

Telemedicine (E-Health): Business Case for the International Traveler Medical Assistance Provider, the Insurance Company, the Assistance Company and the End-User

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ABSTRACT

Health expenses are quickly rising all over the world both at the state and private levels. Today, Health expenses already represent the 10% of the world's PIB.

According to OMS more than 100 million people go into extreme poverty every year because of high Health expenses. We need to find new ways and tools to bring less expensive medical services to the general population. One of the best options to bring average costs down while maintaining high levels of quality reaching out to a larger % of patients is Telemedicine.

Telemedicine achieves great cost savings and immediacy to having medical assistance. It is the best financial model to maintain profits for the professional providers while decreasing costs for the patient.

How can Telemedicine be best applied to the segment of international travelers?

According to OMS (World Tourism Organization), in 2018 there were 1.400 M tourist arrivals in the world. The average medical assistance ratio for travelers abroad is 1.5%. This means 21.000.000 patients. The average medical cost per case is 200 euros. Therefore, the business potential for medical assistance in the tourist sector is 4.200.000.000 euros.

Today, this massive piece of business is today channeled through international assistance companies who act as intermediaries and buy medical assistance services from local providers.

Most medical assistance services are classified into three main categories: House calls, outpatient visits and Inpatient (Hospitalization) services. House calls represent 60% of the total number of services. At least, 35% of this business is suitable to be done with Telemedicine which would decrease the costs by 50%.

Telemedicine should be the solution in the future for almost 5.000.000 tourists looking for medical assistance around the world.

Keywords: Telemedicine; International traveler; Medical services; Health

INTRODUCTION

Telemedicine was first successfully tested back in 1951 during the New York trade fair (Video transmission of complex medical data). During the first years, Telemedicine was a tool to connect people from rural and remote areas with urban doctors.

During the late 60's and the 70's, Telemedicine was helped by the NASA program to aid the astronauts due to the impossibility to travel with doctors.

The internet revolution during the late 80's and the 90's was the definite push to develop Telemedicine (Table 1).

Telemedicine came to life as a need to connect people from rural areas to doctors in the city, but it has developed into a powerful tool to bring costs down and maximize margins for both clients (insurers) and providers. For the end-user, it represents the opportunity to have a quick, easy and less expensive access to a reliable medical network.

Telemedicine could be an excellent solution for international travelers,

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that according to OMS reached the number of 1.400M in 2018.

The business vision is to allow the international travelers who need medical assistance anywhere in the world to connect to a Telemedicine platform to access high quality medical service at any time at very reasonable rates to be paid by the insurer of the trip.

Easy access from the smart phone, Good quality medical attention in his/her own language, and lower rates. We will see more in detail about all the advantages to applying this technology for the international traveler [1-4].

What is Telemedicine?

Telemedicine (from the greek “telos” que significa “distancia”) allows health care professionals to evaluate, diagnose and treat patients at a distance using telecommunication technologies.

Who is an international traveler?

This business segment includes all the tourists and corporate employees traveling abroad.

Why do we need Telemedicine for travelers?

It is the most comfortable (You don't need to leave the comfort of your hotel room), easy (You can access the service by simply using a previously downloaded app), fast (You don't need to wait 1-3 hours for the doctor to arrive) and most reliable (The service access a digital consultation room with pre-selected doctors) way to access to medical consultation avoiding having to pay (No need to anticipate any payments to later look for a reimbursement) (Table 1).

Table 1: Advantages vs. disadvantages for Telemedicine: What is the value added of Telemedicine?

Advantages	Disadvantages
Fast Access: Application from smartphone/PC	Limited personal relation with the doctor
Easy (Doctor available with a simple touch)	It depends on the technology
High comfort: From the hotel room	It is not very convenient for children
No Payment needed: (Direct cost to the insurer)	
Less expensive (Advantage for the insurer)	
Language: Your medical assistance is delivered in your own language	

What are the key advantages for Telemedicine?

- Comfortable
- Easy
- Fast
- Reliable
- Less expensive
- Avoids reimbursement

Value added: Excellent savings for all players, fast and convenient access for the end user and no need for reimbursement [5-9].

How to choose a good Telemedicine provider?

Excellent technology tools: It must be a quick and efficient service capable to handle with a consistent quality image and sound the entire

communication process between the doctor and the end-user.

- Best Medical team: This is the key component: Access to the best quality doctor team to be treated.
- Competitive prices: Good prices.
- Language capabilities.
- Long term commitment to escalate the project as needed.

CONCLUSION

Telemedicine is less than half the cost of traditional medical assistance and improves the customer satisfaction rates with easy access to the service a no need to go through reimbursement processes.

Telemedicine in a world post-COVID-19

- Telemedicine takes away the fear of having physical proximity with a doctor or any sanitary personnel.
- Telemedicine fits perfectly into the new concept of “travel safe” to be applied in all areas of future traveling.
- Telemedicine has come to definitely stay: The expected growth of Telemedicine in a post-COVID-19 environment is exponential.
- Telemedicine generates TOP savings for the insurance companies.
- Telemedicine fits perfectly in a post-COVID-19 era where travelling safe will be a must.
- Telemedicine will promote cheaper insurance rates for the travelers as the medical assistance costs will go down.
- Telemedicine will result in a better customer experience taking away the need for reimbursement and making it convenient with a fast access from your own mobile tools.
- Assistance companies will continue coordinating the medical assistance activities with the end-user.

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