Opportunity knocks
For intermediaries with the specialist know-how to navigate the burgeoning iPMI sector
A market that’s going places
In it for the long haul?

If I could pick one overriding message to come out of all of the expert views and news compiled for the purposes of this supplement, it would have to be this: this is a growing market and Brexit is unlikely to change that.

And that’s not some stoic, stiff upper lip, pro-Brexit assertion. It’s simply fact. Although the true impact of Brexit may not be felt for some years, it’s a pretty safe bet that growth into international markets must continue – maybe even boosted by the potential need for many companies to look further afield than Europe.

One thing’s for sure, intermediaries with the specialist know-how in this sector are generally doing A-OK.

That’s not to say that everything in the international PMI (iPMI) garden is rosy. For sure, rising premiums are an issue just like they are with UK PMI but unlike in the UK market, iPMI is more of a necessity than – to all intents and purposes – a nice-to-have. Employees travelling or living abroad for work, often relocating their families too, consider access to reliable and quality healthcare an essential aspect of their benefit package. They don’t have the NHS to fall back on.

Does this mean that iPMI insurers are complacent? Thankfully no, the high level of competition in the market has taken care of that. Price isn’t given a chance to get out of hand.

Product complexity, on the other hand, has run rife, according to some of our expert commentators. This was all well-meaning on the part of insurers mind you. Menu products, for example, were introduced to help ensure that products could be truly tailored to need, as were the extension of regions included under ‘areas of cover’. But the sheer amount of choices was making the products difficult to understand, never mind buy. Insurers seem to have responded and the current trend of simplification is welcomed.

The inherent complexities in this market are enough: think local country knowledge and compliance laws. Although IT advancements are helping to streamline claims, improve communications and control costs, good quality (& human) advice is essential. The trend toward robo-advice has its place but that place isn’t here. As suggested in our interviews with iPMI consultants on pages 12 to 14, for intermediaries willing to gain the specialist expertise required to operate in this space, it could just be a job for life.

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New product round-up

Product upgrade & expansion
New Health International has revealed a major overhaul of its flagship product, WorldCare.
Offering a simpler annual deductible structure rather than a per medical condition excess, higher benefit limits and new added-value services, the changes to WorldCare come in response to feedback from both its members and distribution network.
Several core benefits have been enhanced, such as diagnostic procedures, chronic conditions, renal treatment and routine maternity. It’s also introducing new partnerships such as second medical opinions from Best Doctors, a crisis management service and health and safety alerts in conjunction with red24, and a global concierge service team to support members seeking treatment overseas.
New Health International has also expanded its group iPMI plans (WorldCare) to Abu Dhabi, effectively completing the expansion of its operations across the United Arab Emirates (UAE).

A modular solution
XL Catlin has launched Protect and Assist, its accident and health insurance solution designed to help UK businesses protect their people and meet their duty of care requirements. Protect and Assist will also be launched in Spain and Italy in due course.
Offering global coverage, the product works by combining personal accident and business travel insurance with a range of support and response services, allowing clients to tailor their own solutions by selecting from the options available. These include:
- Pre-travel services such as a review of a client’s travel risk policy or the provision of one, medical assessment, medical and security expert advice, preparation reports for current ‘high risk’ areas.
- Assistance and support services: expert medical and security crisis response and evacuation, identity theft helpline, emergency cash advance, lost baggage location and 24/7 access to qualified counsellors.
- Personal accident and travel insurance.

US style coverage abroad
WellAway is a provider that offers expatriate products (LVE and New American) in compliance with the US Healthcare Reform – Affordable Care Act (ACA). It recently launched Akin, a new product that mirrors its existing ACA accredited plans but also includes additional, optional benefits.
According to WellAway, French Nationals subscribing to the CFE may use Akin as a top-up plan to the CFE membership. The main benefits of the product include:
- US open access PPO network of more than 6 million providers accessed through the Aetna Passport Network.
- Additional worldwide coverage with no network restrictions.
- A multilingual CancerCare counsellor serves as a single 24/7 point of contact for all the member’s service needs.

Focusing on France
Cigna has launched a new expatriate healthcare product specifically created for companies based in France, sending employees on expatriate assignments abroad.
Cigna Santé Globale is essentially a set of three different levels of plan, covering everything you’d expect to see in an iPMI plan: maternity care, evacuation and repatriation, inpatient and outpatient treatment, health & wellbeing services and cancer treatment.
According to the provider, it differs from the current corporate medical product in Europe in that it focuses more on the needs of French companies: all plan levels are available on a 1st Euro and CFE (Caisse des Français de l’Etranger) basis, with different coinsurance levels e.g. 100%, 90% and 80% and competitive premiums for the French market. The CFE allows French citizens living and working abroad to continue with the same cover as in France under their local Social Security.

Andy’s view
On market and product trends
Two words sum up for me the current trends in iPMI – partnership and simplification.
Partnership is ever more important, as governments seek more control over the expat world and their home insurance market. It’s now common for international insurers to work with a local insurer to, arguably, create the best of both worlds – local presence and international expertise.
Simplification has a number of strands and is very much a developing theme. First, in line with the partnership theme, insurers are launching more geography-specific products. That makes sense as each market has its own needs and local healthcare interfaces. You live in Abu Dhabi? Then you need an Abu Dhabi plan. At the other end of the scale, we’re also seeing more products targeted at expats who are geographically mobile.
Next comes technology – making it intuitive, all-encompassing and of practical help to busy expats and advisers. We’ve too often made technology too hard but look at what Apple has achieved and you begin to realise the opportunities in our field too.
The third strand is simplifying product choices. This is another work in progress but echoes what we are seeing in life and health insurance elsewhere, in that the easier something is to understand, the easier it is to buy.
IPM faces many challenges – not least cost inflation – but insurers are working hard to develop better solutions, which must be good for advisers and clients.

Andy Couchman is Managing Director of Bank House Communications, a financial services consultancy firm.

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Two November 2016 PPM Winner Awards

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Salary gap widens in Asia
The pay gap between senior management and junior employees grew in nine Asian markets last year, a survey by Willis Towers Watson has found.
The study revealed that high-ranking executive base salaries reached – and in some places exceeded – those in the US. Junior staff, however, experience quite the opposite.
The report, which allows cross-country pay competitiveness comparisons to be made across the region, does so by providing base salary data using a reliable framework for job levels. It found that in 2016, nine out of the 15 Asia Pacific (APAC) markets examined experienced a widening of the pay gap from 2015. These included China, Hong Kong, India, Indonesia, Malaysia, Philippines, Singapore, South Korea and Thailand.
The growing pay divide highlighted in the APAC section of Willis Towers Watson’s 2016/2017 Global 50 Remuneration Planning Report, suggests that compensation increases are not helping to close the wealth gap. It also indicates that the salary divide towards the bottom of the corporate ladder in developing Asia is just as great as in more developed areas worldwide.
The biggest base salary gap was found in Indonesia, where senior managers earn around US$190,000 (approximately £147,000) a year compared to the US$12,000 (about £9,300) taken home by professional-level employees.
Thailand followed closely behind Indonesia, with top management taking home around US$202,000 (approximately £156,000) annually – 14.9 times that of professional-level employees who earn US$13,600 (around £10,500).
The results echo those of the World Economic Forum’s Global Risks Report 2017, which found an increase in income disparity to be the most serious of five key risks that will shape the world in the next 10 years. It is calling for new systems to minimise the divide.

Indonesian pay gap
US$190,000
senior managers
US$12,000
professional-level employees

Expats miss friends & family, study shows
A study carried out by AXA PPP International has discovered that expats and their children struggle to be separated from their family and friends.

When asked about the hardest aspects of their transition to living abroad, 40% of expats and 32% of their children identified being away from their support network – regardless of their nationality or their new location.
Both groups also revealed that they found making friends hard, with one-fifth of adults and more than one-quarter of children having problems establishing a new support network. Language and weather were other barriers cited by survey respondents.
Overall, adults were consistently found to be affected more by relocation than children.

“Wherever you move, it’s natural to experience a sense of loss due to this transition and miss family, old routines and familiarity,” commented Dr Mark Winwood, Director of Psychological Services for AXA.

“People manage change differently but the key to managing a major change successfully is preparation.”

He added that failing to adjust and the lack of support network could in the long-term result in mental health difficulties.

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New partnership
GBGI, trading as Global Benefits Group (GBG), has formed a partnership with a new Georgia-based insurance firm.
The international benefits insurance provider will work with JSC Risk Management and Insurance Company – known as Global Benefits Georgia with an objective to penetrate local and regional corporate insurance sectors in the Eurasian nation, plus elsewhere in Central and Eastern Europe and the Commonwealth of Independent States. It has also established a full non-life insurance and risk management portfolio, and is apparently the only firm in the Georgian market to have a reinsurance service.


40% of expats and
32% of expats’ children find it hard to be away from their support network
Source: AXA PPP International

www.healthinsurancedaily.com | June 2017
Pre-trip alert as business travellers ‘import’ malaria to UK

A lack of protection from mosquito bites and the absence of pre-travel health programmes is putting business travellers at risk of malaria and helping to import the disease into the UK, according to a new report.

The findings from International SOS, medical and travel security risk specialist, showed that just 22% of organisations provide pre-travel health programmes to employees who are required to travel as part of their job. The study also revealed that while malaria is increasing in some countries, such as South Africa, only 36% of professionals who travel protect against mosquito bites: a major cause of the disease.

International SOS further highlighted that the UK is the second highest importer of malaria in the developed world, with some 10,000 travellers returning home with the disease each year.

However, the findings also pointed to measures taken to guard against employees from catching, and potentially bringing back, malaria to the UK were working. It is claimed that malaria prevention programmes aimed at employees travelling and working in malaria-risk regions can reduce the occurrence of fatal cases by 70%.

Bernard Anyeteey, Deputy Director of Advocacy at Malaria No More UK, warned that while some countries such as Sri Lanka have eradicated malaria, the risk remained: “The emergence of drug and insecticide resistance also threatens to derail progress, reminding us that the gains of recent years could be rapidly reversed, potentially increasing threat levels to both leisure and business travellers as well as communities.”

The study also found that malaria cases in offshore organisations, such as oil and gas rigs, had more than tripled in just two years.

Offshore medical cases had risen from 13% of all medical cases in 2014 to 41% in 2016. Even in the UK, where malaria prevention measures were in place, a greater proportion of those cases had been managed on board, from 65% to 90% in 2016.

Top 3 tips to mitigate risk of catching malaria
1. Educate employees prior to travel
2. Provide travellers with preventive measures
3. Monitor outbreaks

Source: International SOS

Expat parents in no rush for medical cover

Research by AXA PPP International has found that almost three-quarters of expats with children waited until after relocating to purchase health insurance cover, with 54% doing so within two months of arriving and 17% doing so only after experiencing the healthcare facilities available locally.

The majority of expats did not consider healthcare to be as high a priority as other factors before they relocated, the study indicated. It also found that 60% had accessed non-routine healthcare since moving and 27% found the local healthcare system difficult to use.

Vienna tops list for quality of living

Source: Quality of Living Survey, Mercer

Political and financial uncertainty hasn’t stopped businesses looking to Europe’s top cities to grow their operations, research has revealed.

European cities dominate the top 10 cities in Mercer's 19th annual Quality of Living Survey, against the following key criteria:

- Offering the world’s highest quality of living;
- Attractive destinations for expanding business operations and sending expatriates on assignment.

Vienna topped the rankings for overall quality of living for the eighth year running, with Zurich in second place.

Six other European cities placed highly, with just three non-European cities making the top 10. London ranked just 40th, but scored highly in the separate city infrastructure category, placing 6th. Singapore topped the world list for infrastructure in the survey.

Mercer’s survey is designed to help employers compensate employees appropriately and provide planning benchmarks and insights.
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The awards are open to all intermediaries and will recognise excellence across all categories. Your hard work and consulting expertise deserves recognition – and winning a Health Insurance Award is the perfect way of doing that among your peers, colleagues, and, of course, your clients.

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Richard Saunders, Healix Group

“HI Awards have a great reputation. Winning is a huge accolade, being a finalist is also a great achievement. The awards add value to the company, they are impressive to clients, and the recognition is great for staff morale.”

Sharon Mason, SMUK Marketing and PR

“As always a fantastic event and celebration of the industry - We are thrilled at winning this year and would like to thank you all for the recognition this brings us within the industry and our importantly our intermediaries globally. Looking forward to 2017.”

Niki Barnes, AXA PPP Healthcare

“As a first timer to the HI Awards I really enjoyed it. All insurers/intermediaries come together to celebrate achievements over the previous year, it is relaxing and enjoyable to meet others in the same industry who you compete against.”

Emma Clay, Health Matters UK Limited

Calls for urgent pan-industry action to combat global obesity pandemic

Aetna International claims urgent action is needed to limit the fallout from soaring obesity levels across the globe.

In its report, Globesity: Tackling the world’s obesity pandemic, it suggests governments, food producers, employers, retailers and insurance companies should work together to combat the crisis.

“The rise in obesity makes it clear; there needs to be a shift in the narrative around diet and healthy living,” said Aetna International’s President, Richard di Benedetto. “We must work together to combine our knowledge and expertise in order to curb the rise in globesity.”

To compile its global obesity analysis, the health insurance provider used a combination of data from the World Health Organisation (WHO), the United Nations, governments and the global food industry.

Statistics from the WHO revealed that obesity has more than doubled since 1980, with 40% of adults worldwide classed as overweight and 13% categorised as obese. The report highlighted the need for urgent action in order to stop these figures from rising further.

According to the report, a holistic approach is needed, which combines health incentives, education programmes and taxes. It also suggested clear information is provided which shows the link between nutrition, weight gain and non-communicable diseases.

“Aetna is committed to being part of the solution to globesity and to creating a stronger, healthier global community,” added di Benedetto. “We are working towards establishing a think-tank with the sole purpose of finding solutions to the problems presented by worldwide obesity.”

Globesity

Globesity: Tackling the world’s obesity pandemic

Appearance of the World Health Organisation

Dubai wellbeing

A mental health clinic that provides evidence-based behavioural care has been launched in Dubai.

The Priory Group’s facility offers treatment for a variety of conditions such as stress, addiction, depression and anxiety-related conditions.

The policy, which comes with geographic extension, will follow those insured as they move from country to country.

Aon acquisition signals increased focus on India

Aon has acquired the international health and benefits brokerage portfolio of Mayfair Group.

The professional services firm hopes the move will enhance its employee benefits capabilities and strengthen its footprint in global benefits solutions and consulting.

Tim Dwyer, Chief Executive Officer at Aon Health & Benefits, said: “Mayfair’s expertise with Indian multinational companies and their leading operational platform, combined with Aon’s world-class consulting, analytics and placement capabilities, will create a powerful value proposition for Indian multinational companies.”
Catherine Galloway
Healthcare Consultant, Stackhouse Poland

Catherine Galloway has over 14 years’ experience of both corporate and personal health benefits, with extensive product knowledge of UK and international healthcare plans. She has worked at Stackhouse Poland, a management-owned independent insurance broker, for the past 9 years.

Catherine currently manages a diverse portfolio with a selection of multi-product clients, delivering a joined up service. Her clients range from one-man bands to medium sized corporates from a variety of sectors including manufacturing and high-end retail.

Catherine is a regular award winner, achieving Best Individual International Intermediary Awards in 2013 and 2016, and Best Intermediary for High Net Worth Clients in 2014 at the Health Insurance Awards.

Meeting client needs
Gaining a full understanding of client needs is obviously a first and foremost priority for intermediaries. When seeking a suitable provider to help meet those needs, what factors come into play? Galloway provides the following overview:

- **Area of cover**
- **Level of benefit**
- **Excess or deductible to reduce cost**
- **Any country specific regulations**

Further areas to consider are:

- Pre-existing medical conditions. Would the client like these to be covered?
- A good claims handling proposition and easy claims process. Can claims be submitted electronically? Does the provider have an app they can utilise to find doctors?
- Does the client want to have cover when they return home? For example, a US national living in Hong Kong may want to be able to visit the US for holidays. The US may be outside of their region of cover so it’s important to check for how long each insurer will cover them in their home country per year.
- Any specific benefit requirements – for example, non medical evacuation required for clients concerned with political unrest or geographic disasters.

Why are high-net-worth (HNW) individuals turning to iPMI?

Galloway explains that HNW individuals are looking for iPMI for one or more of the following reasons:

- For the infrastructure it provides. An iPMI provider can: signpost members to providers, plus provide apps to locate doctors in their vicinity; provide a drug translation service – drug names vary from country to country; offer a claims process to structure their treatment and handle invoicing.

- For more comprehensive cover. Some HNW clients are looking for the benefits that domestic providers currently do not offer such as ‘360°’ healthcare. For example, private maternity, cover for chronic condition management, an element of wellness cover such as screening, child vaccinations, cover for pre-existing conditions and more generous benefit provision for dental and optical.

- To control healthcare costs. An uninsured individual effectively faces annual uncapped medical bills that they would have to fund themselves. This can leave them exposed financially. HNW individuals are, in the main, very astute with their finances and like to receive value for money. With iPMI you pay your annual premium and then know that all eligible medical bills will be paid.

Catherine Galloway is very accommodating and understanding. After struggling to keep to our scheduled interview time for various reasons – and on both parts – Catherine offered to provide full responses to my various questions in writing, which she proceeded to deliver in a prompt manner.

Now that might not sound like a huge deal but believe me when you’re working to tight deadlines on a regular basis, this help meant a lot! Perhaps it’s this kind of proactivity that has led to Catherine finding herself winning so many awards over recent years.

I wanted to gain Catherine’s views on the individual iPMI market, with a particular focus on current and future opportunities and growth areas, plus provider and product trends.

“Extension of geographical reach, launch of short-term cover options and limited area cover options all represent welcome trends”

On market growth, all the pointers indicate that this is a lucrative market in which to be involved. “Yes, the iPMI market is growing and much faster than the domestic PMI market,” says Galloway. “We are seeing increased enquiries from UK companies sending an employee overseas requiring an iPMI policy; high-net-worth local nationals seeking richer cover domestically, and clients who reside globally – The Globalista.”

Catherine Galloway learns what it takes to become a multiple award-winning healthcare consultant

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Richard Holden
Commercial Director, Chase Templeton

Chase Templeton has seen impressive growth over recent years and sees further opportunities in the international private medical insurance market. Suzanne Clarkson interviews one of the firm’s directors, who proffers his insight and advice to other intermediaries looking to get involved in this burgeoning market.

Private medical insurance specialist Chase Templeton prides itself on its ability to “cut through the jargon and confusion” to provide the right advice. This refreshingly straightforward approach seems to be serving the company well.

I got an inkling of this ‘straight down the line’ approach when I spoke with Richard Holden over the phone for the purposes of this interview. Or perhaps employee populations and generally operating in more than one country.

The number of players in the international space and breadth of product and service options are much more competitive, with a greater willingness on the part of providers to work in partnership with intermediaries on bespoke benefits and flexible pricing structures.^

To specialise or not...?

So the demand is clearly there, which seems to suggest an opportunity for more intermediaries to get involved. But how easy is it to get a foot in the door? And do you have to be a sector specialist to enter?

“Never say never,” says Holden. “It is difficult to just step into the market as you need specialist training. There are significant differences to domestic PMI with regards to the claiming culture, the benefits themselves and compliance laws. If you’re just playing at it, you’ll undoubtedly come unstuck where compliance is concerned, in particular.

“But if you’re genuinely prepared to gain the specialist training required, there’s no reason why intermediaries who haven’t traditionally focused on this area can’t get involved.”

Comparing providers

Of course, with greater provider competition in the market comes greater complexity.

Holden says there are a number of key aspects to look out for when choosing a provider, from compliance and local knowledge to claims and customer service (see the box below). He adds: “Look out for a provider that has the ability to operate in different markets. Not all have the right permissions to operate in every country.

“Also, members of PMI schemes are used to being able to claim for more [in comparison to UK PMI], so you don’t want a scheme where the loss ratio has the potential to get out of control.

“The ability to pay claims on time and directly settle with hospitals and consultants is also key. In other words, is it a slick application process? Or are they still reliant on paper claims forms?”

Product & service trends

Provider competition also breeds innovation, which is great news for clients and intermediaries alike. So what are the product trends and innovations of note over the past year?

“All providers are now moving to adding online facilities and direct settlements, which is great news for clients. Tailored and modular products are also on the rise, plus virtual services such as GP consultations. In addition, there are sexy things like genetic testing – for example, establishing the best course of cancer treatment based on an individual’s genetic profile,” comments Holden.

“Another trend is for pooling benefits and risk - where insurers have multiple product and service offerings – to help clients get the most competitive deal.”

Thoughts on Brexit

It’s doubtful whether Brexit fuelled uncertainties are having any influence on the market at the moment. But who knows what may happen in future.

According to Holden, it might even create additional opportunities for PMI cover.

“If Europe is not going to provide medical cover for Brits abroad, this may create an opportunity, but it’s just too early to say,” he adds.

“We’re talking to clients in the spirit of ‘if you don’t need it [medical cover] now, you might need to put it on the radar if you’ve got employees in Europe and factor this into your financial planning.’

“It’s worth bearing in mind though that Germany, Ireland and the Netherlands already have barriers in place that prevent UK insurers from writing business with regards to local nationals. So any post Brexit change might not be as big as people expect.”^

Richard Holden is based in the Darwen HQ of Chase Templeton, one of the UK’s fastest growing private medical insurance and employee benefits specialists.

The company has more than doubled its workforce between 2013 and 2016 to service over 40,000 clients nationwide and manage policies worth well in excess of £150m annually.

Richard joined the company in 2007, having spent the previous 13 years handling a range of management roles at the Skipton Group.

Chase Templeton prides itself on client service, with 98% of clients saying they’d recommend the company to a colleague or friend.

Richard and his team offer businesses advice on a range of company insurance and business protection issues, including company medical insurance and cash plans, dental plans, integrated employee benefit schemes and business travel insurance.

Richard accepting the award from TV presenter Stephen Mulhern and Damien Lenihan from the category sponsor Aetna.

HI Awards – Best Group iPMI Intermediary
Helping employees stay happy and healthy

The key to recruitment, retention & productivity?

Healthcare is one of the most desirable employee benefits for expats, therefore it is used strategically by companies to attract and retain staff. Ida Luka-Lognoné looks at the ways in which health and wellbeing benefits are now being used to help shift the focus towards prevention and cost efficiencies.

The global expat population continues to grow, with markets across Asia and the Middle East still proving popular. The average age of expat workers insured by Allianz Worldwide Care is 39, many of whom have young families. For employers looking to attract top talent in that demographic, it’s vital that they provide comprehensive healthcare packages that address the needs of these individuals and their families, or potential future families.

If an employer needs this talent to undertake overseas assignments as part of their work, they must look for ways of making that experience as easy as possible. They want to be able to attract skilled people and keep them with the company long term. More and more we are seeing employers place an emphasis on the wellbeing of their staff, by encouraging them to proactively manage their health and that of their families in order to prevent illness, as well as supporting them through unforeseen personal circumstances.

With all this in mind, employers know that they must offer world class solutions if they want to position themselves as a desirable place for top talent to work. As a result, increasingly we are seeing organisations – large and small – prioritising the health and wellbeing of their employees, as a central part of their HR strategy in 2017.

Our members are located all over the world, from major cities, to some of the world’s most remote regions, to war zones. Some work for large multinationals, some for NGOs or SMEs, while others may be expat entrepreneurs or work for smaller, family-run SMEs. As such, it’s crucial that we provide a service that is easily accessible 24/7, no matter where in the world they are.

Key considerations for employers with globally mobile staff

Employers no longer want their insurance provider to simply indemnify risk. They want their insurer to play an active role in helping their employees to avoid illness altogether by providing routine health checks such as cancer screening and neurological examinations for early detection of illness and disease, along with complementary therapies like acupuncture and osteopathy.

Chronic conditions are a major consideration for employers and employees alike. In fact, chronic diseases such as heart disease, stroke, cancer, chronic respiratory diseases and diabetes are by far the leading cause of mortality and ill-health in the world. 135 million Americans suffer from at least one chronic condition. Globally, there are 1.5 billion obese patients; 347 million diabetes and 2.35 million asthma sufferers.

By focusing on wellbeing and prevention, employers will not only have a happier and healthier workforce, but also hopefully a more productive one. As insurance providers, we believe that prevention is better than cure, and as well as the benefits to our clients, we recognise the long-term cost containment benefits of preventative treatment.

Employees can take very simple steps to increase illness prevention, such as ensuring their employees undergo rigorous health checks before they undertake any overseas assignment, including getting vaccinations so they can avoid getting ill in the first place.

Heart health, back pain and mental health are key areas of focus for preventative treatment. There has been a seismic shift in attitude towards mental health issues over the past decade and employers are more conscious than ever of the need to provide support systems to help their employees deal with such issues. Stress, anxiety and depression led to 17 million days of absenteeism in the UK in 2016, so there is a real need for employers to enable their employees to access counselling services and treatments to address this. These are symptoms that can present in any kind of work environment. They are prevalent among globally mobile employees working in high pressure roles in sectors such as: financial services; aviation businesses that require extended periods of travel; and NGOs, whose employees may be subjected to horrifying sights and experiences as part of their daily work.

The increased threat of terror across the world is also a major consideration for employers and employees and the stress resulting from the threat alone can be a contributory factor when it comes to mental health issues. Given the unpredictable nature of the world, employers need their insurers to provide world-class security services alongside IPMI solutions, to ensure their staff are protected and mitigate the risks associated with terrorist attacks, natural disasters or political unrest.

Employee Assistance Programmes (EAPs), offering support services such as counselling and legal advice are there to help employees deal with myriad personal or professional challenges. Employers are

Why does it matter? Business impact of poor health and stress

Links to absence and productivity

Higher levels of workplace stress results in higher absenteeism

<table>
<thead>
<tr>
<th>Workplace Stress</th>
<th>Global</th>
<th>US</th>
<th>Canada</th>
<th>Latin America</th>
<th>Europe</th>
<th>Asia Pacific</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low</td>
<td>2.3</td>
<td>1.9</td>
<td>1.9</td>
<td>2.6</td>
<td>2.0</td>
<td>2.1</td>
</tr>
<tr>
<td>Moderate</td>
<td>2.7</td>
<td>2.6</td>
<td>2.6</td>
<td>3.2</td>
<td>3.2</td>
<td>3.1</td>
</tr>
<tr>
<td>High</td>
<td>3.1</td>
<td>3.3</td>
<td>4.1</td>
<td>4.1</td>
<td>4.1</td>
<td>4.1</td>
</tr>
</tbody>
</table>

FTE days lost to absence

Healthy employees are more engaged

% Highly engaged

<table>
<thead>
<tr>
<th>Health status</th>
<th>Global</th>
<th>US</th>
<th>Canada</th>
<th>Latin America</th>
<th>Europe</th>
<th>Asia Pacific</th>
</tr>
</thead>
<tbody>
<tr>
<td>Poor health</td>
<td>24%</td>
<td>25%</td>
<td>26%</td>
<td>31%</td>
<td>25%</td>
<td>26%</td>
</tr>
<tr>
<td>Good health</td>
<td>57%</td>
<td>56%</td>
<td>65%</td>
<td>67%</td>
<td>67%</td>
<td>67%</td>
</tr>
<tr>
<td>Very good health</td>
<td>19%</td>
<td>19%</td>
<td>10%</td>
<td>12%</td>
<td>12%</td>
<td>11%</td>
</tr>
</tbody>
</table>

Sample: All employees. Except US and Canada, full-time employees only
recognising the benefit of promoting these kinds of support services to their staff.

**Telehealth: an essential element**

The need for a focus on health and wellbeing, as well as prevention, is often most acute for those living or working in the most remote locations. As such, the rise in global mobility has meant that telehealth has become a crucial factor for our sector. When illness strikes, globally mobile workers require quick and easy access to professional medical advice, diagnosis and treatment.

The rise of wearable and smartphone technologies is creating even more opportunities for the telehealth space. Patients now have the ability to manage pain relief; track their health on an ongoing basis; and access advice from certified medical professionals, at the touch of a button on their wrist. So we need to be right there with them, taking that information on board and using it to provide the tailored medical care they need.

**A burgeoning market**

The demand for telehealth for employees based remotely is important, however the need for increased convenience is cited as a key driver for teleconsultation services. In fact, according to the American Well Telehealth Consumer Survey 2015, 64% of Americans would be willing to have a video visit with a doctor, while at least 70% of consumers reported that they’d rather have an online video visit to obtain a prescription than travel to their doctor’s office. It also found that 800,000 virtual consultations took place in the US in 2015 and that number is on the increase.

It is estimated that the telehealth market will be worth $40 billion by 2018, so there’s a huge opportunity for international health insurers to capitalise on that and improve our value proposition.

**Meeting clients’ needs**

As an industry we recognise that the role of international health insurance is changing.

There is a more holistic approach to health and wellbeing. On one hand it looks at the bigger picture of what’s going on in our world, whilst on the other it hones in on the different needs of varying sectors. Each industry has very different challenges when it comes to protecting their teams and optimising productivity.

Being able to offer a range of health and protection services, such as EAPs, counselling and security services helps clients to provide more support to their staff in an increasingly unpredictable and stressful world. We can harness an ever-evolving array of digital and technological innovations to make life easier and more efficient for clients when it comes to providing access to specialist advice as well as healthcare. The availability of preventive treatment can help clients to look after their health proactively as well as reactively, ultimately reducing potential healthcare costs and helping to contain the cost of premiums longer term.

**A case in point**

For clients in the shipping industry whose employees are often at sea for long periods of time, having a facility to get prompt medical advice is critical. The following is a step-by-step example of the role telehealth can play in this particular sector:

1. If a crew member becomes unwell, they can call an assistance centre and be transferred to a telemedicine call centre.
2. The crew member can then speak directly to a doctor, who can secure a diagnosis by remotely accessing the connected medical devices on board the vessel.
3. Once the data from the patients’ body measurements have been transmitted, the doctor can make a diagnosis, provide a prescription or recommend a course of action to get medical treatment.
4. If a prescription is issued, the patient can get the medicine directly from the pharmacy cabinet of the vessel and, if needed, a medical assistance case can be opened. In the case of simple medical treatments, the patient will receive a follow-up call from the assistance centre a few days later to check on their symptoms and progress.

This process is illustrated below.

**Sources:**


**About Allianz Worldwide Care**

Allianz Worldwide Care is a registered business name of AWP Health & Life SA, acting through its Irish Branch, a limited company governed by the French Insurance Code. Registered in France: No. 401 154 679 RCS Nanterre. Irish Branch registered in the Irish Companies Registration Office, registered No.: 907619, address: 15 Joyce Way, Park West Business Campus, Nangor Road, Dublin 12, Ireland. Allianz Worldwide Care is a registered business name of AWP Health & Life SA.
The international private medical insurance market (iPMI) continues to evolve rapidly, driven by a number of powerful factors. Significantly, one of the consequences of the growth is the demand for more bespoke cover and an awareness by iPMI providers – and the brokers that they work with – for more flexibility and adaptation to cater for a fast-changing world.

With more people deciding to move abroad and populations generally being more globally mobile – both due to the rise of international tourism and outwards business expansion – the iPMI market is growing and the opportunities remain significant. Key market developments include:

- Ongoing advances in medical treatments and medicines driving demand from end-users, with an increasing interest in best-in-class treatments;
- The growing need arising from end-user expectation for policies to provide a broad suite of cover such as dental, emergency, and medicines driving demand from brokers and HR departments to end-users and the medical establishment itself – more choice, quicker connectivity, better service options and new functionalities.

### Emerging middle class and increasing mobilisation driving new growth for iPMI

Globalisation and the interconnectedness of the world economy mean that global mobility will continue to rise. According to a 2016 international survey conducted by Brookfield Global Relocation Services1, 66% of the world’s population can already count themselves middle class – more than the European Union’s total population. Over the next two decades, the report stated, the middle class is expected to expand by another 3 billion, coming almost exclusively from the emerging world.

From an iPMI perspective, one of the key trends of the rise of affluent middle classes in markets such as Africa and Asia is that many people are prioritising good healthcare. They are increasingly demanding the option to seek medical treatments outside of their home territories, given concerns about the quality of local care.

In many countries the local cover can be inadequate, or the standards of medical care and treatment do not meet equivalent standards in others. This is having a profound impact on the development of regional hubs and best-of-breed facilities.

### More personalisation and bespoke cover

The various dynamics shaping the iPMI market are having a significant effect on both the range of products offered and the debate about whether off-the-peg or bespoke solutions are the best approach for particular clients.

This discussion comes at a time when personalisation has become a key buzzword across not just the iPMI industry but most business sectors globally. One of the most significant trends to impact the iPMI market has been the use of digital functionalities, solutions and platforms. These are facilitating the focus on more personalised services but also improved customer experience, such as online claims submissions and progress checks.

This trend for personalisation will become a vital driving force for industry development in the years to come. Greater technological advances and more digital interactivity are allowing stakeholders – such as brokers and clients – to better construct much more specific and relevant iPMI cover with value-added features such as telemedicine, mobile video consultations, or health related and wellness mobile apps. This trend is expected to continue apace over the next decade as the ‘digital transformation’ agenda escalates – with the increased use of mobile devices and the ubiquitous use of smartphones at the centre of this industry shift.

So, while it is likely that off-the-peg solutions will still remain a core element of the iPMI market for some time, personalisation and the demand for more bespoke products from clients and end-customers will become more compelling in the future. Indeed, the trend for greater personalisation means even some off-the-peg products are able to be adapted and adjusted for specific covers to achieve a certain degree of customisation. Depending on desired level of coverage and price, tiered products, modular plans with deductibles or service additions can be arranged.

### Mobility program demographics

<table>
<thead>
<tr>
<th>Reason for Assignment Volume Growth</th>
<th>Volume growth rate in the next two years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Increase</td>
<td>36%</td>
</tr>
<tr>
<td>Stay the same</td>
<td>39%</td>
</tr>
<tr>
<td>Decrease</td>
<td>25%</td>
</tr>
</tbody>
</table>

Source: Breakthrough to the future of global talent mobility, Brookfield Global Relocation Services, 2016
Personalised cover

Importantly, working with iPMI providers that can deliver this sort of flexibility is becoming increasingly necessary for brokers and other intermediaries operating in the global iPMI market.

Delivering flexibility and market knowledge

Bespoke products have traditionally been suited to larger companies sending higher numbers of staff on international assignments or secondment. If the size of the group is of sufficient size, the ability to offer bespoke cover becomes much more cost-effective. The challenge for stakeholders such as brokers these days is the growing number of variables that increasingly need to be taken into account when considering what sort of iPMI products are most suitable. For instance:

- While an off-the-peg product might suffice for junior members of staff, a Chief Executive or similar C-suite executives may require something more comprehensive;
- Different sectors usually require different types of cover: Oil workers have different iPMI requirements compared to, say, people working in the Higher Education sector;
- The specific demographics of the employee base will dictate the value of selecting a bespoke package. For example, an oil company with large numbers of male staff under the age of 35 will not necessarily need maternity cover as a standard service, if they are covering employees only;
- Similarly, the profile and personal circumstances of the workforce also affect the cover required. Younger employees who are single and do not have children might be more willing to relocate abroad as they see the overseas assignment as a huge boost to their career progression. Their expectations on health cover might be less discerning compared to older colleagues who are married and want to take their family with them on assignments;
- The resident location can impact the breadth of services and benefits provided as the needs of an expat based in Singapore can be vastly different to those residing in Venezuela;
- For cost-conscious clients, plan design can include cost control elements such as reduced benefits, restricted medical networks, co-payment or self-funding options for less costly basic services. This allows the iPMI plan to be better used to finance more serious treatment.

In the context of medical treatment itself, having an understanding of local healthcare infrastructure in specific countries and an approved network of high quality facilities is also vital – particularly since customers in countries with poor infrastructure tend to be keen to travel for the right care. For instance, it is crucial to be aware of the standard of medical facilities in the Democratic Republic of Congo and the corresponding infrastructure in Kenya or South Africa as policymakers become much more focused on receiving the best care possible.

It must not be forgotten that adapting to a foreign environment whilst also adjusting to a new workplace can in itself be a rather stressful process, both for the individual but also the family members involved. Some businesses, therefore, are increasingly expecting the inclusion of softer features in their iPMI policies such as employee assistance programmes (EAPs) with personal/ telephone counselling to enhance employees’ wellbeing and facilitate the transition process.

In addition, Duty of Care must be an integral element in any preparation for overseas assignment. To help companies fulfil their legal and moral obligations, iPMI providers can provide value add services such as access to online portals for travel and security advice, as well as assistance services including repatriation and evaluation at times of emergencies. This ensures an all-encompassing package that safeguards the health and safety of employees no matter where they are.

Tailor and adapt iPMI cover

Being able to tailor and adapt iPMI cover in respect of evolving market dynamics will differentiate the market leaders. This is not just about iPMI, but also building policies and cover that reflect new demands: for example, while travel and health insurance have traditionally been separate insurance lines, hybrid solutions can be developed to meet new requirements from clients.

In a similar way, more and more businesses are looking at wider health issues such as employee wellbeing and mental health and are becoming more proactive in introducing preventative measures. Industry players in the market must ensure they keep abreast of these trends, along with changes to regulations and healthcare systems around the world.

Given the sense of change impacting the iPMI industry, working with providers that are at the forefront of these changes and can deliver the flexibility required to suit changing client requirements is becoming increasingly necessary for brokers and other intermediaries. Off-the-shelf products will undoubtedly fulfil a significant part of the market. But in a world where individuals expect choice at the click of a ‘mouse’, bespoke and build-it-yourself policies will likely become much more ubiquitous in the medium future.

Flexible, tailored global health solutions.

The world’s increasingly mobile population has led to a rise in demand for people wanting to access high quality treatment both inside and outside their home country.

Collinson Group’s unique insurance and assistance experience means it is well placed to both understand and meet the varying needs of these customers through the development of flexible, bespoke solutions. We work in partnership with our clients to design end to end programmes, including capacity only, pricing and underwriting through to full product design. All of our programmes can be further enhanced by access to Medical Second Opinion, Expatriate Member Assistance Programme and security advice and wellness.

Bespoke health plans with 24/7/365 assistance

For more information visit collinsongroup.com/iPMI or email GlobalHealth@collinsongroup.com

References

1. Brookfield Global Relocation Services, 2016 Global Mobility Trends Survey
2. EY. Hitting the sweet spot. The growth of the middle class in emerging markets
Both the UK and international healthcare markets are data-led. Without data and data-led insight it’s impossible to be successful in healthcare. However, both markets have traditionally been slow to exploit new technology for the patient’s benefit.

The more providers, patients, decision makers and stakeholders are connected with data, the more effective the healthcare solutions for the patient. Data informs and guides medical professionals to make the right healthcare recommendations.

‘Connectedness’ should be something the international private medical insurance (iPMI) sector works towards and aspires to.

Using technology to enhance all stages of health

In Aetna International’s opinion, to transform healthcare delivery with technology, four components need to exist:

- **Data-led insight** – before any decisions can be made about digitally connecting the main elements of the patient’s healthcare experience, solid evidence is needed that something is worthwhile and should be developed.

- **Clinical excellence and behavioural science** – all activity should be grounded in solid clinical evidence from academia and the medical community, delivered using personalised tools researched and validated to optimise patient value. Value delivered in line with what the patient needs, when he or she needs it.

- **The patient experience** – whatever is built digitally needs to be designed around the patient. The likes of Apple have taught us that design matters. If patients have a great digital experience, with minimal clicks and swipes to get to where they want to be, you are more likely to get frequent usage.

- **Technology** – the first three components need to be right for technology to work properly. Technology allows you to scale and add additional capabilities. This is especially true because of technologies such as artificial intelligence and cognitive computing.

"Connected healthcare brings convenience, speed and a greater ability to self-manage conditions”

Developments in digital technology are opening up new ways for insurers to support their members, says Alan Payne. Connecting all stages of healthcare digitally will deliver faster and more effective care for expatriates and local nationals.
“Humans can’t comprehend this level of data”

Sensor technology is helping life and health insurers to monitor policyholders’ health

Advances in medical technology, devices and preventative care are increasing life expectancy and also generating richer information for pricing, product development and analytics. Body area networks and embedded devices and sensors will result in more preventative healthcare, but will generate more information.

<table>
<thead>
<tr>
<th>Doctor’s consideration</th>
<th>Seaphone</th>
<th>立即</th>
<th>Mobile phone</th>
<th>File for future reference</th>
</tr>
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<tbody>
<tr>
<td>Choice of provider</td>
<td>Data</td>
<td>data</td>
<td>data</td>
<td>data</td>
</tr>
<tr>
<td>Blood pressure</td>
<td>Heart</td>
<td>data</td>
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<td>data</td>
</tr>
<tr>
<td>Glucose</td>
<td>Vision</td>
<td>data</td>
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<td>data</td>
</tr>
<tr>
<td>EEG</td>
<td>Telephone</td>
<td>data</td>
<td>data</td>
<td>data</td>
</tr>
</tbody>
</table>

Pricing granularity
Accessible to richer, more accurate medical information, helping enable better understanding of risk. By developing deeper pricing capabilities, insurers can now compete more effectively for shares.

Product design
With devices to more granular, quicker results, insurers are able to access to customer not just insurance product, but other health benefits, such as wellness catering to individuals’ specific needs.

Simplicity
As technology has advanced, insurers have started to reduce data costs, making it possible to improve cost of care. This allows insurers to move forward and allow for greater market capture.

Digital technology

Tapping into rich new sources of data

Data security via Blockchain technology

Blockchain is a digital record of agreements, transactions and contracts. Blockchain data includes anything that has happened that needs to be independently recorded and verified. The data-set is distributed across many hundreds or even thousands of computers around the world. The data is lumped together as ‘blocks’ and then linked together in a ‘chain’. Each stage of the chain is encrypted using complex mathematical algorithms. Not only is each block very secure, but hackers would have to get access to each block in the chain to hack it.

References
Offering more than insurance.

Your clients’ global employees need the confidence that comes from a comprehensive benefits strategy. That’s what we do.

With over 55 years’ experience in helping organisations achieve global success, you can trust us to bring you and your clients:

- World-class solutions that help drive costs down and productivity up
- Peace of mind from working with a financially-strong global leader
- Dedicated, easy-to-access, concierge-level service
- Access to our global network of over 1.2 million medical providers

Build confidence … year after year.

Each day, we’re working hard to deliver on our promise of quality health care — wherever our members call home. Maybe that’s why you’ve voted us Best Group IPMI Provider four years in a row.

We hope you’ll vote for Aetna International again in the Health Insurance Awards 2017.

Vote for us in the Health Insurance Awards 2017

• Best Group IPMI Provider
• Best Individual IPMI Provider

Go to: healthinsurancedailyawards.com

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Focus on intermediaries

The power of personal support
A guide to intermediaries for iPMI success

What kind of intermediary support services are available from iPMI providers? And is there a place in this market for the generalist intermediary? Or is specialism the only way forward? Martyn Swann finds out.

The iPMI market represents a growing source of opportunity for intermediaries, with an increasing number of firms exploring overseas markets in search of additional revenue streams. When writing iPMI business it presents the intermediary with some challenges that should not be underestimated, from rapidly changing regulation to complex compliance requirements. That’s where specialised, personal support comes into its own, allowing intermediaries to navigate the complexities of the iPMI sector and maximise the opportunities offered by this fast-growing area of the market.

The principal driver behind the market is demand and is largely being fuelled by the rapid globalisation of business, as companies across the size spectrum continue to test the waters in new and diverse markets worldwide. Companies are not the only drivers of growth: people of working age and those in retirement continue to be attracted by business and lifestyle opportunities abroad.

This new global mobility is now empowering companies and individuals, allowing them to move more fluidly than ever before which creates the necessity for flexible international cover that can deliver the service and level of protection they need. The opportunity set is evolving and iPMI has already established strong roots in the fast-paced markets of the Middle East and Asia. Newer markets are opening up and these emerging markets represent a burgeoning source of opportunity for intermediaries and providers.

The niche nature of the market makes it fertile ground for intermediaries keen to build a reputation in the iPMI space. What’s more, lower levels of competition relative to the UK market, along with consistent growth, makes the iPMI sector an attractive prospect from a longer-term perspective.

Overcoming barriers to entry

For intermediaries who are ready to push the geographic boundaries of their business, it can be hard to know where to start. One of the first critical factors for prospective iPMI intermediaries to consider is regulation. Regulatory frameworks and local legislation differ widely from region to region and from country to country. So keeping on top of the constraints and of writing business overseas is a complex – and continual – commitment.

With the compliance goal posts constantly shifting, even small changes can have a very tangible impact on clients’ policies, making it more critical than ever for intermediaries to understand this marketplace inside and out.

It’s not what you know, it’s who you know

The iPMI market is far more varied than its domestic counterpart. But for intermediaries with the right support, quoting and placing business can be as straightforward as it is lucrative. Working with an international iPMI provider can represent the best way for intermediaries to cut through the market complexities and tap into the opportunities on offer.

What’s more, delegating things like regulation and compliance to an expert not only saves critical time and resource, it also frees up intermediaries to focus on supporting the best possible iPMI solutions for their clients and growing their business at the same time.

Picking a suitable iPMI provider as a partner is the first step in the process, with many intermediaries preferring to work with only specialist providers, rather than a broader group of insurers. Key factors to weigh up when choosing a potential partner are service and proactive account management. It’s also important to explore a provider’s specialist skills set.

The right iPMI partner will have the ability to understand each client’s specific needs, creating bespoke, tailored solutions that are flexible enough to meet those requirements across regions. They will also be skilled in supporting intermediaries in the post-implementation period as they establish their footprint and grow their book of business. This should be reinforced by targeted training and best practice recommendations based on crystal-clear, up-to-date information.

Insurers support a broad range of intermediaries and welcome those that are looking to build their book. Generalist intermediaries who don’t specialise in iPMI can capitalise on the opportunities in this dynamic sector with support from insurers to forge robust relationships and build awareness of the issues that are shaping the market.

Specialist or generalist?

With intermediaries typically operating in an environment where their time and resource is under significant pressure, robust support can empower them to make swift decisions and fully informed strategic changes. It’s who you know, not what you know.

Anticipating regulatory change

Insurers should be able to help intermediaries respond to regulatory and legislative change as it happens. For example, new regulations were announced by the Dubai Health Authority in the United Arab Emirates. Aviva responded by incorporating them into its Gulf Solutions product well in advance of their 2015 implementation.

Meanwhile, in the Netherlands, where residents are normally required by Dutch law to have compulsory Dutch national health insurance provided by a local insurer, Aviva collaborated with local insurer GZF Achmea to deliver an innovative wraparound solution that combined GZF’s local policy with our International Solutions. For clients, this offered two key benefits: first, fully compliant cover for individual and corporate policyholders living or working in the country; and second, cover when travelling outside the Netherlands – at a significant discount on standard rates.

Top 5 takeaways for intermediaries

- The iPMI market is niche. It’s growing. And there are plenty of opportunities for intermediaries to make a name for themselves.
- It’s complex. The compliance and regulatory goal-posts are constantly shifting so lean on providers for support.
- Pick out providers that offer the flexibility to tailor solutions to client and regional need.
- Also assess providers on their service, account management and local knowledge.
- There are opportunities for generalist intermediaries to get involved as long as they’re committed to learn and develop.

Focus on intermediaries

“Insurers support a broad range of intermediaries, and welcome those that are looking to build their book”

Opportunity is worth the challenge

What does the future hold for the growth of the iPMI market? The prospects look positive, despite the inevitable uncertainty with Brexit negotiations now underway. Any changes in legislation will, by default, create both opportunities and challenges for all those involved in the industry.

Providers will continue to guide and advise intermediaries through the complexities of writing iPMI business. One thing is certain: the iPMI market is dynamic and growing. By partnering with insurers that combine global scale and local knowledge, both specialist and generalist intermediaries can position themselves to provide excellent service to their client.

www.healthinsurancedaily.com | June 2017
The forgotten segment

Business travellers need iPMI too!

Kevin Melton examines the importance of iPMI to those on business trips – often for lengthy periods and asks why they seem to slip through the cracks when employers are arranging cover.

The last decade has seen widespread globalisation, which has opened the door for more and more employees, at all levels of seniority, to travel and work abroad. Be this on temporary or fixed assignments, even more employers are now able to develop their career and, in turn, help grow their employer’s business. According to research undertaken by PwC, by 2020, the levels of international assignees is expected to have increased by 50% from 2009 levels, showing the significant uplift in global working.

For brokers, this presents a sizeable opportunity. With estimates calculating that International Private Medical Insurance (iPMI) was worth $12 billion in premiums in 2015, brokers have the opportunity to grow their portfolio. This not only applies to expatriate business, for which iPMI is commonly understood but with business trips becoming more frequent, and often for extended periods of time, there’s an additional opportunity to educate clients about the value that an iPMI plan can bring to this customer segment.

As more and more businesses seek to expand their operations overseas in emerging markets, and look for new innovations to introduce to their mature markets, skilled middle managers are now frequently travelling across the globe to maximise opportunities to drive their business forward. But, those working on commuter assignments or frequently travelling for work are often overlooked when it comes to iPMI.

Perhaps this is due to a lack of understanding about the benefits iPMI can bring: they might prove invaluable to someone needing to access medical treatment – routine or emergency – whilst they are away for extended periods of time. It could also be due to a lack of understanding around the way in which iPMI can reduce exposure to potentially high costs of medical treatment - for an employee, or their business - if left to chance. Or maybe it’s because employers consider travel insurance as a suitable option. Whatever the reason, by not considering the comprehensive benefits of an iPMI plan for travelling middle managers, employees could be exposed to unnecessary health risks. An opportunity exists for brokers to educate employers on the benefits and consequences of their options for this customer segment.

Isn’t travel insurance enough?

Many businesses believe that travel insurance will suffice when it comes to travelling abroad for business. In fact, a recent report highlighted that 35% of businesses used extended business travel insurance to cover their executives.

With many companies looking to contain costs, it’s understandable that travel insurance would be utilised over and above iPMI, as it is easier on the bottom line. It’s now time to step in and help educate businesses on the risks this might pose to their middle managers.

Large or small, employers have a duty of care to their employees and misunderstanding health cover for middle managers can’t continue, as businesses will be failing in their obligation.

This could be a particular concern to small businesses who, unlike many large corporates, might not have a specialist global mobility manager to guide them on the appropriate path. Therefore, brokers have the opportunity to advise businesses on all of their options and the consequences of not choosing the right one.

But how do you get this message across to a client who may be keen to reduce costs and highly reluctant to pay out for additional cover? The good news is there are benefits for all parties.

The employer impact

Middle managers are critical to a business, typically working operationally and strategically, so if something were to happen during a business trip (whether it’s developing a chest infection or something more serious like a heart attack), the business impact could be significant.

Without comprehensive medical cover, the individual may not be able to access the medical treatment they need, at the time they need it. Therefore, giving them access to extensive medical cover makes good business sense, in terms of treating or managing an illness and speeding up recovery and recuperation.

The financial implications

There is also a cost consideration. If an employee were to fall sick, a guarantee of payment from the provider offers more control over the costs from the start, meaning significant bills can be avoided. Additionally, many iPMI plans offer the option of a second medical opinion service which can help avoid any unnecessary treatment costs and put the employee on the right treatment path from the beginning.

It’s not uncommon for frequent travellers to need access to routine medication which may not be covered by travel insurance and could be difficult to find. This may remove the employee’s focus from the main purpose of their trip, as they try to source a prescription in another language or healthcare system.

Finally, when it comes to the decision to choose iPMI over other options, international insurers offer richer benefits, pre-trip preparation, language capabilities, local knowledge and support in unfamiliar environments as well as a selection of plan levels to suit company budgets.

The mobile population in large organisations is increasing

<table>
<thead>
<tr>
<th>Year</th>
<th>Average number of mobile employees</th>
</tr>
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<tbody>
<tr>
<td>1998</td>
<td>0</td>
</tr>
<tr>
<td>2009</td>
<td>200</td>
</tr>
<tr>
<td>2020</td>
<td>400</td>
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</tbody>
</table>

Source: PwC International mobility database – sample 900 companies

Time to grow your portfolio?

As business travel continues to rise, and business continues to become more global, the need for middle managers to have appropriate health cover for business trips will only increase.

If employers want to make the most of the time their employees are spending on overseas trips, keep them productive, keep them at their optimum performance and limit their exposure to excessive treatment costs, perhaps now is the time to get businesses to reassess the support they’re providing their frequent travellers and middle managers.

References

2PwC (2014): International Health Insurance for Expatriates and Students: A Worldwide Review
3Brookfield 2014
Finaccord estimates that the number of expats globally will hit over 56 million this year. Around 76% will be individual workers and other groups such as students. Many others will be sent on assignment by their employers.

For some, the move abroad will be hassle free. Corporate transferees often receive support from relocation services, easing the way. That said, moving home is one of the most physically and mentally stressful situations we can face. Add a move overseas and stress levels rise further. And if the entire family is moving, it can become very disruptive.

Dealing with new cultures, environments, working practices and health systems take their toll. Starting a new job also brings pressure. Getting familiar with new surroundings, systems and work colleagues. The whole process of settling down can take time.

For employers, offering the right level of support to their international employees can be a challenge. An army of organisations exist to help employees with relocation, housing, visa processing, cultural orientation and other needs. And for many expatriates, health insurance will also be important to their move abroad.

As well as robust levels of cover, a comprehensive international private medical insurance (iPMI) policy will also provide additional benefits that help reduce the stress associated with moving to, and living in, a new environment.

In this article I’ll explain how iPMI helps to smooth the transition abroad by taking care of international assignees before they leave and reducing stress once on location.

“Dealing with new cultures, environments, working practices and health systems take their toll”

Stuart Leatherby examines how certain benefits and services added to core iPMI product offerings are making life easier for expatriate employees relocating abroad.

Smoothing the way before departure

Many expatriate employees will be fit and healthy. But that doesn’t mean their employer won’t insist on a pre-travel health check to ensure all is in order and any issues can be picked up and dealt with before departure. iPMI can cater for checks of this nature, providing both the employee and their employer with peace of mind.

Smoothing the way before departure

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Reducing stress when on location

iPMI plans often feature services that help to put employees at ease when on location. For employers, this means an increased chance of a healthy, less

Stuart Leatherby
Chief Commercial Officer
Generali Global Health

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Employee Assistance Programmes – personal support when it’s needed most

Employee Assistance Programmes (EAPs) offer an advice service for staff moving abroad who may be experiencing stress or encountering a specific problem in their lives. Confidential counselling is usually available 24/7. Phone support is typical, but those with comprehensive plans often have the option of face-to-face counselling. EAPs can help staff members with issues that may impact on workplace productivity, including their emotional wellbeing.

Second medical opinions – an added layer of protection

A 2015 IPSOS Mori poll named doctors as the most trusted profession in the UK. Over 90% of respondents said they trusted a doctor to tell the truth. However, medical training and standards can vary around the world. It is therefore important to have peace of mind that the treatment proposed is the best course for you, wherever you are.

Undergoing a medical procedure is daunting at the best of times, but being treated in a foreign country can be doubly so. Language may be a barrier, often leaving patients without full understanding of their condition or treatment plan. And when a specific course of action is recommended, there can be concerns about whether it's appropriate.

To overcome concerns, some insurers have introduced second medical opinion services. For expatriates locating abroad, knowing that a second opinion about their condition is an option will be welcome indeed. A second opinion brings peace of mind that the right treatment plan is in place.

Second opinion services provide direct access to thousands of top doctors from all over the world. Specialisation is a particular field of medicine. Expatriates may well find themselves being treated by consultants who are not specialists in their condition, so this feature adds extra reassurance.

Virtual Health – accessing support remotely

Another area that can be a concern to expatriates when relocating is ease of access to medical advice and support. This is particularly true when an assignment is in a remote area or where the local medical infrastructure is underdeveloped.

In the context of this piece, virtual health provides the ability for a patient to have an appointment with a consultant through an electronic device such as a computer or tablet.

Having such quick and easy access to medical support has obvious advantages. There is no need to travel to and from a surgery; appointment times are convenient, there is less exposure to others who might be infected with contagious diseases; and there is the flexibility to pair up a patient with a consultant specialising in their condition and/or a consultant of the same nationality, should this be important to the individual.

As with any relatively new innovations, there are challenges such as the secure transfer of healthcare records; the ability for the consultant to accurately diagnose without a face-to-face meeting; and the lack of personal one-to-one interactions.

Despite these issues most would agree that, for expatriates in particular, the introduction of virtual health services is a positive development and one that reduces the potential of anxiety linked with a move to an unfamiliar location.

A move abroad: easing the way

Human nature dictates that a move away from home to live and work is both an exciting and anxious time for many individuals. Employers sending staff overseas will place a priority on staff safety and wellness.

IPM provides a role in playing a supporting corporate customers and their expatriate employees when relocating abroad. Comprehensive healthcare benefits play a big part but many providers have taken this one stage further by introducing a range of add-on benefits to their programs.

Support is available pre-trip and services such as EAPs, second opinion services and virtual health help whilst on location. The variety of assistance services offered by IPM plans help relocating expatriates in slightly different ways, ensuring that stress associated with a move abroad is reduced and they can focus on enjoying their career and their new lifestyle.
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Latest topics and trends

What’s available for UK domestic senior management executives and high net worth individuals who don’t want to be limited to receiving treatment in the UK? Asks Gavin Royston

The UK issue...

The rising cost of healthcare and waiting times for diagnosis and treatment continue to fuel concerns for even the wealthiest individuals in the UK.

U.S. Trust’s Insights on Wealth and Worth also finds that ultra HNW individuals, business owners and particularly Gen Xers (born between 1965–1984) cite unexpected expenses, e.g. sudden healthcare costs, as a key reason for needing quick access to liquid assets.

More troubling than the cost of ready-access healthcare for those residing in the UK is the latest Review of Health Care Quality from the Organisation for Economic Co-operation and Development (OECD). It showed “average or disappointing performance” in terms of particular healthcare indicators.

Survival rates for certain cancers, for example, are below OECD average.

Non-insured options

Senior management executives spend a large amount of their time abroad. A survey by CEO.com entitled How CEOs spend their time reported that 86% of CEOs spend an average of between one and 10 days away from their homes per month, while 6% travelled more than half the month. Waiting for or arranging medical treatment in the UK is often not just undesirable; it is not an option at all.

1. EHIC

Emergencies do happen, however, and executives or frequent travellers that make use of the NHS but are abroad when they require emergency medical treatment may acquire a European Health Insurance Card (EHIC). The EHIC does not cover planned medical treatments, private medical healthcare costs or return travel to the UK in case of emergency. Furthermore, it only covers treatment within the European Economic Area (EEA) and Switzerland.

2. S2

For those who wish to specifically seek out overseas medical assistance, the S2 route will provide NHS-funded medical care outside of the UK, but only within the EEA and in Switzerland. However, this route is laden with strict requirements: treatments must also prove that it cannot provide the same treatment within an appropriate amount of time, nor can the treatment be an emergency, experimental or part of a trial. Reimbursement for treatments abroad that require upfront payment may not be covered: partially, fully or at all, according to the NHS Choices website.

3. EU Directive

The EU Directive is a similar approach to obtaining medical treatment abroad as a UK resident, also funded by the NHS. This route allows for patients to access both state-run and private medical care in the EEA, but not Switzerland. Patients must often pay upfront costs and provide mountains of paperwork and proof of necessity in order to qualify. There is also, of course, a waiting period of 20 days or longer before a decision is made to permit the overseas medical treatment.

The two NHS-funded methods of obtaining medical care outside the UK is further restricted as they only apply to countries in Europe, and only to treatments that would be available on the NHS. Treatments available under the NHS are dwindling too, and certain drugs are no longer available in the UK—a reason that some choose to travel abroad for medical treatment in the first place.

4. Self funding

Self pay can translate into high costs and lots of red tape dependent upon the country that will provide the treatment. The US has notoriously high healthcare costs, but offers a variety of medical care options not offered in Europe that may be more attractive.

It’s also worth bearing in mind that with self funding, arranging private treatment is up to the patients: they must seek out their own specialists, receive quotes and arrange aftercare. This can be a complex, confusing route for people who already spend the majority of their time working and travelling.

Insured options abroad

Executives that travel frequently for business may have supplemental travel insurance, which provides some healthcare coverage, or company-issued medical insurance that covers some care while travelling for business purposes.

However, travel insurance is not meant to be used as a means to receive specific medical treatment outside of the home country and will not cover such costs.

1. Medical travel insurance

As the medical tourism industry has grown, so too have the options for adequate coverage around the world. Medical travel insurance can be purchased in the form of single-trip plans that cover both travel expenses and all or part of a medical treatment. Extended plans are also available, but cover plans cap coverage after a certain number of days (up to 180 days, in some instances), which may be inconvenient for jet-setting individuals that travel for an undetermined duration, executives that frequently relocate or expatriates that travel often to their home countries.

2. IMPI

International private medical insurance (IMPI) providers specialise in offering access to medical care around the world. Most providers offer custom-built, tailored plans that cover a range of treatment, including dental, ophthalmological care and maternity care, to suit the needs of both constantly travelling senior executives and HNW individuals that maintain residences in various countries.

It functions in part as travel insurance—at least in regards to medical care—as it covers pre-existing conditions or accidents and illness that occur while travelling. It also, however, covers those who travel solely for medical treatment in the country of their choosing. It often additionally provides private health coverage in the country of residence—in this case, the UK.

Hitting a balance

IMPI can also remove the complications of reimbursement of medical care when travelling, as most providers offer streamlined claims processes that are applicable to a variety of countries. In addition, IMPI providers often have local expertise—guiding patients through the selection of the practice, hospital or facility, for example—whereas single-trip plans may not. International medical insurance is built for long-term use, and specifically those who must travel often.

C-suite executives and HNW individuals in the UK experience plenty of benefits, but access to unrestricted healthcare is not one of them. Because these individuals are often international citizens that travel frequently for longer periods of time around the world, they must find the right balance between domestic and international provision. Health is, after all, the most valuable asset we have.

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Evacuation & Repatriation

The huge variation in the cost of both medical treatment abroad and emergency transport home ensure that evacuation and repatriation cover is essential for multinational organisations. This should form part of a strategic health and wellbeing plan, writes Philip Wright.

"Costs for different medical treatments can be high and vary drastically by country"

Essential benefits & services

What intermediaries need to consider when designing an iPMI package

In an era marked by sustained globalisation, evolving global healthcare systems and increased travel risk, multinational organisations have much to consider when looking internationally for new business opportunities.

For intermediaries, it is increasingly important to offer these organisations a single solution that mitigates risk and helps them discharge their duty of care, by providing superior health and wellbeing services backed by appropriate medical cover.

When designing an international private medical insurance (iPMI) package, here are some of the things that intermediaries need to consider:

Insurance Benefits

Rising global healthcare costs, combined with increased civil and social unrest, means that evacuation and repatriation benefits remain a key selling point for international employers.

With the proper cover in place, a company can rely on the insurance provider for assistance when an emergency arises that local medical services cannot adequately manage.

Emergency medical evacuation services include:

- Verification of the employee's condition and determination that an evacuation is medically necessary.
- Advice to, and support of, the employee provided by specialist doctors and nurses.
- Identification of the nearest capable medical facility equipped to handle the medical situation.
- Coordination of an evacuation: whether by air ambulance, commercial airline, ground ambulance, sea, etc.
- Emergency medical reunion of closest family member as needed.
- Subsequent repatriation home or to the usual country of residence.

In some cases, severe injury or sudden illness can result in the death of an employee and a robust insurance policy should provide for the return of mortal remains to their home country.

Even where there is good local medical care, uninsured employees can find themselves paying high out-of-pocket expenses if they become seriously ill or injured. The high costs associated with good medical care or evacuation from under-resourced areas can make it impossible to arrange the level of medical intervention that is required.

Costs for different medical treatments can be high and vary drastically by country. For example, treatment for pneumonia in Beijing can cost £76,100, whilst in Austria it is usually some £20,100, according to charges received at International Medical Group (IMG). As another example, treatment for a femur fracture in Portugal can cost £6,800, but in Thailand, £36,100.

Additionally, depending on how far the employee needs to be transported and where they are located, the cost of an emergency medical evacuation could be anywhere between £5,000 and £180,000.

In recent years, the importance of evacuation and repatriation benefits has become clearer with increased travel risks heightening concerns for multinational employers. From terrorist attacks to natural disasters, the need for robust cover is evident.
disasters and global pandemics, companies face growing challenges when providing protection for their populations of travelers and assignees. While appropriate insurance is a key part of protecting an employee working away from home, many companies are seeking more comprehensive health and wellbeing packages that include a host of other services.

“Intermediaries are increasingly offering multinational employers risk mitigation and preventive health solutions”

Remote medical support. Telemedicine services are particularly important when there is a need to manage chronic medical conditions. Research has shown that the benefits of remote medical support can include a reduction in hospital admission or readmission, increased length of hospital stay and a reduction in the number of emergency department visits. Additionally, with an increasingly mobile workforce and employees who may be in less developed nations, access to high-quality conventional healthcare providers can be limited, thus increasing the need for rapid, remote healthcare assessment.

Wellness and disease management. Early detection of preventable and chronic diseases helps employers save money directly by lowering medical claims, and indirectly by reducing absenteeism and lost productivity. With a package that provides a disease management and wellness program, companies can empower their employees to take control of their health.

Network management. Access to high-quality physicians and facilities worldwide is essential in maintaining the health of an international workforce. Intermediaries must consider the strength and breadth of an iPMI provider’s network when designing a package for an organisation.

Country information reports. Proprietary data, in-house expertise and established relationships with healthcare providers will assist organisations if an employee is in need of medical care abroad. A personalised country information report created by an iPMI provider can include local centres of excellence, care and evacuation pathways, appropriate networks of medical facilities and available air ambulance providers, amongst other key information.

Disaster contingency and major incident response plans. Regardless of where an international organisation is sending or employing staff, having a robust plan will ensure a timely and effective response if a disaster or major incident occurs. An iPMI provider can work with the organisation to establish protocols and processes for communication and authorisation during, for example, a terrorist attack, natural disaster or mass casualty event.

Political and security risk management. Research shows that security risks — including threats of terror attacks, pandemics and civil unrest — dominate organisations’ concerns when it comes to corporate travel. It is important that medical and security evacuation services are integrated wherever possible, as evacuations may require assistance from both providers. For this reason, many iPMI providers are selecting preferred security partners and including their services as part of their proposition or as an optional added benefit.

Equally important are the ancillary medical services offered by an iPMI provider, including international case management, international workers’ compensation management and medical escort services.

International case management. Case management for employees who are located internationally introduces another level of complexity to an already complex process. Some iPMI providers are not equipped to coordinate these cases, so it’s important for intermediaries to partner with those who have the appropriate international expertise and understanding.

International workers’ compensation management. Approximately 65% of the evacuations iPMI handles later become international workers’ compensation cases. Multinational organisations need to have a relationship in place with an iPMI provider that is capable of handling both the evacuation and coordination of the ensuing workers’ compensation claim, especially when the employee is located abroad.

Case studies: Having a plan for the unexpected

■ While working away from home in Somalia, an IMG client was involved in a motor vehicle accident and was transferred to Kenya for immediate care. IMG arranged an evacuation and coordinated his return to his home country, where he received medical care at a facility close to his family. This client was unfortunately among the thousands of people each year who are injured in motor vehicle accidents across the globe. However, because he had the proper iPMI benefits, he had access to the emergency assistance he needed.

■ While working as a long-term marine crew-member, an IMG client fell and broke her neck on the vessel. She was taken to one of IMG’s in-network providers in Turkey, where she received emergency medical treatment. IMG then transferred her to a facility in the UK for long-term care so she could be closer to her partner.

From the moment an injury occurs to the time the employee can return to work, an iPMI provider should offer solutions that deliver end-to-end coordinated care, resulting in the rapid return of the employee to work in concert with comprehensive cost management.

Medical escort services. In-house medical escort services offered by an iPMI provider can be a major advantage for international organisations.

With in-house medical escort services, an iPMI provider has complete control over the quality and delivery of clinical care from the time the employee experiences a problem to when they arrive at definitive care. The provider should be able to guarantee the quality of care in-transit and have visibility of all the factors that influence clinical outcomes. Providers that have this capability in-house demonstrate a knowledge of aviation medicine and international healthcare that is hugely reassuring to corporate clients.

The takeaway

As more organisations look worldwide for new business opportunities, the security provided by an appropriate iPMI package is becoming essential.

International employers are increasingly seeking cost-efficient and comprehensive solutions to mitigate risk and discharge the duty of care that they have to their employees. Those that provide robust iPMI benefits are much more likely to attract, and keep, the most talented staff.

Today’s competitive labour market provides more opportunities for intermediaries to help international businesses flourish. However, it also requires providing protective, proactive healthcare management as well as more traditional iPMI benefits.

Evacuation and repatriation benefits may always be central, but in our uncertain world, they should be complemented by a host of other offerings that, in combination, create a portfolio that brings profound benefit to a corporate client. ©