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For big surgery, Delhi is dealing

Medical tourism soars as Americans seek major savings on health care in hospitals abroad

By Laurie Goering

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NEW DELHI — When James Payne found out he needed a liver transplant, he first tried to arrange the surgery at a top local hospital in South Florida. Doctors there told him that they couldn't schedule the procedure for a few months and that it would cost \$450,000, a fortune for the uninsured former investment banker.

So the 55-year-old and his wife, who planned to donate half her own liver to her husband, bought plane tickets to India instead. There, at one of New Delhi's premier hospitals, a transplant specialist did the surgery for \$58,000—a price tag that included their 10-week hospital stay.

"If you want to live, this is where you come," said a smiling Payne, who planned to return home to [Florida](#) this week and said he would recommend his experience to anyone suffering similar problems.

The number of Americans heading abroad for medical procedures is surging as the country's 46 million people without health insurance look for treatment they can afford and cash-strapped U.S. companies struggle to find cheaper ways to provide high-quality medical care to their employees, according to the [American Medical Association](#).

Mexico has long attracted American travelers looking for cut-rate cosmetic surgery or dental work, and countries like Malaysia, Thailand and the Philippines continue to lure medical tourists as well.

But India—15 hours away from the U.S. by plane—is fast becoming the destination of choice for patients seeking complicated high-end procedures they can't afford or can't manage to schedule with a doctor they trust at home. These include things like heart surgery, organ transplants and orthopedic procedures like knee replacement or hip resurfacing.

150,000 medical tourists



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Last year, the South Asian giant attracted 150,000 medical tourists from the United States, Britain, Africa and elsewhere in South Asia, largely by offering an enticing trio of advantages: highly trained English-speaking doctors, quick appointments and bargain-basement prices. In India, a heart bypass goes for \$10,000 and a hip replacement for \$9,000, compared with \$130,000 and \$43,000 respectively in the United States, the AMA said.

India's initial rush of patients, however, may be nothing compared with what is to come. According to the AMA, major U.S. employers and insurers are exploring whether they could hold down soaring health-care costs by shipping their workers halfway across the world for elective surgery.

"Major [insurers] and employers may soon follow in the footsteps of individuals," the medical association said in a report released last June. It acknowledged that "prices offered to medical tourists are often 60 to 85 percent lower than insurer-negotiated charges in the U.S., a margin that easily offsets travel, first-class hotel for the patient" and other expenses.

Several Fortune 500 companies and the [West Virginia](#) Legislature are among those considering bonuses — including first-class airfare and four-star hotel stays—for employees willing to undergo medical treatment abroad. And several major insurers already cover treatment programs in Mexico and Thailand, the AMA said.

Traveling to India for medical care is not without its problems, of course. The country may be increasingly known for its well-educated workers, high-tech call centers and new wealth, but squalor and chaos are still regular features of life.

Malpractice laws are weaker, leaving patients who run into problems while being treated with little legal recourse. Patients may struggle to find U.S. doctors willing to take on after-surgery care once they return home. And the flight to India may be difficult—even in business class — for anyone with a serious medical problem.

But India is working hard to make traveling for surgery as appealing as possible for foreigners. The country recently created a special medical visa classification for tourists seeking health care. Some top-of-the-line hospitals and hotels are teaming up to build joint facilities. And many hospitals and medical tourism sales firms offer package deals—from airport pickup to translators and airline bookings—designed to insulate visitors from some of the country's more trying aspects.

At Apollo Hospital in New Delhi, one of the most popular medical tourism facilities in the country, the cavernous open-air foyer surges with a [United Nations](#) of patients: turbaned Sikhs, women in form-fitting bright West African garb, hip young Chinese women in low-slung jeans, Indian mothers cradling their newborns and Afghan patients in woolen *pakul* hats.

Upstairs on the fifth floor, a spacious modern lobby gives way to air-conditioned hospital rooms that would look at home anywhere in the United States. Appetizing-looking club sandwiches—not curry —glide in and out of the rooms on trays delivered by attendants. Among the ward's occupants are a back surgery patient from [Missouri](#), a heart surgery patient from [Georgia](#) and the Paynes.

'You can't ask for more'

"You can't ask for more from the care," said Marsha Payne, who admitted spending much of the time shopping since her recovery. "People monitor morning, noon and night making sure

everything is perfect."

"What I wanted was the best," added her husband, still recuperating in a wheelchair. "That doesn't have to be in America."

Like most patients who come to India, the couple arranged their trip through a U.S.-based medical tourism firm that helped them track down the right doctor, schedule surgery and arrange other aspects of their stay.

Wouter Hoeberechts, head of WorldMed Assist, the [California](#)-based firm they used, said India is the most popular destination for high-end surgeries among his patients because the costs are so low.

"The long travel time, the high airfare, all that is quickly forgotten because of the cost savings," he said. Patients sometimes complain about the more flexible sense of time in India—an X-ray scheduled at 10 a.m. might happen at 11:30 a.m., he said—but for the most part, "The only thing they remember is coming back with their lives, or a better quality of life."

Patients accustomed to rushed U.S. doctors spending little time with them also appreciate the leisurely approach of many foreign doctors, the AMA report said. And because so many Americans "do not have a close relationship with their health-plan assigned physician nowadays" and plenty of doctors in the U.S. are foreign-born, Americans "feel less apprehension about working with foreign doctors" than they used to, the report said.

Hoeberechts predicts a future in which many Americans routinely shop overseas for health care, opting for the best doctor and facility regardless of location.

"An Orbitz or [Expedia](#) for health care ... is a real possibility," one health-plan provider noted in the AMA report, referring to the online travel booking sites.

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March 28, 2008

Cost comparison for selected surgeries

SURGERY	U.S.	INDIA	THAILAND	SINGAPORE
Heart bypass	\$130,000	\$10,000	\$11,000	\$18,500
Heart valve replacement	\$160,000	\$9,000	\$10,000	\$12,500
Angioplasty	\$57,000	\$11,000	\$13,000	\$13,000
Hip replacement	\$43,000	\$9,000	\$12,000	\$12,000
Hysterectomy	\$20,000	\$3,000	\$4,500	\$6,000
Knee replacement	\$40,000	\$8,500	\$10,000	\$13,000
Spinal fusion	\$62,000	\$5,500	\$7,000	\$9,000

SOURCE: American Medical Association

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Overseas surgeries cheaper than in the U.S.

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