Foundations for Managing the Unexpected Abroad: Medical Standards, Security Concerns, and Faculty Preparation

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Risk Management and Security for an Education Abroad Program

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Key Decisions in Education Abroad (EA)

• “Many institutions lack a systematic approach to international travel risk review and assessment, and few guidelines exist to help education abroad professionals develop such procedures.”

- Julie Friend, *International Travel and Security Analyst, Michigan State University*
Institutional Imbalance?

- There is an imbalance between:
  - The institution
  - The student
  - The faculty directors
What Can You Do to Help?

- Understand your institution and your clientele
- Implement good practices and travel policies
- Understand your institution's appetite for risk and risk tolerance
- Conduct good analysis and implement risk mitigation strategies and practices
- Give pre-departure and in-country training using a variety of materials
- Establish good communication plans and emergency protocols
What Is Your Risk Appetite?

- Are you sending students and faculty to locations that the US DOS warns about?
- Can you justify your actions?
  - Come up with a “security checklist”
- Have you set risk thresholds and tolerance levels?
Establish Risk Thresholds

- Thresholds are maximum levels of acceptable measured criteria
- Define specific individual risks or combinations of risks
- Define risk thresholds for an education abroad program as a whole
Risk Threshold Factors

Risk thresholds should be defined for:

- Security
- Political
- Terrorism
- Operational
- Travel
- Medical
- Cultural

What is the impact on my institution?
Establish Risk Definitions

- Actors that may pose a security risk can include political extremists, direct action groups, the security forces, foreign armies, insurgents, petty and organized criminals, computer hackers, protesters, workforces, local communities, indigenous groups, corrupt officials, business partners, and in-country company management and staff.

- The impact of security risk can include war damage, theft, injury, kidnap, death, destruction of assets, information theft, extortion, fraud, and loss of control over business.

Source: CONTROL RISKS “Security Definition”
Define and Assign Risk Ratings

• Define and assign risk ratings by assessing a range of factors and establishing risk levels

• Establish security and medical ratings
  ➢ Insignificant =
  ➢ Low =
  ➢ Moderate =
  ➢ High =
  ➢ Critical =
  ➢ Extreme =
Medical Risk Rating

Extreme Risk

“Countries where healthcare for citizens, travelers, or expatriates is almost non-existent or severely overtaxed. This may be due to economic conditions, war and/or lack of governmental stability, all of which also threaten a traveler's health and safety. In extreme risk nations, even low-quality emergency services and dental care may not be accessible. Quality prescription drugs may not be available. Serious infectious disease such as typhoid, cholera, dengue fever and malaria may pose a threat. Travelers with moderate or severe illnesses / injuries are likely to require an international evacuation.”
Security Risk Rating – CRG

EXTREME SECURITY RISK
Security conditions are hostile and approaching a level where business is untenable. For example: there is no law and order, there is outright war or civil war, or personnel constantly face the threat of targeted and potentially life-endangering violence.

HIGH SECURITY RISK
The security environment presents persistent and serious challenges for business; special measures are required. For example: state protection is very limited, insurgents are engaged in a sustained campaign affecting business or kidnap poses a severe and persistent threat to foreign personnel.
Understand Risks and Threats

Security is not BLACK & WHITE
Understand Risks and Threats

**Principles**

- Threat + Vulnerability = Risk
- No “0” risk level
- Various levels of security risk
- Location
- Time of day
- Activities
- Probability of incident
- Time of exposure
Consult Good Resources

- Students Abroad
- Peace Corps
- OSAC
- CDC
- World Health Organization
- Voyage.gc.ca
- Smart Traveller.gov.au
- U.S. Department of State
- Foreign & Commonwealth Office

Expedition Risk!
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Contract Good Assistance Providers

- Medex
- ASI Global Risk Management Services
- Stratfor
- iJET
- HTH Worldwide
- Intellignet Risk Systems
- Control Risks
- Transparency International
- red24
- SOS International
- The Center for Global Education

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Non-Polarized World Sources

Facebook, Twitter, others ....
Range of Analysis

Challenges relate to:

- Physical environment
- Political environment
- Crime and safety
- Behavior and choice
- Transportation
- Culture, religion, media
- Medical and health
Social Media

- The Millennials
- Rules governing social media
- Security implications
What You Should Expect from Your Health Insurer

Frank Gillingham, MD
Medical Director
HTH Worldwide
Your Travel Health Insurer Should Be Able to Provide:

- A mechanism for screening travelers to identify high-risk individuals
- Health and safety orientation to reduce accident and illness
- Destination-specific information about health care resources
- Awareness of the cultural differences in the practice of medicine
- An understanding of utilization issues that drive cost
- Quick action when there is a quality of care issue
- The ability to manage costs outside the United States
- An effective communication chain when a claim occurs
- Valuable feedback to risk managers
Screening Travelers

• Mental health
• Drug and alcohol abuse
• Chronic medical conditions
  ➢ Asthma / respiratory
  ➢ Cardiac
  ➢ Diabetes
  ➢ Pregnancy
  ➢ Rheumatology
• High utilizers
Health and Safety Orientation

- Required immunizations
  - Hepatitis, yellow fever, meningitis, rabies
- Country-specific laws
  - Alcohol, drugs
- Endemic infectious diseases
  - Malaria, Montezuma’s revenge, STDs, etc.
- Sexual crimes and virtual kidnapping
- Environmental hazards
  - Sun, water, elevation
- Health care system
  - Public vs. private
Destination-Specific Information

- Physicians
- Hospitals
- Medications and pharmacies
- Medical term translation tools
- Mental health resources
- Blood supply
- Medical evacuation feasibility
Cultural Differences in Medicine

• Acupuncture, acupressure
• Non-FDA approved medications
• Physical therapy
• Experimental / investigational treatments (e.g. stem cell infusion, thermal therapy)
• Herbal and aromatherapy
• Qi gong and moxibustion therapy
Utilization Issues

- Outpatient vs. inpatient surgeries
- Hospital length of stay
- Medically unnecessary procedures
  - Diagnostic (e.g. blood, ultrasound, CT scans)
  - Therapeutic (e.g. FESS, gall bladder removal, clavicle fracture repair, cosmetic surgery)
- Excessive mental health sessions
Quality of Care Issues

• Three classifications for the world’s countries
• Timely intervention to transport patients to appropriate facilities
• Appropriate medical evacuation decisions – Risk / reward evaluation
• Active monitoring of inpatient and outpatient cases
Cost Management

- Declining value of the US dollar
- Limited availability or value of discounted care
- Key element is controlling overutilization
- Providing GOPs creates opportunity to intervene early
- Having a contracted network essential
Communication Chain

- Patients (letting them know benefits)
- Sponsoring institution
- Parents, spouses, significant others
- Health care providers
- Claims and customer service personnel
Health Insurer and Risk Manager

- Regular reporting
- Identifying trends
- Making recommendations (e.g. change of providers, limitation of benefits, pre-authorization, pre-existing condition exclusions)
- Minimizing disruption of classes, assignment
Study Abroad Program Leader
Training: Content, Delivery, and Legal Implications

Julie Friend, JD
International Analyst for Travel Health, Safety and Security, and Chair, NAFSA KC Health and Safety Subcommittee
Michigan State University
MSU: By the Numbers

- 275 programs
- 60 countries
- 2,700 students abroad
- 25 OSA employees
- 500 study abroad faculty / staff
- 46,000 students on campus
- 1st to establish Dean of International Programs position (1956)
- 2nd in the United States to create full-time International H&S position
- 1,300 faculty / staff engaged in international programming
- 6,000 non-study abroad faculty, staff, and graduate student independent trips abroad / year
Problems Result

When leaders or institutions:

• Facilitate student participation in higher risk activities or experiences
• Express indifference to, dismiss, or ignore known risks
• Perform an expected and reasonable responsibility in a negligent fashion
• Dictate rules they don’t enforce
• Fail to learn or train faculty / staff in responsibilities outside the scope of their normal duties

This may lead to claims of:

• Damage to reputation
• Negative publicity
• Loss of contracts or agreements
• Low morale
• Decreased enrollment
• Lawsuits

Short-term faculty-led programs pose the highest risk
First Steps: Institutional Buy-in

- Administrative and academic support
- Enforcement
- Consequences for non-adherence
- Communication
- Ease of compliance
- Design / delivery
- Content

Australia
Design and Delivery

- Design
- Mandatory or optional
- Frequency (program / individual)
- Record keeping
- Delivery
- Written handbook
- Online resources
- Online PowerPoint tutorial
- One- to two-hour presentation / pre-departure orientation
- Half-day workshop
- Off-campus retreat

MSU Professor Jerry Urquhart, a study abroad program leader, properly harnessed and helmeted in Nicaragua
Pre-Training Content Considerations

- What is the leader’s duty to program in her free time?
- Can she effectively assess and communicate risks?
- Can she take her family?
- Will she drive students in personal vehicle?
- Will she engage in alcohol consumption?
- Will she talk to parents?
- What is her role in a crisis?
- What is her insurance coverage?
  - Liability, medical, etc.?
- What if the leader is the crisis?
- Are we prepared to support her in a crisis?
Pre-Training Crisis Preparation

- **24/7 communications**
  - Duty phone or central line
  - Resolve or triage

- **Safety or security emergencies**
  - Civil unrest, acts of war, terrorism, DOS warnings
  - Natural disasters
  - Student missing, arrested, victimized

- **Medical emergencies**
  - Hospitalizations or widespread illness
  - Life-threatening injury / condition
  - Animal / insect bites
  - Pre-existing conditions
  - Mental health

- **Financial / logistical emergencies**
  - Currency devaluation
  - Change of itinerary
  - Loss of access to funds

- **Discipline emergencies**
  - Must provide guidance / steps

An MSU police cadet responding to a call to the international line

Julie receiving an emergency call in London
Special Considerations: Higher Risk Activities

- Water safety
- Additional participant health screening
- Leader health screening
- Additional training or protocols for rural / field-based programs

- Excluded activities:
  - Scuba diving, bungee jumping, hang gliding, parachuting?
Content: Sample Training Outline

- Overview of resources
- Applicable laws / policies
- Emergency preparation
- 24/7 communication
- Role / response in crisis
- Health review / insurance
- Discipline
- Assessment
Explain Framework / Support

- Inform your leaders about available study abroad resources, relationships, and materials
  - Student and/or leader guide books
  - Your websites (should guide book)
  - Relationship with State Department / OSAC
  - Sanctioned health resources
  - Health clearance policies
  - Judicial review policies / procedures
  - Emergency preparedness
  - Institutional / organizational indemnification
  - Methods of emergency communication
  - Office / institution-wide emergency plans

Argentina
Leader Resources

Preparing for Emergencies Abroad

1. Read Emergency Procedures section of the Faculty Handbook.
2. Share faculty cell phone numbers with students.
3. Convey the local emergency number.
4. Obtain student cell phone numbers.
5. Create a communications tree for students.
6. Implement the “Buddy System.”
7. Advise students to never leave their residence without ID and money.
8. Designate a primary meeting place.
9. Designate a secondary meeting place.
10. Create an emergency plan.

To report an emergency call 1-517-353-3784
This will connect you with the 24/7 International Emergency Assistance Line operated by the MSU Department of Police and Public Safety (DPPS).

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OSA Leader Guide: Table of Contents

Introduction
• About this guide
• Keys to a successful program
• OSA contact information

Recruitment
• Getting started
• Publicizing your program

Admission process
• Boxscores
• Acceptance procedure
• Review process
• Health review
• Admitting students
• Cancellation policy
• Late applicants

Health Planning
• Health information
• Preparing students for the Travel Clinic
• Student insurance

Program Planning
• Program dates
• Group flights
• Student housing
• Excursions
• Emergency and preparedness response training
• Pre-departure orientation
• Managing family member contact

Program Planning, cont
• Community building
• Course admin - Contact hours
• Ordering course sections
• Overrides
• Minimum credits per program
• Monitoring class lists
• Course management
• Course completion
• MSU Code of Teaching Responsibility

Finances
• Creating a budget
• Conflict of interest
• Travel Advance Worksheet
• Travel authorization
• Finances abroad

Personal preparation
• Airline reservations
• Program leader housing
• M&IE expenses
• Program leader insurance
• Guidelines for accompanying family members
• Passports
• Visas
• Immunizations and health issues
• Cell phone policy
• Laptops and equipment
• While you're gone

Health, safety, and security
• General principles
• Transportation and vehicle safety
• On-site orientation information
• Emergency Action Plan (EAP)
• Emergency contact guidelines

Emergency procedures
• General overview/approach
• Examples of incidents or emergencies
• General emergency response
• Medical emergency response
• Financial emergencies
• Emergency communications-parents/family members
• Responding to allegations of sexual harassment

Difficulties abroad
• On-site activities
• Culture shock
• Housing problems
• Mental health conditions
• Minor behavior problems
• Major behavior problems
• Addressing behavioral problems
• Procedures for immediate dismissal
• Voluntary withdrawal from a program
• Loss or theft while abroad

Returning home
• Post-program activities

Appendix
• General Student Regulations
• Student Loan Agreement
• Bibliography
• Liability for MSU faculty and staff
• Guidelines: Study Abroad Program Report

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Using Insurance

Institution / organizations should verify a complete emergency medical insurance policy and clarify who will advocate on behalf of the student

• Communicate who is responsible for talking to various audiences
  ➢ Other students, parents, university officials, media, State Department, insurance provider, etc.
• Leaders should always have provider contact information and contract number available
• In places where care can be suspect, seek facility referrals in advance and include in the Emergency Action Plan (EAP)
• Get provider involved in medical emergency as soon as possible
• Adhere to guidelines and require written incident reports
  ➢ Remind all to take good notes
• De-brief and revise protocol

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Explain Framework / Support

• Policies applicable abroad
  ➢ Faculty/staff employment agreements
  ➢ Safety policies/protocols (may include NAFSA, the Forum, or underwriter principles)
  ➢ Applicable codes of student conduct, policies and/or procedures

• Drugs, alcohol, behavior
  ➢ Relevant state laws and federal statutes

You must provide explicit instructions on how to monitor, react to, and address such policies
Relevant Lawsuits

• **Fiduciary Duty**
  ✓ Bird v. Lewis & Clark College, 104 F. Supp. 2d 1271, 1273 (D. Or. 2000), *aff’d* 303 F. 2d 1015 (9th Cir. 2002)

• **Federal Claims (Title IX)**
  ✓ King, et al. v. Eastern Michigan University, an unpublished case

• **Negligence**
Discipline

- Define discipline problem
  - Minor
  - Major
  - Egregious
- Share violation protocol
  - 1st – Oral warning
  - 2nd – Written warning
  - 3rd – Dismissal
- Oral warning requirements
  - Identify bad behavior
  - State that the behavior must stop
  - Inform student of consequences
- Egregious violations – Define and sanction immediate dismissal
**Explain Pre-Departure Preparation**

- Limit responses to health questions
  - vaccinations
  - medications
  - health concerns/pre-ex condition
- Encourage attendance at on-campus orientation
- Adhere to cell phone requirement
- Review US DOS country info sheets
- Provide OSA on-site contact information
- Develop program-specific communication plan and emergency action plan
- Confirm insurance
- Plan on-site orientation
- Follow arrival protocols

**Packing Checklist**
- Leader Guide
- Cell Phone
- Wallet Guide
- First Aid Kit

*Costa Rica*
Arrival Protocols / Orientation

- Account for no-shows
- Record emergency information
- Share known risks
- Convey cell numbers
- Create communications tree
- Implement buddy system
- Discuss emergency action plan

Kenya
Assessment

What is wrong with this photo?


Leader Resources - Click on Emergency Seminar or Program Leader Guide: http://studyabroad.msu.edu/people/faculty.html

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Other Sanctioned Travel

• Do not regulate the travel of non-study abroad faculty, staff, or grad students
• There are no travel restrictions regarding our underwriter / insurance
• If one’s supervisor / advisor or chair and the sponsoring college signs off on the travel authorization, the traveler is free to go where they wish
• Travelers are required to register with the International Traveler Database
• A comprehensive confirmation e-mail includes pre-departure recommendations
• Travel is not monitored – ITD info used for proactive or reactive purposes
• There is no special waiver to sign for travel to locations under a DOS Travel Warning

Non-Study Abroad Travel Resources:
http://isp.msu.edu/travel/travel.htm
Questions?
Thanks for Listening!

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