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## Medical tourism and insurance

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### Summary

- Going overseas for medical treatment and healthcare is called medical tourism.
  - About 15,000 Australians travel overseas for medical treatment each year.
  - The Australian Medical Association and the Royal Australasian College of Surgeons warn against medical tourism because it is risky.
  - People thinking about medical tourism should carefully consider the risks, their legal options if something goes wrong, and what their insurance covers.
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When the cost of a medical, dental or cosmetic surgery procedure is thought to be too high in a person's home country, they may choose to travel overseas to find what they want at a lower cost. People may also choose to travel overseas to seek medical or surgical treatment that is unavailable in their home country. This is called medical tourism, and it's a booming industry worldwide.

In fact, the global medical tourism industry is worth an estimated \$54.6 billion a year and is growing at around 25 per cent annually.

Australians spend about \$300 million a year on cosmetic surgery tourism alone. Around 15,000 Australians travel overseas for healthcare services every year, sometimes in groups.

Some medical tourists combine their medical procedure with sightseeing, while others travel just for the surgery. Either way, almost everyone goes for the savings, which can be as much as 80 per cent off the cost of the same procedure at home.

But while overseas surgery may appear to be cheap, it comes with some real risks to safety and potential hidden costs, and the Australian Medical Association and other recognised bodies warn against it.

### Where do Australian medical tourists go?

Australians looking for low cost medical and dental services abroad mostly opt for Thailand, India, South Korea, Turkey and Malaysia. Worldwide, the most popular medical tourism destinations are Mexico, Thailand, India, Singapore and Malaysia.

Typically, medical tourists are people from richer, more developed countries travelling to less developed countries to access low cost healthcare, helped along by cheap flights and online access to information.

In many of these destinations, like Singapore, Thailand and Malaysia, travel deals known as 'health travel packages' are available, which combine a medical procedure with visits to popular tourist attractions.

In some countries, governments actively promote their local offerings, dedicating official websites to information about procedures, providers and tourism itineraries.

### Why do people go overseas for medical procedures?

Australians choosing medical tourism are typically seeking cheaper cosmetic and dental surgery, but spinal and neck surgery, hip and knee replacements, shoulder reconstructions, and fertility treatments are becoming more popular.

As well as the main aim of saving money, medical tourists see the benefits as being:

- speed (reduced waiting times)
  - ease (booking online and paying in cash)
  - privacy (recovering away from friends and family)
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- travel opportunities (a chance to see popular tourist attractions while abroad).

### What are the risks of medical tourism?

The Australian Medical Association says there are some real risks to the safety of people engaging in medical tourism. It believes medical tourism may expose users to:

- lower quality surgical skills and practices that can lead to infection or disfigurement
- antibiotic resistant bacteria that can cause complications after surgery and may not be treatable
- lack of discussion before the operation about whether the procedure is necessary
- lack of follow-up after the operation to ensure the results are satisfactory and safe
- poor regulatory systems in some other countries
- the potential need for additional treatment back in Australia, which may not be covered by Medicare
- financial risks due to limited coverage by travel insurance-- if something goes wrong during or after the procedure, you may not be covered by insurance and you may face significant costs if you need emergency medical transfer back to Australia.

The Royal Australasian College of Surgeons also warns against medical tourism, particularly because it can make post-operative care very difficult. The College says follow-up care can be affected by:

- a lack of documentation (records) about the procedure performed
- the use of unidentified implants
- lack of continuity of care (needing to see a different doctor in Australia to the one who performed the surgery overseas)
- the risk of infection.

The College also raises concerns over:

- the stress involved in having treatment in a foreign country, especially when the person having the procedure doesn't have friends and family around for support
- communication difficulties and language barriers
- risks around fitness to fly -- travelling too soon after a medical procedure is unwise and risky. The person is often responsible for ensuring they have enough recovery time and are fit to fly
- the cost of emergency evacuation if there are complications.

Both organisations point out that the quality of care Australians may receive overseas may not be as high as what they would expect in Australia.

Another potential risk of medical tourism is liability. Most medical facilities offer medical tourism services without liability. This means the person having the procedure carries all the risk. This is one reason why the cost of treatment can be so low compared with countries where medical teams are liable.

Based on these risks, the person having the procedure is advised to:

- **consider continuity of care** - the surgical procedure is only one aspect of a person's overall medical management. Appropriate consultation and discussion with the treating surgeon, including risks and post-operative care and rehabilitation, are essential
- **be ready for an emergency** and have a plan in case the surgery doesn't work out as expected. Know where local emergency facilities are, and what's involved in medical evacuation to your home country. Consider whether your insurance is adequate to cover these possibilities, and know your legal rights and options
- **know their surgeon** - the person having the procedure is entitled to, and should ask for, full disclosure of the qualifications, experience and accreditation of the surgeon performing the surgery overseas. They should enquire about the possible use of junior doctors or other assistants during their procedure
- **understand what they are signing up for** - understand what the procedure involves, where it will take place, what the complications and rates of error are, the expected recovery time and how long they should remain in the country following the treatment.

The Royal Australasian College of Surgeons strongly advises that medical tourists who decide to go ahead with having a procedure overseas seek out internationally accredited facilities for their surgical care. Helpful resources

include:

- **International Society of Aesthetic Plastic Surgery**
- **Joint Commission International (US)**
- **Trent International Accreditation Scheme (UK)**

### **Medical tourism -- what about insurance?**

Anyone thinking of travelling overseas for medical services will need to carefully consider their health insurance and **travel insurance**.

#### **Health insurance**

Medicare Australia is unlikely to cover overseas medical treatment, and private health insurance may not cover it either (although some insurers are entering the market).

Australia has reciprocal healthcare agreements for medical treatment abroad with only 11 countries, and these are mostly for emergency treatment only. Reciprocal health care agreements cover the cost of essential medical treatment for Australian residents travelling in those countries.

Australia's reciprocal health care agreements are with:

- New Zealand
- the United Kingdom
- the Republic of Ireland
- Sweden
- the Netherlands
- Finland
- Italy
- Belgium
- Malta
- Slovenia
- Norway.

Reciprocal health care agreements do not replace private health insurance for overseas travel. Read more about **health care access** for Australians in the relevant countries.

#### **Travel insurance**

Anyone thinking about having a procedure overseas is advised to check their travel insurance to see whether it provides for:

- medical care
- emergency assistance
- emergency medical transfer back to Australia, by air, in the event of a major complication
- repatriation of remains in the event of death.

#### **Where to get help**

- Your doctor
- Australian Government **Department of Foreign Affairs and Trade**
- **Australian Medical Association**
- **International Society of Aesthetic Plastic Surgery**
- **Joint Commission International (US)**
- **Trent International Accreditation Scheme (UK)**.

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