

YOUR HEALTH

Get a Hip Replaced and See the World



Fortis Hospital, in New Delhi, India, is one option for care abroad.

FOR YEARS, Mary Percak-Dennett suffered from chronic knee pain. The owner of a tanning salon, Percak-Dennett, 50, who lives in Wasilla, Alaska, dropped her health insurance in 2006 when its monthly premiums hit \$1,421. The policy didn't cover her preexisting knee condition. "My orthopedic surgeon said if I didn't do something, I'd be in a wheelchair," she says.

But knee-replacement surgery would cost \$90,000, which she couldn't afford to pay. So Percak-Dennett decided to look for medical care abroad. She chose Gleneagles Medical Centre in Penang, Malaysia.

At first skeptical about the safety and costs savings, Percak-Dennett is now a convert to what's known as medical tourism. Last June, for a total of \$17,000, Percak-Dennett got her knee replaced, round-trip airfare and a stay in a fine hotel. Most important, she's happy with the outcome—no more cane or pain. "The care was phenomenal," she says. Everyone spoke English, and the nurses doted on her. The surgeon answered her many questions. "It's the way care used to be," she says.

Jet-setters in search of sun and a cheaper facelift are no longer the only ones traveling to exotic locales for health care. Percak-Dennett is one of 80,000 Americans who traveled abroad in the past year for heart surgeries, hip replacements and other medical treatments. Savings can run from 15% to 85%.

The rising cost of health care in the U.S. is driving the trend. Many medical tourists are uninsured like Percak-Dennett or have policies that have big co-payments or won't cover certain treatments. Some travelers have high-deductible insurance policies paired with a health savings account. You can use an HSA tax-free to pay for many overseas medical procedures.

A growing number of employers that are seeking to cut their health-care costs are beginning to encourage their employees to travel abroad for treatment. Employers that have contracts with BlueCross BlueShield of South Carolina now offer their employees an overseas option, says David Boucher, assistant vice-president for health-care services for the insurer's new subsidiary, Companion Global Healthcare (www.companionglobalhealthcare.com).

Boucher's company arranges for travel, hotel stays and the scheduling of care at hospitals in Turkey, Costa Rica, Thailand and Ireland. Boucher says he expects "global health care" to rise in popularity as baby-boomers retire before they're eligible for Medicare. "This is a time when we will be needing joint replacements and heart work, so medical travel will become increasingly attractive," he says.

Still, Boucher warns, consumers should not be lured by promises of VIP treatment. Medical tourism, he says, "is a buyer-beware world—no doubt about it." In most cases, you'll have no recourse in U.S. courts if you believe your overseas provider committed malpractice.

Look for the Seal of Approval

Medical facilities can rival or surpass their U.S. counterparts, says Josef Woodman, author of *Patients Beyond Borders: Everybody's Guide to Affordable, World-Class Medical Tourism* (Health Travel Media, \$23). "With diligence, perseverance and good information, patients considering traveling abroad for treatment indeed have legitimate, safe choices," he says.

The most important step is checking the credentials of hospitals. The gold standard is accreditation by the Joint Commission International (www.jointcommissioninternational.com), the international arm of the group that inspects hospitals in the U.S. The commission has accredited 150 hospitals in 23 countries.

Commission President Karen Timmons says using an accredited hospital is crucial, whether the accreditation is performed by her group or by a national body from Canada, Britain or Australia. Accreditation bodies examine hundreds of features of hospital

care, including physician credentialing, infection control and laundry service.

You could also check with Johns Hopkins Hospital and Health System, Cleveland Clinic and Mayo Clinic. These U.S. providers have expanded overseas, setting up affiliations with foreign institutions.

Make sure the physician you choose is licensed to perform the surgery you need and has privileges to work at your preferred hospital. Find out the success rates of both the facility and the physician in performing the particular treatment. Ask to speak with several of the doctor's previous patients.

Timmons advises health travelers to visit one's home physician before leaving and after returning from overseas. Consult with your local doctor on your diagnoses and recommended treatment. You'll also need to forward your medical records, X-rays and scans to the surgeon or facility abroad.

Expect some opposition from your local doctor. Percak-Dennett saw her doctor at the urging of her foreign surgeon. The visit was contentious, but she received the care she needed.

Although some overseas providers perform organ transplants and other high-risk operations, experts suggest going abroad only for commonly performed procedures with clear-cut protocols, such as knee and hip replacements and coronary artery bypass grafts. To find out if a procedure has a protocol, check the National Guideline Clearinghouse (www.guideline.gov).

You can arrange for much of this yourself, but it's easier to use a health travel agency. Such companies will match you with the right facility and physician, arrange and confirm appointments, book air travel and manage post-treatment care. They may also intervene in case of a dispute with a hospital.

Percak-Dennett used MedRetreat (www.medretreat.com; 877-876-3373). Other companies include Medical Tourism International (www.meditourinternational.com; 888-499-8658), PlanetHospital (www.planethospital.com; 800-243-0172) and IndUSHealth (www.indushealth.com; 800-779-1314).

However, fly-by-nighters dot the agency market, so "do your homework on these outfits," Woodman says. Talk with several clients of an agency.

If you're well covered by insurance, it may not make sense to seek care abroad. Few Medicare beneficiaries go overseas because the program's coverage is extensive. Woodman suggests that travelers bring a companion. And plan to book some sightseeing while you're overseas. **K** —CHRISTOPHER J. GEARON