

# CRISIS IN CANADA

## THE REALITY

### *A cruise in Canada goes from smooth sailing to rough waters when a member has a medical emergency at sea.*

On a Canadian cruise, tourists can experience breathtaking views of scenic shores and glacial-fed lakes as well as excursions to picturesque, historic towns. However, after embarking on this voyage of a lifetime, one member experienced a medical emergency that required evacuation from the ship and an ambulance ride to the hospital.

## THE RESOLUTION

The member was taken to a hospital in Quebec, where he stayed for about three weeks. During that time, he paid for his medical care and ambulance transport using his credit card, unaware he had a Blue Cross Blue Shield Global (BCBS Global) Traveler Companion plan. Anthem Blue Cross® and Blue Shield®, who had been working the case through his domestic plan, called GeoBlue® and asked for help transporting the member back home to Indiana. While arranging his transport, we discovered he was a BCBS Global Traveler Companion member. That's when we took over.

We gathered critical information for the transport, issued a guarantee of payment for the full admission, secured a nurse escort and arranged to send the member to Indiana via a commercial airline in business class. We also arranged receiving care for further treatment at the hospital in Indiana.

The member's medical bills exceeded \$190,000—and the member's BCBS Global Traveler Companion plan covered them all. Because BCBS Global Traveler Companion is a fully insured plan with no copays, deductibles or coinsurance, we reimbursed the member for any out-of-pocket expenses after he submitted the proper receipts and BCBS Global Traveler Companion claim form. Without the BCBS Global Traveler plan, his claims may not have been covered under his domestic health insurance plan.

## SERVICES PROVIDED



ASSISTANCE  
WITH TRAVEL  
ARRANGEMENTS



ARRANGE RECEIVING  
CARE



CONTINUITY OF CARE



DIRECT PAY



INFORMED OPINION



MEDICAL CASE  
MONITORING



MEDICAL EVACUATION

## THE RUNDOWN

*When a member, unaware of his benefits, has a medical emergency on a cruise ship in Canada and spends weeks in the hospital, GeoBlue helps him return home, get the care he needs and avoid financial shipwreck. That's how we are realizing our vision to build the healthcare services company most loved by the globally mobile.*