

GeoBlue In the News

June 2019

iPMI Magazine Speaks with Sheldon Kenton President And CEO, GeoBlue

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Written by iPMI Magazine

In this exclusive iPMI Magazine interview, Christopher Knight, CEO, iPMI Magazine, sits down with Sheldon Kenton President And CEO, GeoBlue, to discuss his new appointment at GeoBlue, the IPMI market and the strategic development and service relationship between GeoBlue, Bupa and Blue Cross Blue Shield.

Firstly, congratulations on your new appointment and thank you for sitting down to speak with us. May you introduce yourself and background in the international medical insurance market?



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President and CEO, GeoBlue.

I have worked in the IPMI market for almost 25 years. Nearly 20 years with Cigna Global in Europe, and five years with Cigna Global in the U.S. I joined Bupa Global in 2015, and in 2018, was pleased to take over responsibility for GeoBlue in the U.S. I continue to support Bupa Global's strategy and customer value proposition given the collaboration with GeoBlue and the critical role GeoBlue plays in delivering U.S.-based services for the Bupa Global co-branded products.

You have been appointed to guide strategic direction and collaboration between Blue Cross Blue Shield and Bupa to deliver differentiated solutions for customers and brokers worldwide. How will you do this?

Blue Cross Blue Shield and Bupa are two of the most respected brands in healthcare. This was reinforced when the two organisations came together to provide high-quality products and services under the Blue Cross Blue Shield brand. This relationship provides our customers access to the largest care network worldwide. GeoBlue leverages the reach and reputation of Blue Cross Blue Shield and Bupa, and combines it with our exceptional service and technology to deliver market-leading products, unparalleled access and service for customers and brokers worldwide.

Can you update us on the progress of the Bupa and Blue Cross Blue Shield business alliance?

Our collaboration was born out of a shared vision to deliver world-class healthcare products and services to meet the needs of globally mobile customers. It has proved beneficial in a number of ways. First, GeoBlue collaborated with Bupa to deliver compliant solutions and established networks for our Blue Cross Blue Shield Global members in regulated markets, notably the UAE and Saudi Arabia. Second, Bupa customers have enjoyed full access to the Blue Cross Blue Shield networks when traveling to the U.S. This year we will complete a network integration for our corporate Blue Cross Blue Shield Global expat members.

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We will continue to enhance the customer value proposition for both GeoBlue and Bupa Global customers going forward.

Walk us through the product and service relationship between GeoBlue, Bupa and Blue Cross Blue Shield?

GeoBlue is responsible for delivering a full portfolio of international Blue Cross Blue Shield Global branded products with Blue Plans across the U.S. for multinational clients or individuals leaving the U.S. for work, study or vacation. Bupa/BCBS co-branded products provide multi-national employers outside the U.S. with a comprehensive global solution. GeoBlue manages all care for these customers when travelling and accessing the Blue Cross Blue Shield network in the U.S.

Currently what iPMI plans and products are available to worldwide insurance brokers from GeoBlue?

We offer a full range of expatriate and traveler benefit plans available to multinational organizations, institutions of higher education and individuals. In addition, this year we are piloting an offering that will provide business and leisure coverage abroad to an employer's entire insured population. This solution provides employees with security, knowing the Blue Cross Blue Shield brand they trust will be there – no matter where they travel.

What benefits can IPMI brokers, agents and intermediaries expect from working with GeoBlue?

Via GeoBlue, our intermediaries get access to a full range of Blue Cross Blue Shield Global products and services that are underpinned by the strength of the Blue Cross Blue Shield network in the U.S. and the Bupa network outside the U.S. In addition, they can expect outstanding customer service and market-leading digital and mobile capabilities, all designed to simplify the international healthcare experience for our members.

You have a vast amount of experience in the iPMI market. How has the iPMI market changed in that time?

Like most market segments, technology has driven incredible change. Fortunately, GeoBlue entered the market back in 1997 as a technology-driven company and that foundation has served us well. IPMI customers are increasingly demanding highly connected, always-on technology and services, just as they expect and receive in every other part of their lives. The biggest change has been in customers' attitudes in where they get care and for what. 25 years ago, when I first got involved in IPMI, the main focus of customers (and their employers) was how well an IPMI provider could handle medical evacuations.

These days, customers want to be able to receive care locally and globally. They also want their IPMI provider to support their mental wellbeing as well as their physical wellness. This makes scale, breadth and expertise all hugely important. GeoBlue, with Bupa and Blue Cross Blue Shield's support, gives customers confidence knowing that they have access to quality healthcare products and services to meet all of their needs, where ever they may live, work or travel.

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In terms of geographic markets, which areas of the world is GeoBlue focusing on and why?

GeoBlue's commercial focus is U.S.-based multi-national employers as well as institutions of higher education and U.S. residents. The Blue Cross Blue Shield and Bupa Global networks enable GeoBlue to service these customer segments in more than 190 countries and territories.

Can you explain what a typical IPMI customer looks like?

I don't think there is a typical IPMI customer! However, all IPMI customers want cashless access to high quality medical facilities where and when they need it. To be able to do this digitally, particularly through mobile devices, is also important; our IPMI customers tend to be highly mobile, tech savvy and on the go. Beyond this, our customers come to us from all walks of life, all ages and travelling to all corners of the globe.

One of the most widely asked questions at iPMI Magazine is how big is the IPMI market. What are your thoughts and what do you believe IPMI insurers need to be successful?

There is no exact answer. There are numerous studies that attempt to size the market, with everyone suggesting IPMI is a growing segment. I think this is true as corporations and individuals are increasing globally mobile. I also expect this growth may accelerate as new types of buyers emerge (i.e. domestic customers looking for higher-end healthcare coverage, independent of employers and original country of purchase.)

Globally-mobile populations want comprehensive coverage and access to quality healthcare services where ever their travel takes them. To deliver against these needs I think the ability to scale is critical. The combined strength, scale and expertise we deliver through Blue Cross Blue Shield and Bupa Global gives me confidence that we can be there for our customers wherever and whenever they need us.

Last and not least, if you could live anywhere, on land or at sea, where would it be?

I've been lucky enough to live in various parts of the world. The one thing this has taught me is that where you live is far less important than its proximity to those you love. I'll leave it at that!

Related Reading: [Sheldon Kenton Appointed President And CEO Of IPMI Leader GeoBlue](#)

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