

# The Return on Prevention

In Part II of this series, we learn how investing in traveler health makes good business sense

By Fatima Durrani Khan

Staying healthy on business travel is a major concern for both employers and employees. According to one benchmark study from International SOS, of the top 10 threats perceived by employees when on travel or working abroad, four are health-related: “Illness while on assignment, lack of access to Western-standard medical care, infectious diseases and travel-related infections.” This traveler emphasis on health concerns should alert employers to the importance of preventative strategies to ensure employees’ health and safety.

“There is a science behind prevention,” advises Tim Daniel, group executive VP at International SOS in Philadelphia, PA. “An individual’s condition, the destination they’re going to and the type of work they will be performing are three factors that are equally important to consider when creating preventative programs.”

He goes on to explain: “Telling an employee to ‘be careful about malaria in India’ doesn’t create a change in their behavior. However, what does impact behavior is educating them prior to departure, in addition to requiring them to visit a travel medicine specialist. This means an extra cost is involved, not to mention the additional hours that are involved.”

How do companies who are already strapped for time and money mandate these kinds of changes in a travel risk poli-

cy? First of all, they have to be convinced of the return on prevention.

Estimating what it would cost to treat an employee if he/she contracted malaria, versus the cost of preventing the disease, is a necessary cost/benefit analysis. “Analyzing this quantifiable dollar amount is a game changer for most risk managers who are in charge of allocating budget funds,” says Daniel.

## Prevention Is the Cure

With the cost of a failed assignment estimated at upwards of \$1 million, keeping your employees healthy while on business travel is not an option, but a necessity. In fact, when calculating the cost of a failed assignment, in addition to relocation, repatriation and any security or medical evacuation costs, International SOS estimates that a failed assignment costs a staggering three to five times the assignee’s annual salary.

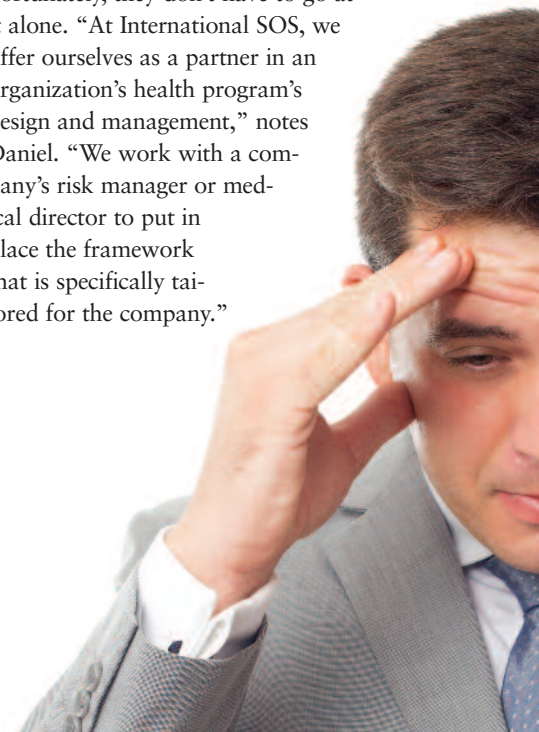
Studies find that 5 to 7 percent of international assignees are unable to complete their assignment for medical and psychological reasons. While the overall yearly investment in an international assignment can average \$311,000, a PriceWaterhouseCoopers (PwC) study shows the amount spent on pre-assignment learning and development is only 0.5 percent of the total investment – that’s \$1,521 per assignee.

Spending more money on prevention seems to make “dollars and sense,” an investment that, in the long run, could save an organization big time. So why isn’t it a top priority for travel departments?

While most travel risk managers don’t deliberately ignore the “return on prevention” nor skimp on their Duty of Care, many are simply overwhelmed at the daunting prospect of developing preventative measures into a policy that can be both tracked and enforced.

## Here Comes Help

Fortunately, they don’t have to go at it alone. “At International SOS, we offer ourselves as a partner in an organization’s health program’s design and management,” notes Daniel. “We work with a company’s risk manager or medical director to put in place the framework that is specifically tailored for the company.”



This preventative framework aims to provide clear organizational policies and strategies aimed at reducing any health-related risks and costs associated with the failure of an assignment.

International health screening programs are a powerful preventative tool which can help an organization find the best candidate for an overseas trip. For example, some employees – such as baby boomers going to high altitude destina-

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ical evacuation cases and medical expense claims, while their assignee population increased by over 30 percent.

### A Two Way Street

Just as latent physical conditions can pose a risk, similarly, those with “hidden” mental conditions can also be a liability abroad. “It’s a slippery slope with mental health issues,” explains Daniel. “As a risk manager, you can’t really probe employees



tions – may experience shortness of breath, and as a result, may not be able to perform their duties.

Others who have underlying cardiovascular or respiratory conditions can see their conditions worsen with changes in temperature, climate, diet and sleep patterns. There are still others who are easily distressed when working in environments where local customs and languages are unfamiliar. These ticking time bombs can “explode” on site, requiring immediate medical attention.

Third party professionals who understand the risks at the destination can help create and implement these screenings. Exposing and identifying underlying illnesses prior to travel and thus ensuring the best fit for an assignment can save an organization thousands of dollars.

Once a traveler becomes ill, the cost of obtaining adequate

medical care abroad – which is often demanded in cash and not covered by insurance policies back home – can be exorbitant, as can evacuations via air ambulances. One International SOS study found that in high risk countries where medical care is limited, expatriates hospitalized have a 48 percent chance of being medically evacuated, while in an extreme risk country the likelihood increases to nearly 80 percent. Screening out vulnerable candidates thus becomes a top priority.

However, if an organization cannot enlist the services of a third party examiner, there are other options. Having the traveler fill out an a self-evaluation tool that scores them on whether they are adequately prepared to take on the assignment – from both a security and medical viewpoint – is a worthwhile investment. This questionnaire has proved valuable for organizations that, for whatever reasons, do not mandate trips to travel medicine specialists or conduct intensive pre-trip medical exams.

In one case, an engineering firm decided to implement an online destination-specific medical questionnaire program to demonstrate their Duty of Care. After their first year of operation, they had a return on investment of 8 to 1 – amounting to about \$500,000. Over the next three years the company saw a significant drop in their hospitalizations, med-

on this – there are laws that protect employees and do not oblige them to disclose information. The best solution we’ve found is creating an impartial and professional selection process in which medical and clinical judgment can distinguish the best candidates for a trip from the not so good ones.”

Building confidentiality and trust with your employees is the key to having them disclose any pre-existing conditions to you. An employee usually has to sign a waiver which reflects his or her willingness to travel for an assignment, and this provides an ample opportunity to start the conversation.

When assignments are accepted on a mutual foundation of trust, employers can better support employees during any health crisis that may arise during a trip. This trust and open communication can be an integral part of the return on prevention – an ideal investment both ethically and financially. **BTE**

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