

# How to Evaluate An Expat Carrier



Evaluating an expatriate carrier or working on an expatriate RFP can be slightly different than evaluating a domestic carrier—there are certain factors that make an expatriate RFP unique. But MetLife can help make comparing carriers simple!

We know you aren't just assessing based on price, so what else is there to consider? Below are some questions you may ask that may differ from domestic RFPs so you can help your clients make smart, informed decisions. Grab a pen and evaluate potential carriers below—you can focus just on the areas important to your clients, or you can perform a thorough review on every topic.

Topic	Question	Yes	No
<b>General</b>	• Is the carrier an internationally recognized company in good financial standing?		
	• Does the carrier have offices in the locations where members are assigned?		
	• Is a full product suite available?		
	• Are all categories of globally mobile employees eligible for coverage (e.g., expatriates, third-country nationals, inpatriates, etc.)?		
	• Is there a solution for locally issued coverage for members assigned to locations where it is required (e.g., Czech Republic, Abu Dhabi, etc.)?		
<b>Network</b>	• Are there strict guidelines for provider credentialing in place?		
	• Will employees have access to a brand-name network within the US?		
	• Can the carrier provide a disruption report or top providers by country?		
	• Internationally, is there access to local networks with local fee schedules, volume discounts, medical monitoring, and utilization management for cost containment?		
	• Are ID cards recognized at point of service at network providers outside the US?		
	• Will the carrier settle with any licensed provider worldwide with a Guarantee of Payment (GOP)?		
	• Are there any dollar amount limitations or other restrictions for GOPs?		
<b>Customer Service</b>	• Can members get help via phone, email, Internet, and mobile app 24/7?		
	• Are member services located in close geographic proximity to members?		
	• Does the carrier have an acceptable average speed of answer and abandonment rate?		
	• Are local medical management capabilities available?		
	• Are members given the opportunity to respond about their satisfaction after an interaction with Customer Service?		

1. These are just some examples of questions that might be relevant when evaluating insurance carriers as part of an expatriate benefits program Request for Proposal. It is not intended to be an exhaustive list of questions. Other questions might be important depending on the specific facts and circumstances of the corresponding group employer and its employee population to be covered. Each situation is unique and may raise other questions not included in this list.

Topic	Question	Yes	No
<b>Claims</b>	• Can claims be submitted through various methods (e.g., email, fax, courier mail, online claim submission, etc.)?		
	• Does the carrier have acceptable statistics for claims turnaround time, financial accuracy and claims payment accuracy?		
	• Can claims be submitted in any language?		
	• Are claims processed locally (which may allow for faster turnaround time and greater accuracy)?		
	• Can reimbursements be made in multiple currencies?		
	• Can reimbursements be issued via various means (e.g., check, wire transfer, direct deposit, etc.)?		
<b>Member Tools and Resources</b>	• Is there flexibility on member material delivery?		
	• Is there a member website and mobile app?		
	• Are there pre- and post-departure tools available?		
	• Are wellness tools available?		
	• Are health and security alerts available?		
<b>Account Management</b>	• Is there a single point of contact for the client?		
	• Does the Account Manager have access to member service interactions around the world through a single platform?		
	• Are reporting capabilities available?		
	• Is there a 24-hour response time?		
	• Does the Account Manager have the experience and background to handle the case?		
<b>Implementation</b>	• Is there a dedicated Implementation Coordinator?		
	• Is the Account Manager involved in implementation?		
	• Are customized implementation materials provided?		
	• Is there a client/HR website and is the client trained on how to use it?		
	• Are member webinars offered for new joiners?		

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