

Sick Abroad: Who You Gonna Call?

Coverage that gets you home in one piece

BY KATE MURPHY

John Givens was in pain, lots of pain. The 55-year-old CEO of Seattle's Smallworld Productions was working on a TV project in Rome last May when he stumbled and fell on cobblestones outside the Coliseum. "It was one of those fluke accidents," Givens says of the misstep that landed him in an Italian hospital with a broken shoulder and thumb. He spoke no Italian, and the doctors and nurses knew very little English. "They pointed to my shoulder and said 'Surgery, tomorrow,'" Givens recalls.

Although he had travel health insurance to pay for the procedure, he wasn't sure about the quality of care he would receive, especially when he couldn't communicate with anyone. "Besides, I didn't want to have to stay there for weeks recovering," he says. So, after a huge hassle trying to cancel the rest of his hotel stay and get new airline tickets, he spent \$2,200 to fly home the next day.

Getting sick or injured on the road is more than inconvenient. It can be expensive and downright frightening. Local doctors often are poorly trained, and sanitation standards can be shocking. Givens says that before his next trip he'll make sure he signs up for one of the new emergency medical-assistance services that take care of travelers in times of crisis.

PORTABLE PROTECTION. Travel health insurance has always been worth having, especially if you rely on Medicare or subscribe to an HMO, neither of which normally reimburses for medical treatment received outside the U.S. But standard coverage for travelers only pays for your care.

Emergency medical care makes sure you get appropriate attention by providing such services as reliable local referrals, long-distance telephone consultations with a U.S. doctor, and even evacuation back home.

Depending on the level of personal attention and benefits you want, prices for emergency services range from nothing to \$2,500 per year. The most basic assistance, referral to a physician, comes free (though a donation is appreciated) from the nonprofit International Association for Medical Assistance to Travelers (IAMAT).

But vetting processes vary from service to service, so be sure to ask how they choose the doctors. Some organizations, including International

sos in Philadelphia, set up and staff their own clinics in such cities as Baku (Azerbaijan) and Phnom Penh (Cambodia), where the company can't assure the quality of care provided locally.

While an IAMAT membership gets you a directory of recommended physicians as well as pamphlets about health risks around the world, fee-based assistance programs and those that come with some credit cards, such as Visa Gold and American Express Platinum, offer much more. They provide you with an international 911-equivalent that you can call 24 hours a day, 7 days a week, in case of emergency. In addition to making doctor referrals, most services continue to monitor an ill or injured caller's medical situation through frequent communication with the attending physician. They will also relay your status to family members at home.

Assistance services will arrange to send medications, new corrective lenses, medical devices, and even blood—if not readily available—to wherever you are, usually at no extra cost. Some plans, such as SAFE Trip, which costs \$210 per year and is offered by MEDEX Assistance of Timonium, Md., will issue guarantees or wire up to \$2,000 to foreign hospitals to expedite treatment.

If your situation is dire, most specialty in-

Health

What to Ask When Choosing a Service

- Does the service offer a 24/7 emergency line? Is it toll-free?
- What qualifications must foreign doctors meet to make the referral list? How often is





home for critical care, tough luck. Medjet Assistance of Birmingham, Ala., is one of the few services that will take you anywhere you want to be hospitalized. This benefit costs \$175 for individuals per year and \$275 for families.

BAD CONNECTION? Plans also differ in whether the emergency number you call is toll-free from anywhere. It's a relatively minor point but worth checking out since international calls are costly and, in a crisis, can be long. More important to some travelers may be 24-hour telephone access to a doctor. Most of the services promise that if you call their hotline you will get a "trained crisis specialist" or, perhaps, a "medical professional."

WorldClinic, which is affiliated with the Lahey Clinic in Burlington, Mass., always has a doctor manning the phones who will listen to symptoms, make a diagnosis, and suggest forms of treatment. The service also compiles a complete medical history of every client, which is instantly available to its doctors and can be forwarded to physicians abroad. WorldClinic will also give you a travel kit containing medications and supplies that you may need depending on your health condition and your destination.

All this personal attention doesn't come cheap: \$1,250 per year. For a total of \$2,500, you get a designated doctor with whom you have a phone consultation prior to your departure and who will manage your case should you have an emergency during your trip. The higher rate also covers medical emergencies that may occur while traveling domestically.

Most emergency medical assistance services require that you be in another country and at least 100 miles from home before they will provide aid. Plans usually come at an annual fee covering an unlimited number of trips, provided each one is no longer than, say, 90 days. Some services, such as SOS, however, offer less expensive short-term coverage for two-week jaunts (\$55 vs. \$280 for a year).

All plans carry age limitations with cut-offs ranging from 65 to 80. Standard provisions also require that you take reasonable care to avoid injury or illness, so running with the bulls in Pamplona is out. But since accidents can happen no matter how careful you are, you might want to pack an emergency medical assistance plan in your travel bag. □

urers will arrange for emergency evacuation on a commercial or private jet. But Rudy Maxa, host of public radio show *The Savvy Traveler*, warns that you should read the plan's fine print. Some services will arrange your flight out but not pay for it, which, if a medically equipped private plane is necessary, can cost as much as \$100,000.

Travel health-insurance plans usually carry a zillion caveats about paying such an expense—including arcane definitions of what is "medically necessary"—or cap evacuation costs at \$5,000 to \$10,000. What's more, Maxa says, "most emergency services will only take you as far as the nearest hospital facility that can provide treatment." So, if you are like Givens and want to go

the list updated?

- In emergencies, is a doctor always available to consult?
- Does the service compile a medical

record for you, offer pre-trip consultations, or issue personal medical travel kits?

- Does it arrange and pay for emergency evacuation? If so, do

you decide where you're taken for medical attention—or does the service?

- Does the service arrange and pay to evacuate your family

and traveling companions with you?

- Are there age and/or duration-of-travel limitations? For instance, some plans won't cover you if you're over 65.

Services That Could Save You

ORGANIZATION/
WEB SITE (WWW.)

INTERNATIONAL ASSOCIATION FOR MEDICAL ASSISTANCE TO TRAVELERS

519 836-0102
sentex.net~iamat

INTERNATIONAL SOS
800 523-8662
internationalsos.com

MEDJET ASSISTANCE
800 963-3538
medjetassistance.com

TRAVELERS' EMERGENCY NETWORK

800 275-4836
tenweb.com

WORLDCLINIC
781 744-3170
worldclinic.com

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