

ASSISTANCE & REPATRIATION REVIEW 2016

ITIJ
International Travel & Health Insurance Journal



ON HIGH ALERT

In a world where terror-related incidents are occurring more frequently and in a wider range of countries, global assistance companies have adapted their protocols and services to meet the changing needs of today's travellers who fall victim to terror events. The *Assistance & Repatriation Review* hears from a number of assistance companies to find out how they responded following recent terror attacks

GEOBLUE: USING MODERN TOOLS AND PLATFORMS TO COMPREHENSIVELY SUPPORT MEMBERS

In the wake of an attack like the ones in Paris on 13 November 2015, the most immediate concern is obviously to ensure everyone's physical safety. But after the initial shock and assessment, US-based GeoBlue quickly turned its attention to an equally important level of care that needs to be considered for those who experience such an event: mental health support. This was especially critical for the company's student members, as sudden onset of mental health illness is common in the 18-to-23 age group. "It is typical for anyone living and immersing oneself into a new culture to feel a level of uncertainty and anxiety, and this was further exacerbated for these student populations in Paris during and following the attacks," said Carol Foley, director of global assistance and international alliance at GeoBlue. "We knew it was critical that the needs of these students be met quickly, thoroughly and in a manner that suited their needs and expectations."

GeoBlue's experience covering and supporting the insurance needs of international student and study abroad programmes dates back to 1999. Since college students belong to the age range most prone to start displaying symptoms of underlying mental health conditions, the events on the ground in Paris were especially concerning when trying to support the needs of those affected, irrespective of international borders. In the past, universities sending students abroad purchased insurance plans with limited mental health benefits – under the conventional assumption that a repatriation would be the solution to any adjustment issues that could not be resolved within one or two sessions in the host country. Increasing awareness of mental illness, coupled with regulation from the Americans with Disabilities Act, essentially categorising it as a disability itself, shifted the focus of universities to providing students abroad with vital mental health services on par with the support systems available at home. Over the last few years, GeoBlue has seen scholastic offerings include more robust coverage for mental health, making it comparable with any

other medical condition.

The terrifying events in Paris saw general widespread panic, with several US universities giving chilling accounts of students in attendance at the targeted Stade de France soccer stadium, the Bataclan concert hall, and hiding out in university cafés and dining halls. GeoBlue was acutely aware of how the unfolding chaos could amplify the culture shock already experienced by so many

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students and moved quickly, immediately releasing messages through social media to connect with distressed members and their parents and reassure them that assistance services were available. To ensure the most thorough care, GeoBlue enlisted the care of its regional advisor, Dr Suzanne Black, a clinical psychologist and trauma specialist who divides her time between Paris, New York City and Washington, D.C. and who has both an active international private practice as well as a worldwide teleconferencing psychology practice. She is also a former assistant clinical professor of psychiatry at UCSF Medical School. As she described it: "The dark art of the terrorist is to create pervasive and unrelenting paralytic fear – fear that's way out of proportion to the actual risk. That's what happened

in Paris in the hours and days after the attacks."

Because there was an added level of concern related to students travelling into the city for care, GeoBlue activated alternative treatment capabilities in the form of Skype sessions with Dr Black and also for on-campus group sessions with additional GeoBlue network providers. The focus of these sessions was described by Dr Black: "Our task as mental health clinicians is to respect this fear, while empowering students to think and act rationally about risk, and thereby regain the sense of agency over one's daily life that terrorism steals. If we succeed at this, we also help students to avert post-traumatic symptoms that can last months, years, or even a lifetime."

Engaging modern technology with a tool like Skype is a great asset to members, said Dr Black: "Skype and other videoconference technologies are game-changers. They enable health insurers, healthcare organisations, university-abroad programmes and others to deploy outstanding mental health clinicians, with relevant therapeutic expertise, needed language capabilities and cross-cultural acumen immediately to the scene of a crisis."

Study abroad programmes are a key component of a student's academic programme, and universities are committed to its successful completion. As some students were planning on travelling back to the US for the Thanksgiving holiday, there was concern they would not return, potentially disrupting their studies; however, through the immediate and ongoing support provided by GeoBlue, the majority were able to finish their studies in Paris.

During the month following the attacks, GeoBlue saw an uptick in new requests for mental health treatment for students in Paris and other locations in Europe. These needs were addressed promptly and thoroughly. The level of coverage, facilitation, and support provided made it possible for these students to do what they came to do and to complete the programmes they had started, which is really the most valuable benefit of an insurance plan.