

# Press Releases

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## Insurance in the age of medical tourism

By [insure.com](http://insure.com) Posted on October 21, 2008

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Insure.com: The doctor is in . . . 9,000 miles away. Insurance in the age of medical tourism

DARIEN, Illinois (October 21, 2008) -- Insure.com, Inc. (Nasdaq: NSUR) examines a growing health care trend in its new report on medical tourism.

For some patients, traveling abroad is the only option for obtaining health care, and it's not just for the uninsured. Even for Americans with health insurance, the rising out-of-pocket costs for insurance deductibles, co-payments and co-insurance can put medical treatment out of reach at home.

The most common surgeries sought by Americans overseas include heart procedures (coronary artery bypass surgery), orthopedic procedures (spinal fusion, hip and knee replacement and resurfacing), laparoscopic surgeries, transplants and elective treatments such as cosmetic surgeries and dental work.

A trip abroad for surgery can be purchased much like a vacation plan. Most medical tourism packages include 24-hour assistance with scheduling appointments and travel arrangements. In many ways, medical tourism combines health care with vacations: cost effective surgeries and recuperation arranged much like an exotic vacation. It is common for recovery centers and aftercare facilities to resemble five-star resorts.

Even with the cost of air travel, lodging and food factored in, foreign medical treatment can come cheaper than American medical care. In California, Texas and Arizona, retirement communities organize regular bus tours to Mexico for seniors seeking affordable dental work and inexpensive pharmaceuticals.

Since 45 percent of Americans do not have dental insurance, dental care is a top reason to travel. Americans can travel to Costa Rica to have a crown done for under \$500. With dental insurance, patients pay \$10 to \$50 for a gold crown, while porcelain crowns typically cost from \$40 to \$100 each. Without insurance, the average cost is

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between \$650 and \$1,200 per tooth. Mexican dentists charge one-fifth to one-fourth of U.S. prices.

Most medical tourism packages can save patients 20 to 80 percent of the cost of a medical or dental procedure in the U.S.

Insure.com Senior Writer Michelle Matlock says it's important to do your homework before booking a medical tourism trip. Based on her research, she advises these steps:

- Find a reputable medical tourism company that will facilitate your appointments, recuperation and return trip.
- Research the medical track record of the country to which you're going.
- Coordinate your treatment with your doctor back home for follow-up care.
- Be aware that you may have little legal recourse if something goes wrong in your treatment abroad, due to sometimes sparse legal liability systems in other countries.
- Plan some recuperation time at your destination, as plane flights can exacerbate complications and delay recovery.
- Know that your American health plan will likely cover any complications you experience when you're back home, such as treatment for infections, even if the insurance didn't pay for the treatment abroad.

"You have to be thorough when you plan out a medical tourism trip," Matlock says. "There are a number of things that can go wrong, so use a medical tourism operator you can trust and who understands the ins and outs of the country you're visiting."

A few American health insurance companies offer insurance coverage for medical tourism, generally within group health insurance plans where the employer has opted to include it.

The full article is available at: </health-insurance/medical-tourism.html>. (note: not up yet)

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