

Column: Woman's freak fall led to 8-day hospital stay in Japan, 'lessons learned' about travel insurance

Denise Crosby Aurora Beacon-News

It was an expensive trip in more ways than one for Sandra Robinson. Just one simple move to the left — a sidestep from a carpeted to polished floor made while taking a picture for a young couple on a cruise — landed the 74-year-old Elburn woman in a Japanese hospital for eight days and on a costly medical flight home.

Not only did Robinson fracture her leg in the fall, the rod from a previous hip replacement was now jutting out of the femur. But what made the experience all the more painful, she said, was the fact that, had she purchased an additional \$99 in travel insurance, she and husband Don would not have had to pay "out the nose" to get her back home, where she underwent surgery to repair her damaged left leg. And Robinson wants to share her story as a "lessons learned" — a reminder to look at the fine print and know what that travel insurance you are paying for does and does not cover before signing on the dotted line.

"You don't think it's going to happen to you," said Robinson, an experienced traveler who has been on 22 cruises all over the world but now swears she'll never take another vacation without that extra safety net.

The accident aboard the cruise ship that sailed around Japan, with stops in South Korea and eastern Russia, took place in the middle of July. And when I visited with her and Don at their home Friday morning, Robinson told me she'd only just graduated from the walker to the cane the previous day. To say her road back has been long and expensive is an understatement.

After the freak fall — "I wasn't even wearing heels," she noted with a smile — Robinson, who was traveling with a good friend, was immediately taken off the ship that was about to leave the port of Hakodate, Hokkaido, and whisked to a hospital there.

The nurses were "exceptionally nice," she said, and would often bring her their handmade origami creations, in addition to meals of such tiny proportions "I lost weight" on her eight-day stay that kept her tethered to the hospital bed because of the seriousness of the injury.

While communication became easier with the help of a part-time liaison and translator apps on mobile phones, the hospital was not like the medical centers she was used to. And Robinson still worried about the language barrier, not to mention the water damage she noticed when she first arrived. Even more concerning, she said, was the warmer climate the hospital maintained that made her anxious about undergoing surgery there.

"All I could think about was how germs could be spread and get into my system," she said.

It was after making the decision to have the surgery done by her "trusted" orthopedic surgeon back home, Dr. Mark Schinsky, that Robinson learned just how much this trip — the vacation itself and her accidental fall — would cost.

Because the travel insurance company rated the Hakodate hospital as "adequate" and its surgeon as "above average," it would only cover the needed procedure at the Japanese site and would not pay for the cost of a medical flight home, the Robinsons told me. Which resulted in a mad scramble by her husband and daughter back home to find the cheapest flight.

Unfortunately, there is no cheapest ... only less expensive. The Robinsons prefer not to reveal the bill they got from MedjetAssist, which sent a Learjet and crew that included an EMT and nurse. But they did say it was less costly than taking a commercial flight that offered three seats, along with a doctor and nurse. That bill, they say, would have run \$165,000.

Had they purchased an insurance policy, the couple added, that trip home would have cost nothing.

Robinson returned on Aug. 9, and the following day underwent a three-and-a-half hour surgery at Rush Copley Medical Center in Aurora where Schinsky secured an almost 13-inch metal plate with screws and cables to reduce the fracture and "put the boney pieces back together so they could heal." Schinsky blamed this "unusual fracture pattern" on the "right combination of forces ... including the impact itself and any twisting that was involved."

These tougher cases are more complex, he said, and if not done properly, can lead to significant complications, including "additional surgeries, longer-term pain and recovery and infections." Even with none of the above complications, Robinson had to spend over three weeks at Marionjoy Rehabilitation Hospital in Wheaton and said she "can't wait to get back" to her aquatic exercise classes and get rid of the cane as well.

She still shakes her head at where a simple step in life can lead ... and how costly it can be. And she can't help but wonder about the young couple who saw her wheeled out on a gurney after she snapped a picture of them aboard that cruise ship.

"I just hope," she said, "they didn't delete it."

Source: <http://www.chicagotribune.com/suburbs/aurora-beacon-news/opinion/ct-abn-crosby-costly-trip-st-1016-20171013-column.html>