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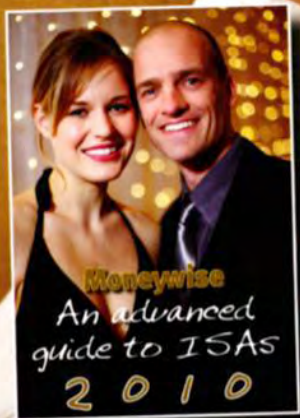
# Moneywise

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# HEALTHCARE TOURISM ARE YOU READY FOR THE TRIP?

**For one reason or another many more of us are electing to go abroad for medical treatment. Sam Barrett explains how you too can join the medical tourist crowd without risking your health**

Your health is important and if something goes wrong it can seriously affect the quality of your life. So, whether it's your teeth or your hips, your future offspring or the size of your nose, if it's causing you concern, it's time to get it fixed.

Using the NHS is one option. But, although waiting lists have fallen in the past 10 years, all the public healthcare system has to promise is that you will have your first outpatient appointment within 18 weeks of being referred by your GP. So it can still take many months before you get into an operating theatre.

Jumping the queues by going private is another option, but costs can be prohibitive. For example, according to Private Healthcare UK, a hip replacement can cost up to £9,500, while surgery to repair torn cartilage in the knee can cost up to £5,750.

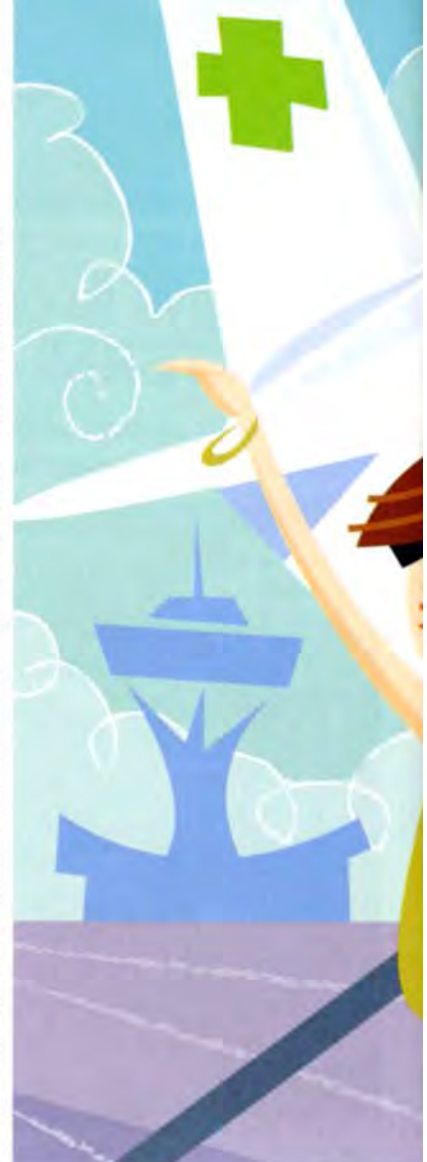
Unwilling to wait or to finance the cost of going private, more and more people are travelling abroad

for medical treatment. Figures from medical tourism information website [treatmentabroad.com](http://treatmentabroad.com) demonstrate this. It found that around 70,000 Brits went abroad for treatment in 2008, citing cost, hospital cleanliness and NHS waiting lists as their reasons for travel.

Lynda Kelly, a 56-year-old teacher from Liverpool, was among those travelling to Budapest for dental work. For her it was the cost of treatment that initially sparked her interest.

"My teeth were in a terrible state and I had to have them all extracted and replaced with 10 implants plus several bridges and crowns. I'd had quotes from dentists in the UK for between £30,000 and £50,000 but I couldn't afford this so I investigated going overseas and Smile Savers Hungary were able to do it for £15,500," she explains.

"They have done a marvellous job. I wasn't able to smile before and had even given up my teaching job as I felt so unwell all the time due to the abscesses I had. I feel



like my life has started again."

But it's not just dental treatment Brits go abroad for. Of the 70,000 healthcare tourists, 30,100 were dental patients, a further 20,300 were travelling for cosmetic surgery; 12,600 for elective surgery such as hip replacements and cataract removals and 7,000 for infertility treatment.

## WHERE TO GO

Destinations vary too. Hungary is the most popular place to have treatment, especially dental work, followed by Cyprus and India. "The facilities in Budapest are fantastic and you'd never find anything as good in the UK," says Keith Pollard, managing director of Treatment Abroad. "The dentists are also extremely well trained. Germans and Austrians have been nipping over the border for dentistry for many years."

As well as the quality of the work, cost is a major reason why people go abroad for treatment. Lower costs of living and different rules regarding the cost of healthcare mean you can



cut as much as 75% off the UK price tag (see box on page 48), often just by nipping over the Channel.

Laurent Locke, director of Surgery in France, explains: "We can arrange a lot of elective surgery procedures, such as hip replacements and cataract removals, and because the price is set by the French social security system, it's often one of the lowest in Europe. You also have the confidence of being treated in the country ranked number one for healthcare by the World Health Organisation."

Surgeons are often happy to travel to another country to work, so you can drive down the cost in this way. Linda Briggs, managing director of independent advisers Linda Briggs, explains: "We often use a hospital in Tunisia. It's been built to US standards and the surgeons we work with are more than happy to go there and work. Although they charge the same fee wherever they work, our clients benefit from a lower hospital fee, as well as cheaper anaesthetists and drugs and dressings."

Linda Whyborn, 57, is a perfect example of how much further your money can go abroad. She went to Budapest with Linda Briggs to have some cosmetic surgery in November 2009. "My daughter's mother-in-law spent £6,500 on a face lift in the UK. I spent less than £5,000 and was able to have a full face lift, my eyes lifted and my jowls and neck done. The surgeon even did some work on one of my earlobes as he said it wasn't quite right," she says.

When it comes to costs you may also be able to claim some money back from the NHS. Although it won't stump up for cosmetic surgery or dentistry, if you are travelling to a country within the European Economic Area for an operation that you could have received on the NHS, you might be able to claim back some of the cost. To find out, speak to your GP before you travel and they will refer you to your local health commissioner.

Although the prices can be particularly attractive, it's even more important that you choose

**You may be able to claim some money back from the NHS**

a company that will deliver a good standard of healthcare. No formal code of practice is in place for medical tourism, although Treatment Abroad has implemented one to encourage the companies that appear on its website to adhere to its standards.

"I've never seen any instances of fraud," says Pollard. "Usually the people doing this work are at the top of their game and wouldn't want to damage their reputation. Ask to speak to other customers if you want additional reassurance."

You can also improve your chances of getting quality work by checking the qualifications of the surgeon who will carry out the work. For example Briggs only deals with surgeons who are registered with the General Medical Council (GMC) or are US Board certified. "Plenty of foreign surgeons do register with the GMC and it shows they are serious about treating overseas patients. If they have qualifications from central Europe then they can get GMC registration," she explains.

Picking a company that is based in the UK can give additional confidence. “Do look for a company that is based in the UK,” says Simon Purchall, founding director of Smile Savers Hungary. “This will make it easier if something goes wrong.”

As well as the cost of the treatment, you also need to take into account the cost of the flights and accommodation while you’re abroad. Cheap airlines take a lot of the pain out of the cost of flying, especially within Europe.

**WHERE TO STAY**

The company arranging the medical work will often sort out your accommodation and transport too. For example, Surgery in France runs fully escorted trips, advising on flights, sorting out the accommodation, and then visiting you every day, often bringing extras such as an English newspaper.

When Lynda travelled to Budapest with Smile Savers Hungary to have her teeth done, this attention to detail was one of the things that helped to boost her confidence. “I was picked up at the airport and an English-speaking driver took me to all my appointments. I did feel nervous the first time I went out but these little touches really helped me feel comfortable,” she says.

Another cost you need to factor in is insurance. “Standard travel insurance won’t cover you if you’re going abroad for medical treatment,” says Sarah Munro, head of Post Office Travel Services. “You need to get cover that is designed for treatment abroad.”

A handful of companies offer suitable packages including AllClear, Angelis and Health Traveller. “As well as all the standard travel insurance cover, our Treatment Abroad policy covers you if something goes wrong and you need to extend your stay,” explains Chris Blackman, head of product development at AllClear Insurance Services.

Cover isn’t that expensive either. For example, with an AllClear Treatment Abroad policy, a week’s stay in Budapest for a 40-year-old costs £33.51, while a fortnight in Tunisia costs a 50-year-old £91.97.



**HEALTHCARE ABROAD CHECKLIST**

- ▶▶ Check the credentials – look for relevant qualifications and guarantees on the work. Also consider using a company with a UK base for extra security.
- ▶▶ Work out the total cost including accommodation and flights as this may make going abroad less cost-effective.
- ▶▶ Take out insurance – an insurer will reject claims on a standard travel insurance policy if it finds out you went abroad for treatment.
- ▶▶ Take your surgeon’s advice. If they recommend 10 days’ recuperation near the clinic, don’t go home any earlier.
- ▶▶ Assess the aftercare – although problems are rare it’s reassuring to know professional help is within reach if needed.

**WHERE CAN I GET THE CHEAPEST TREATMENT?**

PROCEDURE	UK PRICE	CHEAPEST	PRICE
<b>ELECTIVE SURGERY</b>			
Arthroscopy	£2,200	Poland	£583
Carpal tunnel release	£1,435	France	£650
Coronary angioplasty	£9,250	Tunisia	£2,300
Hip replacement	£9,500	Tunisia	£2,900
Varicose vein treatment	£1,985	Poland	£461
<b>COSMETIC SURGERY</b>			
Face lift	£5,965	Brazil	£1,202
Liposuction (two areas)	£2,545	Brazil	£579
Nose reconstruction	£3,820	Brazil	£935
<b>DENTISTRY</b>			
Crown	£469	Philippines	£63
Dental implant (excluding crown)	£1,800	Tunisia	£300
Teeth whitening	£315	India	£97
Wisdom tooth extraction	£135	Malaysia	£52

Source: Treatment Abroad PriceWatch 2009

But what happens if something goes wrong? While insurance will cover you if the unexpected happens while you’re away, it’s also important to know what you can do if you get back to the UK and find the procedure hasn’t worked or there’s a complication.

“To minimise the risk of something going wrong, we insist that you stay near to the surgery for the length of time recommended by your surgeon,” says Briggs.

With some procedures, especially dental work, you will receive a guarantee. For example, Branemark offers a 10-year guarantee on its implants. This covers the implant itself and any replacement cost.

It might be relatively easy to return to a European country but you have a problem, but if you don’t want the hassle, look for a company that has consulting facilities in the UK. For example, Smile Savers Hungary has a regular surgery in London.