

Case Study

International Health Insurance Needed When Employees Are Abroad

Client Challenge: An employee based in Southeast Asia traveled to the U.S. for business. Upon arrival he had a massive heart attack. Luckily, the patient survived and recovered.

Unfortunately, the company didn't have international health insurance coverage for this employee. The employee's hospital stay was \$500,000, which the company paid.

A company with employees in numerous locations around the world may provide health insurance to employees in their home country, but that coverage does not carry over when traveling abroad.

HORAN Solution: HORAN vetted and recommended adding international insurance for the company's employees traveling abroad.

International health insurance is a very complex process. The HORAN International Business Insurance members are experienced experts in identifying appropriate coverage for overseas travel.

Direct Benefit to Client:

1. HORAN's ability to provide International Health Insurance prevents employees traveling abroad from being uninsured. The insurance premiums are small when compared with potential large insurance bills.
2. HORAN International Business Insurance employees can help identify potential issues when working abroad. For instance, on longer assignments getting employees regular prescription medication.
3. HORAN also can provide education about what each employee needs to know when traveling internationally for business. This education includes protocol if you become ill or injured, processing claims and finding a good doctor for treatment.