



UnitedHealthcare Global



# Quarterly Newsletter

Addressing important topics, highlighting improvements  
and providing updates relevant to your business

**United  
Healthcare  
Global**

# Welcome to the quarterly UnitedHealthcare Global newsletter

2021 was a year of challenge and change. The pandemic disrupted health and lifestyles, fundamentally changing the view of health care, as well as expectations of it.

But with change comes great opportunity. At UnitedHealthcare Global, we see the shifts in attitudes, needs and expectations of health care as an opportunity to further advance health care delivery and accelerate innovation.

In this edition of the quarterly newsletter, we highlight actions taken by UnitedHealthcare Global to better meet the needs of those we serve.

- The rise of telehealth and what the future holds for virtual care
- How regulatory changes in the Middle East will impact health care compliance requirements for international travelers
- Real-time intelligence and the important role it can have for organizations and members when the unexpected happens
- New Security and Natural Disaster Evacuation rider
- Member experience enhancements designed to make using benefits easier
- Team member and country spotlights

We hope you enjoy these stories and look forward to sharing more with you in future editions. As always, we look forward to continually building a transparent, collaborative relationship with you. If you have questions or need assistance, I invite you connect me or your UnitedHealthcare Representative so we can better serve you.

Wishing you the best of health,



**Kristin Rantala**

National VP, Sales and Client Management  
UnitedHealthcare Global

# Virtual care as a key component of overall health care

It is no secret that COVID changed everything – from the way we work, to the way we engage with health care. One important change within the health care space that bears watching is telehealth.

UnitedHealthcare Global’s North American product director, Kate Ward, and medical director, Dr. Amit Arwindekar, have carefully studied the growth of telehealth during the pandemic, and it has been impressive. Even more impressive is the fact that it does not show signs of going away. According to a July 2021 McKinsey & Company study, global telehealth use has stabilized at levels 38 times higher than before the pandemic.<sup>1</sup> These levels have largely stabilized between 13% to 17% across all specialties with 40% of consumers surveyed saying they planned to continue using telehealth, up from 11% prior to COVID-19.<sup>1</sup>

## Meeting consumers where they are

“Consumers want choice, and virtual connections preserve capacity and prevent exposure”, says Kate Ward. That is why she and her team focus on integrating international, local, and appropriate virtual care solutions to create a broader digital front door for health care. This enables members to easily get care when they need it, through the most convenient channels.

Dr. Arwindekar notes that since its inception, telehealth has the potential to improve health outcomes when delivered in addition to, or instead of, an in-person visit.

- 35% reduction in hospital admissions<sup>2</sup>
- 38% reduction in hospital re-admissions over 90 days<sup>3</sup>
- 44% reduction in intensive care unit mortality<sup>4</sup>
- 32% reduction in intensive care unit lengths of stay<sup>4</sup>
- 45% reduction in hospitalizations from skilled nursing facilities<sup>5</sup>
- 24% reduction in mortality for chronic heart failure patients using remote patient monitoring<sup>6</sup>

## What the future holds for telehealth

Imagine the possibilities: Digital tools that let each doctor expand their reach. Using artificial intelligence responsively to anticipate health needs before they arise. Remote monitoring that offers additional insight to help keep conditions well managed wherever the consumer may be. Efficiently routing clinical data, supplies, advice and medicine.

But is it all possible right now? According to Dr. Arwindekar, “Continuing telehealth’s positive momentum post-pandemic will require consistent, positive experiences. Telemedicine providers can start by increasing their scope of services and partnering on more wellness/holistic virtual care solutions to help cut down consumer frustration and clinician burnout. For insurance companies and providers, it will entail pricing transparency, clarity about the types of care available and more provider choice.”

### Sources:

<sup>1</sup> McKinsey, July 2021.

<sup>2</sup> Telehealth Services in the United States Department of Veterans Affairs, Adam Darkins, 2014.

<sup>3</sup> Can Telemonitoring Reduce Hospitalization and Cost of Care? A Health Plan’s Experience in Managing Patients with Heart Failure, Daniel D. Maeng, PhD, Alison E. Starr, DBA, Janet F. Tomcavage, RN, MSN, Joann Sciandra, RN, BSN, CCM, Doreen Salek, BS RN, and David Griffith, BS1, Population Health Management 2014.

<sup>4</sup> Ludwig P, et al. Financial and outcome impact of teleICU. Telemedicine and e-Health 2016 (May 16).

<sup>5</sup> Siwicki W. Telemedicine reduces hospitalizations from 154 per six months to 85 at skilled nursing facility. Healthcare IT News 2018 (Nov).

<sup>6</sup> Nakamura N, et al. A meta-analysis of remote patient monitoring for chronic heart failure patients. Journal of Telemedicine and Telecare 2014 Jan;20(1):11-17.

# Health insurance regulation changes in the Middle East

Today, governments of Oman, Kuwait, Qatar, and Bahrain are preparing laws to implement mandatory health insurance. The laws will affect foreign expatriates. UnitedHealthcare Global will continue to build solutions to offer compliant benefit plans in these countries in line with the requirements.

The mandatory insurance model that will be implemented in these countries will be different and not all countries will require locally licensed plans. There could be possibly two models:

- Locally licensed insurer can issue health insurance plans
- Expatriates/employers may need to purchase a basic plan and they may continue to have their existing international plans

As an example, Oman is going with a locally compliant plan by an approved local insurer. Qatar and Kuwait may require expatriates to buy a basic plan on top of their regional or international plans.

Once the new plans are finalized the law will apply to all nationals, residents, and travelers (beneficiaries), except for foreigners associated with diplomatic and related assignments.

**Please note: At this time, there is no immediate impact to U.S.-based organizations or globally mobile employees.**

The situation is fluid as many details of the new laws are still being determined. They will be clarified through the implementing regulations. We will share information as it becomes available.



# Intelligence, Assistance and Security

## Medical and security threat map

Our intelligence team monitors 230-plus countries for health and security risks. We help clients be better prepared to protect and respond to potential security and medical risks that could pose threats to globally mobile employees. Download the [latest global threat map](#) complete with country risk ratings.

## Global Intelligence Center

As part of our efforts to continually provide you with an optimal experience, we are pleased to announce the redesigned [Global Intelligence Center](#) – the one-stop site for international medical and security intelligence.

The new site features centralized intelligence content and an intuitive navigation making it easier to find the right content and counsel the moment it is needed.

During the transition, we remain dedicated to supporting you and your international intelligence needs. If you do not have access to the Global Intelligence Center, we invite you [sign up](#) for “Daily Security Alerts”. These email alerts provide a comprehensive analysis of countries that pose immediate risk to globally mobile populations and multinational organizations.

## New Natural Disaster and Security Evacuation Rider

Natural disasters, often unexpected, require an urgent response to ensure travelers' safety. As political and security conflicts continue to increase worldwide, logistical and security challenges may emerge putting employees at risk.

Our Natural Disaster and Security Evacuation Rider is available for fully insured clients currently on an expatriate insurance plan. It includes emergency evacuation to the nearest safe location in a natural disaster and emergency evacuation to a nearby safe location in a security risk.

Coverage includes up to \$100K a year for:

- Transportation to a safe location
- Lodging expenses
- Per-diem amount for reasonable living expenses (\$300 a day for up to 14 days)
- Return transportation from original evacuation location

To see if this rider is right for your organization, contact your UnitedHealthcare Global representative.



# Simplifying the health care experience

## UnitedHealthcare Global mobile app

For members living and traveling abroad, access to health care information is vital. The UnitedHealthcare Global mobile app provides the power to view coverage and manage claims from a mobile device.

Members can use the app to:

- View coverage details for themselves and their families, all in one place
- Find and locate a global health care provider or facility using the Find Care feature
- View their ID card
- Submit claims quickly within or outside of the U.S.
- View submitted medical claims and review claims payment status
- Access security and medical intelligence reports to stay informed and prepared
- Quickly request assistance in an emergency

For members, getting started is easy.

1. Download the UHC Global app from the App® Store or Google Play™
2. Sign in with a HealthSafe ID™ or register for one in the app. The HealthSafe ID for [myuhc.com](https://myuhc.com) can also be used to sign in to the UHC Global app.



## ID card enhancements

Under the No Surprises Act, guidance requires commercial insurers/health plans and individual plans to include network and out-of-network deductible and out-of-pocket limits applicable to members' plan coverage on their health plan ID cards.

Beginning on and after January 1, 2022, as plans renew, the online and printed ID cards for medical and pharmacy must include:

- Plan deductibles for network and out-of-network
- Out-of-pocket maximums for network and out-of-network
- Phone number and web address for a member to get assistance

For employees, the ID card shape, size, and general appearance will not change. They will see in- and out-of-network deductibles and out-of-pocket maximums for individual and family tiers, as applicable.

For additional support on how to read the updated ID card or request a guide, contact your strategic client executive.



# United in our mission

UnitedHealthcare Global international team members are united in our mission to help people live healthier lives and help make the health system work better for everyone.

Each quarter we shine a light on select members our diverse team driven to make a difference in the health, wellness, and safety of the people we are privileged to serve.



**Kate Ward, Product Director**

Kate Ward leads the UnitedHealthcare Global North America product development team. She oversees product lifecycle, innovation, and real-world solutions. Kate and her team focus on turning strategy into reality by bringing health and well-being solutions to globally mobile populations.

Having spent almost 20 years in global insurance, her diverse background includes product, sales, account management, operations, project management, technology, and analytics.



**Dr. Amit Arwindekar, Medical Director, North America**

Dr. Amit Arwindekar is the North American medical director for UnitedHealth Global Solutions. He specializes in helping employers care for globally mobile professionals through medical assistance, crisis response, cost-effective care, medical transportation, and medical services innovations.

Dr. Arwindekar has more than 10 years of experience in the global mobility industry. He also is a practicing physician in Chicago.

# Country spotlight: Kuwait

Nestled between Saudi Arabia and Iraq and located on the Persian Gulf, Kuwait is one of the most ancient and contested corners of the world.

Kuwait is far enough away from Gulf travel hubs to the south to give the area an authentically Arab feel, despite a mixture of Western liberalism and traditional Islamic culture. With its stunning skyline, plethora of restaurants, museums and cultural hotspots, Kuwait remains an oasis in a land of desert plains.

## Culture

Kuwait is a religious and ethnically diverse country. The country is majority Sunni Muslim, with a significant Shiite minority. Kuwaiti government estimates indicate that between 30 – 40 percent of Kuwait's population is Shiite.

Kuwait holds some strict rules travelers need to be wary of to not offend the locals. These rules may also involve dress code for female travelers.

## Health care

Kuwait has an extensive public health care system that provides a good level of care in all health regions of the country. The most comprehensive care is found in the major cities. Low-cost public health services are well-funded, and extended to all Kuwaiti residents, regardless of citizenship. However, waiting times tend to be longer than those at private facilities. Each region is served by a general hospital that provides outpatient care and 24-hour emergency services. All emergency and trauma care in Kuwait is provided by the public hospitals.

The health system is based on 3 levels of health care delivery: primary, secondary and tertiary.

1. Primary health care is delivered through a series of health centers, with general or family health clinics, maternal and childcare clinics, diabetic clinics, dental clinics, and preventive care clinics
2. Secondary health care is provided through 6 general hospitals
3. Tertiary care is available at several specialized hospitals and clinics

There are also several well-equipped private facilities staffed by internationally trained clinicians. They are often preferred by travelers and expatriates due to shorter waiting times and private accommodation.

Sources:  
The Lonely Planet  
Sky Ticket  
OSAC  
Kuwait Visa  
GOV.UK

World Watch® Report from UnitedHealthcare Global, Feb. 2022

## Security

UnitedHealthcare Global Intelligence overall threat assessment in Kuwait is low.

Crime – most commonly non-violent petty theft – is the security concern travelers are most likely to encounter. Sexual harassment and assault are risks for female travelers. Terrorist attacks are possible in Kuwait. Anti-Western sentiment may prompt individual acts of violence against Westerners.

Protests must be authorized by the Kuwaiti government. Authorized protests are usually peaceful; however, unauthorized protests – while infrequent – are often violently dispersed.

Kuwaiti law incorporates Islamic legal codes, which travelers may unknowingly violate. To mitigate this risk travelers should be sensitive to conservative local norms regarding speech and public behavior.

## Travel tips

Travelers whose passports bear an Israeli stamp may be refused entry into Kuwait.

- The official language is Arabic, but English is widely understood
- A 15% service charge is usually added to bills in hotels, restaurants, and clubs. If no charge is added, 10% is an appropriate tip. Tipping taxi drivers is not required, but it is appreciated.
- Power outages can occur in Kuwait; however, they do not usually affect hotels or other traveler facilities
- Ask permission before taking photographs. Do not take photographs near government buildings or other government interests, such as oil installations and fields. Doing so may result in detention.
- Travelers should avoid any statements that could be construed as critical or insulting to the government, which can result in harsh punishments. Penalties for insulting or criticizing the royal family can include prison terms and/or deportation.
- Unexploded ordnance and munitions left from the Gulf War continue to pose injury concerns in rural areas
- Avoid travel to areas near the border with Iraq. Security incidents have been reported in recent years – including the discovery of explosive devices and exchanges of gunfire with unidentified Iraqis.
- Sand and dust storms are common in Kuwait and may cause travel disruptions with little or no forewarning. They are most common from late March until Mid-May.
- Tap water in Kuwait is not safe to drink. Travelers are advised to drink bottled water from sealed containers.





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