



## Understanding international healthcare services in China

For travellers and expats, China's healthcare system can seem fragmented and complex, especially for those who don't speak the language. *Alex Wright* guides us through the system and how best to overcome its various challenges

**T**ravelling or living in a foreign country can be difficult, particularly if you aren't familiar with the local language, culture and customs.

You may have to access the local healthcare system, which comes with its own set of challenges.

For Westerners, one of the most difficult to navigate is China's healthcare system, which is vastly different from those in the West, and can seem fraught with difficulty and complexity.

**“Some public hospitals provide ‘VIP’ sections with English-speaking outpatient services for a higher fee”**

Therefore, it's paramount that travellers and expatriates alike understand how the system works and make the most of using their insurer and assistance partners to receive the care they need, whenever and wherever they need it.

Among the main hurdles for foreigners accessing healthcare in China are language barriers, a fragmented system, cultural differences and expectations, and health insurance cost concerns.

While in large, cosmopolitan cities such as Beijing, Shanghai, Guangzhou and Shenzhen, some of the public hospitals' international departments and several private healthcare facilities provide services in multiple languages, foreigners are less well catered for in smaller, provincial cities and towns, which are limited mostly to the public system. This can be a particular problem during

administrative processes, such as patient registration, and in understanding medical documents.

"A prominent challenge that individuals may anticipate is the language barrier, particularly when seeking medical advice at public facilities, where Mandarin is predominantly spoken," said Dr Karabo Mongae, Medical Director of Assistance at International SOS. "The language barrier can result in a less than ideal experience and some health issues may be missed or misunderstood, impacting patient outcomes."

**“The customary approach in China is to consult directly with a specialist”**

Along with varied communication practices, this can affect patient understanding of the risks and benefits of proposed investigations and treatments, including surgical procedures. Patients could end up consenting to treatments without having fully understood the implications, while, similarly, others may miss out on appropriate treatment.

Even if the patient does manage to find a practitioner who is able to speak their language, the cost of treatment can often be as high as visiting a doctor in the West. For instance, some selected public hospitals in Shanghai and Beijing provide 'VIP' sections with English-speaking outpatient services for a higher fee than the standard service.

Additionally, communication with ambulance workers is done exclusively in Chinese. Payment for the service is typically required upfront through cash or local digital payment platforms such as WeChat Pay or Alipay, and bank cards often aren't accepted. Added

to that, the ambulance may only transport patients to the closest public hospital, not necessarily the hospital of their choice.

**Fragmented healthcare system**

On top of that, China doesn't have the same family doctor system that many expats or tourists may be used to in their home country, where patients typically first seek help from family physicians or general practitioners (GPs). Under the Chinese system, patients often visit different specialists for specific health concerns. This can result in fragmented care, and can be inconvenient and inefficient.

"The customary approach in China is to consult directly with a specialist," said Mongae. "However, this can lead to confusion for patients, as they may not know which specialist is most suitable for their condition, potentially causing delays in treatment. This approach may also lead to unnecessary medical appointments and checks, resulting in increased costs for insurance."

On arrival at public hospitals, the queues for urgent or same-day appointments can be extremely long, so it's vital to get there as soon as possible and pay for a registration ticket upon entry. Some may even refuse to treat foreigners due to the language barrier, while others may be reluctant to do so unless the patient can pay upfront. Medical services may also be limited and cleanliness standards can vary between facilities.

"Often, hospitals are busier than in the West and there can be less of a focus on preventative care than expats may be accustomed to," said Marianne Stevens, Head of Accident and Health at Collinson. "Where this is the case, there has traditionally been a trend for expats to seek treatment in either Hong Kong or Singapore, though Chinese facilities in larger cities such as Beijing or Shanghai are of a good standard, and, therefore, transfer outside of China is not usually necessary today." >>

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Within China's healthcare system, there's also an unequal distribution of services between urban and rural areas. As a result, healthcare standards may vary significantly, with differences in training standards and approaches to medical care. For example, strong pain medication can sometimes be withheld over concerns about opioid addiction, and recommendations for prolonged bed rest after injuries can result in delayed healing and complications.

## “International private medical insurance in China is highly effective, offering comprehensive coverage and valuable add-on services”

“The divide between urban and rural areas impacts accessibility, often requiring air ambulance coverage in remote zones,” said Elisa Otero Fernandez, Senior Network Manager at AP Companies.

Then there is the problem of health insurance costs, particularly given that China has some of the highest medical costs in the world. Expats working in China can join an urban employees' medical insurance programme in order to receive similar healthcare to insured local workers. However, even with this coverage, there may still be medical expenses that aren't fully covered, in which case they may have to take out health insurance.

“Where the challenge comes in is paying for treatment provided to tourists and expats, because patients will often be expected to pay



and then claim back the cost from their insurer,” said James Walker, Head of International Network at Charles Taylor Assistance. “The challenges around payment can generally be overcome by the use of an insurer's local in-country agent, who can either pay the facility or issue a guarantee to pay on the patient's behalf.”

### Preparation is key

There are ways to overcome all of these barriers. The main one is preparation, to ensure that everything goes as smoothly as possible, whether it's seeing a doctor for routine or emergency care.

It's also useful to know where suitable emergency and routine medical care is available locally. Several medical facilities even offer orientation tours, which can be coordinated via the hospital's patient services department.

“Being able to share information is an important part of assessing one's medical condition,” said Mongae. “Downloading a translation app can help to convey basic messages.”

“For individuals with complex pre-existing health issues, carrying digital reports from their primary caregiver can be helpful. Photos of medication may also be useful if one needs to see a doctor for an unexpected medical refill.”

“Knowing your assistance company's resources also helps with managing some of the challenges associated with accessing medical care in a foreign country. They are likely more familiar with the local culture and language, often offering both online and offline translation services.”

To ease the process, some insurers have representatives on site to help clients navigate the hospital and smooth out the administration process. From an employer perspective, they need to ensure that their employees understand the health and safety risks associated with the country they are travelling to. They can provide a pre-trip briefing or training sessions to help the employee adequately prepare, as well as having robust risk and crisis management plans, and the right resources in place to support them.

Cigna HealthCare, which has a network of more than 1,000 healthcare facilities in China and almost 30,000 healthcare service outlets, >>





Gewandeweg 5 | 6161 DJ GELEEN

The Netherlands

P: +31-(0)85-0600 112

E info @auxilia.aero

W: www.auxilia.aero

works with reputable medical institutions and hospitals across China that provide services in a range of different languages. In large cities, clients can access doctors who speak the same language, while many hospitals also provide translators with medical experience, who accompany patients throughout their visit.

In smaller cities, Cigna coordinates with medical assistance providers to get its members to the nearest suitable location as quickly as possible. To bridge the communications gap in areas where appropriate healthcare services are less accessible, it has entered into new service arrangements with hospitals and practitioners for the provision of services, such as telemedicine.

half of companies in China have an annual average premium per person of between ¥10,000 and ¥20,000.

Many of these major providers have partnered with local Chinese insurers to provide a full service for clients. The main benefit is a

**“For individuals with complex pre-existing health issues, carrying digital reports from their primary caregiver can be helpful. Photos of medication may also be useful”**



In addition, Cigna offers a global telehealth service through its wellbeing app. Users can seek medical advice or a second opinion from a trusted GP or specialist who speaks their language via a phone or video call. Clients with chronic health conditions can also access a virtual case management service where a clinician is appointed as their point of contact for handling their care and guiding their overall health journey, enabling the client to talk to them remotely and ensuring consistent follow-up.

#### **Private medical insurance solutions**

A key solution to these challenges is sourcing a China-licensed international private medical insurance (IPMI) provider. Growing awareness of its importance is evidenced by the fact that almost

direct billing service that pays for treatments and doctor visits, and does away with the need to file a separate claim with the insurer or for the client to have to pay themselves and then seek reimbursement. And as the local insurer can communicate with the hospitals in Chinese and have a pre-agreed procedure for claims, this also makes the claims process easier and more efficient.

“International private medical insurance in China is highly effective, offering comprehensive coverage and valuable add-on services,” said Jason Sadler, President of Cigna Healthcare International Health. “Cigna Healthcare’s extensive medical network and collaboration with top-tier hospitals ensures that expatriates and travellers have access to high-quality healthcare services, enhancing the overall healthcare experience in China.” >>

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Sadler added: "Private healthcare is well established in China and facilities are continually growing. Insurers are also able to use their buying power to ensure the agreed costs of treatment are appropriate, which offers better value to the policyholder."

Pacific Prime, which has been in China for two decades and has offices in Shanghai, Beijing and Guangzhou, helps clients find the

best coverage according to their needs and budget. It's also one of the few licensed intermediaries in the country.

"Intermediaries can offer insurance solutions from many different companies, and it won't cost anything because they take their fees from the insurance providers," said Stephen Ho, Chief Marketing Officer at Pacific Prime. "That gives them a wider perspective and represents the client's best interests, and they can do the difficult work of comparing the various packages for you. For Pacific Prime, we can even help out if there's a dispute with your insurer as we have a dedicated claims department to assist our clients."

### **"Intermediaries can offer insurance solutions from many different companies"**

AP Companies provides clients with access to leading doctors and hospitals through its network of IPMI and travel insurance providers. This combination of expert advice and support enables clients to access the best medical care available in the quickest possible time, with the provision of interpreters, if and when required. It also actively monitors and prevents claims fraud.

China's healthcare system can be daunting and difficult to navigate for foreigners. But by having a robust private medical insurance programme and taking a proactive approach to make sure that all the necessary medical resources are in place, these obstacles can be overcome. ■

