



Know Before You Go: Strategies Supporting Overall Well-Being and Resiliency

Nurlhuda Fall, RN

Nurse Case Manager, Medical Review Team, GeoBlue®



Introduction



Nurhuda Fall, RN

- Nurse Case Manager at GeoBlue
- Responsible for international case management, which includes precertification, medical monitoring and evacuations/repatriations
- 16 years as an RN



Studying Abroad

For U.S. students going abroad, being far away from home can be daunting.



Trends in Study Abroad

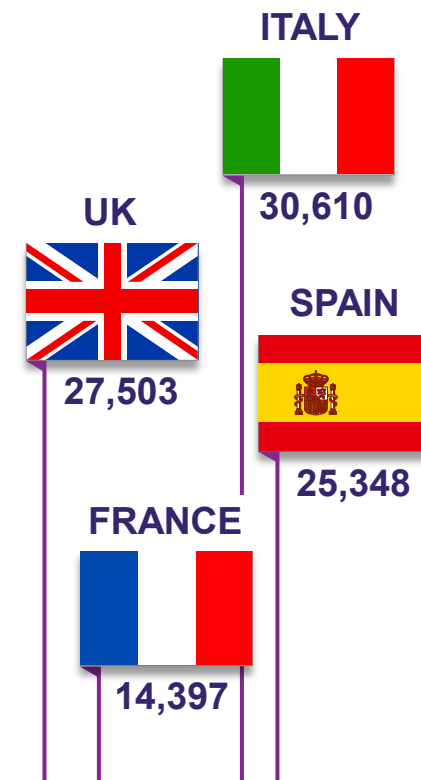
13x

In 2021/22, the total number of U.S. students who studied abroad rebounded from the pandemic nearly 13-fold



Short-term (8 weeks) or Semester programs are most favored by students

Top countries students are going to...



*Source: Open Doors 2023 Fast Facts: IIE Open Doors / Fast Facts 2023 (opendoorsdata.org)

Challenges for International College Students

Language barriers



Discrimination / stereotyping



Academic pressure



Financial stressors



Social and cultural differences /
culture shock / isolation barriers



Mental health concerns



Homesickness



Healthcare in the U.S. vs. the Rest of the World






The U.S. does not offer universal healthcare, which leads to confusion for non-Americans about how healthcare is delivered and, more significantly, how it's paid for. Domestic coverage doesn't always transfer outside the U.S.



Universal healthcare is available in 8 countries in Africa, 21 in Asia, 36 in Europe, 6 in North and Central America, 6 in South America and 2 in Oceania.*

*Source: Wikipedia

Levels of Care Across the Globe

 Care Type	 Inside the U.S.	 Outside the U.S.
Primary Care	Yes	Country dependent
Emergency Room	Yes	Yes
Specialists	Yes	Some specialties might be limited in some locations
Urgent Care	Yes	Country dependent
Mental Health Carriers	Yes	Country dependent (and where they exist, quality can be substandard)



Quality of Care Varies Across the Globe

length of stay

treatment protocols

resources

payments

wait times

hospitals

records





How do you plan for this?



What Needs to Be Considered



Resources to aid
mental health issues

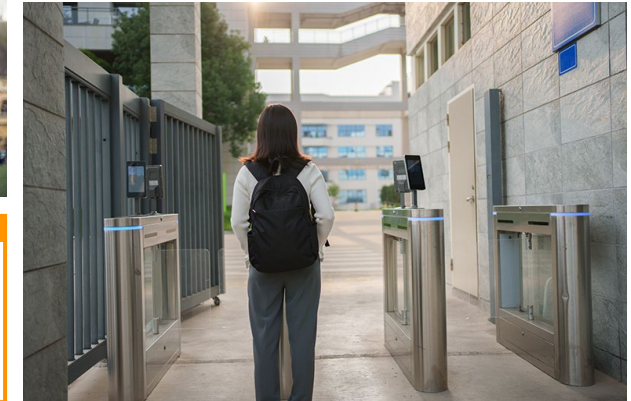


Landscape of the local
healthcare system



Cultural differences
to expect

Security and safety
precautions



Medical Concerns

Medication availability

- What medications are available in countries outside the U.S.?
- How can students find medications that are similar to the ones they take if it not available in the new host country?
- Medication amount limitations?
- Any other issues students can run into with medications?



Specific destination vaccinations

- What countries require vaccinations and why?



Food and water-borne illness (hepatitis, staph, parasites, amebiasis, etc.), access to clean water

- What countries require vaccinations and why?



Problem spots

- How can students get the care they need in medically barren countries?
- What other problems can students run into in these problem spots?



Mental Health



Mental health resources

Where to find mental health resources in a new country



Stigmas some countries still have around mental health



Up to **44%** of college students reported having problems of depression and anxiety

Suicide is the **3rd** leading cause of death for college students



75% of those diagnosed with a mental health disorder, have their first episode by age **24**

Culture and Security



Cultural shift/cultural transformation

- What can students expect in their new host countries?
- How do they differ from the U.S. and vice versa?
- What countries are similar?

Safety awareness

- Safety concerns that students should be aware of?
- What are problem spots?
- Where are the local authorities located? How to get in touch with the authorities?



Case Study - Prague



Member from the U.S.
studying in Prague



Member receiving
allergy injections for
over the past year



After researching herself, she
was under the impression there
were no providers in Prague to
continue her treatment



In a last effort, she reached out
to our Medical Review Team
(MRT) for assistance



With the help of local Regional
Physician Advisors in Prague, our
MRT team was able to find a
specialist at an in-network facility that
could administer the member's
injections and arranged direct
payments for their appointments



Our MRT team also confirmed
the member could arrange
shipments of their specific allergy
serum from their primary doctor to
the specialist in Prague

Case Study – Pre-Trip Planning

CONSULTATIONS

Member can opt to speak with clinicians before they depart to help them and their family understand what to expect in their new host country

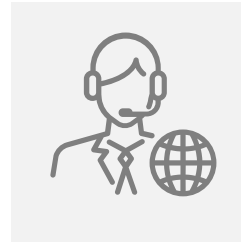
ASSISTANCE

With planning healthcare needs in their new host country



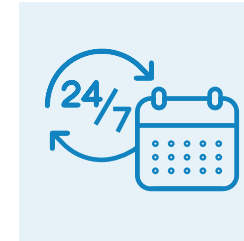
HEALTH INTAKE

Member can choose to reach out to insurance provider to discuss medical needs and/or questions



ADVICE

Clinician gives member advice about any health and medication concerns



GUIDANCE

To quality healthcare professionals to avoid disruption of care, and touchpoints in new host country if desired





Questions?



**Be sure to visit us
at Booth P1108!**





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