

MANAGING EXPAT RISK WITH A MEDICAL EVACUATION PLAN

How to support expats
posted to developing nations in a
critical medical incident

An Engage Case Study in Partnership
with Timber Trading Agency International



INTRODUCTION

Timber Trading Agency International have a global employee footprint, with staff in India, UK, Lebanon and Ghana. In early 2020, it was identified that there was a requirement to implement a comprehensive employee support program aimed at protecting their international employees in the case of a medical emergency. This was particularly relevant due to the growing pressure of the COVID-19 outbreak, both in terms of the risk of infection and the increased pressure on local healthcare systems.

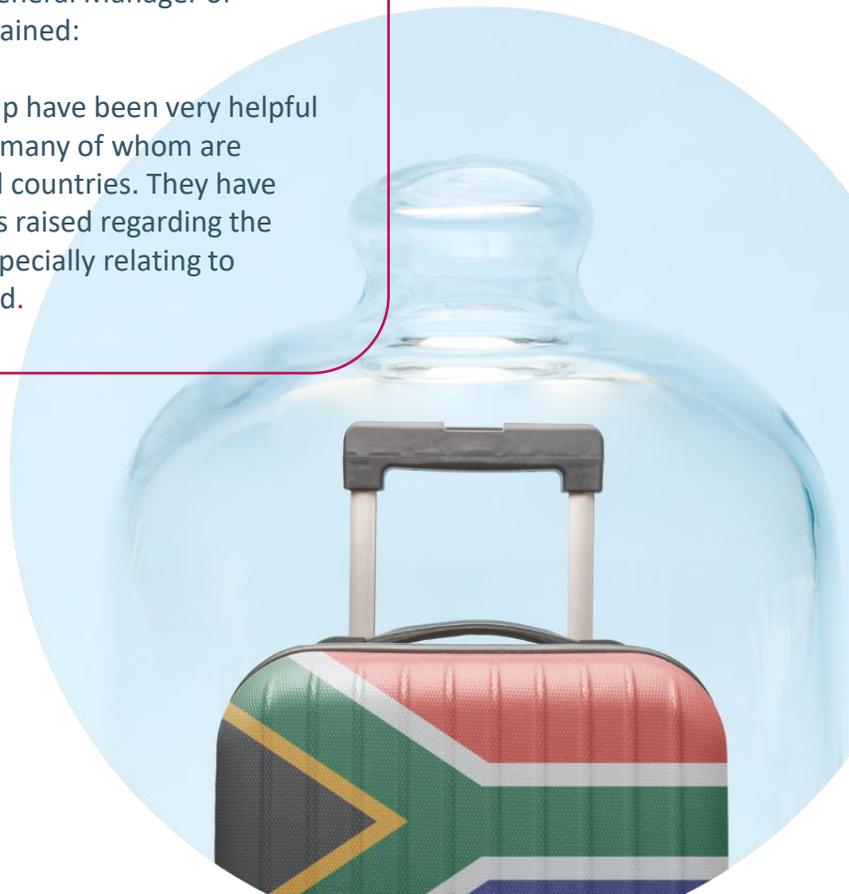
Thanks to Engage's guidance, the client was able to quickly communicate coverage changes, rollout enhanced benefits, and support new technology to overcome emerging issues. Furthermore, a Covid-19 emergency evacuation plan was implemented across an employee base spanning 4,700 miles, four time zones and some of the lowest quality healthcare in the world, to support a particularly vulnerable employee based in rural Ghana.

In this case study we focus on the significant impact which COVID-19 had on Timber Trading, and the specialist expertise required to identify, support and navigate them through a very challenging, and complex, series of issues.

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Eva Maguire, The General Manager of Timber Trading explained:

Engage Health Group have been very helpful with our members, many of whom are based in third world countries. They have solved the problems raised regarding the COVID pandemic especially relating to evacuation if needed.



IDENTIFYING THE NEED FOR AN URGENT INTERNATIONAL EMPLOYEE ASSISTANCE PROGRAMME

THE CHALLENGE:

Increasingly Anxious Expat Workforce

Timber Trading has been supported by Engage with their international insurance for five years. They are members of Bupa Global, who had recently extended the rollout of their new International Employee Assistance Programme (iEAP) to all existing clients. The Engage team proactively contacted Timber Trading to discuss the new cover and what support was available, as soon as the global pandemic took off.

We found two major challenges:

- 1.** In discussions with senior management, it was advised that Timber Trading's employees abroad were very anxious about the growing risk from the pandemic. The number of COVID cases and COVID deaths was growing exponentially, with the disease spreading from country to country. Countries were starting to limit inbound travel, limiting the options to return to their home country for even standard treatment, and with some countries closing borders completely. This caused an enormous anxiety for the globally mobile workforce.
- 2.** It was clear that the employees needed additional support to help cope with this period of uncertainty and so the extended rollout of the International EAP was perfectly timed for the group. Up to this point however there had been a lack of information about the International Employee Assistance Programme being available and it's real benefits to employees.



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Ian Abbott, International Director at Engage Health Group explained:

The positive news was that that the Bupa iEAP would be able to provide an important level of mental health support for their employees. However, as this Global EAP was an entirely new concept for the company and their employees, we knew from experience that it would likely be underused if the employee rollout wasn't executed well.

A Global EAP can be extended to employees who are covered as part of an International Health Insurance product, or purchased as a stand-alone product, which can be put in place with a single centralised contract. This provides a consistent level of support across your global employee footprint. To make it accessible for employees, it is delivered in a local format with support in employee's language, culture and location.

A Global EAP generally includes most, or all of, the following:

- ✓ Confidential support services, 24 hours a day, 365 days a year
- ✓ Face to Face Counselling (a flexible amount you can select depending on budget)
- ✓ Support for work and life issues
- ✓ Practical employee support for stress, anxiety and depression, life transitions and emotional support (particularly around grief, trauma and loss, legal and financial issues, work life balance and relationships)
- ✓ Employer support for management
- ✓ Critical incident support (terrorism etc.), trauma support
- ✓ Multilingual capability
- ✓ Global access for employees across the world

THE SOLUTION:

Effective employee communication and Covid-19 support plan

Ensuring that the employees were confident to actively engage in the program was paramount to the success of the employee assistance program. The Engage Team offered a video conference for all employees in India, UK and Africa to promote the programme and provided detailed information on the coverage and benefits, as well as practical advice on how to access it.

Engage also reassured the group on Bupa Global's stance of covering COVID-19 treatment, despite their general exclusion against covering pandemic related claims at that time (this exclusion was reviewed and removed later in 2020.) Engage worked closely with the insurance partner to confirm the comprehensive COVID-19 coverage in place and how claims and treatment would be handled.

This was then followed up with a further communication to Timber Trading's employees. In the International Health Insurance market, testing and treatment for COVID 19 was covered in full, as some countries around the world don't have a state healthcare system (which took the lead in most countries response to the pandemic) and don't have the required level of medical expertise. With countries having a lack of capacity to handle the illness effectively, international medical insurance still had a role to play in the global response to the pandemic.

16%

Utilisation of iEAP

This is very strong result for an EAP, a strong benchmark performance being circa 10% utilisation. This shows that proactively providing knowledge and guidance, as well as practical, hands-on, promotion delivers employees the support they need.

CRITICAL SUPPORT & RISK PLANNING WHEN THE COVID PANDEMIC HIT AFRICA

THE CHALLENGE:

Lack of Emergency Planning for Expats in case of a Covid Outbreak

Timber Trading have expatriate employees in India, UK, Lebanon and Ghana, with an age range of 34-73, alongside many local workers in their factories. The situation presented a complex challenge as there were specific risk factors for several of these countries, however there was no emergency planning in place should one of their expatriates fall seriously ill outside of their home country. Many businesses didn't have adequate risk planning in place for medical emergencies prior to COVID-19, however the last couple of years have certainly focussed the mind of multinational businesses to the health risks that employees can be exposed to and the consequences of not having adequate planning in place to respond to a medical emergency.

The COVID-19 outbreak wasn't the only obstacle to overcome when reviewing the requirements for emergency medical planning. There was a political and economic crisis impacting state healthcare in Lebanon, and the employees in Ghana were based in rural areas where many people cannot get access to even basic levels of healthcare. There was a fear of a possible COVID outbreak at a factory resulting in a number of deaths in their workforce, if they were unable to quickly access a good level of healthcare. We also knew by this point in the pandemic that we may only get 24-48 hours' notice before breathing support was necessary.



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Eva Maguire, The General Manager of Timber Trading explained:

We hadn't had any experience on how to set up an evacuation plan previously. The pandemic made it even more important, but more complex too. Engage Health Group have guided us through the process step by step, working with them for years, we knew they had the professionalism and experience this complex task required.



THE SOLUTION:

Creation of an Emergency Evacuation Plan for International Workers

1.

Identifying the capacity and capability to deal with a serious COVID-19 case locally

With strong collaboration between Engage, Bupa and Timber's leadership team, a detailed picture of local medical capability, and a COVID-19 employee risk profile, was developed for all countries, so decisions and action could be taken quickly.

The biggest issue that was highlighted during this work was that the main local hospital in **Ghana** had only two critical care beds, and one ventilator, for a population of over 75,000 people. The senior employee based in the rural Ghanaian factory was 73, with a known existing condition, making him very vulnerable to COVID-19.

He was also a critical asset in keeping the operation running in tough market conditions, so didn't want to pre-emptively leave.

Access to the required level of medical care was more available in **Beirut**. However, where there was less concern while COVID-19 case numbers were low, there was a worry that should a major outbreak occur the underfunded health infrastructure may very quickly find itself in a position unable to cope.

The situation in **India** at the time was similar, with generally low case numbers and some good quality medical facilities within reach of members, there wasn't the same immediate concern. Again, if there was a significant outbreak, however, there was a risk of facilities becoming overrun and employees not being able to access the treatment might need.



THE SOLUTION:

Creation of an Emergency Evacuation Plan for International Workers

2. Continuous review of logistical requirements in getting an infectious COVID patient evacuated from the client's location

There are standard emergency protocols on how to get a seriously ill employee medically evacuated, should it be clinically necessary. With regards to COVID-19, there was added complexity around the transportation of an infectious patient, in addition to the fact that some hospitals were not accepting transported COVID-19 patients, along with some countries restricting inbound travel completely.

Traditional medical evacuation hubs, which are usually used for medical transportation when complex treatment is required, were having to be kept under constant review by Bupa in Africa and

3. Setting up internal emergency protocol for the medical evacuation of expatriates

Engage assisted with building the content for employee communications, explaining the internal process and what would happen in the event an evacuation was required, providing reassurance that everything possible was being done to keep them safe.

This risk planning provided a critical level of support for Timber Trading and gave significant reassurance to both their leadership team and

elsewhere. In the event that one of the employees required evacuation for COVID-19 treatment, Bupa Global would provide their guidance on the latest travel capability, and this support was built into an internal step-by-step process for the Timber Trading leadership, providing clear trigger points for action with clear responsibility and accountability.

This plan helped bring together the local advice on testing, isolation, and COVID-19 working protocols, along with the insurers' requirements for early notification of diagnosis, aligning of local medical contacts and Bupa's clinical team to facilitate of a robust information flow. This allowed three-way discussions and decision making between the employee, the treating doctors on the ground and Bupa's medical evacuation team to be made accurately and quickly.

employees, that their expatriate staff would be protected and looked after, in case of a critical COVID-19 outbreak, regardless of whether they were in Ghana, India or Lebanon. Knowing there was robust planning in place, helped reduce some of the anxiety of the employees and their families, adding to the broader support with their mental wellbeing.

DRIVING TECH SOLUTIONS TO HELP TIMBER TRADING'S EXPAT SUPPORT ALL AROUND THE WORLD

THE CHALLENGE:

Expats Struggling to Access Medical Help during the Pandemic

As a consequence of the COVID-19 pandemic, easy access to a doctor was now clearly a significant short-term issue for all employees. However, it was also an opportunity to improve the longer-term employee experience, particularly for Timber Trading's employees in remote locations who often travelled long distances to see a doctor.

THE SOLUTION:

Roll-out of a Digital Support

In response to the COVID-19 pandemic Bupa Global extended their Virtual Doctor service to all clients. Engage jumped on the opportunity to embed this into the client as soon as it became available, saving the client extra cost and complication of a standalone service.

Some of the employees had not engaged with digital health services before, so the Engage team worked closely with Timber Trading's leadership team to deliver a structured rollout. The employees were supported with tools to learn how to use the service and how it could help them.

45%
Uptake

Since the rollout there has been a large take up in this digital service, with usage estimated at around 45%. It has not only solved an important issue, but has provided reassurance and resulted in employees accessing an improved level of primary healthcare moving forward.



ABOUT:

Engage Health Group is a UK based health insurance broker and employee benefits consultancy, offering expert, impartial advice to both individual and business clients with access to all insurance providers in the UK and in the global market. Engage Health Group has a dedicated International division, Engage International, with over 23 years of combined expertise working with multinational businesses to review, source and manage their International Employee Benefits, which can include; International Private Medical Insurance, International Group Income Protection, International Group Life Insurance, Group Travel Insurance, Kidnap and Ransom Insurance requirements, along with International Cultural Training Solutions.



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