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Health insurance beyond borders

A role for medical travel in employer insurance packages?

Context It is critical that companies maintain a productive workforce. Research has shown that this can largely be accomplished by investing in the health of employees. Given the globalisation of the health care market, the benefits and challenges of medical travel need to be explored. Sending personnel abroad for care is promising, as it expands access and availability of treatment, and it may help employees return to productivity sooner.

Approach We examined the goals and benefits of providing access to care for organizations. The following topics required further investigation: (1) How do employers select health care programs for employees? (2) Are health care programs meant to improve health, prevent illness, or simply treat? (3) What are the benefits of a more broad approach to health and wellbeing in the workplace? (4) Could employers benefit from sending employees abroad for healthcare?

Results The selection of care coverage packages consist of a range of factors including cost, quality, reputation and network adequacy. Few employers have so far offered health packages beyond national treatment options. However, increasing attention is paid to how health promotion affects performance in the workplace. Adopting a broader approach to health and well-being in the workplace appears highly successful in terms of retention and cost management. Employees who report positive health and well-being promotion at their organization also report higher levels of creativity and innovation.

Recommendations For employers to be able to consider medical travel as an option, consideration should take a systematic approach with clear evidence as a basis. A broad survey among employers needs to be conducted examining the impact of such medical travel programs.

POINTS TO BE COVERED BY SURVEY

- 1 **Comparison of duration of return to productivity levels between medical travel and care in the home country**
- 2 **Cost-effectiveness of medical travel**
- 3 **Potential gains in attracting top prospective employees**

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Further details on this project available in the following:

Hilton, I., Ruggeri, K. Organizations, health promotion and access to care: A role for medical travel as part of employer insurance packages? *Frontiers in Public Health, Public Health Policy* (in submission).