

NEWSLETTER

September 2014

International
Healthcare
Management





Dear Reader,

We are pleased to provide you with the 8th issue of INSIDE Out, focusing on **international healthcare management**.

“There’s no question that workplace wellness is worth it. The only question is whether you’re going to do it today or tomorrow. If you keep saying you’re going to do it tomorrow, you’ll never do it. You have to get on it today.”

Warren Buffett, Chairman, Berkshire Hathaway

These words from one of the world’s most influential business people underline the fact that research increasingly finds proof of the link between a company’s competitive advantage and its employees’ health status and well-being. Indeed, current trends show the growing need for sustainable performance from international organizations and individuals. Employers want to manage risks while maximizing the potential of employees to live a quality life, at work and at home. According to a 2014 report from the Society for Human Resource Management (SHRM), “more than 75 percent of high-performing companies regularly measure health status as a viable component of their overall risk management strategy”. This figure highlights the importance of employee well-being and health benefits in the workplace today.

In parallel, as businesses continue to expand abroad in the search for growth in new markets, subsequently business travel figures increase and forecasts show the trend will continue year on year. An Airports Council International report states that the expected global air traffic will have doubled by 2025.

Global Business Lines, the unique Generali Group platform combining Europ Assistance (EA), together with Generali Employee Benefits (GEB) and Generali Global Corporate & Commercial (GC&C), follows the evolution of these trends carefully to ensure that it adapts to the new needs

from businesses to take care of the health and security of their mobile employees.

The importance for employees travelling or working abroad to know they have complete support from their employer to manage complex situations when away from home is forever more true in times of rising health and security threats as well as natural disasters. The ongoing Ebola epidemic in West Africa is the most recent event highlighting the need for employers to provide employees with access to international standards medical facilities to receive routine and emergency medical care in locations lacking such structures and in times where public and private hospitals are being closed down one after the other.

While this is an extreme situation, many other situations occur where an international medical management plan can help mobile employees feel reassured by knowing they have easy access to medical care in their location and for employers to reduce lost time incidents and get operations back up and running.

This issue provides an insight into key aspects of international healthcare management: enabling access to a broader and high quality global network of medical providers, integrating new workplace health concerns and innovation in processes, and providing improved health cover and customer service to patients anywhere in the world, 24 hours a day.

We hope you enjoy reading this issue and we look forward to your comments for future improvements.

Kind regards,

Emmanuel Légeron

Chief Executive Officer

Global Corporate Solutions

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International Healthcare Management: Anatomy of GCS' Corporate Medical Network™

Europ Assistance - Global Corporate Solutions (GCS) is known for its comprehensive global healthcare network. From major cities to remote locations, GCS ensures that both local and expatriate healthcare plan members always have access to the highest levels of healthcare through our Corporate Medical Network™.

Building such a program is no easy task. Peter Lozier, Chief Network Officer, Corporate Medical Network™, explains GCS' approach to managing an international healthcare network.

[Can you describe GCS' expertise in healthcare network development to support local health management plans?](#)

Peter Lozier - The creation of medical networks is in our DNA. For more than 20 years we have been supporting local healthcare plans, and over this time we have learned to work closely with both private and government providers, even those unaccustomed to working with private healthcare insurers. We leverage this experience to build strong working relationships with providers to support our local healthcare plans.

Examples of our success can be seen in the Bahamas and China, where our local healthcare networks operate smoothly within their complex local healthcare delivery systems.

[And what about expatriate health management plans? How does the network support these types of policies?](#)

PL - The expectations of an 'expat' are fundamentally different from a local national. They both expect quality healthcare, but how it's delivered, the experience – the softer elements surrounding the service itself – can be completely different. To meet these challenges, our expat providers must:

- Provide excellent quality healthcare services;
- Provide service in a way familiar and comfortable to the client;
- Provide service in a cost efficient manner, priced within the local norm for similar services.

[How would you rate the overall strength of GCS' local and expat networks?](#)



Peter Lozier

Chief Network Officer
Corporate Medical Network™

PL - Strong. We have a network consisting of more than 600,000 accredited physicians across 130 countries, and more than 10,000 acute care facilities worldwide.

While our network is strong, especially in regions where our clients are operating and members are located, we are constantly looking to identify areas where we can further expand our network of providers.

[What is your criteria and approval process for providers?](#)

PL - It starts with the provider nomination process. Then follows a rigorous review process by the Europ Assistance Group's international network team starting with three criteria mentioned previously: Providing excellent quality healthcare services, delivering it in way familiar and comfortable to the client, in a cost efficient manner, priced within the local norm for similar services. Next is an examination of everything from credentials and licensing to malpractice/E&O insurance coverage. Only after the successful completion of this process will an invitation to join our network be extended and the financial negotiations of tariffs can begin.

[What are some of the key criteria GCS utilizes to evaluate network providers?](#)

PL - Location. For example, we have a large number of clients involved in the energy sector. In Nigeria the energy business is growing rapidly, so we have identified that country, and the cities of Lagos and Port Harcourt, as a priority for us to have a strong healthcare network. Thus, we are currently setting up Europ Assistance Medical Centers in both locations. They will open by the end of the year and become part of the CMN™. Some other criteria are international accreditation such as ISO or JCI, and access to transport such as proximity to an airport or other transportation hubs. Mostly however we look to providers that have experience in dealing with private



insurance and understand the process of billings and collections from industrial payors such as ourselves.

Why is it so important for global organizations to ensure that their expats have preferred access to healthcare providers?

PL - For an expat employee, access to quality healthcare, for themselves and family members, provides peace of mind. It makes business sense as well. A company invests a great amount when sending someone overseas. To ensure their success during this time, having a thorough support network is essential. In a recent survey, it is suggested that 80% of expats are pleased with their standard of life, while over 50% of them have concerns about access to quality healthcare.

Is there a difference in the overall quality or level of care between GCS' local and expat networks?

Our first objective is always to create a healthcare program and network that provides quality services. The differences lie in the delivery of services and the end user experience.

Are there particular countries that GCS is currently working on expanding their networks?

PL - In India, we just visited 40 providers in seven cities for the accreditation process. We are also looking to expand in Africa where our membership is booming, but finding the right providers is challenging. In Australia we now have 130 acute care hospitals in our expanded network, and we have had some recent successes working with the Japanese public hospital sector to expand our network there.

How does GCS ensure the right price is being paid for the right service?

PL - One of the pillars of our business is: Find the right price for the right service. When adding a new provider, we do our homework to make sure we get the best value. As well, we leverage the size and reputation of the Europ Assistance (EA) Group, along with Generali, EA's parent company, to make sure we get the best prices. In many circumstances either EA or Generali has other

business in these areas and we aggregate all of the business and present ourselves to the provider as a singular buyer. We call it, "One Contract – All Payors".

How does GCS deliver its network to the plan member?

PL - We create a dedicated web portal for each of our clients and these portals have all the information a member would need to access information for providers within GCS' network. We also provide members 24/7, 365-days-a-year access to our assistance centers manned by healthcare professionals to assist with any issue, emergency or otherwise.

How important are sight visits to contracted providers?

PL - We perform "unannounced" visits, where we check everything from expiry dates on medicine to cleanliness of rooms. This ensures our network is only made up of dedicated, committed professionals.

These visits are essential. They validate the accreditation, credentials, and that levels of service meet GCS standards. Secondly, they help strengthen our relationships with our providers, creating a strong bond that is reflected in the services they provide to our members.

Anything else you would like to add?

PL - We are experts at developing healthcare networks and programs that focus on the unique needs of both expatriate employees and local nationals. Our global reach, our experience, and our commitment to providing quality solutions make us an excellent partner for any organization looking for assistance in managing their healthcare plans anywhere in the world. We worked hard to build the network that we have and will work even harder to maintain and expand it for needs of our clients and members.

For more information on our Corporate Medical Network™, contact sales@ea-gcs.com.

Past and future trends of workplace healthcare management: from reactive to proactive

It was long ago that the idea of how to protect healthy populations against disease transmission came about. Leper hospitals, sanatoriums and other quarantines, using exclusion as the basis to their method, were the first examples of this concept in action.

Thereafter, it was not until the early 20th century that, with Pasteur and the advent of vaccination, prevention became more scientific, benefiting both the individual and collective.

From this point onward, preventive medicine became extremely important for not only individuals, but for workers and companies as well.

Traditionally, healthcare systems were reactive, with services and treatment only being delivered when the patient was symptomatic. Over the course of the last several years, healthcare systems have continued to evolve on a global basis; with the focus shifting from a reactive to a proactive approach and logic.

With the health of the employee being essential for efficiency, sustainability, and limiting accidents and disease circulation in the workplace, as well as lowering absenteeism, and the potential for litigation within organizations; preventive medicine has increasingly taken a larger role in the workplace.

Many diseases such as diabetes, hypertension, cancer, influenza, malaria, AIDS, Alzheimer's disease, allergies, obesity, drugs, alcohol, road or sports injuries and many others are common around the world, both inside and outside the workplace.

Diseases have diversified

However, with the evolution of the workplace, diseases have also diversified. The emergence of infectious, psycho- social, physicochemical or even diseases of environmental origins have led to a shift in the research for causes, detection and prevention.

Identifying risks (noise, dust, hazardous materials, etc.), populations at risk, and monitoring risks on premises (maintenance, health and food hygiene,

“When yesterday’s certainties are sometimes today’s questions, it is no wonder that we are only at the dawn of discovering the relationships between technology and the human body.”

Dr. David Polleau
Director of Medical Operations


etc.), and studying the rhythms and ergonomics of the workplace are the basis of this evolved research.

A preventive focused health plan includes a wellness program, an early detection screening program and a management plan for chronic diseases. An effective prevention plan must also be adaptable to all age groups (children, adults or seniors) and all situations (pregnant women, workers, remote sites, etc.), and must follow the employee throughout his/her life. The plan should also be included in the employee’s medical records.

The principles of individual and collective prevention will emerge from this practice, both for the employee and the employer, and reflected in the implementation of healthcare management plans. Occupational health, with pre-employment, periodic and post-injury/illness physical medical screenings is one of the pillars of these plans.

Training at all levels and the sharing of information through as many channels as possible (audio or visual communication campaigns, training, events, etc.) are avenues that must be taken to ensure that more people know, find interest, involve themselves and share best practices about preventive healthcare

In the workplace, the creation of committees, which include employees, managers, medical



and expert staff, has enabled great progress in this new healthcare direction. Audits conducted by independent agencies and multidisciplinary groups have produced the creation of objective status reports that help measure success.

Although health authorities and businesses develop healthcare plans, build training facilities and enable information flow, it is up to each individual to educate themselves in order to advance for the common good. This approach makes good business sense, ensuring savings on health expenditures, and good individual sense, ensuring a healthy life.

Let's hope that a vaccine against AIDS and malaria will soon enrich pharmacopoeia, that good nutritional conduct will considerably decrease obesity, cardiovascular diseases and other cancers, and that non-polluting cars will preserve our lungs while limiting our allergies.

When yesterday's certainties are sometimes today's questions, it is no wonder that we are only at the dawn of discovering the relationships between technology and the human body.

Over the course of the last few decades, additional areas of exploration have been identified. Stress, suicide at work, burnout, electromagnetic waves, and addictive behavior (work, video games, telephone, etc.) are all new avenues of research waiting to be tapped.

For more information on Fit2Go, GCS' Global Health Screening Program, contact sales@ea-gcs.com.

Innovation for better healthcare management in emerging countries

With Europ Assistance's ambition to become the most innovative company in the assistance industry, Europ Assistance - Global Corporate Solutions (GCS) is committed to supporting this organizational goal by continuously looking for opportunities to integrate innovation and technology into our operational processes.

In an environment where organizations are looking to reduce costs, as well as maintain high levels of care for their employees, GCS has built a proprietary tool, ManageMed2, with the aim to:

- Improve the efficiency and quality of medical care services through the collection of relevant medical information in a structured format with a consistent set of processes
- Provide detailed activity reporting
- Optimize healthcare expense management and fraud control.

ManageMed2 has been designed to harmonize medical and administrative processes within a network of medical facilities, along with centralizing the collection of medical data based on approved international standards and the integration clinical services with a set of consistent procedures.

ManageMed2 is the result of five years of strong collaboration between GCS' medical experts and development teams in order to deliver a practical and flexible tool.

Today, ManageMed2 is used within small medical facilities such as remote site mobile medical units (1 to 20 users), as well as larger hospitals (50 to 100 users).

By incorporating this technology into the management of healthcare programs, especially in unregulated and complex environments, our results have shown a considerable improvement in the quality of medical services rendered to the patients, the optimization of stock controls, the confidentiality of medical and private data collection, the increase of the medical facilities profitability, as well as patient satisfaction.

Case study in Africa

Since February 2012, GCS has been managing a local healthcare program for national employees

“ManageMed2 has been designed to harmonize medical and administrative processes within a network of medical facilities by centralizing and integrating the collection of clinical data and the management of medical services”

Emilia Robakowski, Head of ICT and Business Excellence

and their families of an American international governmental organization in an African capital city.

A total of 1,800 individuals benefit from 24/7 access to the Europ Assistance Medical Centers in the city center, access to the local preferred provider medical network, national evacuation services and the organization of medical treatment in Cameroon for non-urgent cases.

Through the use ManageMed2, the consolidation of reporting over 2 years has shown a considerable return on investment:

- Allows real stock management for drugs and consumables: the shift from a prescription per box to a prescription per unit has decreased the consumption of drugs and consumables by 30%.
- Enables a system of co-payment for all or part of the medical services: this system has helped reduce the number of medical services provided to beneficiaries by 20%.
- Offers the ability to reconcile bills: this has helped reduce external costs by 40% to 60%.

- Enables medical doctors to securely and easily access centralized patient medical records: this has a significant impact on medical decision and optimization of medical treatments.
- Allows control of access rights to all medical and sensitive information: all records accesses are tracked and can be audited.
- Integrated reporting capabilities: this allows clients to have an immediate monitoring of their employees' medical expenses as well as comparative metrics based on international standards.

For more information on ManageMed2, contact sales@ea-gcs.com.



**CENTRE
MÉDICAL**

Europ Assistance IHS



The Generali Expatriate Health Plan

The increasing mobility of the global workforce requires highly portable and flexible health insurance programs that move with employees as they travel and/or relocate for business around the world.

Employees on the move need to know they are supported 24 hours a day by a truly global insurer with local market knowledge, superior customer service, and have access to an international network of high quality doctors and hospitals. Generali's Mobile Health Plan (GMHP) provides comprehensive global Medical, Dental and Vision cover for expatriates, third country nationals and other mobile employees. The GMHP allows employers the ability to tailor healthcare packages for their expatriates according to their needs, while efficiently managing costs. Employers with 50 expatriate employees or more can benefit from fully bespoke plans.

The key elements of Generali's healthcare plan includes portable global coverage, comprehensive benefits for members, flexible plan design and continued support for clients.

More specifically, GMHP provides global, comprehensive coverage for:

- Inpatient hospitalisation
- Outpatient Care
- Hospital Day Care/Day Surgery
- Maternity Care
- Mental Health Services
- Emergency Services & Evacuation
- Home Health Care
- Prescription Drugs
- Wellness exams
- Dental
- Vision

Additional products may be bundled with the Mobile Health Plan including:

- Accidental Death & Dismemberment
- Life Insurance
- Disability
- Pension/Investment

Guided by their expertise in global benefit design and an understanding of local insurance markets, Generali is aware that flexible plan design is a key requirement of any health expat plan, but the most important component is certainly the "servicing".



Expatriates members of a GMHP, have access to assistance from Europ Assistance - GCS' global and/or regional customer service centers 24 hours a day, 7 days per week for plan enquiries, international claims and reimbursement. The 24/7 Contact Centers offer multilingual assistance for pre-authorization, claims and benefit queries, dedicated claims and clinical staff, centralized and international claims processing and direct billing. Members are able to submit their claims online, by email or with more traditional means like fax and post. When the case is not managed on a direct billing basis, claims can be reimbursed by cheque or wire transfer.

Generali's medical management team works closely with its own emergency services company, Europ Assistance - GCS, to coordinate care and transport in the event of an urgent medical situation. Working closely with its sister company, Generali ensures that members receive the right emergency care at the right time from the most appropriate facility.

Also, GMHP members have access to an online portal where they can submit and follow claims, search for the most suitable medical provider for their needs, access all information and forms about their plan and seek information or ask questions about the plan.

Generali maintains relationships with a large number of healthcare providers worldwide. This includes solid capabilities in the United States and numerous relationships with clinics, pharmacies and hospitals around the world. Additionally, Generali is able to offer contracted direct pay and/or pricing agreements with the majority of its international providers.

Generali works very closely with clients to offer the most appropriate insurance solutions for their mobile employees and extend continued support with employee/employer education sessions and a dedicated account manager.

For any further queries please write to globallines@geb.com or visit www.geb.com.

The first half of 2014 has proven to be an exciting time for the Corporate Medical Network™ (CMN™). Our Provider Relations Network Specialists have been very busy renegotiating contracts with existing network providers, as well as working diligently to expand the overall network size. The following provides an update on a few key regions, as well as some information on data integrity.

Asia

We have seen significant growth in our Asian network throughout the first half of 2014, specifically in India and Japan, and at last count, the Asian network had well in excess of 2,000 providers. Providers in Japan are often reticent about contracting with foreign firms; however, as a division of the Europ Assistance Group, along being 100% owned by Generali, we have been able to leverage our global presence in order to give the Japanese provider community a sense of security when contracting with the CMN™. In India, we are proud to announce the addition of the Fortis Hospital Group to the CMN™. Fortis has afforded us a preferred contract at all of their 88 facilities throughout India.

Africa

The network in Africa continues to expand in large part due to our local presence on the continent, and the efforts of our dedicated Provider Relations Manager, Alfred Mont Petit who is located in Johannesburg, South Africa. Alfred has been very busy traveling the continent and signing a large number of quality inspected providers into the network. The creation of a robust network in Africa is rather challenging, as one often forgets that Africa is not a country, but rather a continent made up of 33 countries with upwards of 2,000 spoken languages. Currently, our provider count in Africa exceeds 800 key providers in 28 countries. Although 800 may sound like a low number of providers for such a large continent, we are very diligent in only contracting with quality providers to provide medical services for our members.

Dominican Republic

Due to a recent increase in membership in the Dominican Republic (DR), a major network expansion was required. As a result, the CMN™ team spent a number of weeks in early 2014 in the DR. The mandate of our trip was simple; credential and contract with all major hospital systems in Santo Domingo, Santiago, Juan Dolio, Puerto Plata and other key regions. We are happy to report that as a result of our mission to the island, we now have excellent coverage with the best quality providers in all major cities within DR, as well as a good range of smaller centers

scattered across the island.

Data Integrity

During the first half of 2014, the CMN™ team has gone through and audited 100% of the provider data that we currently serve up to members on our member portal. The data has been validated and new fields have been added to outline any special services or limitation that is pertinent to the individual provider. We continue to strive to serve up important pragmatic information in the portal, so that all members are well equipped with the information that they require during their time of need.

We look forward to an interesting and busy second half of the year. If you have any question on the CMN™ or its ability to service you, your corporate clients, or their members, please contact the GCS sales team at sales@ea-gcs.com.

Spotlight on the Coimbra University Hospital Center, a key medical provider within the Corporate Medical Network™.

The Coimbra University Hospital Center (CHUC), the biggest Hospital in Portugal and a European reference for its specialties, recently signed a strategic partnership with Europ Assistance - Global Corporate Solutions (GCS) to become a new Corporate Medical Network™ (CMN™) provider and to enrich GCS' pool of medical specialists for specific remote site projects.

With this agreement, GCS' members benefiting from access to the CMN™ can now access international standards of medical care at the CHUC, including several centers of excellence staffed by expert physicians in their respective fields, whether transplantation, heart, eye, orthopedics, and other specialties.

Within Portugal's hospital network managed by GlamHealth, CHUC is recognized as a key establishment with the highest quality of care in the country. This partnership highlights the CHUC's ambition to internationalize their structure and welcome GCS' patients from foreign countries in Europe, Africa and the Middle East. Indeed, the agreement is strongly supported by the Portuguese government and was signed in the context of Health Economy Internationalization Master Plan recently approved by the Portuguese Government.

The CHUC and GCS have entered this partnership with a common vision in line with current trends: to provide high quality and cost-effective medical care to patients.



GCS Opens New Medical Center in Niger

August 5, 2014

Since July 1st 2014, Europ Assistance - Global Corporate Solutions (GCS) has been providing medical care services within our new Europ Assistance Medical Center in Niamey, Niger. The Europ Assistance Medical Center in Niamey is open to corporate organizations' employees working in Niger. The premises, entirely furnished, equipped and staffed by GCS, comprise a consultation and a dressing room, one emergency room, and two hospitalization rooms. Medical services available include general practice, preventive medicine, occupational health, standard laboratory tests, medical imaging services as well as 24/7 emergency medical care.



GCS Hosts 2nd Disease Prevention Event in Chad

May 19, 2014

On Friday May 9th 2014, for the second year in a row, Europ Assistance - Global Corporate Solutions (GCS) hosted a special disease prevention event in collaboration with the U.S. Embassy in N'Djamena, Chad. This year's half-day event gathered more than 550 U.S. Embassy Chad local employees and their families who participated in presentations on awareness and prevention techniques against malaria, HIV and hepatitis as well water-related diseases.



GCS Wins Medical Center Construction Consulting Contract in the Republic of Congo

July 7, 2014

Europ Assistance - Global Corporate Solutions (GCS) has been awarded a consultancy service contract by the Congolese company "S.A. Polyclinique Edith Lucie" to support the construction of a new medical center of excellence in Brazzaville which is scheduled to open in 2015. GCS will oversee the whole construction phase of the medical center. Acting as medical expert, IT and information systems specialist, advisor in the set-up of the patient's journey and international project management, GCS will play a key role in setting-up this new best-in-class healthcare solution in Brazzaville.



GCS Inaugurates New Medical Center in Chad

May 19, 2014

On Saturday May 10th 2014, Europ Assistance - Global Corporate Solutions (GCS) hosted an event in N'Djamena, Chad, to inaugurate its second Europ Assistance Medical Center located in the Klémat neighborhood of the city center. The event allowed GCS' clients and partners to visit the new medical establishment, which was created to provide easier access to international standards of medical care to enrolled patients located in the N'Djamena city center.



**IADC Drilling Africa 2014
Conference & Exhibition**

October 1 - 2, 2014
Paris, France



**SIIA 34th Annual National
Educational Conference & Expo**

October 5 - 7, 2014
Phoenix, Arizona



**EA & GMMI
Annual Client Conference**

October 15 - 16, 2014
Fort Lauderdale, Florida



ITIC Global Conference

November 10 - 13, 2014
Venice, Italy



CDSE Annual Conference

December 4, 2014
Paris, France

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