

# gazette.com

COLORADO SPRINGS The Gazette

## Patients with passports

BY BRIAN NEWSOME

2008-07-13 21:33:13



Pramod Goel likens his dotcom to online travel sites Priceline, Travelocity or Expedia. But go to make your travel plans, and the differences between PlacidWay.com and the others soon become apparent. Rather than choosing a departure date and destination you'll be asked to:

- Choose a treatment
- Choose a region or country
- Choose a health care option

Depending on your preferences, you will be pointed to places as far away as India and Thailand for procedures that include open-heart surgery and total hip replacement

The Castle Rock businessman's startup is just the latest stage in the evolution of medical tourism, a booming industry in which sightseeing and surgery collide - or, as his Web site characterizes it, "Exotic journeys to wellness."

For years, Americans have been traveling out of the country to get less costly treatment, most notably Central and South America for elective procedures such as cosmetic surgery. These days, changes in health care - rising costs at home and higher-quality care abroad - have made medical tourism increasingly mainstream. Not only are more people going, but they are going for medically necessary procedures. Some employers are even offering insurance benefits to employees who seek treatment in other countries.

In 2006, about 150,000 Americans traveled overseas for health care, nearly half of them for medically necessary surgeries, according to the American Medical Association. Jonathan Edelman, president of Medical Tourism Association, said as many as a million people worldwide will travel out of their home country for medical care by 2010. A May 2008 study by McKinsey & Company, a corporate research firm, came up with a much smaller number - about 60,000 to 85,000 inpatient medical travelers a year internationally - but still acknowledged the likelihood of growth.

Responding to the trend, the AMA on June 16 approved new guidelines regarding medical tourism: "If there is significant action at home, patients with limited resources may turn elsewhere for care," said Board Member Dr. J. James Rohack, in a news release. "It is important that U.S. patients have access to credible information and resources so that the care they receive abroad is safe and effective."

### Bargain basement prices

The savings from medical treatment abroad can be substantial. Take a heart valve replacement. In the

U.S., the procedure costs about \$160,000. In India, the same care costs just \$9,000, according to the Medical Tourism Association. A \$43,000 hip replacement here would cost just \$9,200 in Singapore. If Far East isn't your thing, just head south. A \$20,000 hysterectomy is advertised for \$4,000 in Costa F

The cost difference usually doesn't mean substandard care. Many of the hospitals are certified by the Joint Commission International, a division of the same group that certifies U.S. hospitals, and the foreign doctors have often studied or practiced in the U.S.

Edelheit, of the Medical Tourism Association, said the most popular foreign hospitals are fancier than in the U.S. "It really boggles the mind to a lot of Americans that they could go to a hospital and be treated like a king or queen," he said.

People get translators, access to top surgeons, and round-the-clock nursing, the medical-tourism industry says.

Don Williams, 62, of Denver, went to Malaysia for a total knee replacement about a year ago. The Ap Store trainer did not have health insurance, and the surgery in the U.S. would have cost him \$60,000

His price? Less than \$8,000. Add to that his travel expenses and a month-long stay at a five-star hotel on a tropical island, and he and his wife still spent only \$15,000.

His surgeon had practiced in the U.S., and his care at the teaching hospital was as good as any care received here, he said.

Erica Klyver, 36, of Carbondale, also went to Malaysia for surgery on a herniated disc in her neck, the result of a 2006 car accident. The surgery was going to cost from \$52,000 to \$62,000 in the U.S., she said. She spent \$24,000 and 32 days there.

"My hospital room was clean. I wasn't staying in the middle of a jungle in a mosquito net."

Although both financed their trips, some employers that provide their own insurance are experimenting with medical tourism by offering employees benefits such as waived copays and travel expenses for seeking cheaper treatment in other countries, said Robert Zirkelbach, spokesman for America's Health Insurance Plans, the trade association for the health insurance industry. Major insurers, he said, are looking into the idea and trying to figure out a quality-control system.

Not all the travel comes from bargain hunters. In countries with socialized medicine, such as Canada, people travel abroad to avoid the months-long waiting lists for procedures. And many medical travelers go elsewhere for procedures not available where they live. The McKinsey report found that more than 70 percent of the patients it researched traveled to access better-quality care or the most advanced technology available.

### **A new market**

Whatever the reasons, businesses are capitalizing on the idea. There are travel agencies that receive commissions from hospitals, similar to the way traditional travel agents receive commissions from air cruise companies and resorts.

One such agency is Med-Retreat, which markets itself as an authority on foreign health care and helps people easily find safe and top-quality care.

"The concept of medical tourism can be quite overwhelming," the company states on its Web site. "No need to fear, we'll guide you through the process at your own pace and explain the details along the way. All you need to know right now is that you require surgery. We'll show you your options."

If MedRetreat is medical tourism's old-fashioned travel agent, Goel wants to be its Travelocity. "We are connecting consumers directly to the providers," he said.

A former American Airlines employee, Goel was looking to enter the niche travel market. Medical tourism, he said, was rife with opportunity. He has seen a 20 to 30 percent increase in Web traffic each month. About 40 percent of his business has come from the U.S. His site also points people to health spas and alternative medical practices.

### **Buyer beware**

For any traveler, there's that ever-present risk of being duped: the hotel without running water or with cockroaches the size of small cars, the tourist traps and dishonest brochures with outdated photographs.

But when it comes to health care, the consequences can be more serious than a bad sightseeing trip. Some companies are pushing trips for patients who aren't medically safe to travel, or booking them in hospitals that don't measure up to those in the U.S., Edelheit said.

MedRetreat has tried to avoid that issue by visiting and inspecting all hospitals it uses, for example, and offering a money-back guarantee if patients find the hospital inadequate before surgery.

Williams, who used Med-Retreat, said arranging out-of-country medical care can be cumbersome, and advised people to use a travel service in the know.

The AMA guidelines adopted last month are meant to help people avoid bad experiences abroad and address issues such as making sure patients know their legal rights, get the same medical privacy and legal guarantees they'd have at home, and visit properly certified hospitals.

For Williams, who now walks a mile a day and does some biking, he'll go abroad again if he ever needs another major medical procedure.

And, chances are, his wife's bags will be packed before his.

### **AMERICAN MEDICAL ASSOCIATION GUIDELINES FOR MEDICAL TOURISM**

- Medical care outside of the U.S. must be voluntary.
- Financial incentives to travel outside the U.S. for medical care should not inappropriately limit the diagnostic and therapeutic alternatives that are offered to patients, or restrict treatment or referral options.
- Patients should be referred for medical care only to institutions that have been accredited by recognized international accrediting bodies (e.g., the Joint Commission International or the International Society for Quality in Health Care).
- Before travel, local follow-up care should be coordinated, and financing should be arranged to ensure continuity of care when patients return from medical care outside the U.S.
- Coverage for travel outside the U.S. for medical care must include the costs of necessary follow-up upon return to the U.S.
- Patients should be informed of their rights and legal recourse before agreeing to travel outside the U.S. for medical care.
- Access to physician licensing and outcomes data, as well as facility accreditation and outcomes data.

should be arranged for patients seeking medical care outside the U.S.

- The transfer of patient medical records to and from facilities outside the U.S. should be consistent with HIPAA guidelines.
- Patients choosing to travel outside the U.S. for medical care should be provided with information about the potential risks of combining surgical procedures with long flights and vacation activities.

### **A FEW TIPS FOR WOULD-BE MEDICAL TRAVELERS**

- **Do your homework.** People considering medical treatment abroad should learn everything they can about the procedure to be done, the hospital they would go to, the surgeon who would do the work in the country where it would take place. Same goes for medical travel agencies. Consider not just cost but the quality control and services that travel coordinators offer.
- **Keep your doctor in the loop.** You'll likely need the assistance of your stateside doctor to get the necessary records and paperwork in order, and you might want to call on him or her for follow-up care.
- **Be prepared.** Have all the necessary medical records, travel documents and contacts in order.
- **Be flexible.** Recovering from surgery isn't as predictable as scheduling a sightseeing excursion. You may be forced to stay longer than planned and should be prepared for that possibility.
- **Compare the costs.** Although procedures in other countries are generally cheaper, the cost saving on minor procedures might not outweigh the travel expenses. Med-Retreat has a \$6,000 rule: If a procedure costs \$6,000 or less in the U.S., a cheaper procedure somewhere else might become a break-even scenario after travel expenses.

### **ON THE WEB**

- [www.MedicalTravelAuthority.com](http://www.MedicalTravelAuthority.com)
- [www.Medretreat.com](http://www.Medretreat.com)
- [www.PlacidWay.com](http://www.PlacidWay.com)

© Copyright 2010 Freedom Communications. All Rights Reserved.  
[Privacy Policy](#) | [User Agreement](#) | [Site Map](#)