

# Changing iPMI for good



**aetna**<sup>®</sup>  
Your global health partner

# Finding a new path in a pinch

We know employers want to do the right thing. But for a global business trying to take care of staff around the world, things can get tricky — meaning that brokers sometimes have to search high and low for the cover their clients are looking for.

It's even harder to keep on top of everything when you realise it's not just about health care — it's about doing everything possible to keep people safe and well.

"Employers have realised that beyond their legal responsibilities, they've got a moral responsibility," says Mitesh Patel, medical director at Aetna International.

"If you're sending someone to a remote region in Africa, for example, you've got to make sure they get adequate (health) care — and also make sure they've got an evacuation route out of the country."

That's just one thing we're thinking about (besides health care) to help employers look after their employees. This is because we believe in doing the right thing.

We're taking a wider view of what "keeping people healthy" really means. But, of course, we'll carry on making sure every single one of our 865,000 members receives the health care they need, whenever they need it.

Patel runs Aetna International's evacuation services, but there are times when a helicopter — which you might think is an obvious solution — isn't the answer. Meaning we have to do on-the-spot thinking.

“We had a (member) fall 400 metres down a cliff in Morocco,” he recalls. “But the authorities wouldn't let a helicopter go out to help. He couldn't walk down. So we ended up using donkeys and a stretcher to bring him down to a hospital, where he made a good recovery.”

“It all fits into wanting to do the right thing by your employees,” continues Patel, “and by doing that for the right reasons, employees will trust and value their employers more, too.”

## **We’re changing the way we think about health care**

Patel’s evacuation example is just one piece of the puzzle. To us, health care means helping our members look after themselves, today and tomorrow. We’re thinking about all the other things that matter to them and giving them places to turn to for help every day, not just when they’re feeling under the weather.

For example, over two-thirds of employees working overseas are married or have partners,<sup>1</sup> and our 2018 survey of 5,000 expatriates showed that 77% of them were “concerned” or “very concerned” about the health and well-being of their families.<sup>2</sup>

If they fall ill, our plans can cover their concerns nicely — and we have maternity and newborn cover for any little ones on the way. But we wanted to do more to ensure their long-term happiness.

Our Employee Assistance Programme (EAP) is here to help keep the move smooth, by lending a hand whenever it’s needed — no claims necessary. Organisations sending employees abroad can rest assured that their employees will be helped with settling in.

“EAP works alongside our (plans),” says Pam Berger, director, Health and Wellness Solutions. “It includes relocation assistance to help get the families settled, and we have local support in almost every country to help people (adjust to) their new lives.” In many cases, we can arrange an in-person chat for our members soon after they land, to give them good advice and a friendly face to remember.

Before they move, our Destination Guides give members the lowdown on what to expect from new countries and

cultures. That includes the cost of living, how to find a home, where to live, transport advice and much more, so there’s less of a culture shock when they arrive.

But our EAP isn’t only for expats. Our members, at home and abroad, call up every day to talk about everything from childcare choices to career decisions and even to ask for help with their taxes.

It’s all free of charge, but not many of our international members are using the service — yet. But we’re really keen for brokers and HR professionals to help us shout louder about the programme, because it also acts as a confidential first port of call for people experiencing mental health issues. One in four of us will experience a mental health problem each year,<sup>3</sup> and that figure is likely to rise among people moving abroad who may feel isolated in their new surroundings. It’s absolutely crucial that all our members are given the chance to chat about what’s bothering them.

It might not be the employee who’s been sent overseas — so we’ll also be there for their families. “The employee walks straight into a pre-made social group (at their job),” says Anna Tomlinson, communications director. “However, their partner and children might not have the same kind of support networks.”

If there’s a problem, we’d rather start a conversation sooner rather than later.

## **Giving our members time to talk**

For far too long, mental health was brushed under the carpet. But the way we deal with it as a society is changing — so we’re changing, too. “There’s been a gear change within Aetna International,” says Tomlinson. “It’s not just about how we treat our members, it’s also about how we make sure our own employees are happy and healthy.”

The 2017 Stevenson/Farmer review<sup>4</sup> (commissioned by the UK government) helped to bring mental health into

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1 <http://globalmobilitytrends.bgrs.com/#/highlights-international-assignee-demographics>

2 <https://www.healthinsurancedaily.com/health-insurance/guides/article485838.ece/BINARY/Boardroom%20Briefing:%20International%20PMI>

3 <https://www.mind.org.uk/information-support/types-of-mental-health-problems/statistics-and-facts-about-mental-health/how-common-are-mental-health-problems/#.W36wz5NKgUs>

4 <https://www.gov.uk/government/publications/thriving-at-work-a-review-of-mental-health-and-employers>

sharp focus, by redefining what it should mean to UK employers and talking about new ways of approaching the issue. According to the review's estimates, UK businesses lose £33—£42 billion each year because of poor mental health. And a lot of that isn't due to people taking sick leave — it's down to people working while not feeling like their normal selves and not talking about the mental weight they're carrying.

"Just five years ago, talking about mental health came with a stigma," says Patel. "Now, people are quite open about it and are likely to seek help. Around half of us will have depression at some point in our lives — it affects everyone, in all parts of society." Even the rich and famous aren't immune — some celebrities are talking openly about their struggles with mental health, which has helped to open up the conversation.

What this means for employers is that it's never just a case of picking the right person for the job. The people who seem the strongest can still suffer from depression, stress and anxiety. And while things are changing in the western world, talking openly about mental health isn't so easy elsewhere.

The EAP gives people a chance to open up, no matter where they are in the world, without worrying about being judged or misunderstood. Our team is here to listen and help them start their journey towards

better mental health, every hour of the day, every day of the year.

"We're trying to push EAP a lot more, particularly in the Middle East and Asia," comments Berger. "More of our clients (plan sponsors in those regions) are looking to promote the service and engage their members. (For certain clients (who promote it), we see 5% to 10% of their employees using it. For clients who don't promote it, it's less than 5%."

That's great news for us and for members who want to get things off their chest. From there, explains Berger, we can start figuring out further ways to help — which might include referring them to a psychiatrist or providing longer-term counselling.

We'll also step in at the start for members who need a bit of extra support from the get-go. Patel explains that mental health care treatment resources and centres in Southeast Asia are scarce, so we often need to plan how to deal with a member's existing conditions before they move.

For example, when a member with a history of mental health problems recently moved from the USA to Vietnam, we arranged ongoing counselling via Skype, and we regularly called him while he was settling in to make sure he was OK. And in other cases, we've even

“ We start from the position that the correct way to view mental health is that we all have it and we fluctuate between thriving, struggling and being ill and possibly off work ... Poor mental health has a huge impact on an individual's life and those around them. (Its effects) can lead to a downwards spiral, as an individual may withdraw from social situations and lose their support networks and structures at a time they need them most.”

Stevenson/Farmer review  
October 2017

## Doing the right thing by your employees

“We had another member who had bipolar disorder,” says Patel. “He worked for a firm contracting with the US military, and his employer moved him to Iraq to work.

With bipolar you can have good days and bad days. And on his bad day, we had to evacuate him back to the UK and have a frank conversation with his HR department about whether they were doing the right thing by the employee to put him in this role.

We’ll work in our member’s best interest. It’s then up to the employer to make the right decision.”

set up dedicated crisis lines for companies with serious concerns about their employees’ mental health.

“We’ll make a bespoke decision for everyone,” says Patel, “which goes for any of our members in any situation.”

### Going above and beyond

We’re doing our best to think of everything, so we’ve also included travel risk management services in all our plans. Our partner WorldAware is an expert in identifying risk (natural, terrorist, political and more) and keeping people safe when things go south.

Our members get free access to its alerts and 24/7 dedicated security hotline, where they can get answers to all their travel safety questions. And (for members with certain plans) its crisis response teams are ready to hit the ground running and bring them to safety.

According to Roxane Liu, head of Partner Engagement at WorldAware, the firm’s consultants evacuated around 300 of its clients during hurricanes Harvey, Irma and Maria in 2017. And last year, two Aetna members called for help while stranded by heavy rainfall and flooding in a remote region of Cameroon. “We assessed the situation and escalated it to our Crisis Support Team,” says Liu. “It’s not always about a helicopter swooping in.” In this case, they mapped out the mudslide-marred terrain, and came to the rescue on the roads.

But it’s as much about preparation as about saving the day. With an intelligence database covering more than 200 countries and territories and over 400 cities, WorldAware can brief our members on everything they need to know before making their move.

It puts each briefing together carefully, thinking about each member’s exact needs. “Are they a family? Single female? Travelling for business or leisure?” Liu reels off a list of things which affect how each briefing is drawn up. “We base it on their itinerary (too, and) their dates of travel,” adds Jason Andrews, key account manager at WorldAware.

It’s important, for example, for members to know if they’re travelling during a religious festival and if they should follow certain customs. Or, if the nationality of their passport is likely to cause diplomatic issues. They’ll even keep an eye out for roadworks which might bring a key journey to a standstill.

And after they move, our members can receive regular email alerts to stay up to date. Andrews says over 100,000 of these were sent out in the first half of 2018. Users can customise them to get the news that matters most to them. For example, a member might be moving to a country where the regime has recently been unstable — such as Turkey, following the coup d’état in 2016. Or, they may have moved to a region like the Caribbean where tropical storms aren’t uncommon.

WorldAware can help out with less urgent issues, too. “Lost passports are one of the more common incidents we deal with,” says Andrews. But, he says, they’d also provide support to make sure our members are safe after more serious incidents like muggings and assaults.

Whenever WorldAware steps in for an Aetna member, it lets us know. Once they’re safe, we’re ready to follow up with aftercare. Providing that joined-up experience is really important — because we need our members to know that they’re never on their own.

### **Where do we go from here?**

We’ll be the first to accept that we’ve got a long way to go. But we think our 97% satisfaction rate<sup>5</sup> for treatment and health care overseas is a strong point to start from.

No matter where we head in the future, we’ll always make sure every member’s experience with us is nothing but excellent.

“We’re committed to helping people live healthier lives,” says Patel. “Any provider can say they pay the medical bills. We stay with our members the whole way.”

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5 <http://www.aetnainternational.com/aiweb/contentMgt/assets/documents/asia/Why-Aetna-Brochure-Global-EN.pdf>

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