



CASE STUDY

**IN PURSUIT OF
YOUR TRAVEL DREAMS...
THE WAY FORWARD IS
NOT ALWAYS SMOOTH.**

Based on a true story

StandbyMD™ 
The care you need, anytime, anywhere

Travel is a booming industry and continues to show significant expansion worldwide

With a 7% market growth in 2017 and a strong start in 2018⁽¹⁾, tourism numbers are anticipated to maintain their steady increase and reach nearly two billion international travellers by 2030⁽²⁾.

These trends inevitably impact the travel insurance industry. With the well-established relationship between travel and increased risk of sickness, high dollar bills incurred for minor ailments will no doubt continue to arise unless true changes are made in the way this problem is tackled.

Insurers and assistance companies are well aware of the limits of traditional solutions like backend negotiations and usage of a restrictive network of providers.

StandbyMD is a recent solution based on a proactive directional concept that promises better outcomes in meeting the difficult challenge of lowering claims costs, while enhancing members' experience and increasing their satisfaction.

This article questions the validity of this promise through the analysis of a story about a Canadian couple who used StandbyMD's services when on a leisure trip in the USA.

Following youthful dreams

Jeff and Martha Smith are devoted parents. As a Canadian middle-class family, they decided to allocate all of their resources to raise their five children. They held onto their passion for travel for many years until their children finished higher education.

Once their mission was fulfilled, Jeff and Martha decided to make up for the lost time and pursue their youthful dreams during retirement.

Their first destination was California. Martha and Jeff were eager to discover Hollywood and the beaches of the Pacific coast. They were also aware of the expenses they might need to pay if they had to face a health issue.

Healthcare services are very expensive in the USA.

Jeff and Martha listened to a lot of stories from friends whose trips turned into nightmares when they were caught by illness and ended up in the ER when visiting the States. They had to pay bills for thousands of dollars and it took them ages to get reimbursed from insurance companies.

Although Jeff and Martha were in their mid-seventies with no major health problems that would compromise their travel plans, they wanted to avoid stressful situations at all costs.

They selected travel insurance that offered medical assistance with a comprehensive range of services available worldwide through a program called StandbyMD.

With their insurance policy in hand and StandbyMD's contact number, their bags were packed and they were ready for adventure.

When the unexpected happened

By the time they reached their destination in January 2016, Jeff was feeling run-down. The next day, he visited a pharmacy for something to help with his runny nose and sore throat. He had a mild fever, but thought it would clear up with the OTC medication, some rest and plenty of fluids.

After four days, Jeff's energy was still much lower than normal and he didn't feel like he was getting better, so he contacted StandbyMD to ask for assistance and resolve what he thought was a "little cold".

First-time teleconsultation

Based on how Jeff reported his symptoms and the answers he gave to the agent, StandbyMD recommended a teleconsultation as it was immediately available and suited Jeff's severity of symptoms as described.

A few minutes after the initial call with StandbyMD, Jeff was called back by a doctor for a teleconsultation. The telemedicine doctor noticed that Jeff seemed slightly out of breath. He asked if Jeff had walked up a flight or two of stairs before the call, but Jeff had been sitting the whole time. The doctor asked more questions about his symptoms.

Jeff did not seem worried by the intermittent cough he started to experience the night before, even though he admitted having a slight pain in the chest when he coughed.

At that point, the doctor suspected a pulmonary infection and requested chest X-rays and blood work to confirm the diagnosis.

Jeff spoke with StandbyMD and discussed the options to have tests done. He agreed to go to an urgent care center only 10 minutes away from his rented apartment in downtown Los Angeles. The facility was highly recommended by StandbyMD due to a variety of factors including a direct billing agreement, proximity from the patient's location and the high level of care the staff is known for.

At the Urgent Care

At the urgent care center, Jeff sped past the waiting room, and met with the friendly and courteous staff.

Behind the scenes, the team at StandbyMD was working with the staff at the urgent care center to confirm direct billing and the benefits of Jeff's policy.



Blood work and X-rays were quickly completed and the urgent care center doctor confirmed the diagnosis of a community acquired pneumonia and that it did not require hospitalization.

Jeff was prescribed a five-day course of azithromycin. The doctor recommended a follow-up visit after 7 to 10 days to assess Jeff's health and confirm the efficiency of the antibiotic.

Less than five hours after the initial call, Jeff was back at home with his prescribed medication in hand and he could start his treatment immediately.

The follow-up visit

Jeff was feeling much better after a week of treatment so he and Martha, decided to go camping on the Pacific coast about 70 km away from their apartment.

For his follow-up visit, Jeff called StandbyMD to get his appointment arranged.

He thought he would need to go back to Los Angeles, but StandbyMD suggested a house call from a doctor instead as no medical provider was close by. Jeff was pleased that he didn't have to change his plans. The appointment was arranged and the doctor came directly to him in the evening. He confirmed the medication worked very well and no further treatment was needed.

All is well that ends well

Jeff was impressed by the timeliness of StandbyMD and the variety of options offered to facilitate access to quality medical care in a timely and convenient fashion. He was very satisfied with the agents and the providers, and was even happier that he did not have to pay large medical bills as StandbyMD arranged direct billing from all levels of service.

Jeff and Martha are organising their next holiday and plan to always take StandbyMD with them. They have encouraged their friends to do the same, and are thankful for the great experience.

A closer look

Travelling is a pleasant experience that, nevertheless, can put a strain on one's health.

80 percent of people report health issues when they travel⁽³⁾ and the risk of contracting an infectious disease is increased by 3 to 6 times⁽⁴⁾.

Getting sick while abroad is one of the most distressing situations that one can go through and comes at the top of people's worries⁽⁵⁾.

However, most travelers never think about what alternatives to choose in case they are surprised by a health issue that necessarily involves a medical professional, or even take the time to learn about the healthcare system in the destination they are going to.

As a result, when the unexpected happens, the first reflex of travelers is to head to the ER.

Long waiting times, increased risk of contracting severe infections, changing plans and cancelling activities, in addition to the cumbersome financial arrangements they have to do to pay expensive ER bills, are all elements that explain why going to the ER when it is not necessary may turn a pleasant trip into an awful experience.



Travel insurance professionals are well aware of this problem and many solutions are already in place in hopes of improving customers' experience, while avoiding unnecessary high healthcare costs. However, none of these attempts have given full satisfaction.

Backend negotiations are not always possible and offer, at the very best, a limited leeway to reduce the cost of some bills without any impact on improving members' satisfaction.

Proactive approaches such as referrals to restrictive networks of clinics are not always available at the time and location the medical assistance is needed. Telemedicine can be a better solution in terms of coverage and availability, but it can't treat every condition as discussed in the case above. One-service solutions that only offer telemedicine or another service are limited on their own.

However, once put together, the availability of incremental options allowing access to different levels of healthcare seems to have a higher chance of success.

StandbyMD is the first directional care program that encompasses multiple medical services, allowing access to different levels of healthcare.

Using a unique risk assessment algorithm, StandbyMD triages the patients according to their symptoms, profiles and needs. The right level of care is determined by solutions available at the patient's location and the time of day the service is needed.

StandbyMD can recommend many types of services including telemedicine, house calls, a variety of clinics and urgent care centers, and saves the emergency room for medically necessary situations.

Members are always given the choice of providers and are involved in the decision. This flexibility results in higher client satisfaction and loyalty.

StandbyMD's services are available worldwide 24/7/365 and use a network of certified medical providers who meet high-quality standards and offer direct billing.

In Jeff's case, all of these elements contributed to giving him the very good experience that he now advocates for.

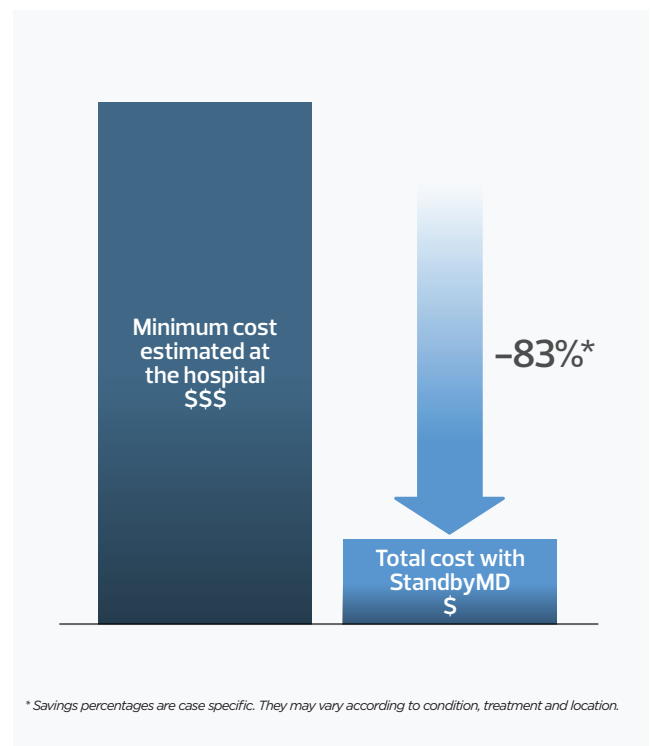
This wouldn't have been the case if Jeff didn't call StandbyMD as soon as he felt that he needed to see a doctor.

Had Jeff visited the nearest ER, he would have:

- waited for a long time to speak with a doctor,
- had a much higher probability of had a much higher probability of catching an infectious disease that could have compromised his recovery,
- his follow up visit wouldn't have been arranged in the place he was camping at,
- and his plans, mobility as well as his budget would have been significantly impacted.

Moreover, the cost of his bills for the initial and follow-up visits at the hospital could have ranged anywhere between \$7,573 and \$18,217, or more if any unnecessary procedures were provided.

With StandbyMD, not only did Jeff have a very good experience, but the savings achieved were also incredibly high.



With Jeff and Martha's case, StandbyMD appears to be a very promising approach to medical assistance. It adds great value for the member and the insurer as it succeeds in mastering the cost of healthcare services and ensuring a positive customer experience.

(1) <http://media.unwto.org/press-release/2018-01-15/2017-international-tourism-results-highest-seven-years>
 (2) <https://www.statista.com/statistics/209334/total-number-of-international-tourist-arrivals/>
 (3) Travelers' health problems and behavior: prospective study with post-travel follow-up: BMC Infect Dis.2016;16:328
 (4) 3 Ways to Cut Your Risk of Getting Sick While Traveling: NewmaxHealth: April 6 2018
 (5) Healthy travel worry: ITIJ. February 14 2014