

What are your company's responsibilities - and rewards - in protecting the health of your traveling employees? Part I of a two-part series

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Well on the Way



Whether for short term assignments or long term relocation, an organization can typically spend hundreds of thousands of dollars on an employee's travels to foreign lands. These trips are processed with the greatest attention to detail, from booking transportation and accommodations for the business traveler, to assistance with finding the right schools for children accompanying an expat on assignment.

However, what can throw a wrench in the works is when an employee falls ill or otherwise requires medical care abroad in a location that doesn't provide adequate services. This can have severe repercussions for the stability, productivity and continuity of a trip.

There has been no slowdown in the rate at which companies are sending employees to risky locations, which increases the chances of a medical event in

places where reliable healthcare services are least likely to be available. With rising global health costs, it's imperative that an organization conduct its due diligence in order to prepare for the possibility of a medical incident, anywhere.

It Can Happen to You

Staying healthy on business travel requires a holistic solution. Employers can do their part watching out for their employees' health; providing medical pre-screenings, educating them on best health practices and arranging for emergency assistance.

However, for their part, employees must also carry their share of the weight by being responsible for preventative measures such as:

- receiving appropriate vaccines in a timely fashion prior to travel (as recommended by a travel physician).

- carrying an emergency health kit with them.
- ensuring all Rx medications are up to date and carried on the person (along with an Rx from their doctor and an excess supply if return travel is unexpectedly delayed).
- avoiding drinking local water in emerging markets.
- paying attention to any unusual symptoms (i.e., fever, nausea, change in bowel habits) that may develop after returning from a trip, especially if they linger.

Taking these precautions offers a protective baseline. Nonetheless, not everyone will react to medical issues in the same way. For some, stomach issues may present a problem, while for others; it may be difficult to handle the stress of long haul flights, chaotic traffic patterns in the destination, and a change in sleep patterns and

diet. These nagging problems can manifest themselves in different ways during travel, from a feeling of fatigue to a full-blown panic attack.

It's critical to know how to address these medical issues should they arise. For example, in many countries in Africa, the management of blood products in any medical event – ranging from biopsies to resuscitation – may be below the standards found in most Western countries. Often, practices in emerging markets are not overseen by a governing authority which mandates minimum requirements in health care.

That makes a simple procedure, such as having a cavity filled, rife with risks. Dental care in Africa also has implications for oral hygiene, where thorough sterilization of oral surgical instruments may not always be standard practice, increasing the chances of transmitting a blood infection.

The same applies to behavioral health. In some countries in Asia, where mental health isn't as well recognized or accepted, having an anxiety attack won't be dealt with in a psychiatrist's office, but rather, such an incident could land you in jail if authorities feel you are a threat to yourself or others.

The Role of the Risk Manager

While there's always the chance that a traveler may require medical care during a trip abroad, there are ways to minimize the potential associated risks. "First of all, it's particularly important for the travel risk manager to consider the profile of the traveler," says Robert L. Quigley, MD, D.Phil., senior vice president and regional medical director of medical assistance, Americas Region, at International SOS in Philadelphia, PA. "Are they Baby Boomers

or are they Millennials? Each category has different needs, and any organization that is deploying travelers overseas must take appropriate measures in advance to ensure that their current state of health has been addressed prior to travel, especially to emerging markets."

These measures can be mandated in an organization's travel risk policy. For example, the policy can require employees to see a travel medicine specialist (a subject matter expert trained in understanding endemic diseases), in addition to visiting a primary care doctor. "A primary doctor will ensure that your baseline health will be able to handle the stress of travel, and can often identify if a Baby Boomer's cardiovascular or respiratory health is in good enough condition to take on the assignment," explains Quigley.

"The primary physician can also make other types of recommendations," he adds. "For example, if you have asthma and are going to China where pollution levels may exacerbate it, your primary doctor may insist that you, at the minimum, have access to a physician who understands and can treat your condition. This proactive strategy is a valuable part of an organization's Duty of Care."

However, there's one caveat here. It's the employee's Duty of Loyalty to let the employer know if they have a pre-existing condition. This two-way communication is vital in protecting the health and safety of employees.

"What we've seen in the scholastic arena reflects the importance of disclosure," states Quigley. "Many universities and colleges send Millennials overseas to participate in study abroad programs with no awareness of the student's underlying mental health conditions [due to non-disclosure] and who also may be on prescription medicine to manage those conditions.

If the student becomes volatile abroad, he/she could put him/herself/others in danger. However, universities may not know of their issues because there is no obligation to report it."

When the Nightmare is Real

While it simply behooves a traveler – whether student, employee or volunteer – to share pertinent medical information prior to travel, what happens when the worst case scenario actually occurs? For instance, the traveler has been in an accident and needs a blood transfusion, or has

a fractured skull, or a heart attack? When this happens, an assistance company can be on standby to direct an upgrade in care or expedite repatriation. In these cases, such a partnership is priceless.

The importance of having a medical assistance company partner was highlighted after the 2004 Asian earthquake and subsequent tsunami. "A father had to live with his family in a jungle area in Thailand for days to escape the high water," says Myles Druckman, MD, senior vice president and regional medical director, Americas Region at International SOS. "He was also visiting local morgues looking for a missing friend, and was totally shell-shocked in general. My advice was to conduct an immediate evacuation to get him out of there – not due to medical reasons, but due to trauma," Druckman says.

"As we've seen in the Munn vs Hotchkiss case, in the US, it's an expectation now to have an emergency response plan in place as part of an organization's Duty of Care," Quigley advises.

In March 2013, a Connecticut jury awarded \$41.7 million to Cara Munn after she contracted tick-borne encephalitis (TBE) on a school trip to China in 2007. The tick bite resulted in permanent brain damage. The Hotchkiss School was accused of failing to warn her parents of the risk of insect-borne diseases where she would be traveling, and greatly impacted the prestigious boarding school's reputation and brand.

The health and wellbeing of international assignees and business travelers is primarily the responsibility of employers. Unfortunately, many organizations still send travelers abroad without adequate precautions and protections, exposing themselves to significant legal liability "for failure to manage foreseeable travel risk."

Next Month: In Part II, we'll explore the return on investment for organizations when they adequately prepare for employee health risks. **BTE**

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