

# Healthcare when Living and Working Abroad

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Deaths through medical error and a failure to get the right treatment occur in every country and studies vary in their assessment of how many occur. There is also limited evidence of the main causes of those errors. Information is clearly vital in effective healthcare and the lack of such information can be a major cause of misdiagnosis or of people not accessing the right treatment from the appropriate specialist.



As more people leave the country to enjoy an expat lifestyle, these issues become even more important as they may require support in an unfamiliar country with different health systems, language issues and difficulties in accessing their medical history. They face various other issues around healthcare – ranging from how to buy their regular prescription to which health insurance package to purchase. In addition, older people can have real issues with obtaining health insurance cover when they move abroad – particularly if they have pre-existing conditions.

“Ensuring that you and your family are healthy is clearly a major concern for any expat,” says Nigel Ayres, Founder and CEO of World of Expats. “Before moving to a new country, you should ensure that you have looked into what healthcare will be available privately or publicly - particularly if you have any specific health issues. If you move within the EU and you are British, it may be possible to get state coverage through an E111 – but if you move outside the EU, you will probably need to consider international or local private insurance as an option.”

Of course, for many years, people have travelled for health reasons. As early as 1668, people began journeying to Bath to take the waters. Since then people have made ‘pilgrimages’ to locations all over the world to enjoy the health benefits of other climates – the fresh air of the Alps or the warm climate of the Med.

“If you asked people why they were retiring to warmer climes today – many would claim it was for health reasons,” says Nigel Ayres.

However, not everyone will end up being an expat in a ‘healthy’ location. Recently, the World Health Organization (WHO) said that air pollution contributed to 7 million deaths worldwide in 2012 – with 40% of those coming from the region dominated by China under the WHO’s classification system. Last year, 71 of

74 Chinese cities failed to meet air quality standards.

“I read a news piece last month about a US family who had relocated to Beijing,” says Nigel. “The smog there had become too much for the family, with the two young children being forced to stay indoors and friends’ children developing asthma. So, the wife and girls returned to Florida, while the husband has stayed on in China and travels home once a month to see his family. Now, many corporates are having to offer hardship packages to executives to encourage them to move there.”

World of Expats is a global community, providing advice to anyone thinking about living abroad, whatever their age and whatever their motivation for becoming an expat.

The World of Expats destination pages include information on local health issues and immunisation requirements, the local healthcare system and advice on health insurance options, as well as information on specialist medical services, pharmacies and prescriptions.

World of Expats has created a unique package of healthcare services to support those who plan to live, work or retire abroad. This draws together access to international medical insurance through leading brokers and direct providers. The healthcare package will also feature value-added services that leverage innovative technologies to ensure that individuals who are living or retiring abroad will receive the best care while living overseas.

The package includes elements brought to the package by three partners:

- MED’PROFILE from Swiss MedBank – a secure international health passport accessible around the world at any time. MED’PROFILE allows you to carry your medical history with you, particularly in case of emergency and in a foreign country – accessible through the internet, on an App on a smartphone or by using a credit card-sized device with biometric security using your fingerprint, allowing access to doctors even when you are unconscious without the need for any internet access. Connection to any USB port allows doctors to access your relevant information, scans, images, drug and other medical history as well as contact details of your regular medical practitioners.
- Expat Prescription Services – an international prescription concierge for expatriates. High drug costs, exorbitant shipping fees, and customs delays make obtaining needed medications inconvenient. Expatriate Prescription Services is designed to provide expatriates convenient access to high quality, low cost prescription drugs using an efficient and reliable delivery system to over 160 countries worldwide.
- MDossier – MDossier from HTH Worldwide provides those traveling outside the United States with a personalized report of fully-vetted physicians and a comprehensive list of medical and safety resources for each destination on their itinerary. The reports are drawn from HTH’s robust global databases covering over 190 countries.

“We are delighted that MED’PROFILE is to be part of the offering from World of Expats,” says Benjamin Philippe, Managing Director of Swiss MedBank. “MED’PROFILE offers any expat peace of mind that their health details are both available and secure. Information saves time and time saves lives.”

Adds Jan Sessor, President of Universal Rx providers of Expat Prescription Services: “Moving abroad should not mean that people can no longer source their regular prescriptions or have to pay massive prices to acquire them. Expat Prescription Services provides a much-needed service to expats and we are happy to be working with World of Expats.”

“Teaming up with World of Expats to distribute MDossier is a great way for HTH Worldwide to help expats

access many of the top doctors around the world,” says Alex Wood, Managing Director of HTH Worldwide. “We confirm that their availability coincides with the expats’ itinerary to add an extra layer of value.”

“I truly believe that with all these tools at their disposal, expats will make better informed decisions about their move abroad,” says Nigel. “This means that, hopefully, they are well placed to make the most of the opportunities that a move abroad can offer.”