



SurgicalTrip



Your International Healthcare Network

Medical Tourism: Creative Tourism Product Development Opportunities & Marketing for Binational Regions

4th Annual Binational Tourism Summit

May 1, 2009



Introduction:

- ❖ International healthcare network that specializes in arranging patient care and logistics at select accredited hospitals both overseas and in the US.
- ❖ Work with insurance providers, employers, TPAs and consultants
- ❖ Currently working with two insurance providers; have thousands of members; bringing on companies monthly
- ❖ 15 years experience



One Stop For Everything

Patient



Patient's US Doctor



Hotel/Aftercare



Employer/Insurance
Company



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Surgeon



Hospital





Statistics to Consider:

Demographics

- ❖ By 2050, more than 50% of the people living in the US will be of ethnic origin. *
- ❖ It is expected that orthopedic and cardiac surgeries will grow as the US baby boomers age. A recent study released at the annual meeting of the American Academy of Orthopaedic Surgeons estimates that knee replacement surgeries over the next 25 years will grow by 673%.

* Medical Tourism Magazine



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Statistics to Consider:

- ❖ US total health care spending in 2007 was \$2.4 trillion (17% of GDP). This is expected to increase to \$4.3 trillion by 2017 (20% of GDP).*
- ❖ Since 1999, employment-based health insurance premiums have increased 120 percent, compared to cumulative inflation of 44 percent and cumulative wage growth of 29% during the same period. *
- ❖ Health insurance expenses are the fastest growing cost component for US employers.
- ❖ Employers shifting costs to employees resulting in employees paying approximately 20 to 30 percent in out-of-pocket costs.

* National Coalition on Health Care



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US Health Care Evolution



Fee-For-Service	Managed Care	Consumer Directed Health
Indemnity Plan	HMO Plan	High Deductible Plan
Freedom to choose Dr	Care is directed by a PCP	Consumer “shops” for their care based on cost and quality
% reimbursement	Copay	Consumer pays until deductible and/or maximum out-of-pocket is achieved



Advantages for Insurers and Employers

- ❖ Decreases health care costs while maintaining quality benefits
- ❖ Expansion of consumer directed health
- ❖ Employers see this as an alternative solution rather than shifting costs to employees
- ❖ Elimination of Stop Loss claims
- ❖ Predictability of surgery costs because pricing is “fixed”
- ❖ Provides employees with health care value





Advantages for Employees

- ❖ Money saving alternative
 - ❖ No deductible, coinsurance, copay
- ❖ Money “stretching” alternative
 - ❖ Affordability of major surgeries
- ❖ Employee choice
- ❖ High quality of care
- ❖ Personalized care by nurses, doctors and hospital staff





Types of Employees to go Overseas

- ❖ Ethnic Employees
 - ❖ Employee who feels more comfortable traveling to their home country.
- ❖ Non-Ethnic Employees
 - ❖ Employees that would like to travel to another country
 - ❖ Employees in a high deductible plan
 - ❖ Employees with a limited benefit plan
 - ❖ Employees who are uninsured



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Sample Cost Savings

Procedure	Normal US Retail Medical Cost	Surgical Trip Medical Cost	Potential Savings
Heart Bypass	\$130,000	As low as \$12,000	\$118,000
Angioplasty	\$57,000	As low as \$5,000	\$52,000
Knee Replacement	\$40,000	As low as \$10,000	\$30,000
Hip Replacement	\$43,000	As low as \$12,000	\$31,000



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Health Care Value: Example A

Example A: High Deductible Plan - Total Knee Replacement	
Employee Plan Coverage:	
Family Deductible:	\$4,000
Coinsurance:	80%
Out of Pocket Max:	\$8,000 *
Surgical Trip Costs:	
Medical Costs:	\$10,000
Air, hotel, meals:	\$4,000
Total Costs	\$14,000
* Employer agrees to waive costs if use the Surgical Trip network	
Employer Savings:	
Normal US Medical Costs	\$40,000
Normal employee cost	\$8,000
Normal Total cost	\$32,000
Surgical Trip cost	\$14,000
Savings	\$18,000
Employee Savings:	\$8,000



Destinations:

Costa Rica

Germany

India

Jordan

Korea

Mexico

Others:

Brazil

Columbia

Singapore

Taiwan

Thailand

Turkey

US

Israel

Vietnam



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Hospital Services for International Patients

- ❖ International Patient Center
- ❖ Local Hotels
- ❖ Coordination of patient visit:
 - ❖ Transportation to/from airport/hotel/hospital
 - ❖ Scheduling appointments
 - ❖ Arranging accommodations
 - ❖ Assisting with admission and financial transactions
 - ❖ Interpreter
 - ❖ Medical records
 - ❖ Visas



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Why are Employers/Insurers partnering with Facilitators

- ❖ International network of hospitals
- ❖ Customer Service infrastructure to handle patient inquiries
- ❖ Medical Information coordination
- ❖ Scheduling and travel logistics
- ❖ Central point of communication for patient, provider, hospital, insurer



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What Role Should a Facilitator Play for Employers/Insurers?

- ❖ Objective information source for employees
- ❖ Personalized coordination of medical care and logistics for employees
- ❖ Multi-lingual staff
- ❖ Physician on staff
- ❖ Years of experience with international patients
- ❖ Knowledge of US Group Health Plans and Limited Medical Plans
- ❖ Ability to communicate and educate employees



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