

HEALTH IS WEALTH

# Travelling for health's sake

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Travelling to another country to receive medical treatment, commonly known as medical or health tourism, is increasingly popular today. And as the industry grows, “medical tourists” have more options than ever before in choosing their destination.

According to *Patients Beyond Borders*, “health travellers” are flocking to countries such as Thailand (estimated at 1.3 million to 1.8 million last year), India (350,000 to 850,000), Singapore (400,000 to 610,000) and South Korea (200,000 to 350,000).

Thailand is known for its expertise in dental surgery, orthopaedics, fertility treatments and gender reassignment surgery, while India is a popular destination for cardiac and joint surgery. Singapore offers the same specialities as India, but with additional focus on cancer care, and South Korea offers cosmetic and reconstructive procedures, such as blepharoplasty and rhytidectomy.

It is stated in a journal of the US Centers for Disease Control and Prevention that highly sought-after procedures include orthopaedic, cosmetic and cardiac surgery, as well as oncologic care and dentistry.

According to *Patients Beyond Borders* author Josef Woodman, the main reason Malaysians go abroad for treatment is to gain access to procedures that may not be available locally. “I think one of the main reasons is access to a specialty that might not be offered in Malaysia. For example, a very specific experimental surgery in Switzerland or the US, or paediatric surgery for a child as there might not be a great paediatric unit at a particular hospital,” he says in a phone interview with *Personal Wealth*.

YS Chua, who has two decades of experience in the pharmaceutical industry, says Malaysian patients go to Singapore for good cancer care and to gain access to treatments that are not yet available locally. “Besides good doctors and facilities, there are also a lot of clinical trials running in Singapore. So, patients can access the latest treatments, and it is easier to get a permit to import medication for clinical trials,” he adds.

“Some Malaysians also go to Singapore for a second opinion on things such as heart-related problems or a complicated diagnosis.”

Dr Ho Kok Sen, a specialist in oral and maxillofacial surgery at Singapore-based Specialist Dental Group, says certain procedures may be better established in the island republic. “Singaporean doctors may have better exposure to certain techniques that are not popular in Malaysia, or maybe their family is living in Singapore and can provide the necessary care and support post-treatment.”

Cheaper costs for certain treatments or procedures is another factor for medical travellers. According to *Patients Beyond Borders* (the third edition of which was published in February), getting a knee replacement surgery in Malaysia will cost you about US\$12,500 (RM51,688), but having it done in Thailand or India may save you up to US\$1,000 or US\$5,000 respectively.

A return flight on a budget airline to Thailand or India may cost you about US\$150 or US\$234 respectively. This means a saving of US\$850 (6.8%) if the procedure is done in Thailand, or US\$4,766 (38%) if it is done in India.

Having spinal fusion surgery (to join, or fuse, two or more vertebrae in the lower back) overseas can result in cost savings as well. This treatment, estimated to cost US\$17,900 in Malaysia, only costs US\$17,000 in Costa Rica, US\$16,000 in Thailand, and as low as US\$9,500 in India.

The numbers suggest that it is possible to save more than 50% in personal health expenditure by having the surgery done abroad. However, travellers need to bear in mind that these numbers increase according to the medical inflation rate, which differs from country to country.

SOURCE: PATIENTS BEYOND BORDERS

Major procedures: comparison of costs as at April 2014 (US\$)									
PROCEDURE	US	COSTA RICA	INDIA	MALAYSIA	MEXICO	SINGAPORE	SOUTH KOREA	TAIWAN	THAILAND
Coronary artery bypass graft – CABG	88,000	31,500	14,400	20,800	37,800	54,500	29,000	21,000	23,000
Valve replacement with bypass	85,000	29,000	11,900	18,500	34,000	49,000	33,000	18,000	22,000
Hip replacement	33,000	14,500	8,000	12,500	11,500	21,400	15,500	10,500	16,500
Knee replacement	34,000	9,500	7,500	12,500	12,800	19,200	15,000	12,000	11,500
Spinal fusion	41,000	17,000	9,500	17,900	22,500	27,800	18,000	18,000	16,000
IVF cycle, excluding medication	15,000	NA	3,300	7,200	7,800	9,450	7,500	4,800	6,500
Gastric bypass	18,000	11,200	6,800	8,200	13,800	13,500	12,500	13,000	12,000
4-implant porcelain bridge	23,000	9,500	7,200	7,800	8,500	12,000	10,500	9,500	10,500
Implant-supported dentures (upper and lower)	10,500	4,400	3,500	3,800	4,200	6,400	5,800	4,600	3,900
Full facelift	12,500	4,500	3,500	5,500	5,250	8,750	5,900	5,600	5,300
Rhinoplasty	6,200	3,400	2,800	3,600	2,800	4,750	4,700	3,500	4,300

Notes  
\*US costs vary based on location, materials and equipment used, and the individual requirements of patients. Figures are averages and reflect common costs.  
All figures are in US dollars.  
\*\*International estimates include treatment-related costs, but exclude travel and accommodation.



**Woodman: Some countries deliberately keep the cost of the medical procedures down because they know that it helps to attract medical travellers**

“It really depends on the country that you’re dealing with. For example, some countries deliberately keep the cost of the medical procedures down because they know that it helps to attract medical travellers — they are travelling because of the costs. For example in India, there has been an increase [in treatment costs] but not a significant one,” says Woodman.

According to Towers Watson’s 2015 Emerging Trends in Healthcare Survey, India has the highest rate of medical inflation in the world. Medical inflation there is higher than salary increases and general inflation.

Woodman points out that Singapore used to be a health tourism hot spot, but costs have risen so much that it is no longer considered affordable to the average medical traveller. “The cost of living has risen so dramatically over the last few years that Singapore has priced itself out of the medical tourism market for the average traveller — because you can’t really save much [compared with other countries],” he says.

A large number of medical travellers go abroad for a higher quality of medical care than they may be able to get in their home country. They include those from Indonesia, Russia, the Middle East and mainland China, according to *Patients Beyond Borders*.

“About 600,000 Indonesians travel to Malaysia and Singapore annually for access to general care as well as more complex treatments that are not yet available to the country’s 240 million citizens. More than 100,000 Russians head to Turkey, Israel and the US. Affluent Middle Easterners travel to the US, Thailand and Malaysia; and mainland Chinese to Taiwan and Singapore,” it says.

Availability and quicker access to medical

care is another reason people travel to a medical tourism destination. Malaysians, for instance, would have to wait years to have their surgeries done at a local public hospital, as opposed to no queues at hospitals abroad.

“Medical travellers welcome the flexibility at the best hospitals abroad, where they are often encouraged to spend extra time in the hospital post-procedure. Staff-to-patient ratios are usually lower abroad, as are hospital-borne infection rates,” it says in *Patients Beyond Borders*.

## PLANNING AND WHAT TO LOOK OUT FOR

It is important to plan ahead before making the trip overseas, from selecting the right hospital to choosing the right physician for the patient’s budget. *Patients Beyond Borders* mentions planning as the most crucial part of medical tourism.

“The first item of business is to plan ahead, as far in advance as you can. Three months before treatment is good. Six months ahead is great. One month is not so good.

“The best overseas physicians are also the busiest. That is a fact everywhere: doctors, surgeons and specialists abroad work 24/7, and their schedules are often established a month or more in advance. If you want the most qualified doctors and the best care your global patient money can buy, give the doctors and treatment centres you select plenty of time to work you into their calendars.”

Specialist Dental Group’s Ho says medical travellers should look at things like the location of the hospital and its infrastructure during the planning process. “When selecting a location for medical or dental treatment, the patient should pay attention to the following details — infrastructure of the clinic and facility, proximity to hospital facility and major hotels, training and credentials of the attending doctors, and the language used,” he says in an email interview.

Specialist Dental Group is a member of eMenders, a group of about 50 medical and dental specialists in private practice at the Mount Elizabeth Medical Centre in Singapore. eMenders caters for a significant number of international patients, who hail from countries such as Malaysia, Indonesia, Australia and other Asia-Pacific countries.

Ho says medical travellers should also ask whether there are good infection control measures in place, whether they are able to access doctors quickly in the event of emergencies, and whether the doctors and clinic have been certified by the local governing bodies.

The post-treatment recovery period can last from a few days to a few weeks. During this period, it is important to follow the orders of the attending physician as your body is doing everything it can to recover from the stress of the procedures done.

Ho says patients should ensure that if com-

plications occur, their doctors are only a phone call away, providing round-the-clock consults. They should also have overseas partner doctors who are able to handle complications should the patient require immediate attention.

“We try to minimise the occurrence of post-treatment complications by having accurate and proper pre-treatment diagnosis, customised and streamlined treatment plan and the highest standard of care in the execution of treatment,” he says.

After your medical specialist tells you that you can be discharged from the hospital or clinic, collect all the documents relating to your stay, says *Patients Beyond Borders*. This includes any pre or post-operative pictures, test results and insurance claim forms for future use, especially if you want to have follow-up treatments in your home country.

“Alert your doctor before treatment that you will be requesting copies of all images, instructions and notes. Then, a medical staffer can arrange to have duplicates made for you. Alerting your doctor serves notice that you are serious about getting documentation, and the staff will more likely assemble and duplicate all the materials as treatment proceeds,” it says in the book.

Some people might associate the term “medical tourism” with leisure, thinking that they could kill two birds with one stone. However, medical travellers should reconsider this.

Ho says this is in fact possible for certain procedures like dental and oral surgery. “Dental and oral surgical procedures usually have minimal downtime. The patient typically can eat, speak and smile on the very day itself. So, this does not preclude the patient from joining his or her family for leisure in the shopping district after the procedure.”

Woodman agrees that leisure is possible for patients who require relatively light surgery or health screening as they are not harmful to the patients. “Where we draw the line is mostly for light surgery. If you are having light cosmetic surgery or light dental work, or scans such as MRI or CT, vision and other types of check-ups and executive health screenings, you don’t have a lot of side-effects, and you don’t have a long recovery period. I think it’s a great idea [to go sight-seeing]. In fact, it is a no-brainer. Why not?” he says.

For more invasive procedures with less predictable outcomes, greater diagnostic periods and need for wound management, Woodman’s advice is for medical travellers to have their vacation or leisure beforehand.

“We definitely don’t recommend people take a vacation [after such procedures]. That is how people die. We encourage people to look at medical tourism in general as you would a business trip. You go in, you get your work done, maybe you can take a day, and do something or another, but then you get out,” he says.