



**Case study:**  
Supporting a  
U.S. expat with  
breast cancer  
in Morocco

# Care management and the CARE team

Support and guidance with  
chronic condition treatment

# Support and guidance with chronic condition treatment

**N**avigating the health care maze can be confusing. And a chronic condition like cancer can further complicate matters, making you more anxious and taking the focus off your health.

Rather than struggling to make sense of things, make the right decisions, find specialist care and information and/or understand or communicate with your doctor, you need to focus your attention where it's needed most – on you.

Operating in several locations around the world, including Dubai, Singapore, the UK and U.S., the CARE team's expert health care and logistics professionals rally to support members facing medical emergencies. The team also works closely with the member's treating doctor and family.

With the CARE team, you'll have a registered nurse on your side – someone who can advocate for you, help you find the care and information you need to move through your treatment journey. Giving you one-on-one attention, a CARE team nurse can help take the burden off you and your family. This document tells one such story.



## Meet Julia\*

To show how the CARE team works with our members, meet Julia\*, a 39-year-old American expat living in Morocco with her husband and children. The following pages tell the story of Julia and her family as she and her one-on-one nurse navigate treatment for breast cancer and its side effects from Morocco and Spain to the U.S..

\* Name changed to protect the identity of our member

## The CARE team can also:

### Coordinate your care

- Your nurse will work with your doctors, hospital and the rest of your care team for a more coordinated, seamless experience

### Make it easier to access available programs

- Your nurse will help you get in touch with other services to help you stay healthy, such as personal health coaching and behavioural health

### Anticipate your health needs

- Your nurse will get in touch to help you prevent urgent medical issues before they happen

### Help in emergencies

- The CARE team provides 24/7 emergency support via the helpline, available 365 days a year. Read how the [CARE team helped one woman in Mozambique](#) after local surgeons left her with an open wound which resulted in an airlift for emergency surgery.

We hope you will find these pages useful and that you know you can turn to the CARE team as part of your plan cover because we aim to be there for you no matter what.



## Get in touch with the CARE team

If you have a chronic condition, our CARE team, including medical directors, clinicians, care managers and operations experts will support you and your family by liaising with the attending physician to deliver the best care.

### Call the number on the back of your member ID card.

For more information about the CARE team and the other benefits and services available through your plan, [log in to \(or register for\) the Health Hub](#) – your secure member portal.

It only takes two minutes to register and the Health Hub provides you with access to your documentation, helps you find a provider, make and track claims, find health and wellness information and more.





# Care management

For a U.S. expat  
in Morocco with  
breast cancer



## CARE in action

This is the story of Julia and her family as she and her one-on-one nurse navigate treatment for breast cancer and its side effects from Morocco and Spain to the U.S..



Julia is a 39-year-old American expat living in Morocco with her husband and children. She was diagnosed with breast cancer in late 2015, but due to her husband's group international medical insurance policy she was covered for cancer which gave her access to the support of specialist nurses.

Fortunately, her cancer had been caught early and treatment started immediately, and she underwent a round of chemotherapy and had a left breast mastectomy. She received her treatment at a specialist facility in Spain which was better equipped to provide the care and treatment she needed at short notice than the options in Morocco.



## Enter Teresa

At this point, Aetna International registered nurse and Certified Case Manager Teresa got in touch with Julia to see if she needed any ongoing support following her treatment and surgery. "She was very receptive to my outreach to her and offer of help," says Teresa.



### Meet Teresa

Teresa is a part of the CARE team and supports members on a one-to-one basis. She is a Certified Case Manager with more than 20 years' experience in various areas of nursing, including the emergency room, and is familiar with how health care works in different countries around the world.



**I enjoy my work immensely, especially because it allows me to assist and support our international members. I help them navigate the health care system wherever they are more easily so they can get the help they need during difficult times in their lives //**



## Family tragedy

While the care and treatment Julia received in Spain was better than the local options, the frequent travelling between the countries was beginning to take its toll on her and her family. "Having children and a family to look after while having to travel to Spain for treatment and surgery was becoming very stressful," says Teresa.

Julia had also travelled home to the U.S. to see her father who had also become ill. During her planned six-day stay, her father died, and she ended up staying eight days. While in the U.S., she needed referrals to local specialists and access to medication – all of which Teresa helped to organise.

## Complications

Back in Morocco she was still travelling back and forth to Spain for appointments with the specialist. "She would spend three days each week at the hospital having radiotherapy," says Teresa. "Plus, she was holding down an office job – she was such a hero."

Chemotherapy takes a lot out of patients and Julia was also dealing with colitis – an inflammation of the inner lining of the colon which can result in diarrhoea, rectal bleeding, abdominal/rectal pain and cramping amongst other symptoms.

While her colitis wasn't related to the cancer it was an extra complication and made worse by stress.

Further tests revealed a lump in Julia's other breast which turned out not to be cancerous.



Julia was also experiencing swelling in her arm due to a build-up of fluid – a frequent side-effect of cancer treatment on the same side as a person has had a mastectomy. Julia not only lost the feeling in her arm but lost all movement – leaving her incapacitated – and in need of physical therapy to try and reduce the swelling.

“Julia is very capable and practical, but with everything going on, she just needed a bit of support.”

And Teresa was there to provide that support.



## Ongoing support

“With breast cancer, patients have a lot of questions regarding diet, treatment, what happens and what to expect,” explains Teresa. “We have a lot of literature we can send our patients about breast cancer to help them understand the whole process – and it’s all accessible online.

“I also provided Julia with nutritional information about the ketogenic diet which helped her get her colitis under control.”

Teresa spoke to Julia about the swelling in her arm and Julia said she wanted to see a lymphatic physician. “I researched her request and recommended a doctor in Spain to treat her, which he did.

“With everything that was going on, anyone else would have been very distressed by this point,” says Teresa. “But she was very active – she just got on with things as best she could. Mentally, she’s a very strong lady and she never complained. Her strength and her attitude really helped her cope.”





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## Care management

There are so many things that our nurses can do for members with chronic conditions including organising the logistics involved with accessing care and treatment, for example finding doctors and specialists or locating a hostel near to the hospital. We're often working with the member one on one.

"Often it's difficult for doctors to find time in their hectic schedules to respond to our emails and questions, but we persevere on behalf of the person we're trying to help," says Teresa.

In Julia's case, the hospital didn't request preauthorisation for her physical therapy, which had the potential to complicate the situation for Julia. She needed to know if she would be covered for the treatment and that everything would progress smoothly. Teresa found out through regular contact with Julia that the preauthorisation request hadn't been made by the treating doctor. Teresa was then able to arrange

preauthorisation to make the process smoother. "We don't want a cancer patient to be stressed and worrying about payments and logistics. We just want them to focus on their health."



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## Final chapter

Julia's last chemotherapy was in March 2017 and she and her family repatriated back to the U.S.. Julia wrote to Teresa upon her return to the States:

"I wanted to write and thank you for all of your help and professionalism in navigating me through a very difficult time in my life. My experience working with Aetna International was made so easy and allowed our family to reduce some of the worries that come with chronic health issues. I thank you and your team for all you do

every day to help keep people healthy! Thank you again for all of your support!"

Teresa says: "It's really rewarding to find out what an impact we've been able to have on an individual's life.

"I love what I do to help people all over the world. If we can be there to make life easier, less stressful, take on some of the burden and help them through such difficult times in their lives, it's very rewarding."

## How to request chronic condition support

**At Aetna, we believe in being there, no matter what.**

Members can contact the CARE team if they need support managing chronic conditions – from treatment and care to logistics.

For more information about the CARE team and the other benefits and services available through your plan, [log in to \(or register for\) the Health Hub](#).

### Are you an employer?

Find out more about [how Aetna International's CARE team](#) can help you support your international employees and help to keep them healthy, happy, safe and productive.

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