

Helping Expats Get Ready for a Healthy Assignment PART 2

By Dr. Frank Gillingham, HTH Worldwide

As part one of this article in the August issue of *workspan* detailed, optimal health for the expatriate and his/her family before, during and after an assignment are critical for business success.

Part two focuses on the needs of the expatriate's family and some of the tools available. It also helps HR professionals know how to assist expatriates in learning crucial medical terminology and evacuation procedures.

Self-Help Tools for Family Care

The value of reference material is self-evident in a place where medical care might not be as easily accessed or understood as in the expatriate's home country. Medical Web sites are a definite asset, especially for researching uncommon illnesses. In addition, the family should bring a first-aid kit that includes:

QUICK LOOK

- ⇒ Expatriates need working knowledge of the foreign health-care system. What hospitals are preferred for routine care, trauma, or emergencies?
- ⇒ Under rare but critical circumstances of accident, injury or sudden illness, the expatriate or a family member may require evacuation to the home country or a third location.
- ⇒ Many expatriates remain in their domestic health plan, which is a convenient choice even though coverage overseas may be inadequate.



- Typical supplies (bandages, band-aids, splints, tweezers).
- Over-the-counter (OTC) medications (vitamins, analgesics, decongestants, antacids, contact lens solutions, sunscreens, mosquito repellants, contraceptives), each of which is likely to be sold in a different formulation in the host country. A written description of the components of the OTC agents on which they rely is helpful so that a physician or pharmacist can recommend something similar.
- Depending on the host country, prescription medications, antibiotics (for both travelers' diarrhea and skin infections), jet lag and motion sickness remedies, and injectable epinephrine (for unexpected allergic reactions). To avoid problems with curious customs agents, leave all medications in the original bottles and include the physician's letter of explanation.

Deciphering the Foreign Health-Care System

Expatriates need working knowledge of the foreign health-care system. What hospitals are preferred for routine care, trauma, or emergencies? What is the difference between private and

public hospitals regarding quality of care and availability of services? As one psychiatrist in Brussels, Belgium notes: "Private and public do not mean good and bad here."

Expatriates should learn not only the emergency telephone numbers for ambulance, fire, poison control, and other such resources, but also whether these numbers, and the ambulance system, are reliable. For example, "Emergency numbers do exist in São Paulo," said a physician in Brazil, "but, except for the fire department, you should not count too much on them in moments of need."

Finally, as all expatriates will eventually require a headache remedy, decongestant or even sunscreen, basic knowledge about pharmacies is necessary: hours of operation, product reliability, and staff trustworthiness. "In a Farmácia, there are normally a handful of persons who are totally unqualified to give any health-related advice and who feel absolutely free to suggest that you buy medicines different than those prescribed by your physician (because they have a wider profit margin on some medications)," said the Brazilian physician. Also, expatriates should ensure that they are clear

on the medication's instructions, as this is often not included on the package in some countries such as France.

A Working Knowledge of Local Medical Lingo

Although there may be physicians who speak the expatriate's native tongue in many parts of the world, it is rarer to find this facility with nurses, office staff, ambulance drivers, medical technicians and others. It is therefore critical that expatriates are able to communicate key medical needs in the local language.

To start, the expatriate should learn (or have available) translations of key medical phrases such as "I want to see a doctor" and "I need something for pain," as well as relevant medical idioms such as hay fever ("nasite" in Portuguese) or chicken pox ("windpocken" in German). The expatriate should also be familiar with the medical, not simply layman's, term for his/her key medical conditions. (See "If the Expatriate Has a Chronic Medical Condition.")

Contingency Plans for Serious Illness

Under rare but critical circumstances of accident, injury, or sudden illness, the expatriate or a family member may require evacuation to the home country or a third location. As one HTH surgeon in Sydney, Australia explains, "Expatriates should know how to get out of the country as rapidly as possible in case a better medical facility is needed." Employers should provide an evacuation plan, which the family can share with friends, family, and colleagues both at home and abroad. Following are the key questions for the HR professional to ask when helping prepare the expatriate for evacuation:

- Does the expatriate have a medical evacuation assistance benefit? If so, how can he/she contact the assistance company?

If the Expatriate Has a Chronic Medical Condition

Individuals with chronic medical conditions should consider additional preparation:

- Arrange an appointment with the appropriate specialist (e.g., cardiologist, endocrinologist) overseas.
- Consider a bracelet or pendant indicating the medical condition (note, if possible in both the home and local language, any life-threatening allergies, diabetes, epilepsy/seizures, heart disease, and other conditions that can cause acute complications).
- Be vigilant for symptoms and signs that the condition is worsening. Local diets and microbes, differences in air quality, and stress related to a new job and cultural adjustment can exacerbate a chronic condition or cause a return of other long-forgotten conditions. Receive medical care before matters get serious.

- What is the preferred hospital in the home country for transfer? How can a transfer be arranged to that hospital?
- What regional facility is preferred if transport home is medically unwise?
- What are the creditable air ambulance companies that service the area?
For those expatriates who are not enrolled in a group assistance benefit, the HR manager should strongly recommend that they join an individual plan.

Expatriate Health Insurance Benefits

Many domestic health plans are unsuitable for out-of-country coverage; conversely, plans that provide excellent international coverage are often inadequate coverage for care received at home. Further problems include complaints of claims hassles, prepayment of bills and delayed reimbursement, and translation problems.

Benefits managers can play a key role by helping expatriates understand their standard medical benefits and any extra benefits related to their expatriate status (e.g., medical assistance), as well as provide customer service contact numbers and claims filing procedures. When choosing coverage for expatriates, it is critical that benefits managers understand the characteristics of the many different options as follows:

- **Domestic health plan.** Many expatriates remain in their domestic plan, which is a convenient choice even though coverage overseas may be inadequate. Domestic insurance carriers are often inexperienced with foreign doctors and hospitals, international claims, and tricky medical evacuations. Consequently, the benefits manager is sometimes pulled into claims disputes or finds that employees are submitting medical claims on expense reimbursement forms.
- **Host-country plan.** Often an inexpensive option (even free, if the

expatriate uses a national health plan), local benefits may be less generous than those in the home country and subject to a waiting period. Worse, these plans rarely offer coverage inside the home country.

- **Carve-out plan.** Designed specifically for the expatriate, they offer excellent coverage inside and outside the home country, as well as emergency assistance benefits and expertise in international claims processing. Companies pay more for this coverage and expertise.
- **Supplemental plan.** Covering overseas care and medical evacuation while the domestic plan remains in place for care delivered at home, this approach can be attractive. While flexible like a carve-out plan, it is often more affordable.


Don't Dismiss Foreign Health Care

Remind expatriates that the way in which medical conditions are diagnosed and treated varies significantly across geographic areas. Advice and recommendations they receive overseas may be very different from what they might receive back home; but different does not necessarily mean wrong. In June 2000, the World Health Organization (WHO) published a comparison of 191 health systems around the world, using five indicators of quality. The results proclaimed France as the provider of the best overall health care followed, among major countries, by Italy, Spain, Oman, Austria, and Japan, with the United States ranking 37 (in part, because of the large number of uninsured individuals).

Many expatriates are pleasantly surprised by their experiences with foreign physicians. One gastroenterologist in Buenos Aires, Argentina, reports that it is common for “medical doctors to visit patients’ homes, provide care and decide if the person needs referral to a specialist or hospital admission.”

According to an expatriate in Berlin, “When you are actually ill, you are written out of work and required to stay home and rest. They take getting well seriously, and don’t want people at work ill.”

The HR Contribution to a Healthy Assignment

By recognizing that the physical and emotional health of the expatriate and family is critical to the success of an international assignment, HR can play a crucial role. The employer’s job is to encourage expatriates to carefully prepare for their health abroad and to provide them with the necessary tools and resources. With the right preparation and knowledge, the entire family has a better chance to enjoy a positive, and healthy, expatriate experience. 

ABOUT THE AUTHOR

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