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WESTIN DIPLOMAT RESORT AND SPA

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Employer Perspectives on Medical Tourism & Cross Border Healthcare

Why? How? And what are the next steps?

DATE: Wednesday, October 26, 2011
NAME: Jack Norton
TITLE: Human Resources Manager
Why travel for medical care?

• More experienced doctors
• Better quality of care
• Access state of the art procedures
• Reduce medical claims costs
How to add Medical Travel to Benefit Plan?

- Follow AMA Guidelines
- Meet ERISA Requirements of Due Diligence
- Select Medical Travel Facilitator
- Flow-Chart/Assign Responsibilities (TPA/Facilitator)
- Draft “Model” Patient Express Informed Consent
- Define Incentives (Waive deductible/co-copy, travel cost & companion, share of savings)
- Modify Plan Document
- Market the Benefit & Educate Members
AMA Guidelines

• Medical care outside the U.S. should be voluntary.
• Financial incentives to go outside the U.S. for care should not inappropriately limit diagnostic and therapeutic alternatives, or restrict treatment or referral options.
• Financial incentives should be used only for care at institutions accredited by recognized international accrediting bodies (e.g., Joint Commission International (JCI) or the International Society for Quality in Health Care (ISQua)).
• Local follow-up care should be coordinated and financing arranged to ensure continuity of care.
AMA Guidelines, cont.

• Coverage for travel outside the U.S. for care must include the costs of follow-up care upon return.
• Patients should be informed of rights and legal recourse before traveling outside the U.S. for care.
• Patients should have access to physician licensing and outcomes data, as well as facility accreditation and outcomes data.
• Transfer of patient medical records should be consistent with HIPAA guidelines.
• Patients should be provided with information about the potential risks of combining surgical procedures with long flights and vacation activities.
Due Diligence & Travel Facilitator

• JCI or ISQUA Accreditation
• Travel Facilitator
  – Site Visits
    • English speaking staff
    • Operating Rooms
    • Infection Control
    • Recovery Facilities
    • HIPAA compliant transfer of medical records
  – Compare Cost of Procedures
  – Negotiate Contract
Flow-Chart Assign Responsibilities?

- Travel Facilitator
- Third-Party Administrator
- Travel Companion
- Insurance Administrator
Model Express Informed Consent?

• Use an Attorney
• Specify known and unknown risks
• Voluntary option for medical care
Which travel facilitator?

- More experienced doctors
- Better quality of care
- State of the art procedures
- Reduce medical claims costs
Define Incentives, Modify Plan Doc.

• Create Win/Win Solution
  – Payer Reduces Claims Cost
  – Insured Reduces or Eliminates Cost and/or Receives Savings Stipend (HRA, balance transfers to retirement contribution)

• Modify Plan Document & SPD
  – Reviewed by Attorney
  – Share with Members and TPA
Market the Benefits/Educate Plan Members

• Travel Facilitator
  – Website
  – Brochures
  – Video
  – Testimonials

• Open Enrollment/Benefits Orientation
  – Video
  – Handout Brochure

• Pre-Authorization Letter from TPA
  – Links to Travel Facilitator, video of options/world class care
Thank You!

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