

Traveling with Care

Rob Howard, director of corporate sales, HTH Worldwide, on helping travelers navigate medical services abroad.



WHAT COMMON AILMENTS DO TRAVELERS ENCOUNTER ON THE ROAD, AND HOW DO THEY REACT OUTSIDE THEIR HOME COUNTRY? WHAT ROADBLOCKS DO THEY FACE WHEN SEEKING MEDICAL CARE ABROAD?

Illnesses and injuries abroad run the gamut from upset stomachs or twisted ankles to serious medical emergencies requiring air evacuation. The most common are the more mundane, such as sore throat or congestion. Global travelers are a long way from their normal environment and are experiencing new food, air and water; so it's not a stretch when they fall ill.

Many sick travelers tend to hole up in their hotel rooms, ordering room service and watching movies until they feel better or until it's time to depart — wasting valuable business time and money. In seeking medical care abroad, travelers face language barriers, cultural hurdles and differences in medical philosophies; a fear of the unknown is a big stumbling block.

HOW CAN HTH WORLDWIDE HELP?

HTH Worldwide offers medical insurance for world travelers. But we go further than other companies that simply cover your medical claims. Since its inception 13 years ago, HTH has contracted with doctors and hospitals in 190 countries. Participating doctors meet strict selection criteria and have direct contracts with our company. They are English-speaking, Western-trained and American Board certified or the equivalent. Under our contracts, doctors agree to see HTH members within one business day and to bill HTH for services. HTH members can secure an appointment immediately and see the doctor without worrying about paying in full before they leave. Our insurance covers all ends of the medical spectrum, from evacuation to hospitalization to routine care.

HTH's award-winning blog (healthytravelblog.com) helps you understand the interplay between travel and health, offering updates on news, trends, issues and solutions — everything to consider before packing your bags for a vacation or business trip.

DESCRIBE HTH WORLDWIDE'S MOBILE PHONE APPLICATIONS AND MPASSPORT PROGRAM.

Our mPassport program (www.mpassport.com) parallels a call center and is available via the Web and mobile phone. The service currently covers 190 countries and offers a database of doctor profiles across 30 specialties. We reach out to our community of doctors 10 times per year to ensure we have the most up-to-date information. Each profile contains a photo of the doctor, hospital affiliations, languages spoken and educational and training credentials. The service also offers concierge-level appointment scheduling, a pharmacy database and a drug translation database of nearly 400 brand-name medications in 25 frequently visited countries. HTH supports these tools with a global health team available by telephone 24/7.

Members can access mPassport via any web-enabled handheld device by simply registering their device and creating a username and password. The application is enabled with Google Maps so members can easily navigate to doctors' offices or hospitals. The downloadable mPassport applications are available in the iTunes store for iPhone users.

Being a member of HTH Worldwide brings terrific peace of mind. Members can rest assured all the elements are in place to prepare, assist and protect them. We invite *Global Traveler* readers to visit us at www.hthworldwide.com. ■■