

Peace of Mind

Specialized healthcare for travelers is on the rise, and these companies ensure that you get the best possible treatment while on the road. *By Bill Whitman*

EVERYONE LOVES a vacation, but what if a medical crisis strikes while you're far from home, and the minimal travel insurance doesn't cover your expenses?

Charles Twyman had that scary experience when he went on a once-in-a-lifetime motorcycle trip from his home in Alexandria, Virginia, to Alaska. While surrounded by ice and little else, his BMW bike overturned in the snow north of the Arctic Circle, causing multiple fractures to his leg and ankle.

After a call to the medical operations center at his emergency evacuation provider, MedjetAssist, company doctors in Birmingham, Alabama, consulted by phone with the ER in Dawson City, Yukon. It was there that Twyman's initial treatment was managed. Upon his return home he was moved to Inova Fairfax Hospital in Fairfax, Virginia.

Twyman estimates that without his emergency medical assist program, his treatment and

evacuation could have cost up to \$15,000. And he wasn't the only beneficiary—MedjetAssist also arranged for his bike to be repaired.

Twyman is just one of many Americans using MedjetAssist and other evacuation membership programs to receive prompt attention from English-speaking medical professionals and, if needed, immediate evacuation in case of a health emergency.

It's a fast-growing business, according to Tim Fitzgerald, director of travel products for AARP Services, which makes MedjetAssist available to its members. "Both the numbers of those over 50 traveling internationally and interest levels in top-flight medical assistance and evacuation insurance are on the rise," he says. "These travelers want the peace of mind that comes with being able to find the right doctor and get to the right hospital; this is a security product."

While MedjetAssist provides emergency medical attention, advice, and evacuation for

travelers and families on a trip-by-trip or yearly basis, some other insurers offer comprehensive healthcare programs that build emergency repatriation arrangements into the overall personalized medical care they offer at home.

Baltimore-based PinnacleCare is a pioneer in the fast-growing field of "private health advisory," which consists of retainer-based, medical programs that are tailored to meet members' specific needs. In the US, PinnacleCare's "advocates"—personal health advisers—put members in touch with the best medical specialists, make their appointments, and manage medical records. And when members hit the road, they get 24/7 support, which includes a pretrip travel report on medical and political conditions in the countries they're visiting, along with contact data for the best local doctors and hospitals.

"When medical emergencies strike members away from home, we, working through their team of health advisors, find the best local hospital to deal with the medical problem, we send doctors records electronically, and arrange for evacuation, if needed," says PinnacleCare managing director Alexandre Monnier. "Our members lead global lives, and as their private health advisors we're always there for them whenever they need us, in the US or overseas."

Another leader combining personalized domestic healthcare with air ambulance services is MD Squared, a multicity network founded by the team physicians for the Seattle SuperSonics. Each MD Squared doctor provides personalized care for a maximum of 50 families, even accompanying patients to visit specialists and meeting them at the ER. "With a mobile clientele like ours, we've got to be prepared to care for them everywhere, even in remote locations, and medevac them home if needed," says MD Squared CEO Peter Hoedemaker. ★

