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The team leader, believing she had no other reasonable alternatives, contacted the local authorities in China for medical assistance. “This was a risk because there is always the possibility in a foreign country that a student experiencing a mental crisis could be taken to a mental institution,” said King. “In this case, he was brought to a hospital for an assessment and held there for several days to determine if he could be flown home. Finally, the decision was reached that he could be released and sent back to the U.S.”

After boarding the plane that would take him back home, the student’s behavior was extremely erratic. The crew felt he was too dangerous for the aircraft to depart and he was escorted off the plane and taken to a mental health facility. “His parents were unable to fly to China to assist the situation, which was being handled entirely by the study abroad staff,” said King. “They were trained to oversee the students’ travel and study, but they had no training in medical care. Fortunately, the third attempt to fly the student home was successful.”

### Key Considerations and Solutions

Schools that fail to fully appreciate these complex risks are often unprepared to take appropriate actions when a student mental health crisis emerges. According to a study sponsored by the University Risk Management & Insurance Association, educational institutions have “extremely poor” responses to duty



of care, especially as it relates to mental health issues. Scholastic institutions and their decision makers (human resources, travel, operations, university presidents) are ranked worst among all industries and sectors in all aspects of duty of care management, including lower risk perceptions, awareness of duty of care, and ratings on all duty of care practices.<sup>9</sup>

To manage the mental health risks of students traveling and studying abroad, many colleges and universities need to consider retaining the expert services of specialized insurance companies and medical and travel security assistance providers. These firms often partner together to assist schools to better identify and understand student behavioral health issues, prepare for potential emergency situations in different geographic regions of the world, and develop policies and procedures to respond to these incidents. “The overarching objectives are to improve student health outcomes and ensure compliance with duty of care standards,” said Hoski..

More colleges and universities need to consider the value of engaging such provider organizations. “Smaller colleges with a study abroad program sending a handful of students to a foreign location for a week or two may feel they don’t need a robust travel assistance plan,”

said Sandonato. “They downplay the need, thinking the exposure is small. They’re wrong. We’ve seen instances where the crisis receives significant media attention, resulting in litigation and a public relations crisis for the school that can affect its enrollment.”

The providers can reduce the likelihood of such devastating outcomes occurring and supporting all students, faculty, families, and impacted individuals in crisis is powerful and a holistic way to address duty of care. “There is a synergy that both providers bring to the subject,” said Quigley. “A sort of triangle is created between the school, the insurer and the medical and travel security assistance company, ensuring a comprehensive approach to the mental health risks of students studying and traveling abroad.”

King agreed. “The organizations can help identify students most at risk of a mental health crisis, by getting their parents more involved in the planning process,” she said. “For example, the parents can be asked to contact the primary care provider to tell the physician the student is going abroad and may need access to medications that may not be available in the country. By doing this, the school respects the student’s privacy and helps the college adhere to its `duty of care’ obligations.”

## Conclusion

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The increase in the number of college students traveling or studying abroad via school-sponsored programs is a positive development, expanding the students' global perspective to better understand the culture and socioeconomic conditions that exist outside the United States. However the newness of the environment for students can create stress and anxieties and for those with an underlying mental health condition, the excursion can result in the need for immediate medical treatment. Colleges and universities have a duty of care to protect their students' health and security both on and off campus in school-sponsored activities. To address this obligation and enhance student health outcomes, scholastic institutions should consider the value provided by specialized insurance companies and travel assistance providers that have engaged in a strategic partnership to provide expert services.

## Addressing Duty of Care for Student Mental Health Crises

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Chubb and International SOS formed a preferred partner relationship to provide their respective services to assist colleges and universities in managing the complex risks inherent in student study abroad programs, including mental health issues. Schools retaining these services can expect the following:

- Establishment of Duty of Care policies and procedures as they relate to study abroad programs.
- Preparation for travel services, including information regarding the cultural norms in the host country, embassy and consular referrals, travel advisories, and what to expect insofar as medical services for mental health issues.
- Incident response plans and procedures, including language translation services, a crisis hotline and a security assistance center to secure immediate medical assistance. The support services extends to all impacted people, not only the students.
- In-the-moment emotional support seamlessly integrated with medical and security assistance that includes 24/7 access to mental health professionals, over the phone, or face-to-face, to help students and families dealing with a challenging situation.
- Coordinated emergency medical services on a 24/7 basis, including emergency referrals to mental health facilities and physicians, medical treatment expense insurance, emergency medical payments, medical evacuation or repatriation, dispatch of medical specialists, and emergency travel by a family member to the host country, among other services.

- A variety of needed insurance coverages, including accident & health, general liability to protect against the possibility of a lawsuit, and travel medical and medical evacuation insurance.
- Case management services – a single point of contact for the continuous medical tracking and monitoring of a student experiencing a mental health issue, from the moment the crisis occurs through the return of the student to his or her primary care providers. It also includes assessment by a counselor to identify the appropriate mental health professional that is the best fit to work with the profile and the language need of the student.
- Emotional and mental support is a must have and not a nice to have.

## Footnotes

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1. NAFSA: Trends in US Study Abroad, September 2017
2. UNESCO Facts and Figures: Mobility in Higher Education, October 2017
3. Chronicle for Higher Education, "The Student-Centered University," April 2017.
4. sites.psu.edu/ccmh/files/2017/01/2016-Annual-Report-FINAL\_2016\_01\_09-1gc2hj6.pdf
5. www.nbcnews.com/feature/college-game-plan/mental-health-problems-rising-among-college-students-n777286
6. Center for Collegiate Mental Health
7. Psychology Today, What is Causing the College Student Mental Health Crisis, Gregg Henriques, Ph.D., February 2014
8. Journal of Global Mobility, "Behavioral health morbidity for those studying or working internationally," Vol. 3, Issue 4, April 2015
9. URMIA National Office, July 2015. "Scholastic sector's Duty of Care: Managing the pursuit of education while abroad."

### **About the Authors**

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### **About International SOS**

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International SOS ([internationalsos.com](http://internationalsos.com)) is the world's leading medical and travel security risk services company. We care for clients across the globe, from more than 1,000 locations in 90 countries. Our expertise is unique; more than 11,000 employees are led by 1,400 doctors and 200 security specialists. Teams work night and day to protect our members. We pioneer

a range of preventative programs strengthened by our in-country expertise. We deliver unrivalled emergency assistance during critical illness, accident or civil unrest. We are passionate about helping clients put Duty of Care into practice. With us, multinational corporate client, governments and NGOs can mitigate risk for their people working remotely or overseas.

### **About Chubb**

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Chubb is the world's largest publicly traded property and casualty insurance group. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. Chubb Limited, the parent company of Chubb, is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index.

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