

Foreign Operations

With health care costs rocketing out of reach, Americans are **GOING ABROAD** FOR SURGERY. It's cheap – very cheap – but is it safe? By Brad Reagan

N THE RIDE FROM THE AIRPORT TO THE hospital, Scott Johnson's driver carved a path through a chaotic sea of bodies and rickshaws clogging the streets of Delhi. More than once the car had to steer around cows, which stepped among piles of garbage in the road and contributed to the pungent stench in the air. Johnson couldn't be blamed for thinking, Why did I come to India for major surgery? Moments later, however, he was through a set of glass

doors and ensconced in a private room with marble floors and plush chairs, watching ESPN.

Because of a pinched nerve in his neck, Johnson suffered from intense pain and limited mobility in his shoulders and arms; he couldn't even hold his newborn son. But, like nearly 46 million other Americans, the 43-year-old textile importer did not have health insurance. As a result, an operation to relieve his pain would have cost him \$50,000 at his local hospital near Duluth, Minnesota. His trip to Delhi, including travel and medical costs, set him back less than \$8,000. Six months after surgery, Johnson says he feels great. "It was nicer than any hospital in America I've ever been to," he says, and doctors let him recuperate for six days before discharging him. "Here in America, they want to kick you out as soon as they can."

Medical tourism gained popularity in the late 1990s, primarily among Westerners looking for cheap plastic surgery, which is generally not covered by health insurance. "Eighty percent of what we do is cosmetic, but that is slowly starting to change," says Patrick Marsek, managing director of MedRetreat, a Maryland-based agency that plans foreign trips for patients. The prices at even elite private hospitals overseas are unbelievably attractive: A heart-valve

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replacement, for example, which costs more than \$100,000 in the U.S., can be had for \$10,000 in India, airfare included. A trip to Thailand for knee replacement can cost as little as \$7,000 total, a fifth of the U.S. price tag for the surgery. Meanwhile, the rising cost of health care, coupled with penny-pinching by in-

in need of medical care. The company's inspectors have seen it all in the hospitals they've rejected: surgical gloves hung up to dry for reuse, untested blood, intensive-care patients left unattended overnight. And of course, even in accredited hospitals, risks remain. After the death in February of a young American admitted with

you can take legal action if something goes wrong. "It would be very difficult to collect on a malpractice liability claim overseas," says MedRetreat's Patrick Marsek. "If that's a patient's concern, they probably shouldn't consider medical tourism." Foreign hospitals, he points out, work very hard to please their visiting patients, because they know that a single botched case can result in damaging press.

For the uninsured, agencies like MedRetreat and Planet Hospital can help navigate the risks. Marsek says his firm inspects every site and reviews every doctor's credentials. And for about \$300 a week, MedRetreat clients can hire a program manager to meet them at the airport and act as a handler. But while Dr. Walter B. Koppel, medical director for MEDEX Assistance, understands that Americans like Johnson have few options, he advises caution. "Certain places overseas are good," he says. "But you need to check them out thoroughly."

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surance companies, means that even insured Americans could soon face a decision about whether to go abroad for surgery, as some employers here begin to offer foreign hospitalization as a health care option. Rudy Rupak, founder and chief executive of Planet Hospital, the agency that planned Johnson's trip to Delhi, says his firm is developing plans by which selfinsured companies can share savings with employees willing to go abroad for medical care. For instance, if a company can save \$10,000 by sending an employee overseas for surgery, the employee might be offered a \$2,000 incentive. Major insurance companies likely won't be far behind.

Private hospitals in countries such as India, Thailand, and Malaysia are only too eager to cooperate. The bureaucracy is minimal: Put your money down, and they'll put you on the operating table. "It's become a reliable source of income in countries like these," says Lynn Schroth, chief executive of Houston-based Methodist International, which consults with overseas health care systems on behalf of the Methodist Hospital to establish high global standards. In addition to their desire for more cashpaying patients, some countries are beginning to feel pressure to offer a Western standard of care to attract multinational corporations. Schroth says her company is currently working with hospitals in the UAE, Turkey, China, Mexico, and Honduras.

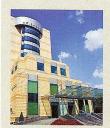
The quality of care is rapidly improving in many developing countries, notably India and Thailand, in part because doctors from there are being paid enough to entice them to return home after being trained in the West. But just because hospitals pay for Westerneducated doctors and sophisticated facilities, Schroth notes, doesn't mean that the support staff has the same level of training Western hospitals require. "You may have a surgeon who's well-trained, but he's not there 24 hours a day," Schroth says. "What if late at night, under the nurse's care, something unfortunate happens?" Until the whole staff is as competent as the specialists, surgery abroad will remain risky.

Countless private travel companies hype foreign hospitals, but there are only a few entities whose opinions really matter. The most prominent is Joint Commission International (*jointcommissioninternational.com*), the overseas arm of the most influential American hospital accreditation agency. Other organizations also offer impartial assessments. MEDEX Assistance (*medexassist.com*) provides insurance and logistics services for individual and corporate travelers ternational in Bangkok, otherwise widely hailed as the most advanced in the Far East.

Which brings up a crucial difference between health care at home and away. Bad things happen at even the best American hospitals, but in the U.S.

GLOBAL OPTIONS

When it comes to skilled specialists and good care, only a handful of accredited institutions are truly world-class. The following are highly regarded, but do your homework before you sign up.



TURKEY Acibadem Healthcare Group, Istanbul Part of Turkey's fastest-growing private network, Acibadem's three Istanbul hospitals are associated with Harvard Medical International and Medical International Antonio Medical International



a leg injury (the

cause of death is

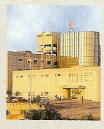
in dispute), some

agencies now shy

away from send-

ing patients to

THAILAND Bumrungrad International, Bangkok Fully Westernized, complete with Starbucks and Mc-Donald's, this 554-bed hospital, the elder statesman of medical tourism, treated 58,000 Americans last year. Of its 736 doctors, 144 were trained or certified in Britain, Germany, or the United States, and it has a deep staff in orthopedics, neurosurgery, and urology.



INDIA Apollo Hospitals Hyderabad Part of a 36-hospital chain founded by a cardiologist from Massachusetts General Hospital, the 35-acre compound features a gym, yoga classes, and guest rooms for visiting family members. Specialties include orthopedics and cardiology, and the hospital boasts a PET/CT imaging facility that rivals those found in sophisticated American hospitals.



BRAZIL Hospital Moinhos de Vento, Pôrto Alegre

A 266-bed hospital in southern Brazil, Moinhos de Vento, founded in 1927, has been fully modernized in recent years, with specialties in carrology. Brazil is also known as an international capital of plastic surgery, but the hospital offers more sophisticated services ranging from radiotherapy to tomography.

Patient Checklist

Want to save a few bucks by heading overseas? Plan ahead to avoid trouble far from home.

Closely review the credentials of your hospital, physician, and attending personnel. Look for Joint Commission International-accredited hospitals with English-speaking physicians trained in the U.S., the U.K., Australia, or Germany.

Ask your U.S. physician to contact the overseas doctor. Assuming your doctor is willing to be party to your foray abroad, he or she can ask the right questions. Make sure the hospital will give you a full discharge summary of everything that was done to you, including copies of Xrays. This will come in handy if you have complications back in the U.S.

Factor in hotel fees when you make a budget for your trip. In India, for example, medical care is cheap but quality hotel rooms can run several hundred bucks per night. See if malpractice insurance is available. Unlikely, but it's worth asking about.

Tourism should be secondary on your trip, so be extremely wary of agencies that try to sell you on the notion of having surgery one day and going backpacking the next. Any reputable agency should be arranging a comfortable recuperation, not fattening their commissions by arranging side trips.