

## Trouble in Cambodia

# Travel risky with no insurance

By Bill Doskoch

In the abstract, it might have been romantic to get wounded in Cambodia while covering a firefight between Khmer Rouge guerrillas and government forces. As it was, the medical Waterloo that sent me scurrying back across the Pacific to Canada's medicare system was merely banal. A time bomb between my fourth and fifth lumbar vertebrae decided to go off only nine days after arriving in the country – a painful and debilitating event.

However banal, my story does carry value as a cautionary tale about the health dangers of working in the Third World.

I was the health reporter for the *Leader-Post* in Regina until March 2, when 89 people were told they were losing their jobs - a quarter of the staff at a profitable newspaper. Conrad Black's Hol-

linger Corp. had bought it only two days earlier. Having worked there eight years, it was time for something new anyway.

I applied for a job as foreign editor at the *Cambodia Daily* in Phnom Penh. I got an interview, and was offered the job on May 28. I arrived in Phnom Penh on the morning of June 29, my glasses fogging as I stepped off the air-conditioned plane into southeast Asia's 33-degree heat and humidity. Phnom Penh is a dusty, dirty, disorganized, impoverished but strangely beguiling city of one million people at the confluence of the Tonle Sap and Mekong Rivers.

The *Daily* is the brainchild of Bernard Krisher, one-time Tokyo bureau chief for *Newsweek*, now a businessman and philanthropist. A personal friend of King Norodom Sihanouk, he started the paper three years ago to help provide a model for a free and independent press and to help train Cambodian journalists.

During the interview process, editor James Kanter downplayed the health risks of working there, and I was only too happy to believe him. But Cambodia is one of the poorest countries on earth, wracked by almost continuous civil war for more than 25 years. Foreign-trained doctors serve expats and wealthy Cambodians, but for any serious emergency people go on a medical evacuation to Bangkok or Singapore *toute de suite*.

Kanter said I could buy a health policy in Phnom Penh for about US \$500 to cover such evacuations. You pay the costs up-front, and the insurance company reimburses you. But after an emergency wisdom-tooth extraction in Bangkok that cost US \$6,000, his insurer has balked at reimbursement, saying a wisdom tooth is a "pre-existing condition."

It became clear after two weeks that I was not going to get better and the Cambodian medical system couldn't help me much. That, along with the fact that I lost my

job because I couldn't work, made me chance the 20-hour trip home. Luckily, I didn't need a medical evacuation, a good thing because of something incredibly stupid and careless – I did not get health insurance before I left Canada.

Since arriving in Canada August 3, I found out that treatment for sciatica, the general term for my condition, was about five years behind the times in Cambodia, so I did well by coming home. I don't regret going overseas, and would like to return some day.

But be aware that it's harder living in the Third World. Some Phnom Penh roads are basically made of rubble, which didn't help my back. Eating food at the really cheap places puts you at high risk for food poisoning or worse, i.e., hepatitis A. Diseases like dengue fever and malaria abound, particularly in forested areas.

If you have a "pre-existing condition," be sure you can get medical insurance for it. (I now know that Telfer International is one of the few companies that will insure people working in war zones.) For that matter, get a thorough medical exam before going over.

Some people have no trouble. *Associated Press* stringer Robin McDowell has been overseas for three years and hasn't even seen a doctor yet. But the costs of not taking precautions and not protecting yourself with proper insurance can be substantial indeed.

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### CAUTIONARY

### TALE:

***It might have been romantic to get wounded in a firefight ... but my banal story still carries value.***



WELCOME HOME: An armed guard greeted *Cambodia Daily* staffers at their Phnom Penh villa each night.

BILL DOSKOCH