

Medical Tourism: Do's and Don'ts of Seeking Cheaper Treatments and Procedures Offshore

There was a time when the rich and famous were the primary consumers of medical tourism – all the better to hide the occasional facelift or tummy tuck from prying eyes back home. But today, the rising number of underinsured or budget-conscious patients has made going abroad for medical care much more prevalent and for more complex procedures. It's also getting the support of domestic insurers.

In a study released late last year, the Deloitte Center for Health Care Solutions reported that in 2007, an estimated 750,000 Americans traveled abroad for medical care – a number expected to increase to a whopping 6 million by next year. The so-called medical tourism industry has grown up in medical centers built for this purpose in countries like India, Thailand and many countries in Europe and Latin America. News stories describe hospitals that are the match of any in America – many quite luxurious with doctors trained in the United States and prices for major surgeries that are between 30 to 80 percent less than what one would pay at American hospitals.

But before you hop on the plane, it's best to do significant financial due diligence. The good news is that some major health insurers have started to jump on the medical tourism bandwagon. Aetna, WellPoint and BlueCross BlueShield of South Carolina are among leading health care insurance providers testing foreign facilities in their physician and hospital networks and making them available to their employer clients. These plans are arranging one-stop shopping for overseas treatments including care, travel and lodging for patients and their families.

But whether your employer offers these options or not, the first step is researching the institution. The primary way to do that is to consult Joint Commission International (JCI), a division of the leading U.S. organization that reviews hospitals for quality, now provides similar services to hospitals abroad. JCI provides an [online list](#) of accredited hospitals and medical centers worldwide.

But that's just a starting point. Add the following activities to your list before you make a move:

Involve your local doctors in the discussion: Don't assume that your own doctor is going to stand in the way of this decision. Your stateside physician actually might be a big help in getting you to the right program, particularly if you're having trouble affording procedures here at home. Compare the cost of a qualified facility overseas to a negotiated price for treatment here – always ask if you can get the care cheaper in the U.S. first. Whatever happens, the discussion shouldn't end at where you should go for overseas treatment. You need to make an aftercare plan to monitor your recovery once you're back home.

Check your insurance coverage: Check with your health insurer to get their position on overseas treatments. Even if they don't cover such procedures, ask whether they recommend you get treatment at specific hospitals and clinics abroad with credentials they trust. Most

insurers won't be terribly happy about covering problems that crop up domestically after overseas treatment, so ask them how they would deal with post-care complications. Also, if you have long-term care insurance, check in with them to find out if getting treatment overseas could potentially risk your coverage when you need to draw on it later.

Get some money advice: If you are planning a non-emergency procedure that won't be covered by insurance, take the opportunity to see how such a move will affect your overall finances. It makes sense to talk to a financial advisor such as a financial planning professional to weigh this expenditure – which may still be in the tens of thousands even at a sizable discount – against your other financial needs and concerns.

Designate a family member as your primary contact: Choose a family member, friend, or health power of attorney (more on this below), to keep in touch with your family, friends and employers you designate they call. This primary contact should also be prepared to pay bills and deal with the unthinkable – if you suffer complications or die outside the U.S.

Make sure your health care directives work where you're going: A health care directive – also called an advance directive – specifies your medical wishes in case you're incapacitated. They come in two forms: the living will and the power of attorney for health care. The living will indicates specific wishes about medication and life-support treatment if you're incapacitated, and you need to refer to your own state laws on how these documents need to be written. The power of attorney for health care – also called a durable power of attorney for health care -- also specifies your wishes for treatment but allows you to designate a specific person to act in your stead if you are incapacitated. You should check with the hospital where you'll be doing the procedure as well as your attorney about what documentation will be effective where you're going.

Set up accounts properly: Your health care power of attorney may or may not be the person with the power to disburse your assets if you're incapacitated, but that person should have their name on a joint checking account in case bills need to be paid. Also, make sure you have a line of credit established that your designated representative can access in case of emergency. Make sure all these sources of cash can flow easily to the foreign country where you're recovering.

Make sure your will is current: No one expects they'll die in the hospital, but it's necessary that your will be up to date so your spouse or designated executor can step in immediately to handle your affairs. Again, it makes sense to see whether anything needs to be amended based on your out-of-country care.

- **Have an up-to-date disaster plan:** If you are incapacitated or die, it makes sense to have all critical papers and data in one place so your health care power of attorney, your executor or a trusted friend or family member can access them. Include the following with an index:
 - Full details on administrative contacts and physicians at the hospital where you're undergoing treatment (and money set aside for your health power of attorney if they have to travel to you);
 - Birth, death, marriage certificates (with 10 copies each in case they're needed for estate purposes); Your passport information in case they have to contact the U.S. Embassy for any reason;
 - List and location of all household bills that must be paid with due dates;

- Divorce decrees with all relevant settlement information;
- Location of wills, trusts and any power of attorney information;
- Advanced healthcare directives;
- Adoption papers, if applicable;
- Key identification numbers, including drivers' license, Social Security, passport and employee identification data;
- Recent bank and brokerage statements;
- Detailed funeral and burial wishes;
- Location of cash that may be used to handle other emergency expenses;
- Copies of recent medical records in case you're incapacitated;
- Copies of deeds for primary home, vacation and investment properties;
- Car title, lease, loan information and license plate data;
- All insurance policy (health, disability, life, auto and long-term care) with agent contact information;
- Photocopies of credit and debit cards, front and back (displaying the individual's signature);
- A current copy of the individual's home financial software program reflecting up-to-date financial data;
- All password information necessary to get inside any computers, and handheld devices you own;
- The locations for all investment documents;
- Notes on house maintenance and service providers;
- Where safe deposit, lockbox and filing cabinet keys are;
- The name and number of your human resources department at work;
- Location of tax returns for the last three years;
- All relevant contact numbers for executors, financial advisors, trustees, guardians, attorneys and any other individuals who will need to step in if you are dead or incapacitated;
- All user IDs and passwords for online accounts;
- Guidelines on what to do about orphaned pets, including set plans for who will adopt them and pay for their care.
- A general statement of family origins, values, and hopes for future generations, including what you want for children in the way of day-to-day parental guidance as well as aspirations.

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