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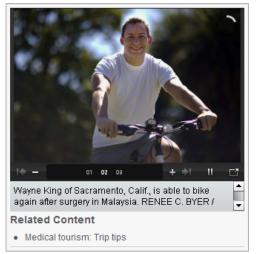
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Booming trend is standard operating procedure

Some experts say as many as half a million Americans traveled out of the country last year for procedures ranging from dental work to heart surgery.



BY JANET FULLWOOD PRIMARY COLOR

Next time you grumble over talking to someone in India about your flight from Dallas to Des Moines, consider that the next thing to be outsourced just might be your health care.

As the national debate over America's medical insurance system rages on, a quiet revolution is taking place behind the scenes. In growing numbers, the nation's 61 million uninsured and underinsured citizens are giving up on a system that doesn't meet their needs and are seeking medical treatment abroad.

Estimates vary -- no government agency or organization keeps track -- but some medical experts believe as many as half a million Americans traveled out of the country last year for procedures ranging from dental work and

cosmetic repairs to orthopedic and cardiac surgery.

The motivation: savings of 50 percent to 80 percent on procedures performed by doctors often trained in the United States, at hospitals that meet the strictest standards for patient care and safety.

CASE STUDY

Wayne King is a believer in a phenomenon that has been dubbed "medical tourism."

When his doctors recommended two-level disk replacement to resolve the pain he suffered from a pair of collapsed lumbar disks, the 35-year-old Sacramento man first tried to arrange the operation at U.C. San Francisco Medical Center.

He had medical coverage through his employer. But his PPO refused to cover the \$105,000 procedure, saying it was still experimental and not approved by the Food and Drug Administration.

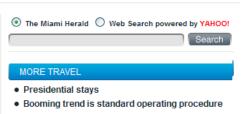
The two-level fusion surgery the PPO would have covered was highly discouraged by King's doctors.

King, who works as an insurance claims representative, says he persevered through a series of appeals, but to no avail. Frustrated, he changed jobs and tried again through his new company's carrier.

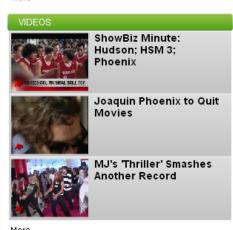
Initially, he says, the procedure was approved. "But two weeks prior to surgery they asked the doctor for clarification on the procedure and pulled coverage," he says.

At the end of his rope, he decided to outsource his health care.

A segment on Dateline led him to research the medical tourism phenomenon. After a couple of false starts, King hooked up with Chicago-based MedRetreat, one of an estimated 200 agencies that have



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sprung up to facilitate the complex arrangements international medical travel entails.

In January, accompanied by his partner, Austin Birdsall, he flew to Penang, Malaysia, where Dr. K Parameshwaran, an orthopedic and spinal surgeon trained in Malaysia and Scotland, performed the surgery at Gleneagles Medical Centre, a private acute-care hospital with international accreditation.

In the hospital just four days, King was up and walking by the second day after surgery.

Total cost, including travel expenses, surgery, hospital stay and two weeks in a five-star hotel: \$27,000.

Back home, King's doctors were on standby to provide follow-up care, including physical therapy. He was back at work in six weeks.

"The outcome was fantastic, just life-changing," King says. ``I used to not be able to stand more than 25 minutes at a time, which obviously limited my social ability. Now I'm able to stand and walk and get out on the bike again."

BOOMING BUSINESS

Medical tourism isn't new. U.S. citizens for decades have been traveling abroad for cosmetic surgery and crossing into Mexico for dental work. But in the past few years, says Josef Woodman, author of *Patients Beyond Borders: Everybody's Guide to Affordable, World-Class Medical Tourism*, high-end hospitals in India, Thailand, Singapore, Malaysia, the Philippines, Costa Rica and elsewhere have been aggressively marketing their services, tempting Americans with cheaper medical care and a degree of pampering virtually unknown in this country.

The difference in cost can be staggering: A heart valve replacement with bypass that would cost \$140,000 in the United States can be had for about \$25,000 at Bangkok's prestigious Bumrungrad International Hospital, which treated some 64,000 Americans last year. A hip replacement running \$57,000 here costs around \$10,200 at New Delhi's Apollo Medical Centre, another popular venue for medical tourists.

"The key behind contemporary medical travel is the build-out of high-quality international hospitals, mostly in Southeast Asia and India," Woodman says. ``You have to be very careful which hospital you go to. But the best have very high standards. They're competing with or engaging in partnerships with the Mayo Clinics, the Johns Hopkinses, the Harvards."

Traveling overseas for surgery should never be considered a vacation, no matter how posh the accommodations or exotic the locale, Woodman and other experts caution. Long flights, coupled with culture shock, make it an unrealistic option for many.

Dr. Edward Langston, board chairman of the American Medical Association, said about 175 hospitals worldwide, including the one where King was treated, have been accredited by the Joint Commission International. The JCI stamp of approval is considered a benchmark for meeting universal quality standards in health-care delivery. And the ability to assure quality is prompting some health insurers and employers to explore the possibility of shipping patients with limited coverage to the developing world for treatment — or at least helping them get there.

Blue Cross/Blue Shield and Blue Choice Health Plan of South Carolina broke new ground in 2007 by establishing a relationship with Bumrungrad and launching a subsidiary, Companion Global Healthcare, to assist members with obtaining services. It since has established bonds with JCI-accredited institutions in Ireland, Singapore, Costa Rica and Turkey.

"Although Blue Cross does not cover the cost of international procedures, the program helps members who wish to travel abroad by pre-negotiating discounted rates and connecting them with an agency for case management and to coordinate their travel arrangements," says assistant vice president David Boucher, a former hospital CEO.

For anyone contemplating an out-of-country medical procedure, the process of arranging surgery with an appropriate doctor and hospital can be daunting. That's where agencies like MedRetreat come in.

Patrick Marsek helped found the Chicago-based agency in 2003 to link American patients to foreign doctors and hospitals and facilitate their travel abroad. This year the company, which describes itself as "a medical gateway to health care abroad . . . where smart medicine and exotic travel come together," will assist around 650 Americans in finding the right fit among 22 hospitals in 12 cities in nine countries.

POPULAR PROCEDURES

The most popular procedures: "Cosmetic surgery is most in demand, followed by orthopedic surgery, gynecological surgery and simple coronary procedures," Marsek says. ``Medical travel is fueled by the least risky procedures that provide the highest amount of savings for patients."

Mark and Lily Pierce of Pittsburg, Calif., utilized MedRetreat's services last year for an array of his-and-her cosmetic procedures performed in Malaysia.

IIThe Me. 4 reason to go out of the country is east II says Mark Diarre, who says a let of the world during

20 years in the Air Force. "What we had done would have cost \$80,000 to \$100,000 here. There, it was \$20,000 for the both of us -- including a three-week stay in a five-star hotel, airfare, five days in the hospital for Lily and two for me."

The Pierces were experienced travelers for whom a trip to Malaysia was just one more long plane ride. But the butterflies King felt before heading off to an unfamiliar destination were hard to quell.

"I have to say, MedRetreat thought of everything," he says. ``When we showed up they had a car pick us up at the airport. An American couple met us at the hotel, gave us a cell phone, set us up with Skype (which allows long-distance calls through a computer), told us where to eat and who to see. We even had a video conference with my dad. It really didn't seem like we were half a world away."

While medical tourism can be extremely cost-effective for some procedures, it doesn't make sense for all. Both Marsek and Woodman quote the "\$6,000 rule" as a determining factor.

"If it costs less than \$6,000 here in the U.S., it would not be financially advantageous to travel abroad for the procedure," Marsek says. "By the time you add travel, post-operative care, a hotel stay and all the little essentials, it would be pretty close to break-even."

Medical professionals emphasize it's up to patients to research hospitals and physicians before committing to surgery abroad. The Internet is loaded with resources, from doctor biographies to patient blogs.

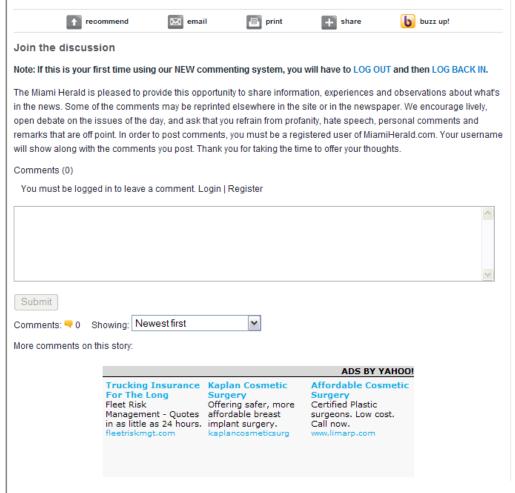
Despite the risks, both King and the Pierces say they would do it again.

SPORTS

ENTERTAINMENT

"I'd recommend it in a heartbeat," Mark Pierce says. ``In fact, I want a hair transplant. I got a quote of \$10,000 in Thailand. . . . Over here it would cost me \$50,000 at the very least."

"You can see the difference in my face," testifies King. ``I'm happy -- and it's not medicated happy."



OPINION

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