
13 Smart Questions and Quick Answers About Medical Tourism

By Josef Woodman

What you need to know before deciding to travel abroad for healthcare

More than a million patients worldwide visit hospitals and clinics each year in countries other than their own. Here are 13 questions frequently asked by medical travelers and the answers you need to know before you decide whether to journey abroad for medical care.

The Questions:

1. Is Healthcare Overseas Safe?
2. If Healthcare in Other Countries Is So Good, How Can It Be So Cheap?
3. How Much Can I Save?
4. Is It Safe to Travel Overseas?
5. What Medical Treatments Are Available Abroad?
6. How Do I Know Where to Travel for Treatment?
7. Can Someone Go With Me? I Don't Like Traveling Alone.
8. What if They Don't Speak English?
9. How Realistic Is the "Vacation" Part of the Trip?
10. What if Complications Arise After I Return Home?
11. Will My Health Insurance Cover My Overseas Medical Expenses?
12. Can I Sue?
13. Can I Finance My Treatment?

1. Is Healthcare Overseas Safe? Interestingly, the friends and family members of patients considering healthcare abroad ask this question more often than do the patients themselves. In fact, at least one friend or family member is virtually guaranteed to balk at the thought of your heading overseas for treatment. Most of these concerns are unfounded. They usually arise either from a lack of knowledge or from cultural myopia.

Although no medical procedure is 100 percent risk free anywhere in the world, the best hospitals and clinics abroad maintain health and procedural standards equal to, or higher than, those you encounter in the United States. Many hospitals abroad are accredited by an arm of the same U.S. organization (the Joint Commission) that certifies hospitals here.

It's not hard to find overseas physicians, dentists, and surgeons who received their medical training and degrees at first-rate medical schools in the United States, Great Britain, Canada, Switzerland, or Germany. All the countries listed in *Patients Beyond Borders* enforce strict governmental and private standards for healthcare, hospital, and clinic

certification.

Finally, many hospitals?particularly the larger institutions in Asia and Southeast Asia?boast lower morbidity rates than in the United States, particularly when it comes to complex cardiac and orthopedic surgeries, for which success rates higher than 98.5 percent are the norm.

2. If Healthcare in Other Countries Is So Good, How Can It Be So Cheap? This question is best answered by another question: Why is U.S. healthcare so expensive? High facilities costs, unpaid hospital bills totaling billions of dollars, high-priced medical education, costly research, and excessive malpractice litigation all add up to exorbitant prices for healthcare in the United States.

In addition, U.S. physicians who perform elective and specialty procedures?such as cosmetic surgeries, in vitro fertilization, and certain hip, spine, and cardiac procedures?command astronomical fees from patients willing and able to pay, leaving those of more modest means in the lurch and seeking alternatives.

Healthcare in other countries is also less costly because standards of living are more modest, doctors and staff command lower wages, government-subsidized healthcare keeps private healthcare costs down, and malpractice attorneys are, if not docile, at least considerably more restrained.

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Original Posted on October 1, 2008

(via US News & World Report. This article is based on excerpts from the second edition of *Patients Beyond Borders* (2008), the flagship of a landmark series of consumer guides to international medical travel that have helped thousands of patients plan successful health journeys abroad. Healthy Travel Media, publisher of the guides, has become a global clearinghouse for useful information about medical and wellness travel.)