

How to Be a Medical Tourist

Is traveling abroad for treatment a good idea? Peter Greenberg explains how this strategy can save you a bundle, as long as you take appropriate precautions.

By Peter Greenberg

A few years ago, the travel industry threw around phrases like “surgical safari” or “breast implants and tango” to promote the idea that folks could combine travel experiences with affordable — and usually elective — medical procedures. After all, if you were going to spend three weeks recuperating from a face lift, why not do it in an exotic locale? (Especially if no one there knew you!)

More recently, the concept of medical tourism has evolved into something much more serious. Whether it’s crossing the border into Los Algodones, Mexico, where more than 350 dentists practice high-quality, low-cost care, or flying to Costa Rica for a hip replacement or India for bypass surgery, a growing number of American citizens are traveling outside of the U.S. for essential medical services — usually for a fraction of what they would cost at home.

How widespread is this trend? While there aren’t any official statistics and the estimated numbers vary wildly, one study from the Deloitte Center for Health Solutions calculates that as many as 750,000 Americans traveled abroad for medical care last year, and expects that number to increase to 6 million by 2010. That’s because the cost of health care keeps skyrocketing in the U.S., and more people who are faced with necessary operations either have no medical insurance or are underinsured.

The good news is that medical tourism has become a big business, which means there are an increasing number of companies that help facilitate the entire process, as well as tighter restrictions and standards. Even the American Medical Association recently released its own guidelines on medical tourism. However, there are still some important questions that you should ask before making a decision to become a medical tourist.

How much can you save?

Here’s a breakdown of prices for sample surgeries in various countries, provided by the Medical Tourism Association:

	Heart valve replacement
U.S.	\$160,000
India	\$9,000
Thailand	\$10,000
Singapore	\$12,500
Costa Rica	\$15,000
South Korea	\$29,500

	Angioplasty
U.S.	\$57,000
India	\$7,500
Thailand	\$13,000
Singapore	\$11,200
Costa Rica	\$9,000
South Korea	\$19,600

	Hip replacement
U.S.	\$43,000
India	\$7,100
Thailand	\$12,000
Singapore	\$9,200
Costa Rica	\$12,000
South Korea	\$11,400

	Hysterectomy
U.S.	\$20,000
India	\$6,000
Thailand	\$4,500
Singapore	\$6,000
Costa Rica	\$4,000
South Korea	\$12,700

The appeal is obvious: Even when you factor in airfare and hotel costs, traveling outside of the U.S. for medical care can result in significant savings. And although you may not want to travel 20 hours if you're in need of a quadruple bypass, for safety reasons, it's often the more invasive procedures that yield the greatest savings.

But it's not just consumers who see the benefits of medical travel: Even insurance companies are starting to send patients out of the country for certain treatments. In 2007, Blue Cross and Blue Shield of South Carolina launched a subsidiary, Companion Global Healthcare, which works with a network of accredited hospitals and facilities in 10 countries.

Shortly after that, health-benefit provider WellPoint launched a program called the Global Health Care Partnership, which, for example, allows employees of a Wisconsin printing company to get certain elective procedures in select facilities in India.

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Where do you research the options?

I'm happy to report that good information that will help you become a smart medical-comparison shopper has become easily accessible. You just have to know where to look.

The Web is a good place to start. For example, you'll quickly find out that the Bumrungrad International Hospital in Bangkok is a world-class facility that surpasses most U.S. hospitals in its quality of care and state-of-the-art equipment; a stay there can be nicer than the Four Seasons!

But obviously, you can't take any hospital's Web site or promotional claims at face value, especially as competition increases for business in the medical tourism industry.

One resource that you might not immediately think of is travel-insurance and medical-evacuation providers. These companies often put their own personnel on the ground to examine facilities in other countries to make sure they're up to standards — so, for example, if a client breaks his leg on a remote island in the Philippines, he can be evacuated to a quality hospital. Travel medical-insurance provider MedEx even issues reports on specific countries that include top-tier local health facilities and rank the overall quality of care, risks and culture shock.

Another service to be aware of is facilitators, companies that arrange medical tourism from beginning to end, from booking the flights and hotels to coordinating the surgical procedure and post-operative care. The more credible companies will also have their own personnel on the ground, doing due diligence on hospitals where they're sending patients. They should also be able to answer specific questions about the facility, its doctors, the procedure and follow-up care — and in many cases, they'll also inform you if travel abroad is not the best choice for you.

Another helpful resource is "Patients Beyond Borders," considered to be the definitive reference guide to medical tourism. Author Josef Woodman spent more than three years touring 100 medical facilities in 14 countries. Woodman points out that it's the patient's right — and obligation — to ask the right questions, such as: How long is your recovery period? How much pain will you experience? What kinds of physical therapy will you require? How will you know when you're ready to take a long flight home?

How do you know it's safe?

There are now multiple international accreditation programs for hospitals and clinics, so there isn't just one set of standards that you can use as a benchmark. Probably the most common accreditation program is the Joint Commission International, which requires hospitals and clinics to go through a multilayered process every three years.

More and more facilities are eager to achieve JCI accreditation in order to position themselves as a medical-tourism destination. But there are other similar, just as legitimate, accreditation programs, including the Canadian Council on Health Services Accreditation, the Australian Council on Healthcare Standards and the U.K.'s Trent Accreditation Scheme.

In addition, an increasing number of foreign hospitals are now affiliated with leading U.S. hospitals. For example, Tawam Hospital in Dubai, along with facilities in Singapore, China and Panama, are affiliated with Johns Hopkins Medicine International; St. Luke's Medical Center, Philippines, is affiliated with the Memorial-Sloan Kettering Cancer Center; and CIMA Hospitals in Costa Rica is affiliated with the Baylor University Medical Center in Texas.

Finally, if you're considering being a medical tourist, don't just rely on accreditation or affiliation; be sure to get referrals from other patients who have used the same doctors in the same facilities. Find out their overall satisfaction with the pre- and post-op care, how accessible the doctors and nurses were, and what they would have changed about the overall experience.

General rules on medical tourism

Here are a few additional tips to keep in mind as you consider becoming a medical tourist:

- Prepare for recovery: This is perhaps the most important factor in determining where and how you get your medical care. You need to know what the possible post-operative risks are, and how long you'll have to remain in the country after the treatment. In general, hopping on a long flight — where the body is dealing with altitude, pressure and oxygen changes — is never a good idea after a medical procedure. Aftercare means spending the proper amount of time to recover after the surgery; make sure to build this into your travel arrangements.

- Don't travel alone: When you're undergoing surgery is not the time you should be a solo traveler. Chances are that you're going to be staying in a country for some time after the procedure, so it's crucial to have someone with you to deal with potential emergencies and general recuperation.

- Weigh the costs: Patrick Marsek, co-founder of the medical tourism agency MedRetreat and author of "The Complete Idiot's Guide to Medical Tourism," follows the "\$6,000 Rule." Unless a medical procedure costs more than \$6,000 in the U.S., he says, traveling abroad makes little financial sense when you factor in travel and accommodations for you and your companion.

- Find out who's on the ground: Whether you're talking to a medical tourism facilitator or a travel insurance provider, it's important that they have on-location staff inspecting the facilities. Their job is to ask the questions that you wouldn't even think of. For example, does the facility have 24-hour care? Are there cultural differences in terms of pain management or post-operative treatment? Where is the crash cart located? Is everyone required to wear booties when entering the operating room? (Those are real questions from real inspectors.)

- Learn what resources are available: Even if you're going abroad for a localized procedure like a tummy tuck or knee surgery, it's a good idea to be in a well-equipped facility, so that if something does go wrong, the staff will be ready to handle it. Some medical tourism facilitators prefer to work only with hospitals, not clinics, for that reason.

- Make sure the facility can meet the needs of travelers: Will the hospital send staff to meet you at the airport, or will you have to rely on public transportation? Will there be Continental or Western food available? How much of the staff is English-speaking? Are interpreters available if you need one? These questions may seem nit-picky at first, but once you're in a foreign country facing or recovering from surgery, they become increasingly important.

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