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5 BENEFITS LESSONS FROM AN OVERSEAS TRAVEL ACCIDENT



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A few weeks ago, my wife and I, along with another couple, boarded an amazing ocean liner in Sydney, Australia and set sail on a beautiful two-week cruise. We enjoyed the amazing amenities aboard the ship, saw many exquisite sights, crossed the Tasman Sea, and eventually docked in Auckland, New Zealand. And that's where our vacation would end and a medical nightmare would begin.

At sunset on the last evening of our vacation, my wife participated in a "photography at dusk" event which involved hiking up a dormant volcano to capture the breathtaking views at the top. On the way back down the trail, she slipped and fell and suffered a broken femur. Instead of calling an ambulance right away, as she repeatedly requested, the tour guide refused, and he and other excursion participants carried her down the mountain. He then drove her back to the ship, likely in shock. At no time did he dial 911 or request any other method of emergency assistance.

When she arrived back at the ship, she was attended to by a wonderful ship physician who quickly determined that she needed to go to the local hospital for immediate care, but nothing was immediate about this process. After multiple calls to the ambulance provider, she endured excruciating pain for more than four hours before we arrived at the hospital.

When we arrived at the hospital (a trauma hospital), we were taken to the emergency room. After waiting nearly two more hours, X-rays were ordered and, upon seeing the extent of the injury, we believe an orthopedic resident came in. He advised us that the "main" orthopedic surgeon likely wouldn't be available until Thursday (six days later). This was completely unrealistic to us because among other reasonable concerns was developing pneumonia. Also, though inquired about, no pulmonologist was available for consult.

Fortunately, a senior "trauma" surgeon arrived early Friday morning. However, he initially advised that he already had 12 surgeries scheduled for that day. We faced the choice of days of delay or our concern about a tired surgeon. We chose to be the 13th surgery of the day. He did have two surgical "fellows" with him, which provided some level of comfort. It's interesting that one was from Dallas, Texas and the other from Tel Aviv, Israel. For the rest of the morning, she was given pain medication and her leg was placed in traction. This was all on a Friday. The weekend would then present different staffing challenges, like no physical or occupational therapists working.

Luckily, we had access to our recent physicals and electronic medical records that we could share, which provided baselines for her pre and post-operative evaluation. Given the time difference and lack of an electronic health record system in New Zealand, coordinating this information added even more to our stress levels, but it had to be done. By the way, neither an EKG nor chest X-ray were performed during her entire in-patient stay.

The day of the surgery arrived and after surgery, late that day, she was admitted and assigned to a ward--a room occupied by three other ladies--which ultimately ended up being a huge blessing, but was unexpected as I suspect it's not all that common in most U.S. hospitals. During her time in recovery, it



also seemed that preventive medicine was not the hospital's strong suit, as it took almost fainting before a blood test was ordered which revealed seriously low hemoglobin levels. She would then need a blood transfusion as well as an iron infusion.

We had to take her recovery process one step at a time with the ultimate goal of getting her well enough to fly back to the U.S. It was during this time that I, a benefits professional with over 40 years of experience, learned some of the most important benefits lessons of my life first-hand. The following are my biggest takeaways from this entire experience. I feel it is also worthwhile to add that my wife is an attorney, her sister a multi-degreed nurse, and her brother is a distinguished orthopedic surgeon.

Buy the travel insurance

I travel several times a year, and every time I plan a trip, I purchase travel insurance. But for this trip I didn't. (No logical reason, I just didn't.) Usually, a travel policy covers things like trip delays/cancellations, medical emergencies, lost luggage, etc. When considering a travel insurance policy, it is very important that you understand the contract provisions. For example, is it funded, meaning they will pay for the transportation, etc., versus is the company only a travel coordinator?

Thankfully, and somewhat unbeknown to us, we were already covered under another travel accident policy. (Tip: Check to see if either your employer or your spouse's employer offers corporate travel accident coverage, or if any of your credit cards may include coverage as well, but read the fine print to determine if additional expense is necessary to activate your desired coverage levels.) Getting back to the U.S. would require the coordination of transportation to and from airports, a wheelchair, a lie-flat seat on an airplane, preferably close to a handicap-accessible bathroom, and a number of other accommodations. This travel accident insurer would be tasked with helping us with all of that.

Getting in touch with the travel accident carrier itself was challenging. Initially, communication was only by email even though I repeatedly requested a phone number to have some conversation. Also, the significant time zone difference was a problem for them to comprehend. After considerable effort, I did finally obtain a contact number to speak with someone. I spoke with several "case managers" and a couple of nurses during the ordeal. Two of the case managers were intelligent, caring, and compassionate and tried to answer my questions. I wasn't seeking definite answers but rather a possible repatriation plan and mostly peace of mind. One of the nurses was also very understanding and informative. The others, I would suggest, acted like robots, essentially reading from scripts. Ultimately, with what I consider added unnecessary frustration, travel arrangements were coordinated and paid for.



Plan ahead

No one thinks, or likes to think, they are going to have a medical emergency while traveling. But it can and does happen. And while having travel insurance is helpful, it is a great idea to have easy access to your personal information as well, such as:

- Medical records
- Results from a recent physical, including blood pressure, hemoglobin levels, blood sugar levels, triglycerides, etc.
- Blood type, although they can test quickly for that
- Lists of current medicines and allergies

You are your best healthcare advocate

Through this whirlwind of a situation, there were many times things could have gone very wrong. If I didn't realize it before, this situation reiterated the importance of staying on top of everything from medication dosing and schedules, to having access to health records, to travel plans, etc. No matter where in the world you seek medical care, it's a great idea to take careful notes when speaking with providers and make lists of things to follow up on. While a daunting task, unfortunately, things do get overlooked, especially when hospitals are short staffed. Which brings me to my next first-hand observation.

Universal Healthcare/Socialized Medicine is not without its challenges

New Zealand utilizes a single-payer health system. This makes healthcare "free" for NZ residents, which sounds great but, as a result, limits resources. (I won't get into the tax implications needed to pay for their "free" healthcare. Nor will I comment on the displeasure expressed by the local patients that shared the ward beds with my wife over the two-week hospital stay.)

Things we take for granted in U.S. hospitals, like a surplus of clean towels, healthful meal options, non-tattered hospital gowns, clean bed pans and toilet paper, or a television for entertainment, were either not at all available or hard to come by at times. Not to say that these things can't or don't happen occasionally in non-universal healthcare systems, but when these occurrences happen together and on more days than not, it makes for a more miserable experience.

Technology is definitely not what you experience in the USA. As mentioned previously, my wife was in a room without a TV, nor was one available, but thankfully she had the company of her three roommates to pass the time. As I looked around the room and at the nurses stations and down the halls, there were no wall monitors or screens of any kind. I saw some portable monitors, but not for blood pressure, breathing, etc. This blew my mind. But I suppose if it's not in the budget, it's not in the budget.

We were extremely grateful for the help of the staff who did the very best they could though they were overworked and seemingly usually underappreciated. Something that was perhaps made challenging for nurses and providers was finding “basic” supplies and keeping records with a lack of electronic health records system at this facility—they charted by hand. This can be tedious and takes extra time away from patient care. Not to mention, coordinating the transfer of these records across time zones and continents was a true effort. Overall, they did the very best they could given the circumstances.

We inquired about whether HIPAA was observed there and they said yes, it was in place. However, with beds separated only by curtains, I can tell you we heard much of the other ladies' medical circumstances.

Never underestimate the importance of the human element

Looking back on this experience, it's crystal clear to me that the human element carried us through. Beyond the policies, procedures, and red tape, I'm convinced that human beings acting like human beings (and not robots) made this nightmare endurable. I'm forever grateful for the nurses who were doing the best they could despite limited resources; the hotel staff who went out of their way to accommodate me; the specific case managers who maybe couldn't give me the answers I wanted but who still “saw us” as people and not numbers and treated us with empathy; for the airport staff and flight attendants who rallied to make the seemingly most daunting legs of the trip back to the U.S. a success; and the countless others who simply listened and acted in a way that truly meant the world to us—by leading with kindness and compassion.

We beat our luggage back to the U.S. by about a half a day and are now resting comfortably while readjusting from this trip. A visit to our local, highly regarded hospital and their trauma surgeon, thank goodness, advised us that the surgery was performed to USA standards.

In life, there are pluses and minuses, and we certainly experienced both. I joked to my family, friends, and close acquaintances that I felt like I was in an “air conditioned purgatory,” but I hope sharing this story and these insights will help others to be prepared when traveling abroad. A special note of gratitude to those who checked in on me during this whole ordeal. There's nothing like being 8,739 miles from home and trying to figure out all of this, mostly alone, so you are appreciated more than you know.



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