

10 Tips for Expat Healthcare Planning

Medical Preparation When Moving Abroad

One of the most important aspects of preparing for life in a new country is maintaining and protecting your well-being. Follow the recommendations on this list to prepare appropriately to minimize risks to your health.



01

Learn about the specific health risks of your destination and obtain vaccinations from a qualified physician



- Be aware of the risks associated with your host country. Is the water safe to drink? Is there a risk of malaria and yellow fever?
- Remember that some vaccines require time to take effect or need multiple injections over a few months
- Confirm that your standard vaccines (i.e., diphtheria/tetanus) are up to date



Visit your primary care physician and dentist and obtain all medical histories/records

02



- Ask whether any routine tests can be performed prior to departure
- Confirm whether your primary doctor is willing to consult from abroad
- Obtain medical records detailing medical history as well as current problems and treatment
- Obtain duplicates of important test results and bring two copies of everything
- Take pictures of your medical records and prescriptions and store them on your mobile device for quick access in an emergency
- Consider storing your personal medical history on the web via an online service

03

Select an English-speaking, qualified physician in your destination and arrange an introductory appointment



- Review as much physician information as possible, including medical education, board certification status, special interests
- Make sure the physician is on the medical staff at a major hospital
- Consider visiting the doctor upon arrival, before you have any illness, to become acquainted
- Ask how the doctor can be reached after hours
- If your current program does not allow cashless access to doctors, bring cash on the first visit, and be sure to obtain a receipt to submit with your insurance claim for reimbursement



Translate the names of prescription medications you use

04



- Determine the commercial brand names of past and present medications in your host country using a drug information guide.
- Learn the generic names, which may be familiar to physicians and pharmacists if the brand name is not
- If you require injections (i.e., allergy, insulin), get a letter from your doctor describing the shot's components

05

Pack medications, a first aid kit and a reference book about common medical conditions and their treatment



- Carry an adequate supply of your medications (at least six months) in case there is a delay in finding an equivalent supply; pack half this amount in your carry-on bag
- Bring extra prescription glasses and contacts and their prescriptions
- Bring an extensive first aid kit that includes these items: bandages, splints, tweezers, over-the-counter medications, vitamins, analgesics, decongestants, antacids, contact lens solution, sunscreen, bug repellent, contraceptives
- If you have severe allergies, bring injectable epinephrine for unexpected allergic reactions
- Leave all medications in their original bottles and include a physician's letter of explanation in your medical records



Master the local medical lingo

06



- Learn, or have, available key medical phrases
- Be familiar with the medical, not simply lay, term for your key medical conditions



- Be knowledgeable about the local health care system. What hospitals are preferred for routine care, trauma or emergencies? What is the difference between private and public hospitals regarding quality of care and availability of services?
- Learn not only the emergency telephone numbers for ambulance, fire, poison control and other such resources, but also whether these numbers and the ambulance system are reliable
- Have a basic knowledge about pharmacies – hours of operation, product reliability and staff trustworthiness
- Prescriptions you receive in your destination may not be labeled with directions. Take care to make sure you are clear on the instructions



Develop a contingency plan for serious illness



- Know how to get out of the country as quickly as possible in case a better medical facility is needed
- Have an evacuation plan, which can be shared with friends and family. What is the preferred hospital in your home country for transfer? How can a transfer be arranged? What host country facility or regional referral center is preferred if transport home is medically unwise?



- Quickly gain an appreciation for your host country's language, culture, and history while retaining a positive outlook
- To deal with culture shock, hone your coping skills (i.e., knowing and liking yourself, having a sense of competence, having friends and continuing activities you enjoy)
- Keep in touch with friends and family at home
- Exercise to enjoy improved mood and better sleep
- Because an overseas experience can worsen or even precipitate mental illness, do not hesitate to seek the advice of a mental health professional or primary care physician

Recognize that despite significant variations in the delivery of healthcare services, the U.S. way is not the only effective way



- Many expatriates are pleasantly surprised by their experiences with foreign physicians
- It is common in some countries for medical doctors to make house calls and answer their own telephones



BONUS TIP: Evaluate your health insurance benefits



Does your plan

- Cover you when you move abroad and out of your home service area?
(Hint: Many don't)
- Provide emergency evacuation and international medical assistance services?
- Help you identify best-in-class English-speaking, western trained providers?
- Arrange direct payment to overseas hospitals that otherwise require a personal guarantee?
- Waive any pre-certification rules for medical procedures performed abroad?
- Cover services for chronic and other non-emergency conditions while abroad?
- Apply co-payments and deductibles for care abroad?
- Cover prescription drugs purchased abroad?
- Include preventive services such as physicals?
- Cover psychological counseling abroad?

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