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**MEDIA
PLANET**

MEDICAL TRAVEL

REVITALIZING GLOBAL HEALTHCARE

Traveling for healthcare was once something for the wealthy, but is now something for everyone

3

TIPS

FOR SUCCESSFUL
AND SAFE TRAVELING

Head to Mexico
Luxury healthcare
close to home



Seek insurance
Your options
abroad



CHALLENGES

Once the realm of wealthy socialites, international travel for **healthcare is now within the reach** of everyday people.

Cure your healthcare blues

Instead of traveling for cosmetic surgeries such as tummy tucks and nose jobs and recuperating on the sandy beaches of swanky resorts, the average Joes and Josephines travel out of necessity. Simply, as the US healthcare system breaks down more and more every year, employers and individuals alike cannot afford healthcare insurance.

Medical tourism offers one solution to this problem through the worldwide availability of hospitals and physicians providing low-cost, high-quality healthcare. Depending on the treatment, the savings over US costs can range from 90 percent in India to 30 percent in Australia, even including travel, hotel, and food costs for the patient and a medical travel companion. It makes the most sense to pursue international options for procedures where the expected cost in the US is over \$15,000, unless you live close to a border and have minimal travel costs. International hospitals will

even provide prospective patients with a single cost quote for all medical services before they decide to leave for the hospital, a practice that is extremely rare in the US market.

Save without sacrificing quality

While the cost is low, the quality is high. International hospitals have clinical quality that is often equal to or better than their US counterparts. Medical tourists who are considering medical care at foreign facilities can check the hospitals' and physicians' credentials, just like local patients can check those of domestic healthcare providers. The Joint Commission accredits and certifies a variety of American healthcare organizations and, for many, that accreditation is the gold standard of clinical quality and safety. The Joint Commission's international branch, the Joint Commission International (JCI), has to date, accredited 333 organizations. In regards to the professionals, in my



Dr. Chad Holloway
Founder and president of Global Health Solutions, LLC, and assistant professor, Lindenwood University

"The importance of medical tourism will become even more important, especially as the true impact of universal healthcare in the US unfolds."

experience, international physicians and surgeons are comparable to their US counterparts. Both are likely to attend a reputable medical school, engage in continuing education and perform a similar number of procedures with equal results.

The importance of medical tourism will become even more important, especially as the true impact of universal healthcare in the US unfolds. For the countries that have already implemented universal coverage, its effects are clear: higher taxes, fewer services, longer wait times to receive treatment, and more citizens seeking care across international borders. I am confident that armed with a passport, a suitcase, and a little research, you can find the cure to your healthcare blues.

Dr. Chad Holloway is founder and president of Global Health Solutions, LLC, an international healthcare consulting company and an assistant professor at Lindenwood University in St. Charles, Missouri, USA.



WE RECOMMEND



First hand experience
One couple's journey traveling for healthcare

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Malpractice

Things to be aware of when seeking treatments

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Health travel made easy

Facilitators make all your arrangements a breeze

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NEWS

NAVIGATING THE MEDICAL TOURISM MAZE

■ Question: Need or desire surgery but it is too expensive or not covered by insurance?

■ Answer: Consider looking outside U.S. borders for quality yet affordable healthcare. A facilitator can help make a perfect match.

The health care sector is a complex and confusing environment for patients and consumers. The challenge to deliver the best quality of care at the lowest price has never been higher. Yet, two thirds of those filing bankruptcies do so because of medical costs and many had not received the desired level of care.

According to Global Medical Excellence (GME) Board Member Sarkis Khoury, PhD, “the only way to ‘bend the cost curve of health care’ is to globalize access to medical care. Consequently, solid contracts were developed

with the finest (All Joint Commission International accredited) hospitals in Lebanon and India. Other qualified medical destinations will be added in the future.”

“Health care reform has the potential to increase the number of patients leaving the U.S. for medical reasons,” said Renee Marie Stephano, founder and president of the Medical Tourism Association.

She believes that more insurers, employers and agents are keen on medical tourism to implement cost savings solutions. Rising deductibles and the lack of coverage for elective surgeries favored by baby boomers refusing to age are also reasons cited as stoking medical tourism. Almost 39 percent of those polled by Deloitte said they would go abroad for an elective procedure if they could save half the cost and be assured quality was comparable.

Getting to your final destination

The GME affiliated surgeons would provide excellent care in the US for pre and post operative consultation when required or even travel overseas to operate.

“Unlike simply booking a flight or vacation online by yourself, arranging a medical or surgery procedure is not a do-it-yourself project,” said Jack Schafer, founder and CEO of Global Surgery Providers, Inc.

Consumers need to know what to look for in their support organization since there are so many facilitators in the business. Consumers need to ask tough questions by interviewing Companies. “Ask companies about their business model, core competencies and their service model” stated Dr. Khoury. Quality of Care should never be compromised.

FAYE BROOKMAN

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TIP

1

FIND AN
ACCREDITED
COMPANY



QUESTIONS & ANSWERS

■ Why should I chose Anadolu Medical Center for my care?

- Anadolu Medical Center is designed to meet all patient needs under one roof.

- Our continuing strategic partnership with Johns Hopkins Medicine International provides education for our staff and improves the quality of patient care, supporting



Hasan Kuş, MD
CEO of the Anadolu Medical Center

Anadolu Medical Center's vision of being the reference center in health

care in Turkey.

- Anadolu Medical Center is a center of excellence in Oncologic Sciences, Heart Health, Orthopedics, Dental Care, and Reproductive Medicine.

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CyberKnife® technology, the most advanced type of non-invasive surgery used in cancer therapy today.

- Anadolu Medical Center is accredited by the Joint Commission International, the international program of the Joint Commission on Accreditation of Healthcare Organizations, and by the European Society for Medical Oncology.

- The International Patients Services Department has 20 professional care coordinators who together speak 13 languages.

- Anadolu Medical Center also provides a stylish and spacious on-campus deluxe hotel, with 41 rooms exclusively for international patients and their companions.

PAID FOR BY ANADOLU MEDICAL CENTER

NEWS



CENTRO DE MONTERREY
PHOTO: NUEVO LEON STATE SECRETARY OF TOURISM

Why so many patients say sí to Mexico

James Taylor had it right when he penned the song “Mexico” praising the sun and the carefree ambience of the country.

The weather and the proximity to the U.S. have made Mexico the number one destination for Americans seeking medical care abroad, according to Health Travel Guides.

Beyond the sand and sun are some of the most renowned medical facilities in the world. In addition to being home for several Joint Commission International accredited hospitals, there are numerous clinics and hospitals rated high among medical professionals. According to the World Health Organization, Mexican hospitals are similar in quality and care to those in the United States.

Mexico is a especially popular choice for dental and cosmetic surgery, but also a favorite for those with operations that prohibit long flights. Recently, Mexico has earned a reputation for orthopedic procedures.

Leaving on a jetplane... or a car...or a train

Flights to Mexico are typi-

cally much more reasonable than Asia or European destinations and there's a wealth of options of direct service to major Mexican cities. In some cases, Mexico facilities are just a car, bus or train ride away.

In total, it is estimated that prices are 30 percent to 75 percent lower in Mexico than the U.S. A six-tooth dental implant that costs \$18,500 in America might cost only \$3,600 in Mexico. An \$18,000 facelift in a U.S. clinic would translate to \$4,250 in a Cancun facility. Follow-up care is also economical as Mexican costs of medicines are almost half those of America and Canada.

Another factor fueling Mexico's popularity as a destination is Mexican-Americans traveling home to visit doctors or dentists to save money. Language barriers have been broken down since English is widely spoken and understood by most Mexicans, especially in tourist areas and major cities. While a visa is not necessary, a passport is and medical travel professionals can help ensure patients are up to speed on necessary documentation.

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ARGENTINA

Affordable fertility treatments



Demián Glujovsky, MD, MSc
Reproductive endocrinologist

■ Buenos Aires, Argentina has become a fertility travel destination for American couples dreaming of having a baby without spending their life savings. Dubbed “The Paris of South America,” this very cosmopolitan city offers high-tech medical facilities, fully trained doctors, and high fertility success rates at low costs.

I am a reproductive endocrinologist working at a top fertility center in Buenos Aires (with ISO 9001 quality certification) where more than 1,200 IVF cycles per year are performed. Through the website Fertility Argentina (www.FertilityArgentina.com), I receive hundreds of questions about our practice. More than 100 American patients have already undergone an IVF cycle with their own eggs or with donor eggs in our program. Each couple receives personal one-on-one attention, insuring that the experience is as comfortable as if the patient were been treated in USA.

Recently I gave a patient conference entitled “Affordable Egg Donation in Argentina” in New York. For those of you who were not able to attend, I will be happy to answer any questions you have through our website. Argentina is the place to start making your dreams come true.



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INSPIRATION

Question: How did one couple's hospital stay in Thailand turn into a career opportunity?

Answer: They were so impressed with the quality care received, they launched their own medical tourism business!

TIP

2

KNOW YOUR
LEGAL
RESPONSIBILITIES

Out of fear grows trust and a business

In 2002, Rudy Acharya and his fiancé Vale-ri Capeloto were visiting Bangkok when Capeloto's Lupus flared up, leaving her in excruciating pain.

"She said there was no way she was going to a Thailand hospital," recalled Acharya. "She feared it would be a third-world facility."

But something magical happened upon arrival—the hospital lobby resembled the "Four Seasons" and they were met by an Australian-educated doctor who provided care beyond Capeloto's American experiences. Her three-day stay with a private nurse, a personal chef and excellent care totaled \$411.00 U.S. dollars.

A different kind of planet
She was so impressed she spread

the word of her treatment and with Acharya, developed a website under the logo Planet Hospital which, within a few weeks of its debut, had so many visitors it crashed. Bangkok was just the beginning and today Planet Hospital facilitates medical procedures in numerous countries.

"India has the trifecta now because there are low prices, English-speaking doctors and phenomenal hospitals," said Acharya. "Singapore is an emerging market." He added his company seeks to match patients with the best location and doctors for their medical need rather than just link to specific countries.

Dental, in particular, is a popular medical need where people leave home, said Jeffrey Apton, president of Pam American Dental Tours—especially since 50 percent of Americans don't

have dental coverage. Apton specializes in Panama because of the ease of getting there, the English-speaking dentists and the country's safety.

Although some countries are associated with specialties (Thailand, for example is renowned for cosmetic surgery), most operations are being performed around the globe. Among the most popular destinations mentioned by experts include: Costa Rica, India, Brazil, El Salvador, Mexico, Argentina, South Africa, Greece, Malaysia, the Philippines, Lebanon, Turkey, Belgium and Korea. Also, many of the largest U.S. medical schools, such as The Mayo Clinic and Johns Hopkins, are affiliated with hospitals overseas.

FAYE BROOKMAN

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ANDREW LLOYD'S BEST TIPS

Keep legal matters in mind while deciding

■ If you decide that medical travel is appropriate, you can obtain high-quality, low-cost medical treatment overseas. But whether you do research yourself or use a medical travel facilitator, there are legal matters to keep in mind.



Andrew Lloyd
Attorney

Obtain a copy

■ Obtain a copy of the contract between you and the hospital ahead of time. Ask questions but remember the contract itself is what counts, not verbal assurances. Forms may change so bring your signed copy and use that. A hospital reception area after a long flight is no place to review a contract.

Access fees and budget

■ Understand what the fees include and budget accordingly. Make careful note of the costs should your recovery take longer than expected. Most contracts provide only for a fixed stay.

Look for alternatives

■ Do not forget that medical travel is a price-competitive product. If you don't like the terms presented, ask for different ones. The worst a hospital can tell you is "no." There are plenty of high-quality alternatives.

Medical malpractice

■ In the event of medical malpractice your legal options will be limited. Most contracts specify

that any dispute will be resolved in the host country and US courts will likely not have jurisdiction. Even if you manage to win a case against the hospital locally, malpractice awards are often limited to just a few thousand dollars. That said, overseas hospitals want satisfied customers and will often offer to fix a bad medical outcome at no additional cost.

Insurance

■ Regular insurance may not cover any complications after you return. Even with supplemental insurance, it may be difficult to find a US doctor willing to take on the liability of fixing another doctor's mistake.

If you are careful to understand the medical and legal issues and research your surgeons and destination, medical travel offers a safe, economic alternative to paying US prices for elective procedures or being locked out of the medical system altogether.

Andrew Lloyd is an attorney in northern California who has a practice dedicated to medical travel issues. He can be reached at andrewlloyd@lloydllawpc.com

PROFESSIONAL INSIGHT

TIP

3

EXPLORE YOUR
INSURANCE
OPTIONS



With healthcare costs in the United States continuing to rise at higher rates than inflation, American health insurers are facing tough times.

Insurance companies have a great opportunity in medical travel

Some raise premiums while others are nudging deductibles, co-payments, and contract terms. What they must acknowledge is that an escape valve is found abroad. It's just a question of free markets and incentives.

As globalization takes hold, Americans have found that neighboring countries have private healthcare systems offering very high quality care at a great value.

However, even if insurance companies understand that letting some policyholders go overseas for surgery may offer an opportunity to alleviate the strain, they're being too slow to adopt it. Since pushing clients to seek options abroad is looked down upon and sometimes illegal, what they should realize is that they're benefiting from medical travel already and they just need to align incentives better.

Case in point

Chris Moss, a prostate cancer survivor from Denver, illustrates this

well. When diagnosed, he immediately learned from his insurer, Aetna Global Benefits, that the surgery he needed would only be covered 80 percent, leaving him with bills of over \$10,000. However, he could choose to have it abroad with no copayment or deductible. Without thinking it twice, Chris became a medical traveler and within two weeks, had his cancer removed using state-of-the-art technology at a top hospital in Monterrey, Mexico.

Chris is happy to have spent only \$1,000 in travel and accommoda-



Gabriel Senior
CEO, Travel
For Care

tions instead of more than \$10,000 in co-payments back home. Likewise, his insurer spent \$28,000 instead of 80 percent of \$50,000. The case is clear, paying 100 percent of the best care abroad is cheaper than paying 80 percent in the US. Although this 100 percent coverage abroad policy is atypical,

it should be an eye opener for the industry. Nobody was forced to go abroad for surgery, nothing illegal was done, and all parties are happy. Perhaps all insurers should add the "100 percent coverage abroad" feature to policies and let the market's invisible hand actually lower costs and premiums. There are great opportunities for insurers employing creativity the right way and all are set to benefit: insurers, customers, and society as a whole.

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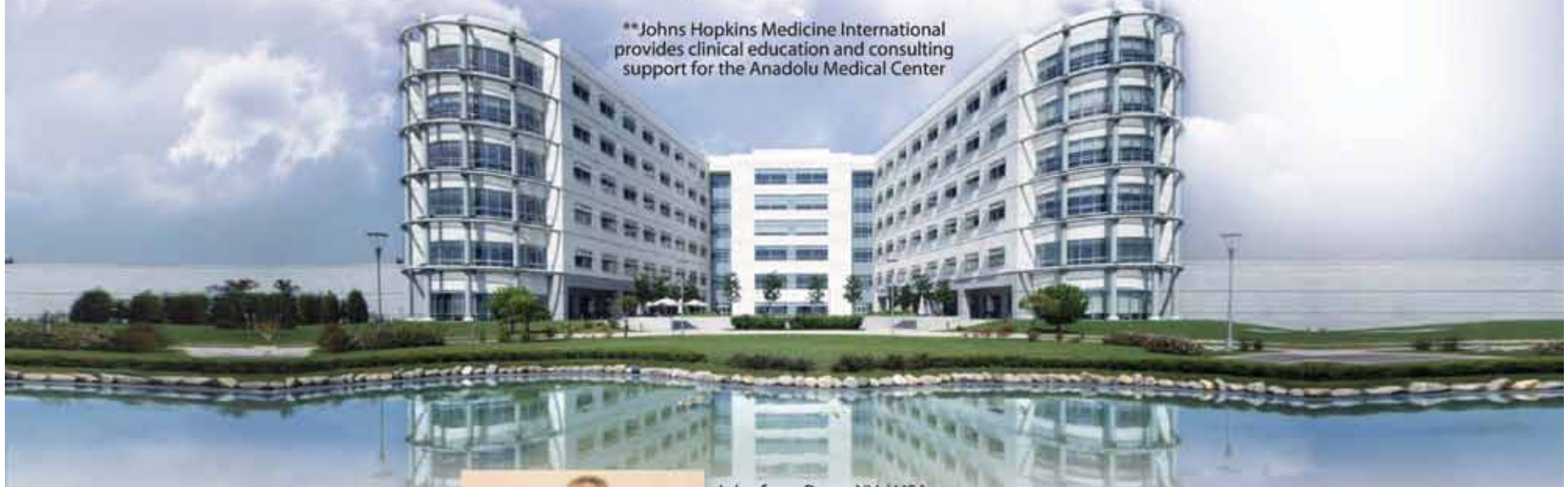
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"Günaydın*, how are you today?"

* Good morning

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John from Reno, NV / USA
(Bypass, Mitral Valve Repairs and Radiofrequency Ablation)

"I found the teamwork among Turkish doctors very impressive. Strong communication between medical personnel and their successful backgrounds really comforted me..."



Burk from Oregon / USA
(Total Knee Replacement)

"My daughter researched several places for me to have new knee replacement. Anadolu Medical Center had the best doctors and the highest references. The replacement surgery was a very good experience and everyone was very kind..."



Katherine & John
from New Zealand / USA
(Check-up and Dental Care)

"I was very impressed with the organisation and coordination amongst employees. We didn't lose time on the procedures and therefore even had the chance for some sightseeing in Istanbul..."

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