

BED SHORTAGE NOT LIKELY TO EASE

Travel health insurers trying to repatriate patients to domestic hospitals are likely to encounter tough sledding for some time, Ron Sapsford, executive vice president of the Hamilton Health Sciences Corporation told the annual general meeting of the Travel Health Insurance Association of Canada.

If a Canadian patient is already in a hospital in the United States, getting good care, and there is someone in Hamilton “on our front door needing immediate care,” the decision which patient to admit is quite clear, said Sapsford.

Noting that on one recent day there were 160 patients in the emergency departments of the Hamilton hospitals in the HHSC, and 66 of them were waiting for admission to acute care beds, Sapsford said this does not leave a lot room for repatriating patients from abroad. Especially as there is already intense competition for acute care beds among domestic medical and surgical patients. Many hospitals in Canada are already forced to cancel next-day elective surgery for a patient who has been waiting two or three months because the bed is needed for a medical emergency, he said. And so surgical patients are often simply told: “Sorry, no bed.”

“There is already intense competition for acute care beds among domestic medical and surgical patients.”

Sapsford told the THIA meeting that hospitals are working with the shortest length of stay times in his career and occupancy rates for acute care beds in Ontario are over 90 percent. There is a “crisis” in emergency rooms across the country,” he said, and there are fewer beds in the entire hospital system overall. By contrast, he noted, the occupancy rates for acute care beds in the neighbouring state of New York are approximately 75 percent, and across the United States 60 percent.

He concluded that THIA, as an organisation, should continue to seek out solutions to the problem—perhaps by trying to get provincial governments to re-open the issue of how they fund services for patients travelling abroad, and possibly by exploring different contract arrangements with hospitals—“though that will be a tough sell.”

President’s Message *(continued from page 1)*

The THIA website became fully operational in February 2002, and is being added to regularly. It already includes:

- online membership applications
- profiles of and links to executive members
- THIA Uniform Definitions
- THIA Advertising Standards
- the THIA Newsletter
- news and updates
- meeting and Winter Conference information
- descriptions of and links to the committees
- links to insurance regulators in every province and territory
- a list of and links to THIA members
- a bulletin board for members’ questions and comments

The THIA website is the leading source of Canadian travel insurance information. I encourage all members to visit the website regularly and to share their ideas on how it can be expanded and improved. The executive is also establishing a permanent mailing address and 1-800 number for THIA to solidify further its position in the industry.

This is an exciting time for THIA, as it moves into a broader and more public role with consumers, governments, regulators and others. I look forward to working with the executive and the committees to develop a strong voice on travel insurance issues, and to receiving comments and ideas from all THIA members.

Check the THIA website for news on the date and location of the 2003 THIA Winter Conference.

Kieran Bridge
President

Important Membership Information:

Please note that effective with the 2002 membership year, THIA membership will be valid on a calendar year basis (January to December) and membership fees are prorated as follows:

<i>Membership application/fee for year 2002</i>	<i>Individual</i>	<i>Corporate</i>
Application received in Jan/Feb/Mar/Apr/May/June	\$ 100.00	\$ 250.00
Application received in Jul/Aug/Sept/Oct/Nov/Dec	\$ 70.00	\$ 175.00

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SPECIAL AGM ISSUE: *Bridge and Mayer Elected President and Vice President*

Kieran Bridge, for the past two years THIA’s vice president, was elected president of the organisation at its annual general meeting in Thornhill, Ontario, June 12, 2002. He succeeded Robert MacMillan, M.D., who continues to serve, as past president.

Ron Mayer, M.D., president of World Travel Protection Canada Inc., was elected vice-president. The remaining members of the executive committee remain in their current positions. They were not up for re-election this year.

Bridge, general counsel for Travel Underwriters in addition to having a private legal practice, graduated as Law Society of British Columbia Gold Medallist in 1985. He also has a Master of Law degree from Cambridge University, and has many years’ experience with policy wording, claims administration and insurance regulatory and licensing issues. He has been a THIA board member since its inception and he chaired the Uniform Definitions Committee.

Dr. Mayer, attended medical school at the University of Toronto and has practised emergency medicine since 1989. He worked in various regional hospitals including Humber River Regional, and North York General and has served as game physician for the Toronto Blue Jays. Dr. Mayer has been with WTP since 1994 where he is also chief medical officer and has developed a telephonic medical underwriting program.

President’s Message

I feel privileged to have been elected president (thanks in no small way to Ron Mayer, whose campaign speech ended with words to the effect of, “I’d really just like to be Vice-President”) as THIA is entering a new phase of development and growth.

As Milan Korcok, one of the founders of THIA suggested at the annual general meeting, it is worth reminding ourselves of THIA’s founding principles. On May 20, 1998, the members adopted this mission statement:

“To develop and promote voluntary standards of business conduct, professional and public education, and the advancement of issues relevant to the providers of travel health insurance operating in Canada and their affiliated organisations.”

On the fourth anniversary of its founding, THIA has taken very significant steps to raise its profile with governments and the public on matters relating to travel insurance. Adopting the proposals of outgoing President Bob MacMillan at the annual general meeting on June 12, 2002, the membership approved the formation of four new committees. They are the Licensing Committee, Government Liaison Committee, Communications Committee and Conference Committee. These committees will have important roles in building upon the profile and credibility that THIA has developed, and in sustaining THIA’s smooth operation as it grows.

A full description of the mandate and membership of each committee is found in this issue of the THIA Newsletter. Further details, including links to committee members are also available on the THIA website at www.thiaonline.com. The membership of the committees reflects a wealth of experience in the travel insurance industry. Thanks to all of those who are volunteering their time. THIA members are encouraged to contribute their suggestions to the committees, and to bring forward ideas about other areas that THIA should be involved in. *(continued on page 4)*



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Kieran Bridge

Now on the Internet – THIAOnline.com!

The Travel Health Insurance Association of Canada launched its website. Check it out at [THIAOnline.com](http://www.thiaonline.com). The website contains THIA background information, news, the most recent copy of the newsletter, THIA position papers, member and regulator links, as well as a secure, THIA Members-Only, log-in section.

All current THIA members with valid e-mail addresses can gain access to the THIA Members-Only section. If you registered an e-mail address, you should have received an e-mail on February 12th, 2002, providing you with instructions on accessing the Members-Only section.

If you did not receive the e-mail, or if you have only recently joined THIA or recently acquired e-mail access, please send a message to info@thiaonline.com with your request for access to the Members-Only section and we will assist you.

From the AGM

NEW PRIVACY LAWS WILL IMPACT TRAVEL INSURERS

By Milan Korcok, Newsletter managing editor

Imposition of emerging health privacy rules at federal and provincial levels is going to sharply impact the way travel health insurers gather information for their applications and disclose it to other related parties at home or abroad, privacy experts told the annual general meeting of THIA in June.

Warning of the need to “strike a balance” between respecting a client’s privacy and conducting business constructively, Gilbert Sharpe, a partner in the Toronto-based law firm Goodman and Carr, urged insurers to make themselves and the needs of their businesses known to the bureaucrats and legislators framing the new rules.

“This is clearly the time to get into the game,” he said.

Though federal privacy laws are already being implemented on a gradual basis, many provincial ones are still in the formative stages, said lawyer John Swaigen, of the Ontario Privacy Commission. He noted that after January 1, 2004, federal privacy laws will apply to organisations under provincial jurisdiction that are engaged in commercial activity. However, if an organisation is in a province that has passed legislation that the federal government has recognised as “substantially similar”, the provincial legislation will apply rather than the federal.

He added that Ontario and British Columbia have indicated they will pass “substantially similar” legislation. Quebec already has its own legislation which the federal government has recognised as “substantially similar.”

What this coalescence of laws will mean for insurers, said Swaigen, is that clear consent for the gathering and use of an individual’s health information will have to be obtained by the insurer, it will have to be kept secure, up to date and accurate, and the people providing the consent must be allowed access it and be able to correct it if it’s wrong. Consent will also mean that those gathering health information will have to clearly explain the purposes for which they are collecting it, the uses that will be made of it, and they will have to limit their uses of it to that described to their clients.

Swaigen also told THIA that the federal legislation will cover the disclosure and use of health information across provincial or national boundaries, which may affect inter-provincial use of mailing lists or the sharing of health information by organisations outside of the province.

Referring to Ontario’s proposed privacy legislation, Sharpe noted that collection of personal health information by an organisation that is not a health information custodian—“that’s you,” he said referring to insurers, will require expressed, informed consent, which means that the person giving it must understand the nature and consequences of giving it, must give it voluntarily and without being coerced.

This might present some dilemma for travel health insurers, said Sharpe, who noted that if there is pressure on an individual to provide consent in order to get coverage, “how much of this pressure, particularly on a person with pre-existing conditions, could be considered coercive?”

“How much of this pressure, particularly on a person with pre-existing conditions, could be considered coercive?”

Sharpe urged meeting attendees to have their lawyers review the proposed legislation carefully, and to “develop a roadmap of procedures as to how you are going to be able to validly continue the business that you do constructively, in terms of collecting information ...and disclosing it in ways that would be considered informed consent.”

He said also that in future “when a call comes in on an 800 line, (it may not be easy) for you to call a doctor back at the patient’s home and say ‘what is the pre-existing condition situation of this individual, what are the problems here’ ...and then make a decision about ...stabilising them.”

Contacting THIA

The Newsletter is the official publication of the Travel Health Insurance Association of Canada. Editor is Lambert Boenders, Secretary, THIA.

Editorial submissions are welcome. Inquiries may be directed to Mr. Boenders at 416 205-4610 or lambert.boenders@wtp.ca.

Managing editor is Milan Korcok, mkorcok@aol.com. 954 492-9261.

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Mailing address is: THIA, 24 Barrymore Rd., Toronto, Ontario M1J 1W2, Canada. For additional information about THIA activities or memberships, you may also contact the following members of the executive committee:

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Lambert Boenders, Secretary, (World Travel Protection) lambert.boenders@wtp.ca. 416 205-4610

Robert MacMillan, MD, Past President, (SelectCare Risk Management), macmillan@selectcare-worldwide.com or 416 340-8809.

THE FOLLOWING COMMITTEES WERE CREATED AT THE AGM JUNE 12, 2002

Communications Committee

The mandate of the Communications Committee is to oversee the development and contents of the THIA Website and THIA Newsletter, and to manage and oversee mailings and other communications with THIA members and communications between THIA and members of the public.

Chair: TBA

Board Representative: THIA Vice President Ron Mayer (President, World Travel Protection, ron.mayer@wtp.ca).

Members of the Communications Committee:

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Government Liaison Committee

The mandate of the Government Liaison Committee will be to establish THIA's profile as an advocate on travel insurance issues, and to communicate with governments and regulators regarding such matters as client privacy, repatriation of patients, government medical plan payments and detection of insurance fraud. Licensing issues will be referred to a separate committee.

Chair: TBA

Board Representative: THIA Past President Bob MacMillan (Medical Director, Trent Health Insurance, macmillan@selectcare-worldwide.com.)

Members of the Government Liaison Committee:

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Licensing Committee

The mandate of the Licensing Committee is to encourage governments and regulators to adopt consistent and reasonable standards and requirements for licensing as it affects THIA members.

Chair: Mark Sylvia, President, Trent Health, sylvia@trenthealth.com

Board Representative: THIA Secretary Lambert Boenders (VP Operations and Client Relations, World Travel Protection, lambert.boenders@wtp.ca.)

Members of the Licensing Committee:

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Pheroze Jeejeebhoy
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Conference Committee

The mandate of the Conference Committee is to oversee the planning for the annual THIA Winter Conference, including dates, location, registration, accommodation and transportation packages for attendees, sponsors, speakers, technical arrangements and finances.

Chair: TBA

Board Representative: THIA Treasurer Shari Gottschalk (VP Operations, Insurance Medical Services, Medisys Health Group, shago@xchg.medisys.ca.) In order to assist with transition and to share past experience, Bob MacMillan, THIA Past President will be available to the committee in an advisory capacity. His e-mail address is macmillan@selectcare-worldwide.com

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