Good business results for insurance (low number of insurance cases);
- Happy & healthy travelers;
- Increased number of travelers (spread of happiness, among others) – increased income to travel industry







# Thank you for your attention!



Ilya Rapoport

Medical Director

AP Companies Global Solutions
rapoport@ap-companies.com

