

International Private Medical Insurance

Market Update

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Introduction

The impact of Covid-19 on the International PMI market is hugely complex due to the multiple jurisdictions people can be based in with different governing bodies in each country making their own decisions on how to deal with the Covid-19 pandemic.

There is a huge amount of information and advice being disseminated to people to be able to use, however, we wanted to provide some useful questions and links to help you to navigate this.

Whether you are an existing client of Howden or not, please do feel free to reach out to one of our consultants to see how we can help you find the information you are looking for.



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Current key considerations for International Private Medical Insurance

The current amount of questions coming out of the International Private Medical Insurance (IPMI) market are not as high as we are seeing in other product areas such as Travel or UK PMI. Each insurer will have their own protocols and procedures for delivering a response to Covid-19 and how it will impact their members and their business. A couple of key areas which are arising as considerations are as follows:

- **Medical evacuations and repatriations**

Tighter restrictions due to enforced controls by government bodies following Covid-19. This can include tighter restrictions on where you can be taken for treatment, testing and questioning around exposure history as well as more controls around accompanying medical professionals to help control the spread of the virus.

- **Virtual GPs**

Many IPMI providers offer Virtual GPs and are extending this to members even if it is not an elected option on their policy. Please speak to your consultant to see if this is applicable to your policy.

- **Global Mobility**

Members may be stuck in locations they are not usually based or may not be able to move locations as freely as once able. If you have employees that are outside of their usual base, consider what the area of required cover is, and should this need to be updated with your insurer. Please do speak to us to assist you with this.

- **Vaccinations**

As more and more vaccinations are developed across the globe, it could lead to some being available privately at a cost. Some International Medical Insurance policies cover the costs of vaccinations that have been approved by the relevant local authority where you are based. This won't be the case for all providers but it is worth checking your policy and being aware of should the opportunity present itself in the future.

Howden Employee Benefits & Wellbeing - Views and Advice

Our consultants will be happy to discuss any concerns and questions you have around your policy. As each insurer has a different stance then our advice at this stage is to keep an eye out for any updates your provider is sharing and also keep an eye out for the local government advice in the location you are based.

Some companies will have hired employees to go on overseas assignments, who due to the current situation can not physically go overseas or get any relevant paperwork organised for this trip. They may have started employment and have a package of benefits offered such as International Medical Insurance, which may be unsuitable for their base location or not available to a local national. Contact us on solutions that are available to help continue to meet your employee benefit commitments ready for the member to go on assignment.

Market Actions

The insurers are meeting regularly through central governing bodies to share ideas and best practice such as the Association of International Medical Insurance Providers (AIMIP - <http://www.aimip.org.uk/>) and are also constantly reviewing their own internal processes and procedures.

Howden Employee Benefits & Wellbeing have set up a Covid-19 Technical Committee to keep up to date with what is going on with insurers, share market experience and keep our consultants up to date so they can in turn keep our clients up to date. Again, please do reach out to your Howden representative should you have any questions to discuss further.

Frequently Asked Questions

Should you have any questions regarding your plan, you are encouraged to contact your Howden Employee Benefits & Wellbeing Consultant who will be able to give you the most appropriate and up to date information.

We felt it may also be useful to provide you with an outline below of some of the more frequent questions we are dealing with:

Does our International PMI plan cover members for Covid-19?

As a general rule the international insurers are covering medical treatments related to Covid-19, however we always recommend you check with your consultant or insurer first. In relation to testing then as a general rule insurers are offering cover for tests if you have been referred by a medical practitioner following exhibiting symptoms. Some insurers are capping the number of tests to one per month for example. If seeking to receive a test due to travel which is mandated by border control from travelling into or departing a country, then it is unlikely this will be covered. Again if you are seeking antibody testing for re-assurance this also may not be covered as it is not part of being symptomatic. The insurer stances are changing and developing as more becomes known about this pandemic and as more treatments become available. Please speak to your Howden advisor to get the latest stance from your insurer.

What should a globally mobile employee do if they experience symptoms?

If you are symptomatic, where possible try to isolate yourself from family members, particularly the vulnerable (e.g. elderly or those with pre-existing medical conditions).

Don't panic and seek medical advice from your local authorities. If it is an emergency situation please try to make them aware you have symptoms before presenting yourself at any medical facility. How this is being dealt with varies across the globe so please contact your local authorities for further advice.

I can't get through on my insurer claims line, what should I do?

The insurers are experiencing high levels of call volumes currently, along with operating remote client servicing due to office closures. Please do keep trying and be patient. If it is a medical emergency insurers will have an option to press when calling for this, but please only use this option if it is an emergency. If it is a non-emergency situation, also consider the other methods of submitting claims or questions to your insurer such as via a claims app, an online portal or via email.

I haven't received my membership card yet what should I do?

Many insurers are experiencing delays in issuing membership cards due to the current remote working. Contact your insurer on what is the best approach however consider the following. Most insurers issue e-documents now so make sure you locate these, if you haven't registered for the claims app ensure you download this. In UAE Emirates ID cards and insurance certificates can now be used to help with claims.

Will my policy cover the cost of Covid vaccinations?

As more and more vaccinations become available and are developed across the globe, it is inevitable that at some point it will be possible to privately purchase a Covid vaccination. If this does happen then, firstly you will need to contact your provider to check whether they are covered. Most

medical insurance providers will cover the costs of the vaccination under the “Vaccinations Benefit”. Not all policies have this level of cover as it is often a bolt on benefit, so again it is important to check with your provider first if your costs will be reimbursed. In addition the benefit is normally up to a set limit for example £200 per person per policy year, so you may find if you have had other vaccinations within the policy year there is only an element left available. Another stipulation for covering the costs of a vaccination will also be that it is licensed and approved in the jurisdiction which you are based. To find out more on whether you have cover please contact your broker or insurer partner.

There may be questions we know you want to ask but we, the market or the local authorities don't yet have the answers to - but rest assured we are in very close contact with them so that we can obtain the latest information for you.

Useful links

Aetna

<https://www.aetnainternational.com/en/about-us/explore/health-care/prevent-manage-conditions/frequently-asked-questions-covid-19.html>

Allianz

<https://www.allianzcare.com/en/about-us/news/2020/01/coronaviruses.html>

April International

Updates are available but not live. Please contact your consultant for further information.

AXA

<https://www.axa.co.uk/disruption/>

Bupa Global

<https://www.bupaglobal.com/en/news-alerts/coronavirus>

Cigna

<https://www.cigna.com/coronavirus/>

Exeter friendly

<https://www.the-exeter.com/news/coronavirus-covid-19/>

Generali

<https://www.generaliglobalhealth.com/covid-19.html>

Globality

Updates are available but not live. Please contact your consultant for further information.

IMG/ALC

<https://www.imglobal.com/coronavirus>

Morgan Price

<http://www.morgan-price.com/>

Now Health

<https://www.now-health.com/en/covid-19-information/>

United Healthcare

<https://www.uhc.com/health-and-wellness/health-topics/covid-19>

William Russell

<https://www.william-russell.com/blogs/coronavirus-covid-19-what-you-need-to-know/>

WPA

<https://www.wpa.org.uk/corona-virus-faq-060320.pdf>

About us

Howden Employee Benefits & Wellbeing work with clients of all sizes – both in the UK and globally - to provide dedicated employee benefits & wellbeing consultancy. We've won many industry awards for our work and are widely recognised for our innovative and creative approach to benefit design.

We remain committed to supporting clients and the wider HR community during these challenging times. If you want to know more or simply to have a chat about ways you can support your employees, please get in touch with your consultant or contact us.

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