



Infectious diseases: lessons learned

With disease outbreaks such as Zika and yellow fever hitting the headlines in recent times, assistance companies have to be prepared to deal with the potential for more travellers contracting such infections. Mandy Langfield considers how such firms are coping with these new challenges

Commenting on the resurgence of infectious diseases around the world, Dr Margaret Chan, director general of the World Health Organization (WHO), said: “The Ebola and Zika outbreaks have revealed gaping holes in our lines of defence – weak health infrastructures and capacities in west Africa and the demise of programmes for mosquito control in the Americas. Both outbreaks show how old diseases can behave in surprising ways when they invade new territory.”
For travellers, whether they are enjoying a

holiday or heading overseas on business, the risk of contracting an infectious disease seems to be increasing. Medical and travel security risk services company International SOS analysed the requests for assistance it received regarding malaria over a four-year period (2012 – 2015), and the results showed that the more calls for advice and

The Ebola and Zika outbreaks have revealed gaping holes in our lines of defence

information it received, the fewer cases there were of people needing malaria treatment and assistance. Malaria inpatient and evacuation cases

spiked when there were fewer calls for information about malaria.

“Travelling abroad has become very common for some,” explained Dr Irene Lai, medical director at International SOS, “and the more the novelty wears off, so does the time and effort in pre-travel preparation. Unfortunately for the global traveller, neglecting the research and preparation for health-related matters can end up with serious consequences.”

A recent study by Ipsos found that only 32 per cent of travellers research diseases prior to going abroad. The UK is far below all of the other countries surveyed, with only 12 per cent of people reporting they research diseases prior to travel abroad.

Dr Lai commented on these findings: “The data shows that lack of pre-travel preparation is the norm, indicating travellers are complacent about risks. It is imperative for travellers to know the symptoms of malaria and seek immediate medical

attention if they develop – even if they believe they have taken all the right preventive actions. We still see travellers dying from malaria and these deaths may have been preventable.”

Frances Nobes, former senior intelligence and security analyst at UK-based corporate risk management provider red24, spoke to the *Assistance & Repatriation Review* about the effect that disease outbreaks have had on clients: “The spate of infectious disease outbreaks in the past three years, Ebola and Zika being the most newsworthy, have forced organisations to consider how and if their risk management programmes sufficiently prepare travellers for these incidents. Such outbreaks could impact their travel policies, contingency plans or operating protocols.”

Reducing risks

While malaria continues to be a significant problem for travellers and expatriates, it doesn't often hit the news headlines in the way that Zika and Ebola have. What such major outbreaks can do, however, is make travellers much more aware of the potential risks of infectious diseases in the areas where they are going. There is little doubt that while very few people outside of the medical industry were aware of Zika before the surge in cases in Latin America, the images of babies with microcephaly broadcast around the world have made many travellers and expatriates more wary about travelling to those areas – particularly those

who are pregnant or trying to conceive. Assistance companies working with corporate clients can actively manage these risks using technology such as mobile apps, which can push alert notifications out to travellers depending on where they are in

lack of pre-travel preparation is the norm

the world. The task of providing pre-travel advice to leisure travellers is more difficult, especially for those with annual travel insurance policies, as the insurance provider and assistance company are not aware of where their insureds are travelling, and when.

Vaccines, of course, play a huge role in risk reduction in terms of infectious diseases, and already many travel insurance policies contain conditions of coverage that include the insured getting vaccinated against common diseases in the areas to which they are travelling – of course, the perennial problem of people not reading their policies does mean that some travellers will be unaware of such conditions. The latest developments in the search for an effective vaccine against chikungunya, a common virus carried by mosquitoes around the world, is another step forward that companies will soon be able to offer their clients. Conducted by the National

Institute of Allergy and Infectious Diseases in the US, the chikungunya vaccine trials involved 25 volunteers aged 18 to 50, who received three doses of varying strengths over five months. Most had neutralising antibodies in their blood after the first dose and all 25 had them after the second dose. Antibodies were still present after six months, while after 11 months, antibody levels were similar to those in people who had recovered after natural chikungunya infection, suggesting that the vaccine could provide long-term protection.

This year's confirmation of yellow fever in the capital cities of Angola and the Democratic Republic of the Congo adds to the alarm of corporate travellers in these regions being exposed to such viruses, and in light of the dwindling international supply of yellow fever vaccines, the WHO has said it 'will rapidly evaluate vaccine dose-sparing strategies if the situation worsens and vaccine supplies need to be stretched'. According to Travelvax, a travel health service based in Australia, so far there have not been any outbreaks outside Africa, although 11 cases have been imported into China by expats who fell ill while working in Angola.

Assistance company strategies

With regards to how assistance companies' approaches to infectious diseases are changing, Nobes said: “It is becoming increasingly clear that prevention strategies should be implemented >>



Malteser
...weil Nähe zählt.



Partnership since 1992




24 / 7
Air Ambulance
Service:
+49 (0) 221 9822 333

eMail
ambulance@malteser.org

Base
Cologne Bonn Airport
Germany (EDDK / CGN)




where possible, and as quickly as possible, and that organisations need to decide at what point they will consider reducing or halting travel to areas in which an outbreak has occurred.” red24 offers preventative advice to clients in regards to best practices for avoiding infection, basing its advice on numerous sources including the WHO, the US Centers for Disease Control and Prevention, and the Pan American Health Organization, as well as various medical partners. Together, these sources allow the company to ‘provide accurate and practical advice and support to clients who wish to continue operating in these environments’, concluded Nobes.

Vaccines ... play a huge role in risk reduction in terms of infectious diseases

While corporate duty of care is an important issue for business travellers, there is nonetheless an element of personal responsibility that should be taken by this group of people, as well as by leisure travellers. Collinson Group in the UK is clear about the balance of responsibility lying between the employer and employee, finding in recent research that one in six high-income business travellers don't receive basic guidance from their employer when they travel overseas for business purposes. The company told the *Assistance & Repatriation*

Review: “Whether it is disease or terrorist cover, people absolutely need to do their own research and take personal responsibility to ensure that they are covered under an existing travel insurance policy. The policy itself is simply fiscal cover; people need to understand the details of the assistance they will practically receive behind this policy and never assume they are simply ‘covered’. This is especially relevant to business travellers who are time strapped and might not necessarily review the small print contained in their policies before they set off on their travels.”

Education and information, then, remain the key pillars of pre-travel risk management with regards to infectious diseases. “For example,” said Mark Rands, head of Intana Global, Collinson’s assistance business, “we would advise pregnant women and couples planning to conceive to avoid all but essential travel to destinations where Zika is prevalent, in line with WHO guidelines. Certainly they should not be visiting the Olympics in Rio due to the increased risk of exposure and potential subsequent complications that have been linked to the virus.”

Rands continued: “Providing insights and allowing people to make an informed decision given the risks involved is all we can practically do – but it is a very important part of our overall service. Most specifically, providers of assistance services should be investing in providing real-time information for travellers, and technology has a key role to play here.”

Mobile applications such as HealthMap can be invaluable to travellers, but as ever, the challenge

lies not just in getting the travellers to download the app, but in actually persuading them to utilise it to stay safe before and during their trip.

Global partnerships

If an insured client were to contract Zika while on holiday or a business trip, special air ambulance transfers would most likely not be necessary – it is not an airborne disease, and for the vast majority of those who contract it, the infection results in relatively mild symptoms. Obviously for a disease such as Ebola, Rands said the process of evacuation would be entirely different: “In the case of a highly contagious virus such as SARS or Ebola we would engage emergency protocols with local treatment centres, potentially moving patients if needed in a portable isolation unit, and ensuring a receiving medical facility is equipped to deal with the illness appropriately. All this is, of course, assuming government authorities have sanctioned such a process in the first place.”

As ever, the key to the travel insurance and assistance industry successfully dealing with outbreaks of infectious diseases such as Zika is a collaborative approach. As Rands points out: “What is important is to have the correct relationships in place with a reliable network of assistance partners who are able to mobilise their resources, if needed, quickly and efficiently. The ability to come to the aid of customers and maintain clear communications with them at all stages of a repatriation or on-the-ground assistance programme is vital.” ■

