

## SHATTERED FEMUR AND SURPRISE VISIT TO HELSINKI

### An important lesson about travel insurance

After waiting for the landing of Uzbekistan Airways A300 flight from Bangkok, the twin engine private Cessna Citation CJ2+ jet accelerated smartly down runway 8 Left, quickly became airborne, making a sharp right turn, then leaving Tashkent behind and heading for Helsinki. I was the only passenger with a full flat bed for the seven hour evening's journey through the icy December evening and I could see the city quickly disappearing as the jet circled the city once before setting a course westward towards Europe. Arrival in Helsinki was just after 2 am, in unfriendly weather as the small jet battled with strong crosswinds and cold sporadic rain. This could have the makings of an exciting and interesting journey out of Uzbekistan but my left leg was in pieces (more properly termed a periprosthetic fracture of the left femur by Doctor Mikko Manninen) and I was tightly strapped to a stretcher in the Med Flight Finland aircraft with my destination the Orton Orthopaedic Hospital in Helsinki and accompanying trauma nurse ensuring my comfort.



My trip to Tashkent began uneventfully a few weeks' earlier with the early morning arrival of Turkish Airlines' A320 aircraft from Istanbul. Arrival at Tashkent airport can be one of the worst travel experiences, with hundreds of pushing/shoving passengers, each trying to be first in the immigration line. They then get their bags and form in mobs in front of each of the three or four customs inspectors, where each bag is subject to x-ray inspection and the passenger is interrogated by surly customs officials. Surprisingly, I found the arrivals area of Tashkent airport to be smooth running and I passed immigration and "baggage control" quickly, with the customs officials even showing a smile. While negotiating with eager taxi drivers, the conversation turned immediately to American's sanctions on Russia - now the Russian economy is sinking with few employment opportunities for prospective Uzbek workers. Unemployment in Uzbekistan is high; official statistics show just under 5% but informal estimates indicate as much as 20% or more of "underemployment" (many university graduates drive taxis) with about at least 2.5 million Uzbeks working in Russia. In the cool early morning the city became once again familiar to me as this was probably my tenth trip to the country. At first the driver was unfamiliar with the location of my hotel, a new establishment, opened only a couple of years ago. But soon we found our way and I walked up its shiny polished marble entrance and steps for registration. These steps would be covered with ice in a few weeks.

My work in Tashkent went well for the first five weeks, with most meetings held and needed information obtained. Then by early December the weather turned snowy and ice became a feature of my daily commute to the office and to meetings in the city. On the morning of December 9<sup>th</sup>, as I stepped out of the hotel doorway, feeling confident that I had just obtained the correct hotel receipt needed to claim my expenses, my feet found the smooth icy steps and I propelled myself horizontal landed on my left leg, shattering the bone. The fact that my left foot just dangled uselessly, was my first indication that the lower part of my leg was no longer connected to the upper part. Helpful hotel staff tried to lift me but I felt only stabbing pain with every well - intentioned touch.

A rough wooden stretcher was found and I was painfully placed on this device as a local ambulance delivered me to the trauma unit of the city's main hospital. The ambulance took the route using the roughest roads in the city, compounded by potholes hidden by the snow and a non - functioning suspension system on the vehicle.

Of the health care system in Uzbekistan the United States Department of State, Bureau of Diplomatic Security has the following comments on their web site:

“The health care system is not adequate to meet the needs of many serious emergencies. There is a lack of basic supplies and little modern equipment. Emergency medicine is very basic. The Tashkent International Medical Clinic (TIMC) meets Western standards. TIMC telephone number is 998-71-291-0142/0726. There is a physician on-site during the day and on-call during non-working hours. TIMC has basic diagnostic equipment, and has the ability to handle some trauma emergencies. More severe injuries require air evacuation”.

With this information in mind, it was an easy decision to use the medevac insurance policy I had bought for the trip. After a couple of hours in the public hospital, I made a call to the TIMC and was soon transported to that welcome haven of modern medical services. After a quick examination at the clinic confirmed that my shattered leg could only be repaired overseas, my decision to invest in a medevac insurance policy suddenly was one of the best decisions of my life. The clinic quickly called the emergency telephone number in the United States, received approval for temporary treatment in Tashkent until the emergency flight could be arranged to an overseas medical facility. Within 12 hours, I received confirmation by telephone that a private jet was on its way from Helsinki to Tashkent to take me to Helsinki's Orton Hospital for emergency surgery. Just over 24 hours after the accident, I was in another ambulance on my way to the Tashkent airport to meet up with the medivac jet.

The most painful procedure I experienced, except for the accident itself, was when I was roughly and painfully transferred from stretcher to bed, bed to stretcher, multiple times in Tashkent and only the Finnish medevac team was able to perform this maneuver with perfection and without pain. The Uzbeks, while well - meaning and determined, simply threw people at the problem, with as many as six or seven young men trying in vain, to lift me from one horizontal surface to another, inevitably causing excruciating pain to my leg which was in pieces.

Late in the afternoon of the day following the accident, I was notified that the medivac aircraft from Helsinki would arrive at Tashkent airport at around 8pm that evening, and will leave for the return to Helsinki as soon as I could arrive at the aircraft. This required some forceful approaches to Uzbek airport officials by the TIMC staff who proved to be more than up to the task. They took my passport, completed the exit customs documents necessary to leave the country to the airport and quickly received approval for the landing of the medivac aircraft (sometimes a difficult problem in Uzbekistan) and my exit stamps were soon in my passport. I was at the airport gate in the TIMC ambulance and my aircraft had arrived. The only difficulty now was the regulation that I had to be transferred yet again to the airport's ambulance for the last 200 meters to the waiting air ambulance jet. After this painful throwing me to another stretcher yet again, I was soon rolling into the dark airport tarmac to the waiting Finnish jet.

Acquired through living in the UK with her British husband for seven years, Satu-Carita Lingwood's accent was definitely British but the trauma nurse who would accompany me on my flight was part of the Med Flight Finland crew, now arranging for me to transfer for the last time to their stretcher that I would ride while on board the flight. The tricky part of my “boarding” the aircraft was inserting the stretcher (with me strapped aboard) through the narrow aircraft door. In order to fit the stretcher on which I was lying, through the door of the small jet, it had to be twisted about thirty degrees of vertical; I was told not to put out my hand when this happened. The Finnish crew assured me: “don't worry; you will not fall...do not put out your hand when the stretcher is twisted to the side”. As the crowd of Uzbeks and one or two

Finns had their hands on the stretcher, lifting it above their heads, shoving it through the aircraft door at a 30 degree bank, I desperately stretched out my arm to grab anything to keep me from falling. In spite of all of this, they managed to insert me into the narrow body of the aircraft. Inside there were eight seats, several of which had been removed to make way for my horizontal position. There was a trauma nurse on board (Satu-Carita) in addition to two pilots and another Finnish crew member.

The nimble jet would fly to Helsinki via Samara, in southern Russia, for refueling. In total the trip would take just over seven hours, promising a 2 am arrival in the Finnish capital. The flight was uneventful, even with the forty-five minute refueling at frigid Samara, with outside temperatures far below zero, and the Russians did not even demand to see my passport. Immigration officials came to the plane and asked the crew: "nationality of the patient?" With the response of "US" they were satisfied and retreated into the warmth of the airport building.

Cold wind driven rain greeted my arrival at Helsinki and the jet quickly taxied to an empty hanger. I was twisted out of the aircraft and soon into a waiting modern ambulance for the last few kilometers to the Orton Hospital. As the insurance organization and Med Flight Finland had organized everything with the hospital before my arrival, I was immediately rolled to a private room on the 5<sup>th</sup> floor and awaited the arrival of the surgeon. Dr. Mikko Mannenen, the head Orthopaedic Surgeon, soon greeted me and assured me that soon after detailed x-rays were taken, he would perform the necessary to put me back together. Later, in the x-ray theatre, I saw him and his fellow surgeons studying the images of my leg on the remote screens, ordering additional views and angles as necessary. Within three hours, I was on the operating table and soon lost consciousness.

I spent ten days at Orton Hospital for my initial recovery, finished my final report for my Tashkent assignment before returning to the US on Finnair's non-stop flight to Miami. It is now six months since the surgery and I walk without any support. I just need some more exercising the left leg to rebuild the damaged muscles, but for the most part, the ordeal is over.



But, it could have been much worse; I could have had to pay the \$100,000 out of my own pocket. Before the trip I took out a medevac insurance policy (bought on line) that paid for virtually all costs. I travel frequently for my business and I don't always buy this insurance for each trip; but this trip taught me the hard lesson. So, here is the accounting totaling \$100,000: \$64,000 for the aircraft; \$33,000 for the surgery and 10 days in hospital plus \$3,000 for medical expenses in Tashkent. Could I have paid for this out of my pocket? Not so easily. I learned the tough lesson that it is essential to have enough insurance and a good medevac policy to take care of the unthinkable, which sometimes happens. The \$160 premium turned out to be the best investment of my life.