



Sam Cimone

President, Skyservice Air Ambulance

Sam highlighted the peculiar operational logistics that assistance companies face in Cuba, and the need to pay close attention to the country's controls on air ambulance and other medical assistance operations to make sure medical evacuations are not compromised by bureaucracy. Firstly, he pointed out, tourism is Cuba's primary revenue source, with more than three million visitors annually, most of them headed for Havana, Varadero or Holguin. But providing assistance for them is complicated by the embargo imposed by the US in 1960, which severely restricts airline operations between the US and Cuba. In addition, Sam pointed out, all medevac communications must go through the state-owned assistance provider Asistur, which acts as a government 'gatekeeper', ensuring that medical

information is transmitted from the treatment facility to the insurance company and ensuring a payment guarantee between the insurer and the Cuban government. Asistur also organises the ground portion of the patient transfer, and all communication must be done through Asistur, although landing permits are approved by the Cuban Aviation Authority. The assistance company has the power to deny or delay entry to Cuba if any of their requirements are not met, Sam said, creating issues such as aircraft and crew availability and bed availability at the receiving hospital. Medical urgency or specialised treatment may be delayed, affecting patient outcome, he warned, so it is vital that insurers, air ambulance operators, and other medical assistance providers, comply with Cuba's strict regulations.

CUBA CONTINUED

Raffy Karagossian

Head of networks and managed care, Intrepid International Health Solutions

In his presentation, Raffy profiled Asistur, Cuba's dedicated tourism emergency assistance service. He began by pointing out that Cuba's economy is changing, citing indicators such as big increases in the number of telephone subscribers and Internet users. As the economy opens up, businesses have increased access to technology and information, and the result is increased communication and stronger relations with foreign partners. Asistur, which is controlled by Cuba's finance ministry, is the leading company in Cuba specialising in assistance services for visitors, but companies seeking to do business with it continue to face a number of challenges. Because of the US's long-standing embargo of Cuba, money transfers cannot go through US institutions. Furthermore, government spending is falling, leading to job cuts and restructuring within the organisation. Asistur, said Raffy, may face more competition as the economy opens up, and the decision to abolish Cuba's two-tier currency system and abandon the 'convertible peso' (CUC) will

mean an adjustment period in pricing and operations for Asistur's patients, partners, and suppliers. Raffy then highlighted some of the issues facing foreign assistance and insurance companies that work with Asistur. These include the fact that not all Cuban hospitals have Internet access, he said, so communication is difficult and slow. Some medical equipment and practices are outdated, and ground ambulance transfer is dependent on availability. International assistance company responses to emergencies must thus be planned accordingly, and time taken to understand the cultural differences between the socialist, Spanish-speaking island and its market-economy source countries. Additionally, a credit line is needed to work with Asistur, and the company changes its bank account frequently. Raffy concluded by looking at three case studies in which his own company co-ordinated care and documentation on behalf of other insurers.

World focus: Brazil

Matias Scarso and Mike LaCorte

International providers department, Universal Assistance; and director, Conflict International

The presenters in this session looked at the challenges facing assistance companies in Brazil, which hosts this year's FIFA World Cup, as well as the Summer Olympics, which will be held in Rio de Janeiro in 2016. Brazil will receive almost 600,000 foreign visitors during the World Cup, and around a million Brazilians will be travelling between the 12 cities hosting the fixtures. Around one in five (125,465) foreign ticket-holders will come from the US, Matias said, along with 60,231 from Colombia, 55,666 from Germany, 53,809 from Argentina, 51,222 from the UK, 40,446 from Australia and 34,971 from France. The main challenges for assistance

companies arise from the size of the host country, Matias pointed out. Three of the stadiums for qualifying matches are between 1,167 and 1,363 miles from Rio, and Manaus, the most remote, is 1,773 miles (2,854 km) away. These huge distances mean that, in most cases, assistance providers will not be able use ground transportation options for clients. Large numbers of insurance clients taking multiple flights to reach the matches they want to see may also lead to increased lost luggage claims, Matias warned. Other challenges include language barriers, access to hospitals, and the prevalence in some areas of diseases such as malaria and dengue.



Mike LaCorte began his presentation by outlining how companies such as Conflict International analyse the risks that may impact events like the World Cup. Preparation, Mike said, involves four phases – intelligence, risk assessment, risk mitigation and crisis management. Intelligence is gathered from a range of sources, which can include government websites and in-country briefings, media reports, monitoring blogs and chat rooms, and input from local service providers and authorities. Crisis management, he said, means developing a proactive action plan to be used in the event of a major crisis, supported by continued intelligence gathering, contact with local authorities for current updates on the situation as it develops, understanding of local emergency procedures and awareness of uncontrollable risks. Mike used an analysis of dangers in two of the host cities – Rio and Sao Paulo – to show how

Conflict International assesses risks ahead of events such as the World Cup. He pointed out that government departments, including the UK Foreign and Commonwealth Office and the US State Department, report high levels of violent crime in both cities. Brazil's federal police chief has warned that Brazil may be at high risk of terrorist attack during the event. Brazil's major cities may be more dangerous than visitors expect, Mike said, noting that 615 murders, 79 deaths as a result of violent robberies, 1,621 rapes and 60,101 robberies were reported in Sao Paulo last year, and all such incidents had increased since 2012. By contrast, all categories of violent crime in Rio had decreased since 2012, but 511 murders, 15,503 robberies, and 772 rapes were reported last year. Summing up, Mike said that learning how to identify risks, understanding current risks, and adopting measures to mitigate them are essential.