



HEALTHCARE INTERNATIONAL ASKS: Vardan Azatian



Graduated from Moscow State Institute of International Relations. He has a Ph.D. in Economics, and is currently the General Director Of Express Assist. He is married with two sons 11 and 16 years old and Hobbies with are playing the violin, aikido.

Express Assist has evolved to become one of Russia's leading providers of medical, motor and legal assistance services to Russian and foreign insurance companies. Express Assist cooperates with more than 80 companies that have their own network of medical representatives and clinics working in practically all the countries of the world. All along Express Assist provides the same services to insured persons on the whole territory of Russia and CIS countries. Express Assist holds an up-to-date well-equipped alarm-centre with highly qualified doctors working 24 hours a day. Alarm-centre's staff supplies services in English, French, German, Spanish and Italian. Express Assist, dealing with a wide network of alarm-centres and agents, executes the process of regulating in various insurance cases.

Could you tell us about the history of Express Assist, and your role within the organisation?

A decade ago we analysed the area of rescue and medical across Russia and identified the huge complications and challenges that the sheer size and remoteness of the country and the disparate nature of the rescue and medical situation, with no cohesion and network. We decided that this should be addressed and so Express Assist came to fruition with a vision to be at the head of a network of organisations throughout USSR. At this time assistance and rescue companies in Russia worked in partnership with specific insurance companies, which made for a very inflexible service, clogged with red tape and restrictions which simply created more confusion and delay to the core task, namely to rescue and make safe those in danger or ill.

On the subject of insurance, we identified an absolute necessity to have no restrictions so that Express Assist, as a rescue and assistance organisation, could communicate with any insurance company whom ever and wherever they are, across all frontiers and with no barriers that could delay the task. Independence was the key to this and as Express Assist has grown throughout Russia and in to other world territories this independence has been key to the organisation's success and high level of service.

Russia varies widely from cities and towns to disparate and remote regions. Also politically, religiously and socially, there is a great deal of diversity: what are the challenges that arise due to the vastness and diversity of the country and what specialist knowledge and equipment is required?

The country is vast and diverse, ranging from highly

populated and modern cities to remote and hostile areas, in terms of terrain and weather. There are hundreds of nations, countless cultures and many different religions, not to mention the mental and historical differences. For this reason, the criteria for our recruitment of staff is exceptionally high. Not only do all staff members need to have extensive medical backgrounds, they must also demonstrate a fluent understanding of these many differences. An example is the muslim protocol is for the dead to be buried on the second day after death.

The core staff numbers twenty, providing the coordination and organisation of medical, technical, legal and home assistance teams. Because of the geography and terrain difficulties, plus, in many circumstances, no communication, vast distances, no airstrip and terrain that is difficult to traverse, this requires special decisions and a number of strategies and capabilities have to be in place to successfully launch and successfully complete a rescue. One of the key strategies for us is to educate our members and the insurance companies of what they must consider if they or their personnel are coming to these areas and how they must prepare themselves, so that in the event of complication, they are prepared and this makes our task more possible, in the event of a rescue. Typically, this would be to make sure people are familiar with the geography able to calculate their position and be competent with navigation and relay this to rescue services, plus basic survival techniques. A good example is the need for satellite phones. This goes for tourism organisations as well. We carry out training programmes with tourist companies, for example,, that operate in Siberia and travel up the massive rivers, which are thousands

FROM: Express Assist (Russia)

of kilometres long. It is imperative that these organisations keep updating their position in case of a situation so that we can track and rescue and we provide this training and advice.

What is your core business and what is the profile of your typical client?

The major part of our business is medical assistance and rescue, not only for travellers in Russia, but all over world. Russian travellers throughout Russia and foreign travellers coming to Russia. We offer our extensive assist, medical and rescue services to businesses including foreign companies that are operating in Russia. These companies, based in Ste Petersburg or Moscow, require assistance all year round for their staff. To us assistance is a full time occupation, providing international companies operating in Russia communicating and tracking people and coordinate between personnel in the field and the headquarters.

Express Assist is the only assistance company that has such a wide network contacts with medical institutions and all over Russia; more than 800 hospitals, polytechnic hospitals and ambulance stations. This means that even in small cities in remote areas with only 10 beds we have the organisation to get patients to the very nearest facility if immediate treatment is required.

In this age of easy access and affordable global travel for both business and pleasure travellers, what services do you feel a modern assistance company should provide?

Primarily, Express Assist provides four types of service to travellers abroad and travellers in Russia. The technical part is travellers by car and this is particularly busy in the high season when there are many visitors and a lot of travel throughout the country. In terms of this type of assistance, to the road traveller by car, we provide a specialised assistance to all Express Assist card holding members. We provide roadside assistance and repair or in the case when repair is not possible, transportation of both passengers and vehicle for repair, and this includes travel expenses. The complete service includes, home assistance, vet service and general operations.

With regards to your own service, which geographical area do you realistically cover?

We cover the whole world. Our expertise and experience in Russia has readied us to be prepared and capable of operating anywhere in the world, and we provide the whole service that includes assistance and rescue and all the organisation that is required, including communicating with localised medical care services and client insurance companies, wherever the service is required, we operate.

What benefits in terms of standard of care, range of providers and services available would the insurer see when using your service compared to other regions of the globe?

All of the physical and organisation concerns are taken from the client. We offer a truly international service, run and organised with internationally experienced people. Our network and communications allow for the highest service, and this is so whether the client is travelling in Europe or US in Venezuela or the Congo, although in these instances, there will be great

differentiation in terms of medical care standards, of course.

Mainly, our service is comprehensive and caring, and our key concern is that the person in peril or requiring assistance feels that they are not alone and unable to communicate their difficulties to people they can trust and rely on for assistance. That's where the reach of our organisation is key.

And how would you compare in regards to the cost?

In consideration of the very high standards of our services, cost is comparable with services that we compete with within Russia and less, across the board, internationally. But in terms of service and organisation, we are international standard and in Russia, ahead of the game for sure.

And when using your service, what advantages are there in comparison to others in the local area?

By far the most important part of our organisation, and what lies at the heart of our services is the size and comprehensiveness of our networks and ability to communicate on all levels, in any situation and react to any scenario. In these circumstances our systems click into place, and it is this level of professionalism that has made the company so prominent in such a short period of time.

In recent years the threat of terrorism has grown stronger and had obvious effects on providers in targeted areas. Faced with an incident in your own area, what standard measures or procedures would you employ to help deal with the event of terrorism and what assistance can you provide your clients if caught up in a similar situation?

When major terrorism occurs, in highly populated areas all the government services get involved. These organisations become the hub of organisation and coordination. In Russia we have the Ministry of Extraordinary Situations and Medicine of Catastrophe that are responsible for the organisation. They react immediately take small hospitals to the area and start working on rescue. Express Assist has a full network of contracts with these people. In event of a small attack in more remote areas, or in the event of, say a coach crash we operate and communicate with all local services and where required, our network of partnership services.

And how would you utilise your network of providers in the event of a situation like that, and what advantages would your network of providers give over other assistance companies?

Without doubt it is the size and reach of our network of partnerships which is the key to our prominence in this field. Also, it is the multi-lingual and international quality of our staff and the capability to organise and coordinate on all levels that is at the heart of our organisation.

Can you explain further the procedures and protocols that you would like to see employed between your organisation and your clients to maximise efficiency in the industry and to streamline the interaction between assistance and insurance companies?

Based on our experience, foreigners coming to Russia are generally all insured and have their own assistance companies, and they believe they are covered by these situations, but in reality they are not. Say, for example, their assistance company does not

Vardan Azatian, Express Assist (Russia)

operate in Russia. Then those in difficulties are unable to communicate with their insurance companies and the insurance companies are not set up to deal with situations in these areas and the person in trouble becomes isolated and unable to seek the assistance they require. We want to spread the word that Express Assist can provide the solution to these difficulties and, indeed, are experienced in dealing with the many difficulties and complications that working or travelling within Russia can present. All travellers or business people operating in Russia need to know is our telephone number, and we do the rest, comprehensively and completely.

And similarly what procedures and protocols would you like to see implemented between the assistance company and your service provider in order to maximise the standard of care to the patient whilst reducing the cost of the case?

This really answered throughout the interview. It is important that we can gain access to people operating or travelling in Russia so that we can prepare train and advise of the precautions, procedures and equipment required, and this of course makes our task that much more achievable in a rescue or crisis situation. We have striven to provide a comprehensive network or partnerships, which is widely recognised as state-of-the-art, but it is communication of detail, preparation and open channels which increases procedure effectiveness, operation success and client care.

Do you see technological development in areas such as telemedicine, as having an impact on the assistance market, and how do you think the market will react to and incorporate those developments?

Express Assist is in step with all aspects of new developments and are first adopters across the board. We are in tune with a vast network of providers and use all modern techniques and communication devices which we believe works well in the over all strategy of our operations. We are looking to have a much higher level of medical equipment in the future.

And I believe the Internet will continue to be a useful mechanism for communication and retrieval of information, e-

health will be a most useful service.

How do you see your organisation evolving to maximise the potential of these changes and therefore continue to offer the most competitive solution?

I think in terms of rescue and assist we will continue to evolve and improve our services, particularly in terms of international. Increase our medical capabilities and equipment so that we can provide a higher level of service and variety of capabilities in terms of medical care within our rescue and assist services. This is particularly pertinent for areas of the world where a level of health care cannot be guaranteed, such as halfway up the Congo or the depths of the rainforest in South America.

Geographically speaking China is the largest growth market and the market driven expansion of this economy will have massive implications throughout the world. What changes do you see these developments bringing about for your company and how do you propose to capitalise on the situation?

China is a very interesting market people travelling from the far east to china we would like to create good relations with China insurance companies, as China continues to grow its economy and operates internationally, as well as in Russia, Express Assist sees this to be a most interesting potential in terms of commercial growth and we are keen to move this strategy forward and fast!

Do you see the current bird flu pandemic affecting the industry as a whole and what would you see as the direct impact on the Assistance industry?

The vaccine is not yet created on a big scale. The scare affects tourists for sure, business people less so but it is a key concern that Express Assist will monitor and react to as time progresses and, when vaccine is available, we will of course be operatives in administering it.

What do you see as key developments for your field in the short, medium and long-term future?

Improve services, increase technical levels, maintain competitiveness internationally and stay ahead of the game. And the key strategy is to develop new markets and react to markets internationally.



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