

## Personal healthcare by remote control

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When Tom Fisher had a heart attack on an isolated island in the Bahamas, he was relieved to have Dr Dan Carlin on call. Carlin talked Fisher's companions through performing cardiopulmonary resuscitation and using the defibrillator he had provided. Together, they were able to revive him.

"There was an on-island nurse on the phone telling me he had been dead for 30 or 35 seconds," Carlin recalls. "It was like Lazarus."

Fisher, 60, was at the time superintendent on a construction job for Susan and Tom Lawson, resort developers and 25-year residents of the Bahamas. For the past decade they have worked with WorldClinic, a leading provider of long-distance medical care founded by Carlin in 1998, to guarantee their own healthcare and that of their employees.

"It's very remote here, boat-access only. The medical facilities are not up to our standards, and Dan just covers our back," Susan Lawson says. "He's so much in our lives."

Affluent baby boomers such as the Lawsons have replaced shuffleboard and canasta with worldwide sailing trips or private Caribbean islands; and many strive to maintain active, adventurous lifestyles regardless of ailments. At the same time, prosperous middle-aged parents are often responsible for the wellbeing of three generations, and managing myriad specialists can feel like a second career.

As a result, today's wealthy are rethinking their approach to healthcare and demanding the concierge service they receive in other aspects of life. They are accustomed to working with trusted advisers and consultants, particularly for financial management, and now seek a similar partner to help navigate a fragmented, complex medical system.

### Privacy concerns weigh on employees' minds

Employees in distant lands might enjoy WorldClinic coverage, but become concerned about privacy. What are the potential implications if your employer communicates regularly with your doctor?

"It's a matter of privacy between the individual and WorldClinic," says Jim Ward, head of human resources at Pimco, the specialty fixed income manager. "Other than covering the cost, the company is not involved at all and we don't get a lot of information about what might be the problem."

Ward began working with WorldClinic five years ago when Pimco was expanding into foreign markets. He says that offering WorldClinic's round-the-clock coverage to expatriates and business travellers is part of the

WorldClinic has responded to their requests, devising customised healthcare plans based on the needs of their wealthy clients, among whom are 300 individuals from 12 to 20 families, and six super-yachts and 15 corporations.

Many of the company's clients own multiple residences, and it often fits each home with medical kits, installs equipment such as defibrillators and trains household staff in emergency protocol. WorldClinic maintains all health records on a high-security central computer at its headquarters in New London, New Hampshire, so if a client falls ill anywhere in the world, its doctors are prepared either to treat him personally or to find the best English-speaking specialists in the area. In some cases, clients pay these local doctors to be available for them if needed.

WorldClinic uses three databases with 100,000 regularly updated medical resources worldwide and many of its affiliated doctors are board-certified in the US and have resettled overseas. Should an emergency arise when a client is trout fishing in rural New Zealand or travelling on business to Kuala Lumpur, the company's physicians are available to work with doctors in each location to ensure proper care. The company covers \$50,000 per person in emergency foreign hospitalisation and has a \$100,000 medical evacuation insurance policy.

This hands-on approach is especially valuable to clients living in far-flung destinations. The magician David Copperfield, who owns a private resort island, Musha Cay, in the Bahamas, hired WorldClinic to build a clinic there with a high-bandwidth satellite video link that enables guests or staff to receive treatment. "It's hard to evacuate there, so with this facility we

company's benefits package. "WorldClinic works directly with the expatriates to determine what medications they're taking, and in some ways becomes their personal physician while they're abroad."

Gene Fittery, chief engineer of the Forbes family yacht, agrees: "They're not giving physicals and gathering our entire health history – just our name, social security number, physical appearance, allergies. If we volunteer existing health problems, that's fine, but they're not asking any of our doctors to make copies of records."

"You fill out a form and then privately the doctor will ask each if there's anything he needs to know about. If you have an impotence problem and are on Viagra, you probably don't want the other guys to know. And if something happens to one of our crew, I ask him if there's anything only he and Dr Carlin know. If so, he talks to the doctor directly."

can monitor a patient's vital signs and instruct on-island managers whom we've taught first-aid protocol," Carlin says.

Susan Lawson, 62, flies to the US for mammograms and other significant tests, but considers Carlin her general practitioner. She has contacted WorldClinic personally for scorpion and centipede bites, and when mishaps have occurred on the properties she and her husband are building, such as in Fisher's case. "We have 150 men on a construction site," she says. "There's heavy equipment and accidents happen; someone gets a machete in his leg, or a nail in his finger, or something flies into his eye. Dan tells us what to do. He's a great comfort to the owners of these islands. We couldn't be here if he wasn't in our lives."

Wealthy families sometimes extend the company's services to their employees and boat crews. Gene Fittery, chief engineer on The Highlander, the 151ft Forbes family yacht, has advanced first-aid training, but calls WorldClinic if a crew member or passenger becomes sick.

"I have Dr Carlin's home and cell phones, and I could call him at any time. He's like a security blanket," Fittery says. "He makes sure the doctors who treat us are reputable and that they take our insurance. The kids on the boat don't make a lot of money and wouldn't be able to pay out of pocket."

Carlin commands particular respect in the boating community because of his experience as a former naval officer and refugee camp doctor. He gained fame 10 years ago when, through e-mail, he counselled a Russian sailor competing in a solo race through emergency self-surgery using only the instruments on his boat's medical kit.

Until recently, Carlin's company focused mostly on back-up emergency care. But many clients find local physicians to be ill-equipped to manage their families' total health; these doctors lack the global perspective and have not been trained as planners.

"The biggest problem that super-wealthy people have with healthcare is too many doctors and no one in charge," says Natasha Pearl, chief executive and founder of Aston Pearl, an aggregate service provider to wealthy individuals.

So Carlin is hired increasingly to act as a consultant who creates proactive healthcare plans for a family's various generations. WorldClinic does not necessarily assume patient care, but acts as the "hub doctor who integrates and facilitates everything, and who vets resources when someone needs a specialist", says David Solie, managing director and medical director in the high-net-worth division of Marsh insurance American consumer practice. "These people are looking for a deeper relationship, someone who has empathy far beyond biology, someone who will give them more time and depth, and strategic as well as tactical advice, and bridge them through difficult times," he adds.

Solie says that the needs of the very wealthy tend to be well served in every area except health. "They're still using very outdated structures for health management," he says. "Über-wealthy people are looking for new advisory services in health, the same way they get strong advice in financial management."

WorldClinic has begun to speak to clients in the language of business; its doctors talk about risk management and creating a portfolio to cover every aspect of one's health, including spiritual and mental as well as physical welfare. "There's tremendous interest in wellness and preventive medicine," Pearl says. "If you have \$1bn, you're in a great position to develop an integrated, holistic plan to ensure longevity and quality of life. It could be stress-reduction professionals, a wellness coach, trainers, a chef to cook low-fat food. But you need someone to manage it for you."

WorldClinic also works with corporate executives. When a senior executive is scheduled to fly to a country with questionable medical coverage, his company's security officer might call WorldClinic.

WorldClinic also works with personal security firms to protect expatriates or executives when abroad. "We've been doing plans for recovery care for kidnapping victims, assuming they've been beaten or starved. And if the local hospital is unsafe, we determine how to provide discreet care," Carlin says. "When corporations hire us, it's an ERISA-qualified benefit, a proactive risk-management tool for the company."

Though many companies provide employee-evacuation services and access to English-speaking doctors in foreign countries, WorldClinic's brand of physician-to-physician telemedicine is unique. The company's closest competitor, PinnacleCare, also targets companies and moneyed individuals, but operates on a different business model; administrative staff, not doctors, are the front line for callers, and act as advocates to orchestrate contact with desired specialists.

Experts agree that the sector is expanding. WorldClinic is growing 20 to 25 per cent annually in earnings before interest, taxes, depreciation and amortisation. Yet Carlin cautions against too speedy growth that might detract from service.

"Because our core culture is as a medical practice, we live and die on the basis of quality. I don't ever want to end up like an insurance company, where there's a conflict between what's good for the patient and what's good for the stockholder."

And while he acknowledges that only the very rich can afford his company's services, he believes the model will gain broader appeal eventually. "I'm 100 per cent certain that this will filter down. In the future, healthcare will be about wellness and monitoring your health and your risk," he says. "These early adopters have bucks, but the mainstream is coming."

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