

ECONOMY AND POLITICS HUMAN DEVELOPMENT

Mixing pleasure and health for low-cost, high-quality care

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Joshua Kurlantzick (New York Times)

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New York: Finishing my lunch at an open-air restaurant in downtown Bangkok, I felt slightly queasy. But by the time the taxi arrived back at my hotel, sweat was pouring out of my armpits, the folds of my stomach, even my shins, and my leg joints buckled as if a diamond-tipped drill was boring into them. As I got out of the taxi, I collapsed onto the street.

The taxi driver shoved me back into his cab, and we wove our way through the city's infamous traffic to Bumrungrad International, a hospital near my hotel. I barely made it to the emergency room before I passed out.

When I woke and remembered what had happened, part of me wanted to bolt from my ER bed. I knew very little about Thai medical facilities, and recalled a clinic I'd seen in neighboring Myanmar, where patients had to bring their own linens, needles and even bandages to the hospital.

Yet my Bumrungrad doctor, trained in America, immediately put me at ease. Surrounded by a gaggle of nurses ready to care for my every complaint at any time of day, the doctor informed me, "We're pretty sure you have dengue fever," referring to a dangerous tropical disease also known as breakbone fever.

My temperature had topped 104, but the doctor quickly determined I did not have dengue haemorrhagic fever, the worst strain of the disease. While I rested in a spotless room, he designed a programme for my recovery, recommended a week of convalescence, and prescribed an array of medication for the searing joint pain. When I visited Bumrungrad's cashier, passing the hospital's high-end restaurants and plush waiting rooms along the way, an assistant handed me the bill. For admittance to the emergency room, a consultation, a room and bags of medications, the total cost came to less than \$100 (Rs4,100).

My unscheduled visit to Bumrungrad taught me an old lesson—and a new one. For decades, Americans have known they can obtain less-costly health care abroad, and have slipped off to Mexico for small surgeries or Canada for prescription drugs. But more and more people now recognize foreign hospitals can deliver not only low-cost but also high-quality health care, and are considering medical tourism even for serious health problems.

When I returned to the US, in fact, I found myself longing for Bumrungrad. On a follow-up visit to an American doctor, I waited in a small room after telling him about my dengue fever diagnosis. After a while, when he hadn't returned, I poked my head into the hall, and discovered him thumbing through a book to find information about dengue fever.

Now, the US health establishment may be coming to the same realization I did. To be sure, insurers' worries about quality control and liability risk at foreign hospitals may still keep them from embracing medical tourism. But with spending on health care in America topping \$2 trillion, baby boomers aging and the pool of uninsured rising above 43 million, insurers, smaller employers and individual Americans without insurance are looking at overseas care as an alternative for costly treatments, even for complex procedures like heart surgery and procedures excluded from coverage in the US. Already, more than 1,50,000 people travel abroad each year for health care.

According to *Patients Without Borders: Everybody's Guide to Affordable, World-Class Medical Tourism*, a new book by Josef Woodman, overseas care can trim 60-80%, or more, off the price of major surgeries. Its comparison, for example, shows that a heart

bypass in India costs one-thirteenth the price in America, and many foreign hospitals also offer post-operative care that includes a high degree of attention from hospital staff members.

Several insurers have proven to be medical tourism pioneers. United Group Programs, a Florida insurance company, now offers plans that reimburse types of overseas care, and works with Apollo, a leading hospital in Chennai. Health Net, another insurer, now offers subscribers in Southern California some coverage at medical facilities across the border in Mexico.

Many of these hospitals compete not only on the quality of care but also on other amenities. The Apollo hospital in Chennai has a gym and yoga studio, and Singapore has launched a series of “medi-spas,” which mix medical treatments and spa services like massage or facials. Costa Rica advertises “recovery retreats” that are like ranches created for recuperating medical tourists.

But just as American travelers begin getting comfortable with the safety of foreign hospitals, they face a new question. With developing-world hospitals focusing on medical tourists, some may take doctors away from understaffed public clinics in nations like India and Thailand, potentially leading to a public backlash against medical visitors.

Only days after my luxury dengue treatment at Bumrungrad, I saw this other side. At a larger Thai hospital where I'd walked in after feeling my fever spiking, I sat on a hard bench in the middle of a waiting room littered with cigarette butts and empty plastic bottles. For more than an hour, no one called me. When a nurse finally approached me, she warned that there would not be any doctors around for hours, and then turned and walked away.

I got up and took a cab to Bumrungrad.

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