

# Health and Longevity for Globally Mobile Families

## KEVIN BÜRCHLER

Kevin Bürchler is Chief Executive Officer at SIP Medical Family Office, Switzerland.

In today's globalized world, families often cross international borders to pursue career opportunities, further their education, or improve their lifestyle. Frequent relocation and travel come with some unique challenges to health and longevity. In contrast to a family that stays close to its roots and its foundation community, a globally mobile family intent on maintaining excellent health and optimizing longevity will require a different approach to preventive medicine and health insurance, as well as a broader, longer-term overview of their whole life. The complexities of accessing healthcare across different countries and healthcare systems, the varying medical standards encountered, and the diverse concomitant health risks, require these families to implement a pro-active approach to their long-term health management strategies.

## Longevity Hubs Around the World

In the domain of preventive medicine, the ultimate target is longevity. Often misinterpreted as being the aspiration of the wealthiest top 5% to live to 120, longevity is better understood as the pursuit of maintaining the highest possible quality of life, for as long as possible. Rather than experiencing physical or cognitive incapacity for the last 10 to 20 years of one's life, the very same years should be enjoyed by continuing to command an excellent quality of life. Thus, the pursuit of a long lifespan transforms into the pursuit of a long 'healthspan'.

Out of 195 countries worldwide, a mere handful have emerged as optimal locations for either naturally longer healthspans, or as destinations to find the medical care required to enhance a long-term quality of life with the benefit of longevity. 'Blue Zones' are places around the world where the local population experiences an extraordinarily long life. The most famous Blue Zone is in Okinawa, Japan, where the local diet and social environment seem to boost life expectancy. In Sardinia, Italy, the phenomenon appears to be driven mainly by the availability of fresh garden vegetables, nutritious beans, whole-grain bread, and, occasionally, freshly hunted fish, seafood, and meat. In addition, many inhabitants are known to possess the rare M26 genetic marker, understood to have remained locally prominent because of Sardinia's geographic isolation as an island.



In all the Blue Zones, the lifestyle, nutrition, environment, and genetics create the essential common denominator that underpins longevity. These common factors include some obvious aspects such as a balanced diet of unprocessed and fresh food, but there are also some less apparent factors that medical professionals rarely keep in the forefront of their minds – a purpose in life, friendship, and the community in which one lives.

Singapore is another designated Blue Zone, but it, unlike most of the others, is not an isolated natural environment. Instead, the difference is in its environs. Although one of the largest cities in the world, Singapore's environment was designed and built to support the health and longevity of its citizens. One example is its healthcare system, structurally one of the world's best because it aligns the interests of patients and those of medical service providers. This feature is noteworthy when compared to most other healthcare systems globally, in which financial incentives do not work towards the interests and well-being of the patient – rather, they promote the opposite.

Outside the Blue Zones that offer natural support for longevity, there are less than a handful of countries where modern research and personalized medicine offer advanced therapies and services to optimize one's life and healthspan. At the very forefront of these are the USA, the UK, Germany, and Switzerland.

## The Role of Preventive Medicine

Preventive medicine focuses on the prevention or early detection of diseases. Today, we know that most medical conditions can be avoided completely, or cured more easily, when detected at an early stage. Taking ownership of your health necessitates a health planning strategy that integrates preventive care. For globally mobile families, this is even more important since it helps mitigate health risks associated with frequent travel, exposure to different environmental conditions, and inconsistent levels of healthcare quality.

Traditional preventive medical check-ups are tailored around age, personal medical history, and family medical history to address an individual's biggest risks and concerns. These typically include blood, hair, urine, and stool analysis, a comprehensive cardiovascular examination, a body composition analysis, a pneumology analysis, ophthalmology control, and possibly a colonoscopy and gastroscopy. Top-quality check-ups such as these are typically available at a few medical facilities in developed cities across the globe. Most important, however, is for an ethically sound, highly qualified, and experienced doctor to perform such examinations, and interpret the results while considering a patient's personal circumstances.

Over and above traditional checks-ups, novel examinations – such as programs that provide genetic risk analysis, artificial intelligence-supported full-body MRI examinations, and cognitive evaluations that focus on the prevention of dementia and Alzheimer's disease – are available in just a few of the world's longevity hubs. Today, we know that **a small percentage of cases** of Alzheimer's are caused by personal genetic predisposition.<sup>1</sup> The majority are epigenetic, meaning they are triggered by or result from lifestyle habits over decades. Globally, only a handful of specialists in the field have the ability to apply DNA profiling in order to map personal risk factors and to recommend personalized preventive strategies, to avoid a future negative diagnosis.

## Lifestyle-Adequate Medical Insurance

Health insurance is a critical component in the health planning of globally mobile families because it provides financial protection against the considerable costs of medical care. Securing adequate health insurance for global citizens can be complex because of differences in local healthcare and social security systems, regulations, and coverage standards across countries. In some countries, domestic health insurance is mandatory for all residents. It is linked and dependent on being enrolled in the national social security system that automatically provides insured access to certain medical services in public healthcare. International Private Medical Insurance (IPMI) specifically focuses on individuals with a global lifestyle who require insurance that is independent of their residence or social security status. Yet many international individuals, families, and their advisors are not aware that it exists.

IPMI should not be confused with local private insurance that may offer options with worldwide cover. Often, the international coverage provided by local insurers is subject to many requirements and limitations. And most importantly, such policies cannot be continued when relocating across international borders. Authentic IPMI insurers are licensed to provide continual, unbroken private coverage over a lifetime, independent of an individual's location and residence. This is especially important and beneficial for frequent travelers, wealthy families, professional athletes, and executives.

Families may choose to top up local insurance with IPMI to ensure access to specific healthcare providers and facilities on a private basis at home and abroad, or to ensure that no restrictions, at any time, for any reason, stand in the way of their children's healthcare should the younger people decide to study or work abroad.

Medical inflation is increasing the cost of healthcare and medical insurance universally. For most, the high rates of global inflation mean less available spending money, while increases in medical and insurance costs lead to additional structural financial challenges, for which there is no immediate solution. For wealthy individuals and families, the situation differs in that the main constraints when taking ownership of their health are not financial but relate to time and to health literacy.

According to Julius Bär's 2025 Global Wealth and Lifestyle [Report](#), high-net-worth individuals across the globe are proactively safeguarding their health and well-being to extend their longevity. The pursuit of longevity is gaining traction globally, with health emerging as the ultimate asset. This ambition is being realized through both lifestyle adaptations and more extreme interventions, such as frequent comprehensive blood testing, experimental blood-cleansing treatments, and stem cell therapies. Given that many of these novel approaches carry risks, even for healthy individuals, it is more important than ever to distinguish between unproven trends and therapies supported by robust scientific evidence, in order to avoid becoming a test subject of the burgeoning longevity industry.

From the vantage point of the medical family office practice, however, it can be observed that the greatest increase in resource investment into health and well-being occurs only once a family has experienced a negative medical incident. Facing the brutal reality that many health outcomes are finite and irreversible is the catalyst that shifts personal priorities immediately.

## Tailored Healthcare for Global Families

For all globally mobile families, taking ownership of their health is multi-faceted, and made more complex because it includes preventive medicine, international private medical insurance, and ultimately, longevity aspirations that need to be considered across borders. Proactive health planning strategies, including regular preventive check-ups, health education, and IPMI are all relevant to managing health risks. Navigating the intricacies of healthcare in multiple countries requires careful planning and an understanding of the unique challenges faced by the globally mobile. By prioritizing preventive medicine and securing adequate health insurance, transnational families can ensure their health and safety no matter where they are in the world. As the phenomenon of globalization intensifies and innovation in health and longevity evolves increasingly rapidly, these considerations will become ever more crucial, underscoring the need for tailored and institutionalized health governance and strategies that provide for the specific needs of a mobile lifestyle.

### Notes and printed references

<sup>1</sup> D. Bredesen, The End of Alzheimer's (Avery 2017)

*Kevin Bürchler began his career at Swiss Re, in the large corporate, direct insurance division known as Swiss Re Corporate Solutions. A personal incident of medical malpractice steered him towards finding his true purpose in health management. Today, he is Group Chief Executive Officer at SIP Medical Family Office. For over 25 years, individuals, families, and companies have been relying on SIP's expertise to protect their health around the world. Founded as an International Private Medical Insurance (IPMI) advisor, SIP has developed into what is today known as a Medical Family Office. Combining the expertise of private medical insurance with the holistic approach of proactively planning well-being, it has been SIP's mission since 1997 to protect the health of its clients.*

*Today, while IPMI remains an important focus, SIP offers a complete medical concierge proposition to plan individuals' health strategically and ensure better outcomes in acute situations. This encompasses privileged healthcare access, preventive medicine, longevity, medical records management, and more.*

^ BACK TO TOP

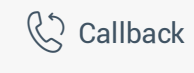
SHARE [f](#) [in](#) [X](#)

## The Firm of Global Citizens®

- Citizenship
- About
- Residence
- Worldwide offices
- Real Estate
- Countries and Reports
- Services
- Contact
- Philanthropy
- Publications and Reports
- Newsroom
- Events and Webinars
- Henley Passport Index
- Henley Passport Power Index
- Henley Ultimate Portfolio
- Henley Opportunity Index
- Henley Residence Program Index
- Henley Citizenship Program Index

Your nearest Henley & Partners office:

Henley Haus  
Klosbachstrasse 110  
8024 Zurich  
Switzerland



+41 44 266 22 22

[Worldwide Offices](#)

