FORTUNE

by Jennifer Alsever | @JenAlsever | APRIL 23, 2015

On-the-road care

New apps and services offer business travelers many options when they get sick far from home.

It's a scenario dreaded by business travelers: Recently Tristen O'Brien lay in bed inside a Chicago hotel room, feverish and racked with chills. It was 11 p.m., and he had a key meeting for his Indianapolis consulting company, the eBay Entrepreneur, the next morning. O'Brien decided to find a doctor and logged on to HealthTap.com. Within five minutes he was connected via video to a physician, who diagnosed O'Brien's flu from the kitchen in her home. She called in a prescription for Tamiflu to a pharmacy near his hotel, and O'Brien was sick for just three days rather than nine. Today medical options abound for those on the go, as this primer shows.

Virtual doctors

HealthTap, the service used by O'Brien, began as a question-andanswer site but recently unveiled a telemedicine subscription service for unlimited 24/7 virtual visits with primary doctors for \$99 a month (or \$44 for a single appointment with a specialist). Users can share photos and test results, ask questions, get prescriptions, and do a voice, video, or text-messaging conference on the site. HealthTap has a network of 67,000 physicians.

Other providers also offer virtual appointments but typically require employers to pay a monthly fee (\$1 to \$2 per worker), along with charges for each consultation. MDlive has a new smartphone app that lets you connect with a board-certified doctor for \$49 each time, while MeMD puts you in contact with a physician 24 hours a day for \$49.95 per session.

House calls

A new service called Pager aims to be the Uber for medical care. Started by an early Uber engineer, the smartphone app will send a doctor within two hours to any location in New York City. The cost: \$49 for the first visit and \$199 for subsequent appointments. Pager plans to expand to the West Coast this year.

Urgent-care clinics

CVS/pharmacy (CVS) recently unveiled a smartphone app that displays nearby locations of 970 MinuteClinics across the country. Nurse practitioners see walk-in patients there for minor problems, such as ear infections and pinkeye. The cost is \$79 to \$99 or a co-pay with most health insurance. Walgreen WAG, too, has 420 in-store clinics, with prices that start at \$79 a visit. Wal-Mart WMT recently started opening primary-care facilities in Georgia, South Carolina, and Texas with \$40 appointments.

International help

Those who fall ill while abroad can tap embassies, consulates, hotel doctors, and online resources for help. The State Department offers a list of doctors and hospitals, as do the International Society of Travel Medicine and Joint Commission International; the latter reviews hospital safety worldwide. A free membership from the International Association for Medical Assistance to Travellers provides access to vetted English-speaking doctors and clinics in 90 countries.



Services such as International SOS, MedEx, and GlobalRescue offer doctors and even an airlift out of a country if necessary. A one-year individual membership at GlobalRescue runs \$329 and gets you reports on your destination, local emergency phone numbers, and help from doctors (sent to your hotel) and specialists. On Call International sells an annual

individual membership for \$225 that replaces lost prescriptions and offers a 24-hour nurse hot-line.

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Other companies offer house calls in select locations. Inn House Doctor, for instance, will send a doctor to you in 20 cities, including Boston, Philadelphia, Baltimore, Los Angeles, San Francisco, and Seattle. The visits cost \$400 and up. My Home Doctor also has a network in Florida that will come to you for about the same price. Supplemental travel insurance can cover some of those charges. Such a policy typically costs 4% to 6% of the price of your trip. That's not cheap — but it's undoubtedly less than what you'd pay for an emergency evacuation without any of these services.

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