

The background features a large, light beige rectangular area containing the title. To the left of this area is a vertical orange bar. Above and below the beige area are horizontal bands of colorful, pixelated squares in shades of green, brown, red, blue, and orange.

THE HIDDEN DANGERS OF TRAVEL AND INFECTIOUS DISEASE Beyond the Obvious

Operate Globally with Confidence

Executive Summary

In addition to the physical dangers of contracting infectious disease while traveling, other accompanying risks can impact an individual or organization. Occupational impairments, or transmitting illness to colleagues and family members, or within a community – thus creating a novel health threat – can also present dangers. The capacity of an organization to deal with employees who return home ill from travel can also be restricted due to privacy laws. Additionally, if an individual's travel is due to business, employers may have a "Duty of Care" responsibility to protect the health of their employees. What advance measures should employers take to prevent illness in their employees? Moreover, what can be done while a staff member is on a trip to notify the traveler adequately, and how extensive should follow-up be upon his or her return? The nuances of complex health issues and risks associated with travel are expanding commensurately with the global movement of people engaging in emerging markets, pleasure travel, medical tourism, and humanitarian aid.

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Introduction

When focusing on travel health risks, most people think primarily about individual travelers becoming sick from drinking contaminated water or eating food that may transmit a disease. Or, perhaps, they consider mosquito-related illnesses or catching an ailment on an airplane. In general, however, the global population fails to connect individual behavior while on travel to acquiring disease. Closing this gap is key to understanding, prevention, and mitigation of travel illness. Additionally, few understand the “hidden risks” of becoming sick while abroad. These risks include such factors as lost productivity and the associated costs, missed meetings and costs related to down time, as well as the spread of the disease back to their home communities, families, and workplaces, in some instances. These risks, especially during business travel, are significant, as they not only endanger the individual, but also the employer and the community. Finally, many countries have passed laws holding employers not only liable in civil terms, but also criminal ones, for the safety of their employees, no matter where those individuals are working.

Reputational risk is another factor that may be negatively associated with an employee’s illness. In some cases, failure to understand the destination’s laws or regulations regarding medications or vaccinations can imperil a traveler. Regardless of the purpose or nature of the travel opportunity, adequate preparation and information must be delivered to meet Duty-of-Care obligations and, in the case of recreational travel, to enable a visitor to have the best possible experience to gain a satisfied return customer. Often, understanding the intricacies and complexities of global health risks is daunting, and individuals and employers do not know where to turn for answers. They further struggle to know who should take responsibility for communicating this type of information. No one wishes to frighten travelers or make them nervous about falling ill. However, many agencies and organizations do deliver this type of information for travelers. These groups organize the information on preparation and assist travelers and companies in best practices for healthy travel. Some even monitor situations globally and are able to transmit information and advice while people are on trips. Others respond to emergencies and incidents to assist those who find themselves ill or injured and help them to find the best care available, ensure proper treatment. These groups and agencies can also see that ailing travelers receive adequate follow-up upon return home.

What are “Hidden Health Risks”?

Risk managers should be concerned not only about travelers falling ill, exacerbating a chronic disease, or having an injurious accident; they should also consider the follow-on effects of a traveler requiring medical care while away from home. If the patient is on business travel, the manager needs to ask questions such as, “Will the employee miss the meeting, and can it be rescheduled?” “Can another party attend in this person’s place?” “Will this absence from illness lead to missed opportunities?” “Will the decreased productivity caused by the illness or injury significantly impair operations?” Or “Will spread of this illness create problems for our organization?” Even the best prepared organization may fail to answer the questions such as, “What is our Duty of Care to an employee for his or her health away from the home office?” Conversely, it can be asked, “What is the employee’s Duty of Loyalty?”

As noted above, a multitude of questions arise at the corporate level when a traveler falls ill or is injured while abroad. The company may question whether it is insured for health issues while the staffer is abroad. An additional concern is what information the company is permitted to know or share about the employee’s health or condition, given health privacy laws, as well as what can be communicated out to other employees in the event of a serious contagious illness exposure. The company may legitimately wish to share information if it believes it has liability if it does not fully communicate. A company may wonder if its assets and productivity losses are covered in the event of a contagious illness suffered by one of its employees, assuming it has a Pandemic Plan at all. Moreover, that Pandemic Plan must be kept up to date. Finally, a company needs to be assured that an ailing traveler can receive adequate care at the location abroad, and that the company is insured to move the sick patient to an improved location when s/he is stable enough to be transported.

Business Losses

Missed meetings can cost tens of thousands of dollars. Additional significant costs that must be recouped when an employee goes down sick or injured include intercontinental airfare, hoteling, ground transportation, meals, and incidentals. The need to reschedule such a meeting may also increase or even double these costs, if the traveler must return home without an opportunity to reschedule quickly. If s/he remains at the job site, a project or plan may need to be delayed until the meeting occurs. Moreover, there are indirect costs of a travel health incident. In some cases, a competing organization may gain an advantage if an employee falls ill or is injured and is unable to attend an event, or attends but is less aggressive in presenting a business case or product because of feeling unwell. If that individual then returns home ill from travel, decreased productivity can additionally cost corporations significant amounts annually. Subsequent spread of a transmissible disease among colleagues can increase those costs exponentially.

Difficulty with Communication

Because there are such significant and diverse risks to health globally, it is a daunting task for risk managers, human resource personnel, and even internal occupational health staff to understand all of the challenges. Laws and regulations often confuse the Duty-of-Care and Duty-of-Loyalty requirements. Understanding precisely what the employer's responsibilities, as well as the employee's responsibilities, are during travel assist will help corporations make informed decisions about health policies and governance. Additionally, properly understanding the rules for communication is also vital. In many countries, there are privacy regulations that limit what an employer can ask about an employee's health or condition. Understanding these specific limitations may prevent an employee complaint, or, at the extreme, future litigation against the employer for violation of health privacy laws.

In some cases, employers believe they have obligation to inform their staff about possible health exposures to meet their Duty-of-Care requirements without violating another employee's right to privacy. These communications need to be made very carefully and often require many stakeholders' input to ensure accurate information is conveyed, panic does not ensue, and legal requirements are being upheld.

Hard Asset Losses

In most instances, hard assets – buildings, electronic equipment, furniture, and other tangibles – are not insured against infectious disease. In the event a facility needs to close temporarily due to the need for decontamination, any direct or indirect losses to the business are almost never covered.

Outdated Pandemic Plans

Some companies may turn to their Pandemic Plan for answers and guidance. Hopefully, the corporation has a plan as part of their business continuity effort. Some of the plans are a decade or more old, and components are no longer applicable or functional due to personnel changes, facilities additions, or changes in scope. Many pandemic plans do not address all health situations or events, requiring additional effort when a crisis occurs. An outdated pandemic plan can cause delays of action, communication, and mitigation.

Social Media Blowback

In the event an employee is abroad and seriously ill, repatriation or medical evacuation to an improved facility may be required. These costs can exceed USD 100,000 if not adequately insured. Allowing substandard care due to the lack of travel health insurance and/or lack of assistance providers to help patients negotiate a foreign medical system, may cause a disgruntled employee or his/her family to pursue legal action. If the trip was for pleasure, travelers may blame travel agencies, hospitality companies, food service industries, or even local governments for their illnesses. Popular social media sites are often alit with tales of travel nightmares, damaging future booking potentials and creating difficulties for named travel providers.

Why Do Travel Health Risks Occur?

Illness or injury during travel occurs when lack of proper preparation and knowledge risks intersects with poor human behavior. In many instances, travelers do not seek pretrip medical consultation to receive information about endemic health threats in their destination and obtain recommended or required immunizations. Travelers are often excited about traveling and fail to consider health risks as a potential downside to the fun of an excursion.

Managing Foreign Medical Care

Often, travelers are also unaware of their exposure risk, both from their own lack of understanding of about potential immunity deficit, as well as what they might be facing in a dynamic situation. Least in a traveler's mind are concerns about a foreign medical facility's appearance, staffing, or administration. Few travelers consider in advance whether the foreign medical facility's staff speak the visitor's native language. Can the medical staff communicate important information? Are adequate treatment options available? What if the traveler loses his or her medications and they cannot be replaced? In some areas of the world, patients are expected to provide their own linens and food, and even arrange for nursing care while the individual is an inpatient. Some localities are "cash only" at the time of service, and a patient will not be discharged from a hospital until adequate payment has been received. Some of these limitations and restrictions to care and service exist during domestic travel, as well. There are often a significant variabilities between urban and rural care in many countries, as well as differences between public and private facilities. The key to patient comfort is understanding what to expect and being prepared for a different standard of care than a traveler may be accustomed to in his or her home country.

The Dangers of Self-Treatment

Many travelers opt to skip care for seemingly less serious ailments or injuries. In these cases, they may choose to “self-treat” with available medications and their own knowledge. The Internet is a valuable tool for research, but it is often misleading for those without a solid background in medicine. Failure to self-diagnose an important condition, especially one that may be contagious, can create poor outcomes for the individual and the community. Recently, increases in epidemics and outbreaks from “old-world diseases,” – notably pertussis, measles, and mumps – have occurred when travelers received an exposure while abroad, did not understand their lack of immunity, and unwittingly brought the illness home. A recent outbreak of measles carried by a traveler to Disney Land in California, US resulted in a significant outbreak among local staff and visitors, and spread further within the country, as well as to Canada and Mexico. Scenarios such as this one are very common. However, when these outbreaks become affiliated with an organization, further indirect damages can occur. Many pathogens, such as measles, mumps, influenza, pertussis, and others, may be easily transmissible in the workplace due to incubation periods, contagion potential, and employees coming to work ill (a phenomenon known as “presenteeism”).

Hubris and/or VFR

Why do travelers take these risks? Again, many risks are taken out of ignorance. Many people are simply unaware of risks they may face. They were not informed before their trip and are not kept abreast during their trip of potential exposures and how to avoid them. Many travelers are unaware that they should seek medical consultation prior to departure – and then have an adequate amount of time prior to departure for vaccinations to work properly (at least 4-6 weeks). Some people are overconfident and feel that they will not be hurt or infected. Some believe they are taking adequate precautions, but they may fall short – for example, they will not drink the local water, but they accept ice in their drinks. Many business travelers find themselves at risk when they are invited to clients’ homes for visits where they cannot necessarily make wise food choices. The hosts may have an inherent immunity to local pathogens, while the visitor does not, and hosts may innocently cause illness among their guests. This combination of overconfidence and unintentional infection often occurs with the type of traveler clinicians call “VFR”: one who is Visiting Friends and Relatives.

Unplanned Destination Changes

Business travelers may also find themselves with last-minute destination changes that will change their risk profile. For example, on the whole, cities and urban areas have little incidence of malaria. However, rural areas of some regions may have significant problems with this potentially deadly disease. A traveler who sought medical consultation before a trip may discuss with the clinician plans for travel to a city and not be prescribed anti-malarial

medications. However, if the traveler's destination changes to a malaria-endemic area, s/he becomes at significant risk of disease, especially if unaware of the potential for malaria or where to seek information and medical aid, or unable to obtain necessary preventive measures.

Vacation Thrills

Behaviors on vacation can lead to increased costs that impact risk. For the pleasure traveler, vacations are often a chance to overindulge in food and drink, which also enhances many risks and during travel. Many individuals, intending to enjoy new things and have memorable experiences they would not otherwise have at home, engage in risky behaviors for which they are not prepared and capable. Motor vehicle accidents have traditionally topped the list of travel-related trauma, followed by incidents of drowning and near-drowning accidents. When people vacation, they often seek unique activities that they will remember in their daily, less-exciting lives. It is paramount, though, to engage in experiences with full knowledge of the risk, the possible consequences of coping with injury, and the information necessary to make an informed choice as to whether one wants to pursue the exciting activity.

How Are Health Risks Determined, and What Can Be Done to Assuage Travelers' Concerns?

Prepare

Health risks are determined by fully knowing all destinations. Health risks in local communities include endemic threats, current outbreaks, and the quality of the healthcare infrastructure and emergency response units. An individual's current health condition, including any chronic diseases or current impairments, must also be taken into consideration. Consultation with a medical provider who is well versed and trained in travel medicine is very important. Furnishing a traveler with adequate information before the individual leaves is vital. This information must be not only be accessible, but also understandable to the traveler. The traveler should have ample opportunity to ask questions about the information, preventive actions, mitigation, and potential scenarios.

In the corporate world, someone or some department must take ownership of this process to meet Duty-of-Care obligation fully and completely. Corporate health policies help to set processes and procedures so that both employer and employee have clear expectations of those involved. Many companies exist to assist travelers and employers with access to this type of information and guidance. Contextualizing health risk is also important. For example, the risk of contracting Ebola is small, while the risk of contracting influenza may be significant. Most travelers return with a food- or waterborne illness due to lack of preparation and human behavior. Arming travelers with information about travel health insurance, medical evacuation

policies and insurance, assistance company limitations (policy or ability) is also key to preparation efforts.

Consultation with a qualified, knowledgeable travel medicine provider is another key component of preparation. These providers have necessary immunizations and knowledge of destinations to convey to travelers in an effort to properly prepare them for risks. Giving travelers advice on medications, health threats, and infrastructure for their destination, coupled with affirming their individual health status, will be key to a successful trip. Providers should understand the current laws of importing personal medications and required immunizations for the trip (including travel beyond their immediate trip). They should also make sure travelers are aware whom they may contact at their destination should a problem arise, and what to pack to best ensure the comforts of home are maintained. Lastly, psychological preparation for patients should not be ignored. Stress and strain of travel, not just from jet lag, but from culture shock is often a significant problem for travelers of all types. Travelers need to be prepared if they are going to significantly challenged areas, compared to their home country, as well as those who are coming from challenged areas to more industrialized zones.

Monitor

The second component to ensuring healthy travel is monitoring for any key health threats that may impact travelers. Monitoring means reaching out to travelers to deliver necessary information, and ensuring any negative impact is able to be absorbed during the trip. Larger corporations with medical departments may not have adequate time to monitor the globe, their asset locations, their people, and their facilities, for potential health threats. This information must be aggregated, analyzed, and distributed with guidance. The process of health monitoring and proper notification to assets is often cumbersome, confusing, and time-consuming when medical and non-medical units have other tasks. Some companies outsource the task of monitoring and alerting their people or managers to these types of health threats. Disease is not the only factor that may impact health of travelers. Chemical or radiation accidents, wildlife or animal threats, and air pollution risks are other challenges that occur globally. Often, health hazards following a natural disaster are also concerns that must be monitored. These types of alerts may help prevent and mitigate health threats during trips to ensure a healthy return.

It is key for travelers to not only receive information locally, but also be able to make sense of it. Unfortunately, media outlets often choose to sensationalize or present confusing information to recipients of print or broadcast. This information needs to be verified and put

into a context so that travelers can understand that their choices, actions, and plans may create a positive outcome for their personal health. Those plans and choices can turn possible exposures into more healthy experiences, with proper knowledge and guidance.

Respond

Lastly, having a plan of action in the event an accident or injury occurs saves lives and limbs. Connecting with qualified medical personnel through local relationships, assistance companies, and insurance channels reduces waiting time and anxiety if an incident happens. Having plans and processes reduces risk and helps with smooth operations to obtain adequate help and care. Reaching out for assistance on large-scale events for informational webinars, reports, communication toolkits, and inclusion with crisis management teams to qualified subject matter experts can build confidence and assurance in the event of a significant health event.

Conclusion

Traveler illness or injury does not affect only the traveler. Multiple indirect costs and risks are associated with every case. When a company fully understanding those risks, it can reduce liability and foster good will among all stakeholders. Motivations for travel are changing significantly, and the risk of developing disease or succumbing to injury increase commensurate with the opportunities to be exposed new experiences. Those who deliberately seek medical care overseas, workers involved in humanitarian efforts in developing countries, and business travelers going to emerging markets are all at a different risk level than a domestic traveler, a convention attendee, or someone staying at a resort. They all, however, are at risk and need adequate tools to “assess, identify, and prioritize” those risks in an effort to manage them (ISO 31000).