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Travel Health – A Resource for the Business Traveler

by Dr. Peter Greaney

International business travelers are perhaps the world's savviest travelers. With business meetings to attend, deals to negotiate, and tight deadlines to meet – there is no room for missed flights, passport problems or travel mishaps. Yet when it comes to protecting their own health and safety abroad, business travelers may be less prepared.

According to travel health experts, about 30-50% of travelers get sick, with about one third requiring a doctor's visit. And given the fact that there are more than 212 million business trips a year, business travelers need to be especially aware of travel-related health risks.

Overseas illness poses unique complications

Becoming ill overseas is quite different than getting sick at home. When a traveler is stricken by a disease or illness while in a foreign country, the road to recovery is often more complex and challenging. Health care resources we take for granted, such as clean blood supplies, appropriate medications and facilities, may be limited or unavailable in foreign or developing countries. In addition, business travelers in a foreign country may face language barriers or administrative obstacles when seeking medical attention.

In some countries, the local doctors or hospitals may not treat you unless you can pay for the services with cash on the spot. Also, many insurance companies will not cover the costs of an injury or illness that takes place abroad.

Preventive measures for the traveler

To fill this need, Travel Health Medicine was developed in the 1980s, and is increasingly being recognized by human resource professionals as an effective tool in managing travel-health costs.

This specialty field of medicine is focused on providing preventive measures that minimize the risks of diseases that may affect travelers. These prevention measures include consultative, medical, and technological resources designed to safeguard a traveler's health.

Many large U.S. companies with global offices have adopted travel health programs as a means to – not only protect employees from illnesses and hazards – but to better manage travel-related health costs. For example, some travel health consultants offer pre-travel packages that can cover overseas medical treatment costs, should an employee become ill or injured while on business travel.

Without such services, employers may face exorbitant costs to evacuate an injured/ill employee from a foreign country. It is not uncommon for fees to reach \$30,000 to airlift a person to another country for medical care. Company coverage for such medical costs varies per employer and often depends on the nature of the illness/injury, and whether it occurred within the course of employment functions and duties.

Overview of travel health medicine

The primary emphasis in travel medicine is to ensure that the international traveler receives proper immunizations and medications based

upon the destination country. Providers of travel medicine follow immunization guidelines and preventive medication measures issued by the Centers for Disease Control in Atlanta.

Risk factors for acquiring a disease during international travel are based upon the area visited and the susceptibility of the traveler. Those traveling to underdeveloped regions are at greater risk than those traveling to industrialized nations.

Other environmental exposure factors include living conditions, sanitation standards and hygiene. The type of immunization coverage that a traveler has is also a significant factor. Because these factors vary from region to region, and person to person, the risk of acquiring a disease cannot be predicted with certainty.

Travelers who stray away from populated tourist areas may also be at greater risk because of exposure to local water or food of questionable quality. Also, children, the elderly, pregnant women or immunocompromised persons may be more vulnerable to certain infectious diseases.

Injury abroad

Car accidents are the most common type of events that can cause a traveler to be evacuated to the United States or another country for medical treatment. If you are traveling on personal business, you should prepare for the possibility of injury by contacting your insurance company to determine which medical services are covered abroad – as many insurance companies do not provide foreign travel coverage.

If your health insurance policy does not provide coverage for hospital or medical costs abroad, it's advised to purchase a temporary health policy that provides coverage. There are short-term health and emergency assistance policies designed for travelers. You can find the names of companies that provide such policies from your travel health consultant, your health insurance company, or from advertisements in travel publications.

If you do have coverage for travel abroad, make sure to carry both your insurance policy identity card as proof of such insurance, as well as a claim form. Although many health insurance companies will pay "customary and reasonable" hospital costs abroad, very few will pay for your medical evacuation back to the United States. The U.S. consular officer can assist in locating appropriate medical services and informing family or friends.

Travel Health services are designed to assist managers in extending the reach and impact of their corporate health programs to even remote corners of the world.

Educating travelers on health prevention programs just may mean the difference of how an employee returns from a business trip – with a briefcase in hand or plenty of legroom to spare (on a stretcher).

Dr. Peter Greaney is Board Certified in Occupational Medicine. If you would like more information on travel medicine services, contact WorkCare, a national occupational health consulting firm at (714) 456-2119 or see our announcement in this paper regarding the upcoming Travel Health Conference on March 29, 2001, 8-10 a.m. at the Double Tree Hotel, Irvine Spectrum.

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