



OPTIMAL CARE



OUR POSITION ON WHERE CUSTOMERS RECEIVE MEDICAL TREATMENT IS BASED SOLELY ON OPTIMAL CARE

Most UK travel insurers only cover private medical care where there are no adequate state facilities available. Whilst most UK travel insurers carry this exclusion around the use of private facilities, not all firms are prepared to actually enforce this exclusion for fear of complaints and perceived customer dissatisfaction.

tifgroup operate differently and are passionate about making a stand, with very good reason and that is the best possible chance of good clinical outcome for the customer.

***“THE PATH OF LEAST RESISTANCE LEADS TO CROOKED RIVERS AND CROOKED MEN”,
HENRY DAVID THOREAU***

SO, WHY DO TIFGROUP CONSIDER PUBLIC HEALTHCARE FACILITIES MORE APPROPRIATE THAN PRIVATE CLINICS?

Our position on where customers receive medical treatment is based solely on optimal care, there are three specific clinical considerations that support the use of public facilities over private:

ACCESS TO SPECIALISTS

It is important to remember that if you had an emergency in the UK, you would not present to your local private hospital, you would go to Accident and Emergency and be triaged into the area of medicine you require.

In the United Kingdom, much of the best treatment for neurology, cancer and cardiology is found in NHS hospitals. The only reason you will find the same specialists working in private hospitals in the United Kingdom is because both private and public in the United Kingdom, are regulated in the same way by the same entity.

The same logic applies to overseas medical treatment - a customer who is worried about any symptoms they have developed will usually and should go to A+E.



The doctor who assesses the customer in A+E will be a generalist trauma and emergency doctor, they will make assessments and based on clinical findings will then know which specialist to refer a patient to, so that the problem can be correctly identified, for example: a cardiologist, neurologist or endocrinologist.

As a general rule, in public hospitals, specialists are available to give input on any emergency around the clock every day of the year, however this is generally not the case in private clinics, the reason being that the cost of providing such extensive on-site specialist care is extremely expensive and only viable in a facility funded by the state, where the footfall of patients, demand and frequency of specialist input, is high.

APPROPRIATE CARE

As an example, public hospitals in Spain are regulated by the Government and, crucially, this includes the standard of medical care. Because of this, it is virtually impossible for a doctor in a public hospital to be working in a field for which he or she is not qualified.

THERE IS NO SUCH REGULATION IN PLACE IN PRIVATE CLINICS IN SPAIN, THIS APPLIES TO MANY OTHER COUNTIES ACROSS THE WORLD ALSO.

The reality associated with this, is that patients at a private facility overseas could have serious medical situations overlooked or misdiagnosed due to lack of appropriate diagnostics or expertise available. We have cases that prove this and cases where unfortunately the clinical outcome has been life changing.

CLINICAL NEED AND OUTCOME

In our experience, it is common to see customers receiving unnecessary treatment in private clinics.

It is also common that customers are admitted as inpatients unnecessarily and, once in the clinic, receive investigations and treatment which are simply not necessary. This is not just wrongful, it can be dangerous for patients to receive treatment that they don't need. However, treatment in public hospitals, is driven **ONLY** by the clinical needs of a patient.

CONVENIENCE SHOULDN'T TAKE PRIORITY OVER BEST MEDICAL OUTCOME

For tifgroup, access to the best available care for our customers in a medical situation has and will always come before convenience or cost.

The convenience of a medical facility close to the customer's hotel or the comfort of a private room with British satellite TV, menu choices and shiny marble floors, cannot be the criteria for choosing where to seek emergency treatment; quality of clinical care must override all other considerations.

Many private clinics offer hotel like luxury and comfort facilities, these comforts and offerings of enhanced menus, bedding, satellite TV and appearance may make the facility seem 'better'.

It is however a reality, that the facility itself, may not be clinically appropriate despite the superior façade, and that this could be to detriment of customer's health and clinical outcome.



It is therefore tifgroup's position that clinical matters concerning the ability and expertise to treat are the only considerations that matter irrespective of whether the facility looks nice or not.

We appreciate customers will feel apprehensive, we understand that at this time they may find the perceived comfort and visual superiority of a private clinic more desirable, but choosing style over substance in a medical situation can have significant and severe consequences to your health.

A PRIVATE FACILITY IN A TOURIST RESORT MAY NOT HAVE THE EXPERTISE IN ALL AREAS OF MEDICINE, IT IS POSSIBLE THAT SOME PRACTITIONERS ARE NOT FULLY QUALIFIED OR HAVE COMPLETED UP TO DATE TRAINING

We have referenced this already, but for more clarity on the situation because it's so important; as with the NHS, public or state hospitals abroad are regulated by the State. The facilities and standards of care is inspected regularly and staff are employed based on qualifications and experience, where as in a private hospital checks are only generally carried out when a complaint has been made and more worryingly, doctors may not be as qualified as they portray.

An example is that we have had a known case where a doctor qualified to GP level was prepared to undertake orthopaedic surgery with **NO TRAINING TO DO SO.**

In the UK this is an alien concept as our Doctors and healthcare provisions are subject to scrutiny by the GMC – General Medical Council, who insist that all practising doctors working in Private Healthcare also dedicate a percentage of their time to the NHS and within state facilities to ensure their training and competency is up to date and to preserve the quality of care within the state system. This is not the case in many private facilities overseas.

MISDIAGNOSIS AND MEDICAL NEGLIGENCE

This is one example of many cases we have and very briefly outlined below, the risks, as above are real and can be both life changing and life threatening.





A TRUE STORY

A five-year-old was taken to a private hospital in a popular Spanish resort after complaining of stomach pain. The private hospital diagnosed gastroenteritis placed onto an IV saline solution for rehydration and declared the child would be fine in a few days. tifgroup, advised that the child should be transferred to a children's unit attached to a university teaching hospital but the private clinic criticised the quality of care at the public hospital and the parents made the decision for the five-year-old to stay put. The next morning, the child's condition had deteriorated and a doctor from the university teaching hospital was called to attend the private clinic.

The child was immediately transferred and underwent life changing surgery to remove almost his entire bowel.

THE DIAGNOSIS; an obstructed superior mesenteric artery, the sole blood supply to the bowel. If the child had been transferred the previous night as suggested, they may have been able to bypass the blocked artery.

TIFGROUP EXPERIENCE: CORRUPT PRACTICES; OBSCENE OVERTREATMENT, RISK OF CLINICAL HARM AND UNLAWFUL ACTIVITY

Private hospitals overseas are renowned for over-treating, over-examining and over-charging holidaymakers. They are financially motivated by your treatment- which is why we have experienced countless holiday makers receive treatment that is simply not needed.

A clear indication as to whether a facility has a financial incentive over your care and admission is often demonstrated as soon as you step in the door. Some private hospitals will demand an upfront payment or a credit card/passport before even considering a medical assessment – regardless of how injured or ill you are when you arrive.

In a number of cases that we are aware of, critically ill holidaymakers have been held hostage in the clinic until they are able to arrange payment. We have had members of nursing staff withdraw much needed pain relief from a patient in order to extract money from them. **THIS IS ILLEGAL, IMMORAL AND AN ABSOLUTE BREACH OF DUTY OF CARE.**

tifgroup have therefore taken the following stance, to try and ensure that no patient is put into that environment on our watch both through the contract itself and by the actions and support of the medical and assistance teams who work to extract patients from the 'grasp' of a private facility who will attempt many tactics to 'keep' people as patients.

TACTIC: There have been many instances in which patients have been unknowingly transferred to private clinics by their hotel, to then find that the clinic does not have the resource or expertise to treat the patient only to subsequently be advised that they are 'too unwell' to be transferred to a public hospital. This is unethical and, according to legal advice that Tifgroup has received it is illegal in some countries.

So, when your insurer advises you to transfer to a public hospital is not travel insurers trying to get out of paying your claim, it is simply to ensure you receive the best possible care and to mitigate the risk of clinical or emotional harm.



A TRUE STORY

A female traveller in her twenties was backpacking in Thailand and suffered an accident resulting in a spinal injury. She was immediately taken to a private clinic, the distance between the private clinic and the state-run facility was equal.

She was admitted on a stretcher and her credit card taken from her bag, a card machine handed to her in the reception area, whilst she was laid flat on a stretcher, to pay a deposit of £500 immediately and in advance of her being treated. At the same time the clinic took her passport.

She remained in hospital for 4 days, receiving pain relief but with no formal examination from an Orthopaedic surgeon. She was back braced and laid flat, there were no Orthopaedic beds and so she was propped up occasionally using pillows.

Upon calling tifgroup we advised that she needed to attend the University Teaching Hospital, to have both X-Rays and MRI scans, to establish the full extent of her injuries.

We contacted the private clinic who refused to speak to us, instead they lied to the patient and advised her that her insurers were not covering the costs and demanded payment in full from the patient of £6,500. The patient refused, explaining that £6,500 seemed like a lot of money in Thailand for 4 days stay, pain relief and a back brace. The hospital staff became immediately hostile, they advised that she would not be able to leave the country as they had her passport and threatened her with police action if she did not pay.

The patient still refused to hand over her credit card having already paid £500 deposit. She then called tifgroup again, who then in turn called the consulate to assist as the clinic continued to refuse to deal with our teams.

The consulate visited the facility, was unable to see or access the patient and was threatened by hospital staff with death if he ever visited their clinic again.

Despite many attempts made by tifgroup to deal directly with the private hospital they continued to refuse to deal with an overseas insurer, the hospital staff then subsequently withdrew her pain relief, leaving her in agony, and with no choice she had to pay the amount across her credit card, debit card and through a phone call with her parents to pay the money. She was then 'released' with no discharge report and was able to make her way to the university teaching hospital who diagnosed her with a single fracture to a vertebra that could be conservatively treated, but a prolapsed disc exacerbated by a delay in appropriate treatment and support.

PATIENT TRAFFICKING

Financial reward for hoteliers for referring patients: Some private clinics have been found to have set up commercial contracts with third parties, such as hotels, which then advise holidaymakers to go to those clinics rather than to more appropriate and better equipped public hospitals for emergency treatment.

So, patients unknowingly and in good faith approach their hotel reception or concierge to ask where the nearest hospital is, or to call them a doctor. The hotel staff then very helpfully arranges either a car or an ambulance to collect patients and they are sent to a private facility, customers are often unaware that this is the case. The hotelier then receives recompense for their referral.



tifgroup has had sight of a **'COLLABORATION AGREEMENT'** between a large number of medical clinics and a large chain of hotels based which provides for the exclusive transfer of tourists to certain named clinics under the agreement.

An automatic referral of a patient to a private clinic in this way, without an assessment as to the best facility for the treatment of the patient, removes patient choice. It can place the patient in an extremely difficult position when presented to the private clinic in urgent need of medical treatment which in fact is either only available, or more readily available, at a public hospital.

THIS ACTIVITY IS CLEARLY IMMORAL AND UNETHICAL, we have made legal enquiries in both Spain and the UK and have had confirmation that this activity is likely to be criminal.

HARD AND FAST RULE?

At this point it is fair to mention that not all private facilities will operate in the same way, the point is, you are unlikely to know, therefore the risk in our experience is that it is not worth the gamble, when adequate state or university teaching hospitals are known to offer a better standard of and access to appropriate care and clinical expertise.

We would like to restate, it is not about the cost, it's about preventing you from having to gamble the quality of care you receive.

There are exceptions to our position on private and public facilities, and this is limited to when the public and private sectors are both funded in the same way or the country does not have a public health service, or indeed where in some remote or economically deprived areas of the world it is safer to be treated privately.

These are all assessed on a case by case basis and our medical team have extensive experience of handling complex medical cases in very remote and economically deprived areas of the world to try and secure the best medical outcome.

TIFGROUP TAKING ACTION

Our philosophy and how we manage cases is part of the action we take daily. It would be easy for us to shrug our shoulders and allow customers to present to unsuitable facilities, for inappropriate and potentially life-threatening treatment, because it's easier, but we don't and we won't. Otherwise we are not challenging the practice and these 'tourist traps' will continue to put patients at risk for financial gain.

tifgroup are also funding an investigation into the corrupt practices of hoteliers and private medical facilities in Spain as mentioned, whereby patients are transferred by medically unqualified hotel staff to private medical facilities pursuant to contractual arrangements which reward hoteliers for their 'referrals'. We are quite simply spending money with a view to pursue criminal proceedings in order to protect the interests of British travellers.

We are so passionate about this, that we have created at our own cost, an industry wide consumer education initiative called 'Travel Insurance Explained' (TIE) which seeks to raise awareness of the travel insurance sector and to ensure that British travellers are better informed as to their choices and have better access to travel insurance. As well as highlighting some of the corrupt practices that hoteliers and private medical facilities use, in order to allow customers to make better and more educated decisions around the standards of care they are receive, should they be unlucky enough to fall ill whilst travelling.



OUR PHILOSOPHY



SAVING LIVES NOT MONEY

There is lots of information contained in a travel insurance policy wording, information that *should* be read, but that most people just don't. It is important and the lack of time invested in the product can result in people being left out of pocket financially.

That's why we, tifgroup, launched Travel Insurance Explained, a consumer education campaign to help customers understand the, let's face it, complicated product and to then help them find the most appropriate travel insurance for their circumstances. We have done this because, at our very core, we are passionate about our customers and about our industry.

As an industry, our ability to meet the expectations of our customers is the only way we can really raise the impression that people have of the travel insurance product.

However, accepting that this is important, that is after all why we created the Travel Insurance Explained campaign for our industry, it is, in the grand scale of things only an issue of money.

It is an issue which we will and continue to try to tackle, for the benefit of consumers, but there are far more challenging problems that moral and ethical insurers face and which are not limited to just financial impact to our customers, but to our customers welfare and safety.

WHAT ARE TIFGROUP ABOUT?

From humble beginnings to now having become the largest provider of travel insurance company in the UK, tifgroups' position hasn't faltered and has always been to do what is in the best interest of our customers.

As we have grown in size and market share, we have seen an ever-increasing number of complexities and challenges for holidaymakers overseas and have created a business model aimed at navigating through these; always doing what is right for our customers and keeping their best interests at the core of every decision we make.

We pride ourselves on this and over the years have made sure that only likeminded individuals join our team so that this passion and determination to do the right thing, regardless of the consequences or the required effort to do so, stays at the core of what we do.

IT IS A SIMPLE MORAL OBLIGATION TO DO WHAT IS RIGHT

As we have grown, the exposure to and experience we have witnessed first-hand of immoral and unethical practice around the world is significant.



This has made us even more passionate and determined that we will make a stand to change things. **'THE MORAL INSURANCE COMPANY'**- sounds unlikely we hear you scoff, but it's what we do and have been doing for some twenty years, because whilst we are a 'business'- we are also a group of really nice people who believe in doing the right thing.

WE FEEL THAT WHAT WE DO IS IMPORTANT, THAT IT MATTERS AND IT MAKES A DIFFERENCE TO PEOPLE'S LIVES.

Many customers have taken the trouble to write to us to tell us they agree, but we are aware that, not many people outside of our organisation, or who have had first-hand experience of these problems understand the issues.

We feel so passionately about this situation, that not only are we trying to tackle the problem single handed. We are also raising awareness of the issues so that people can make better decisions and understand the complex world that they may face should they be unlucky enough to fall ill abroad.

We want you to understand what goes on, what we know, what we are trying to do, so you can at the very least chose to protect yourselves, whether you are insured by us or not.

WHAT DOES TIFGROUP KNOW?

We have real case studies that are quite frankly horror stories, countless- and we have some truly shocking information, we have tried to categorise this into areas of concern. But the headlines – on what customers need to know about is:

- ▲ Some Doctors working in private medical facilities overseas have and will withdraw pain relief and will refuse to treat over financial matters.
- ▲ Some Private Hospitals will breach fundamental human rights by holding patients or family members hostage over payment concerns. Some will do so forcibly
- ▲ Air ambulances can be fatal, if not timed carefully
- ▲ Private hospitals overseas do not in many cases offer a better quality of care.
- ▲ Optimal care is in our experience found in state run facilities.
- ▲ Doctors working privately outside of the UK are not in all cases, bound by the same level of regulation as our doctors in the UK
- ▲ Some hotels in tourist destinations earn fees or commission for referring to pre-agreed private hospitals, even if the treatment needed by the patient is not available or possible.

We are not the only company in the industry that are aware of these issues, but we believe we are the only one currently prepared to tackle the problems. Whereas others, we know, take the path of least resistance.

We will continue to try and protect our customers from poor practice and unnecessary risk, whilst trying to ensure optimal care. As you read, you will understand that these decisions are motivated only by best consumer outcome and not financial concerns.