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The Benefits and Costs of Medical Tourism

### SHOULD I SEND MY PATIENT FOR THE NEXT HIP REPLACEMENT TO THAILAND?

Change and challenge is in the wind as 2008 comes to an end. The same is true when examining this month's ReachMD XM160 special series - Focus on Global Medicine. We take a look at both the changes and the challenges impacting global medicine.

Should I send my patient for the next hip replacement to Thailand? Welcome to The Business of Medicine on The Clinician's Roundtable. I am your host, Dr. Larry Kaskel, and I was recently at the Healthcare Globalization Summit in Las Vegas and sat down with few of the keynote speakers and here's what happened.

My guest today is Ruben Toral, recognized leader in medical tourism and healthcare globalization. Ruben is widely recognized as one of the driving forces behind medical tourism and he is now owner and operator of the healthcare marketing company, Med-Net Asia Limited. Mr. Toral has extensive healthcare experience.

DR. LARRY KASKEL:

Welcome to the show.

RUBEN TORAL:

Thanks.

DR. LARRY KASKEL:

I saw in recent article that you kind of drew some parallels between the movie Charlie Wilson's War and the current crisis in healthcare, would you mind sharing that a little bit.

RUBEN TORAL:

Yeah, it was actually out of the book because I read the book and saw the movie, but the parallels that I got out of that were several. One, we are in a crisis situation, it is a war and in that I think that the mentality or decision one has to take a look at when they are trying to fight a war is kind of all out and the interesting thing that I saw there was that Charlie Wilson was looking for the silver bullet to bring down the big bad Russian helicopters and he thought that by finding this silver bullet, this one weapon that would bring down the helicopters, that he would win the war and it turns out that that was completely wrong. What was required to win the war was a multitude of different weapon systems out there to bring these helicopters down and defeat the Russians and I looked at that and said this is exactly what's happening in the healthcare debate today. People are looking at do we stay with the managed care system or do we look at Universal healthcare thinking that it's a black and white issue and that Universal healthcare is that silver bullet and I personally don't see it that way. I think that again globalization, consumerism, and a broader and more use of the Internet is creating more and newer options for patients out there and payers and physicians and that really what you are looking at is many different tools in order to attack the situation and not just one silver bullet, which again Universal healthcare is being promoted as.

**DR. LARRY KASKEL:**

So, that's kind of what you talk about in your talk about the mega-trends that we are facing.

**RUBEN TORAL:**

Right.

**DR. LARRY KASKEL:**

And so there are really far as you see it.

**RUBEN TORAL:**

The ones that I look at are globalization, absolutely happening; the age wave, which is again when you start taking a look at the populations or demographics in places like North America, Europe, Japan - these are ageing societies that require more medicine, more expensive medicine and that's creating a lot of pressure on the system and raising the cost of healthcare; and the payer model is changing as well. Corporations don't want to fund the healthcare of their employees today as they used to do many, many years ago. So they are forcing their employees, the individuals, to bear more of that burden and of course if you make an individual a shopper of his own or her healthcare, they make their decisions quite differently. So, these are again the mega-trends that we are seeing and then of course they are using the Internet. When I lived overseas and have been living overseas for 15 years and had been in healthcare for those 15 years and had seen a lot of patients coming from Australia, Japan, UK, North America, United States for healthcare and is just interesting to hear their stories because literally what you are seeing are people who are defecting out of their healthcare system because they don't get the quality, access, price, or service that they are looking for and they are going mobile. They are saying "if I am paying for it, I am going to look at the options that I have available" and now those options are global.

**DR. LARRY KASKEL:**

Tell me a little bit about MedNet Asia. What exactly do you do?

**RUBEN TORAL:**

I do consultings, strategic consulting for large International hospital providers based out of Thailand, Singapore, and India. I work with United Health Group out of United States. Essentially, I help those organizations develop strategies, platforms to provide global care and connect patients, providers, and payers across the global continuum so that people can connect.

**DR. LARRY KASKEL:**

What kind of experiences or what kind of surprises do patients from the US experience the most when they go overseas?

**RUBEN TORAL:**

They are overwhelmed by service, literally.

**DR. LARRY KASKEL:**

Something that has kind of been marginalized in the US.

**RUBEN TORAL:**

Yeah, absolutely.

**RUBEN TORAL:**

It is interesting because I think that a lot of the debate is around the quality issues and liability issues, and while they are important, I don't want to de-marginalize those, the fact of the matter is that patients with layman's understanding of medicine don't know whether or not a surgeon did a particular procedure, you know, absolutely correct or if the medication that they are giving the patient is the right medication, they don't understand that. What they do understand when they go to a hospital is when I am in my room and I ring for a nurse does it take her 5 minutes or 5 seconds to come? How many nurses are in my ward? If the food that comes to me is hot and delicious? Are people nice to me? So, it becomes very, very different and when you start to talk to these patients about what wows them, it's all about service. And again, joining another parallel is again what's happening with the airline industry. When you go on an Asian carrier, Singapore Air, Japan Air, Asiana, you feel like you are the king of the world. When you go on an American airline, it feels like you are in a bus and there isn't too much difference between the tube of aluminium flying through the air, what makes the difference is service.

**DR. LARRY KASKEL:**

How do we know that the quality is the same? We assume that the quality is there and the benchmarks are there and so then now we can focus on service, but how does the US consumer know that if he goes to a hospital in Thailand he is going to get the same care he would get going to Mayo or Johns Hopkins?

**RUBEN TORAL:**

Well, you don't. Very frankly, you don't. The system is not fully developed where an individual, a patient, or even a physician, or a plan who pays for this can say I want to compare apples and apples. I want to compare how a hospital in Thailand, India, or the Philippines

stacks up with comparable hospitals for example in South Dakota, North Carolina, and Texas. They can't do it, but then again I think there is also a challenge of creating or having that comparison within the US system itself, that's been an issue as well. What we are looking at and hopefully one of the things that will happen with the globalization of healthcare is that a standards criteria will be set for 20, 30 indicators whereby all hospitals will say "yes, we agree to this and we will input data so that any individual can go online and look at hospitals by respected organizations looking at their quality and clinical indicators that matter."

**DR. LARRY KASKEL:**

So, when someone goes online to look at where they want to go, what is important for that hospital to really do to wow that patient and to get that patient into their door.

**RUBEN TORAL:**

Interestingly, based on my experience, I think it's the timeliness of response that's service thing and I also think it is how rich the website is in terms of the information that it provides and what I can do when I am in that website.

**DR. LARRY KASKEL:**

So more than 1 dimension.

**RUBEN TORAL:**

Correct.

**RUBEN TORAL:**

One is the thing which I have had an experience with it that once they make the initial contact to one of these hospitals, again the timeliness of the contact is important, but again if you can get a physician that's the attending physician or concierge physician to get back to that patient that's impressive, again patients complain about the ability to connect with their own doctor, you know, 20 miles away let alone one that's 10,000 miles away and it often times the case that the ones that are 10,000 miles away are more responsive than the ones that are 20 miles away.

**DR. LARRY KASKEL:**

When you get hold of one of these doctors online, are there any language barriers that exist?

Do all these physicians speak beautiful English? Because I would imagine that would scare away a lot of consumers if their language was not there.

**RUBEN TORAL:**

No, far from it, these are all English proficient physicians, read, write, speak English, and again when you are talking about Singapore, their National language is English and of course Indians not all speak English. Thai physicians at the hospital that I worked at Bumrungrad International, 50% of the doctors on staff of the 900 doctors that they have were overseas educated or board-certified. I think that they alone have 150 doctors that are US board-certified, so again the language issue and even the training education are moot points.

**DR. LARRY KASKEL:**

Can you tell me a little bit about packaging and bundling things that apparently wow us also?

**RUBEN TORAL:**

Yeah, I mean, again I think consumers look at healthcare in a retail model. That's the way that they like to see things and much like traveler's package being bundled, I am interested in 4-day 5-night trip to <\_\_\_\_>, coming with the airfare, accommodation, all the services, tell me what that is going to be, and tell me the price.

**DR. LARRY KASKEL:**

So, an all inclusive hip replacement.

**RUBEN TORAL:**

Correct and that's exactly what they are looking for and that's what the International hospitals do very, very well. They understand this mentality and say "all right, we are developing packages. This is what your package includes, this is what it excludes, these are the conditions, this is the price, <\_\_\_\_>"

**DR. LARRY KASKEL:**

Does that price change daily based on the dollar's value and the currency conversion?

**RUBEN TORAL:**

It does change in value, it doesn't change in price. Because normally what they end up doing is pricing in their local currency, Thai Baht, Singapore Dollar, Indian Rupee. Of course, as the dollar is slipping vis-à-vis those currencies, the cost would change, but the price that they are quoting remains the same.

**DR. LARRY KASKEL:**

Well, we are almost out of time. I was wondering if you could summarize what you see the current tipping points to be.

**RUBEN TORAL:**

The current tipping points I think for globalized care to really hit the 4 things that are going to need to happen are the plans need to get engaged, they need to develop products that will include the global care network. 2. I think that the continuity of care issue has to be solved. Again, a patient traveling overseas is great, but if they can't come back and go into the medical system for aftercare that doesn't work to anybody's benefit. The third thing is that there is no web-based platform that connects right now payers, patients, and providers, and fourth, we still have issues of liability that end up nagging this industry. That said all of these things have commercial solutions and they are getting solved day by day at different points, and again, my feeling here is that the consumer is controlling, they are the ones that are going to end up pushing this.

**DR. LARRY KASKEL:**

Ruben Toral, CEO of MedNet Asia, thank you very much for sitting down and talking with me.

**RUBEN TORAL:**

My pleasure.

I am Dr. Larry Kaskel and you have been listening to the Business of Medicine on The Clinician's Roundtable. If you would like to comment or listen to any of our library of pod casts, please visit our website at [www.reachmd.com](http://www.reachmd.com). Once there, if you register with the promo code radio, we will give you 6 months free of streaming ReachMD you can listen to day or night and thanks for listening.

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