

Employee Benefit Adviser

Expatriate employees do not need chicken soup, they need medical support

By Molly Bernhart

Many people consider the job of an expatriate employee to be a temporary, leisurely working vacation. But the holiday perception ends when an overseas employee needs medical attention.

When it comes to business, the world is flattening. More and more American companies are going overseas, outsourcing and being acquired by foreign companies. Of course, when American employees go abroad for work, the American health insurers will stop coverage in 30 to 90 days. The opportunities have never been richer for advisers to help clients provide their employees with access to quality health care and to mitigate the cost of care abroad.

"It's not just the big military contractors with the security issues we've heard about, it's even some of the lesser-known international firms that have a need for this type of coverage," says Sam Fleet, president and CEO of AmWINS Group Benefits, a wholesale broker of comprehensive group insurance programs and administrative services. "We're offering the product down to two lives, so it can be a small group product."

While Cigna and Aetna have a strong presence in the international and expat health benefits market, AmWINS' expat health administration service is a fresh face in this niche. Fleet says brokers were looking for new options because clients were finding some expat health care options too costly. With WorldWide Assist as their backroom support - speaking 27 languages and 24/7 customer assistance - the subsidiary of AmWINS Group has been able to control clients' expat health care costs.

"[With most carriers,] when the client looks at the cost, it's not necessarily looking at the premium, they need to take a look at all the add-ons that must be

included in that total cost," says Fleet.

Brokers should be aware of additional costs due to transportation to preferred facilities. Rather than treating expat employees locally for serious medical procedures, many carriers will fly them to another location and send employers a bill. WorldWide Assist, however, has PPO networks around the world, saving clients a significant amount of money, says Fleet.

But what about the quality of care in the expat's region? WorldWide Assist isn't the only group checking up on networks of physicians, hospitals and other clinical support internationally. Best Doctors, a medical resource company that assists patients in getting the appropriate diagnosis and treatment, has a global presence and has made multinational employees' health and productivity a top concern.

"Brokers are at a disadvantage because they really don't have a trusted source to find out what the reality is in a country like Mexico regarding the legalities of benefits or what the offerings are in the

private sector," says David Seligman, CEO of Best Doctors. "As businesses are expanding overseas they are reaching out for someone with expertise."

Best Doctors covers over 10 million lives in 30 countries and often sells to employers through brokers, especially for coverage outside of the U.S. Even when expat employees are covered, or partially covered by a socialized health system, and employers avoid the bill, they are increasingly concerned about the total cost of employee health on the company.

"Best Doctors, enhances the [health] benefits by offering employees access to the best medical care for any serious medical conditions ... through Best Doctors processes, employers can offer the same level of expertise to any employee or individual around the world without having to extract that person from that local country," says Seligman.

The product gives members access to a Best Doctors' toll-free number where they can talk to a clinician, in many languages, at any time. For serious conditions

Best Doctors collects and analyzes participants medical records using a database of best practices designed with input from Harvard Medical School. Once the company compiles the information about the condition and suggests further action, the information is given back to the patient and the treating physician in that country to produce a better outcome.

"This practice really equalizes the quality, so that any patient in the U.S., Dominican Republic or Japan has access to the highest quality of care," says Seligman. "We're not just changing diagnosis and treatment over 60% of the time to improve outcomes, by keeping people in country we're saving time and money."