

Medical tourism offers healthy savings

By [Beverly Blair Harzog](#) • Bankrate.com

If you need cosmetic dental work or want a tummy tuck, but can't afford the cost, maybe you should consider a foreign vacation -- a medical vacation.

Traveling overseas to combine dental or medical services with an exotic holiday -- known as medical tourism -- is projected to become a \$40 billion-a-year industry by 2010.

If you think only the wealthy can afford a face-lift in Brazil or a total knee replacement in Thailand, think again: An estimated 500,000 Americans from all walks of life are traveling to exotic locales every year to save money on medical procedures.

The typical medical tourist is a female between the ages of 45 and 70, but men also travel for treatment. Why go overseas? Most often people choose medical tourism because they want an elective procedure like cosmetic surgery that's expensive and isn't covered by their insurance. Or maybe they're "under covered" by their insurance, perhaps due to a pre-existing condition or a policy that requires large out-of-pocket expenses.

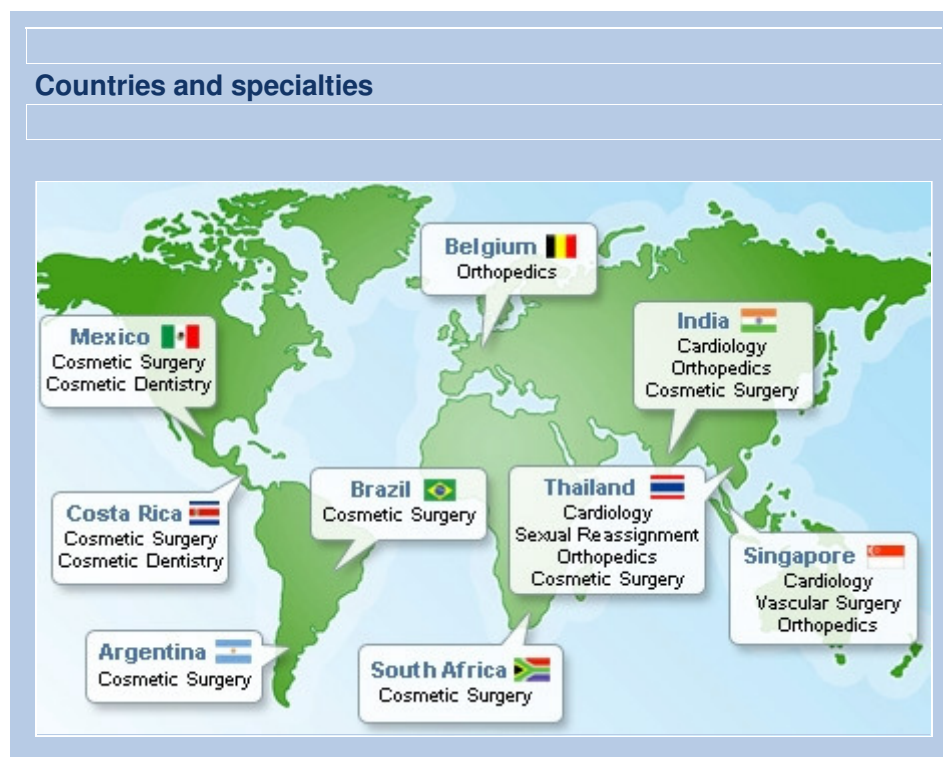
Sometimes people don't have insurance at all and the cost of their elective procedure stateside is prohibitive. Some 46.6 million Americans had no health insurance last year, according to the U.S. Census Bureau.

"Cosmetic procedures make up about 80 percent of our business," says Patrick Marsek, managing director of [MedRetreat](#), a medical tourism agency based in Vernon Hills, Ill.

But other procedures are gaining in popularity. Americans are traveling for knee or hip replacements, spinal fusion, LASIK (Laser Assisted in Situ Keratomileusis) eye surgery, hernia operations, cardiac surgery, joint arthroscopy, treatment for urinary incontinence and more.

Countries and specialties

This map shows only a partial list of countries and their recognized specialties. But you can often find qualified surgeons in various specialties in many of the countries listed.



How much can you save?

Expect to pay from 30 percent to 80 percent of the U.S. cost, depending on the procedure and the destination. According to Jeff Schult, author of "[Beauty From Afar](#)," a face-lift in the United States costs \$7,000 to \$10,000. In Brazil or Costa Rica? A face-lift costs \$2,500 to \$3,500.

"The amount of money you save is almost frightening," says Schult, who says he had extensive dental work done in Costa Rica at a fraction of what it would have cost in the United States.

"One of our case studies is a 53-year-old male who has run his own business," says Ken Erickson, founder and CEO of [GlobalChoice Healthcare](#), headquartered in Albuquerque, N.M. "He's uninsured and now needs a knee replacement. In most cases, he won't even be able to get a price quote from a hospital. He can call us and we know right away what the price is for that procedure."

"A travel package to India for this procedure is about \$13,000. To Singapore, about \$18,000. In the United States, the price is around \$30,000," Erickson says. "He runs his own business, he's a smart guy and so he's shopping around."

The idea of shopping around to save money on quality health care is a new concept for many people. Throw in travel expenses and how do you know if you're making a smart financial choice?

"We use the '\$6,000 Rule' to help clients decide if traveling overseas is a good idea. If it costs \$6,000 or more to have the procedure done in the U.S., the client will probably save money by having it done overseas," says Marsek.

First steps

Whether you need eye surgery or an angioplasty, there are two paths to take: You can research options on your own, or you can go through an agency or gateway service.

Regardless of which path you choose, if you're looking for a cosmetic surgeon or dentist, you may want to have some consultations in the United States and get some price quotes.

For something like a hip replacement, first get a diagnosis from your doctor in America. It's possible to get a diagnosis once you reach your destination, but it may not work out.

"We inform our clients that if they have a work-up done overseas -- and we'll only send them if they're fit for flight -- they must be willing to be turned down for surgery by the overseas surgeon and return home," says Stephanie Sulger, R.N., MS, CIPC (certified in international patient care), founder of [Medical Tours International](#), a gateway service, based in Cold Spring, N.Y.

Make sure you discuss all aspects of your planned treatment with your health insurer, if you have one. Don't assume your policy will cover it. Know exactly what overseas medical bills and situations are included in your primary health coverage. Before you depart, read your policy and call your health insurer for specifics on any coverage abroad. This can vary from country to country, so it's wise to research each trip individually.

You might find yourself pleasantly surprised or get a nasty shock when you do your homework.

Going solo

You can save money by making all the arrangements yourself on the Internet, where you can conduct an exhaustive amount of research. But remember, you'll be responsible for finding your surgeon and researching the hospital, and also for arranging transportation and after-surgery care. Getting a referral for a doctor or dentist by someone you know can be a good start.

Chuck Hoar, vice president of sales and marketing for United Plastics Group, decided to get his teeth whitened, but he didn't want to pay the high fees near his home in Mansfield, Mass. Hoar travels frequently to Mexico on business, so when a colleague there mentioned that his wife was a dentist, Hoar decided to get his teeth whitened during a business trip.

"I might have been a little reluctant to try this if I hadn't had a personal connection," says Hoar. "But she had all the latest equipment and it felt like going to a dentist in the U.S. She did a great job on my teeth."

Even with personal recommendations, you need to check out your dentist's or surgeon's credentials.

"Do your research," Schult says. "When I went to Costa Rica for my dental work, I knew more about my dentist than I ever did about any of my American doctors. You should correspond with them. And I recommend that you ask to speak with some of their patients."

Unless you're looking for a cosmetic surgeon, Schult recommends choosing the hospital first and then picking the surgeon. The hospital should be accredited by the U.S.-based [Joint Commission on Accreditation of Healthcare Organizations](#) (JCAHO). The JCAHO sets health care standards in America, but hospitals in other countries are getting this accreditation to appeal to U.S. patients who want reassurance that the hospital has high standards.

Going through an agency

The growth in medical tourism has spawned agencies that help you choose a surgeon or dentist. Depending on the agency, they offer services such as handling all of your travel details, including airline reservations and ground transportation, once you reach your destination. They also handle accommodations for your recovery period and for your hotel stay -- often at five-star hotels at amazingly low rates.

"Part of what we've done is standardize and formalize the process so the individual is taken care of from start to finish," says Erickson. Worried about culture shock? Many agencies also provide a service to help clients navigate the unfamiliar culture. [GlobalChoice Healthcare](#) provides a concierge service. [MedRetreat](#) offers a similar service. [Medical Tourist Alert](#) provides a guide to medical tourism companies, countries and services worldwide

A vacation that isn't

Beware the hard sell that emphasizes destination over the quality of care. Unless you're getting minor cosmetic dental work, you're not going to be sipping Margaritas on the beach.

"This is medical tourism, not a vacation," Sulger says. "It's easy to see a Web site with palm trees and think you're going to paradise. You don't go swimming after a tummy tuck. We help our clients get a clear picture of what they're doing and what to expect." If you're working with an agency that talks about the beach more than the qualifications of your doctor, you might think about changing agencies.

"Many patients are on pain medication or even throwing up after surgery," says Dr. John Corey, a board-certified aesthetic surgeon who practices in Scottsdale, Ariz. "As their doctor, you don't want them to go anywhere. With a tummy tuck, for instance, a patient may be bent over for five days."

If you'd like to take advantage of things to do in the area, arrive a few days before your surgery to enjoy the "vacation" part of your trip. You'll also want to keep your schedule free for a few days after your departure date. If your surgeon says you're not ready to travel on your scheduled departure time, you simply can't leave.

Troubleshooting

Problems happen here in the United States and they can happen overseas.

"If you go to India and your knee replacement doesn't work -- and sometimes it won't -- you can go back to India and get it redone or stay here in the U.S.," says Erickson. "If you need to sue, you can do that in India. It's the same thing in the U.S.; you're on your own in the U.S. too."

In most countries, litigation is a possibility but malpractice laws vary. Most surgeons will work with you if you're not satisfied. It's in the surgeon's best interest to make you happy, says Marsek.

"Follow-ups can sometimes be difficult," warns Corey. Not all U.S. doctors are going to want to take on a patient who had surgery in another country. And although the average stay, according to Marsek, is 17 days, you're likely to need a few follow-up appointments after you return.

Schult believes these issues can be worked out. "Doctors overseas will work with you to have the records transferred here. People think their American doctor will get mad at them when they find out. But you have to get over that. We have to be responsible for our own care," says Schult.

Other considerations

Before you travel to a foreign land, check out the CDC's [Traveler's Health](#) site, which provides detailed information on vaccines you should get before traveling; diseases often found in the area, things you should take with you and how to stay healthy during your trip. Many agencies will handle currency conversion for you. You'll pay the agency in U.S. dollars and they'll handle the rest. Many of them also have financing options available if you need it. If you're going on your own, educate yourself about the exchange rate in your destination country. A good place to start is [Bankrate's currency converter calculator](#), which converts U.S. dollars into the currency of your selected country.

Don't assume you'll be able to write personal checks or pay for services with your [credit card](#). Talk with your surgeon ahead of time so you'll know how much cash you need to have with you. Then bring extra cash for emergencies.

The future of medical tourism

Some experts expect medical tourism to increase over the coming years.

- Self-insured corporations are expected to take advantage of low-cost overseas health care for their employees. One of the pioneers in this area, Blue Ridge Paper Co., of Canton, N.C., had planned to send its first worker to get surgery in India, but the United Steelworkers of America blocked it.
- Since this is an unregulated area, expect to see some legislation designed to protect medical tourists.
- Schult predicts medical tourism will grow from 15 percent to 20 percent a year as the baby boomer generation continues to age and the desire for necessary and cosmetic medical needs continues to grow.
- Some predict that major insurance carriers will start covering individuals who are willing to go for lower-priced surgeries overseas at accredited institutions.