

## Global Health Landscape

### Healthcare “beyond borders”

*At a time when the global citizen is transforming how healthcare is delivered worldwide, there’s a need for a vision for delivering coordinated, high-quality and affordable care “beyond borders.” Ori Karev CEO, UnitedHealth International, USA*

The rise of a global healthcare marketplace is underway. Thanks to a new global citizen, whose work and life transcends borders, the delivery of healthcare worldwide is being transformed. Simultaneously, other economic and social realities are fuelling what will be a major shift from national to global approaches in healthcare delivery. Innovations in medical technology, strong economic pressures on individual countries to reinvent their healthcare systems, and a transparent, collaborative approach to prevention and treatment, all contribute to an expanding global landscape that cannot be ignored.

We are already making strides towards a border-neutral healthcare system that freely shares knowledge and technology. This foundation will bring about an interconnected network of medical professionals, facilities and global best practice standards that will help drive seamless access to quality healthcare, regardless of where care is provided.

Stakeholders—both payers and consumers—want healthcare solutions that serve the new global citizen. We must understand, embrace and lead the global healthcare market’s evolution. Healthcare payers will continue to innovate methods to serve healthcare needs through competition, risk pooling, mandatory insurance, wellness incentives and public sector funding.



The old healthcare paradigm is increasingly becoming outdated. In the past 15 years, per capita healthcare expenditures have risen dramatically, yet healthcare systems have not succeeded in delivering care to all citizens. US healthcare spending, as a percentage of GDP, is the highest in the world, yet many US citizens have limited or no access to health insurance. Meanwhile, the European Union countries are striving to effectively manage costs while facing the challenge of providing timely access to care.

#### Global citizen-driven healthcare

The mechanisms for delivering global healthcare must be established in a systematic way, not as ad hoc solutions—some promoted by providers and others by consumers. Individual consumers around the world have access to an enormous pool of knowledge. They are researching their conditions and making decisions on what treatments are needed and, more importantly, where they will be provided. Individuals are searching outside their present healthcare systems for better answers, and are willing to travel and pay for them.

#### The elements shaping a new paradigm for global citizen-driven healthcare include:

- **Consumer mobility:** In today’s global economy, many people no longer live exclusively in their country of origin. Workers are often expatriates or third country nationals who live and work outside their country of citizenship. This trend will likely increase, with the largest markets in Western Europe, the Middle East, North America and East Asia. As people become increasingly mobile for both temporary and permanent work assignments, they will need a healthcare system that can support their needs.
- **Medical travel:** While medical tourism in the past was associated with spa treatment and cosmetic surgery, today more than 100 hospitals worldwide are Joint Commission International (JCI) accredited, and others are building a massive presence in low-cost high-quality environments. It is worth noting that the JCI accreditation programme is not unique in its activities of accrediting. However, it is the JCI accreditation which transcends borders and contributes effectively to the

necessary element of accreditation in the globalisation of healthcare. Accordingly, both providers and payers can gear up to meet an increased demand in global healthcare.

- **Language and culture:** To facilitate the rapid exchange of innovation, English is increasingly becoming the lingua franca of medicine. At the same time, an increase in migration to Europe and the US from Latin America, Asia and Africa is causing policy makers and healthcare providers to incorporate the diverse viewpoints of medical and technological professionals who have trained and gained practical knowledge outside their countries.
- **Healthcare financing:** Traditional funding methods for healthcare are being challenged. Globally, out of pocket spending is straining the healthcare consumer's personal budget regardless of whether their country has nationalised healthcare coverage. In the US, employers and government are reviewing the viability of employer health benefits programmes. Governments are experiencing increasing costs and as a result, they are shifting healthcare delivery and management to private providers. We are experiencing a major shift in funding, both from a public policy and an individual perspective.

Clinical analysis, predictive modelling and evidence-based medicine are all manifestations of the rising need to manage healthcare from an economic perspective. This is not to say "to reduce the cost of healthcare," but only to reallocate resources in the proper direction. Simply put, a key element in the fulfillment of the globalisation trend in healthcare stems from our collective ability to generate and analyse useable clinical data

During our lifetimes, each of us experiences medical challenges arising from current health conditions, wellness activities, our gene pool and our surrounding environment. Assuming we are able to categorise and catalogue such information or data from the outset, we would then be able to develop a personal clinical profile. Armed with that data, we can now begin to track various medical procedures and treatments and the effect of each on our overall health.

In short, by leveraging statistical analysis and measurement tools to evaluate efficiency (the equation of resource applied and the results obtained) we can predict outcomes, which helps us select the most appropriate treatment modalities for each individual.

Why is the issue so relevant in the Asia-Pacific region? First, most Asia Pacific countries neither rigorously adhere to clinical data generation and utilisation principles nor do they apply clinical data outcomes to their populations. In the meantime, Southeast Asian residents are earning higher incomes and demanding a say in the goods and services they purchase. Concurrently, they expect their countries to actively participate in processes that increase their well-being. As their healthcare systems mature, these countries now have the opportunity to improve care for their citizens

In addition, as active participants in global healthcare, there must be common data platforms and effective linkages amongst data collecting entities. There is an inherent challenge in transporting critical clinical data—patient history, diagnosis of the presenting concern, prescription drug use etc.—between countries. From a data infrastructure viewpoint, clinical data must be readily transportable (HIPPA implications not withstanding) so that the patient, the treating physician, the examining physician, and the payer all have access. What is sometimes forgotten is that care coordinators and payers must also be able to access this information to coordinate care and pay the bills when the patient returns to his country of origin. Personalised and transportable electronic health records are also critical to understanding costs and determining future insurance premiums, both locally and globally.

### **A global legal framework**

Another major challenge to the trend of globalisation of healthcare is the lack of an integrated, international legal framework. The healthcare market in the US has liability legislation and a massive body of common law that clearly establishes the patients' right to sue if they feel they have been wrongfully treated. It is this specific right (or perhaps even a sense of entitlement) which may be one of the key factors giving rise to the need for US medical providers to over-test, over-prescribe and practise defensive medicine. The fear of one's medical decisions being challenged down the road, with the benefit of hindsight and a good legal counsel, drives US providers to seek extraordinary

treatments, procedures and advice. This approach costs money. Accordingly, a portion of the high costs of US healthcare is the cost of protecting against litigation.

Those who participate in shaping global healthcare must take into account fundamental cultural and legal differences in the expectations of global healthcare consumers. Universally accepted solutions must be negotiated. An example of global negotiation would be ongoing worldwide efforts to develop common intellectual property protection, offering owners of intellectual property the assurance of marketing their products in other countries without placing their products or services at risk of duplication.

Lastly, the trend of globalisation of healthcare must go hand in hand with a robust solution for country-of-origin support systems. At some point, most patients who participate in global healthcare, may return home with ongoing health needs relative to their recovery that require clinical support. Outside of the legal considerations, the fundamental issue is ensuring that returning patients have access to the clinical support they need to continue their recovery. It is too early to tell whether clinicians accepting foreign-treated patients will be fully supportive of their patients who have received treatment overseas, but let's assume that this is the case. Even the best intentioned, fully supportive providers will have a need for data, assessments and support to provide for appropriate continuity of care.

Trends in the globalisation of healthcare present us with a number of questions: What role will any specific healthcare industry assume during this period of transition? And, will the new paradigm of global healthcare simply emerge organically from these trends, or, will it be shaped thoughtfully, optimising healthcare for all of the world's citizens? I advocate for the latter.

Leadership for the transition to a truly global healthcare system is resident in the private industry that has insured, managed and administered healthcare for over a century. The industry has the knowledge, the technology, the scope, and the ability to drive efficiency and ensure quality outcomes. However, it is the public-private partnerships that will serve as the catalyst in transforming the healthcare industry into a truly global industry. Our challenge as future contributors or beneficiaries of the trend is to anticipate rapidly changing consumer requirements and be fully prepared to deliver the products and services that meet these needs. This is an exciting opportunity—an opportunity to improve a critical aspect of people's lives on an unprecedented scale.

### **Making it work**

In order to drive the international coordination of high-quality healthcare for consumers at an affordable cost, there needs to be a greater degree of integration between global healthcare participants. Specifically, most countries in the Asia Pacific region lack sufficient clinical data and the ability to analyse it. As these countries' healthcare systems grow, and as demand grows, they will require healthcare intelligence to make good decisions about care delivery, resource allocation and treatment of chronic conditions. Robust analysis of clinical data translates into positive health outcomes. Clinical data analysis can prevent mega illnesses, improve preventive care, predict with a high level of accuracy which treatment has higher likelihood of success, reduce mortality rates and create a healthcare environment that is based on data, outcomes and best practices employed in other countries. As citizens of the global economy, we have a keen interest in making clinical data tools and analysis readily available where they are not today, to ensure the development of rational, efficient, high-quality healthcare systems in these countries.

### **Author Bio**

Ori Karev is the CEO of UnitedHealth International, a UnitedHealth Group company. He drives UnitedHealth International's growth, advancing its position as the leading global health and well-being company. Under Ori's leadership, the company actively pursues its local and global potential in its various market segments: global health insurance, third-party administration, healthcare management consulting and global health solutions for leading benefit plan sponsors.