

To save 30-90%, Americans are heading abroad for hospital, dental care

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One in six Americans had no health insurance even before the U.S. economy fell into crisis. Now with unemployment soaring, the number of uninsured Americans is exploding because along with their jobs, Americans are losing employer-provided medical insurance.

No wonder medical bills remain the No. 1 cause of personal bankruptcy in the United States, despite the alarming increase in home foreclosures.

U.S. President Barack Obama this month launched an effort to reform the U.S. healthcare system, with the goal of providing affordable healthcare to all Americans. But change won't come quickly, if at all.

So how to cope? If you have no or inadequate health insurance, yet need surgery or other expensive hospital care, must you simply live with a life-threatening or very painful health problem until Washington reforms the system?

Some Americans have hit upon an immediate solution. They travel to other countries where the cost of hospital and dental care is 30-90 percent less.

The United States has the highest healthcare costs in the world. So by going elsewhere, Americans can save a personal fortune when major medical and dental care is needed.

"Done right, you can find treatment at facilities that are on par with the finest hospitals and dental clinics in the United States, staffed by doctors and dentists who speak English fluently and trained at top U.S. medical centers," said Robin Elsham, managing director of Patients With Passports Corp., a Twin Cities company that arranges medical care abroad for Americans.

Last year an estimated 750,000 Americans traveled abroad for healthcare, mostly to countries in Latin America (Mexico, Costa Rica, Panama) or in Asia (Singapore, Thailand or India).

"If you don't have health insurance, heart bypass surgery costs \$125,000 in a U.S. hospital. The same surgery costs \$19,000 in Singapore -- and just \$8,500 in India," said Elsham. "Dental implants, which cost \$2,400 a tooth here, cost 30 to 50 percent less in Latin America."

Traveling abroad for treatment is certainly not always an option. The most suitable procedures require single episodes of care, over a short time, and have low complication rates.

Joint replacement surgery -- both hip and knee -- is the most common surgery performed on American medical value travelers, according to the Medical Travel Association in Florida. Other common treatments include cardiac care (angiography, angioplasty and inserting cardiac stents, pacemakers and defibrillators), spinal surgery, and many types of general surgery (ACL repair, hernia repair, hysterectomies, gall bladder removal.)

Also common are procedures that U.S. insurers won't pay for (weight-loss surgery, infertility or assisted conception treatment, cosmetic surgery,) and dental work (implants, crowns, root canals, dentures).

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Some Americans go abroad for treatments which are not FDA-approved here. Stem cell therapies are commercially available in some countries, to treat conditions such as amyotrophic lateral sclerosis (Lou Gehrig's disease), spinal paralysis and cancer. The medical value and scientific legitimacy of these treatments is often controversial.

An industry exists to help Americans who want to go abroad for medical care, and to do so safely and easily. Medical concierge companies like Patients With Passports make all arrangements. They gather a patient's medical records, send them to the foreign hospital or dental clinic, oversee the planning and scheduling of treatment, and make airline, hotel and other travel arrangements. Bilingual local guides are often provided to personally look after American patients throughout their entire time abroad.

"For anyone without health insurance, or with very inadequate insurance, traveling abroad might be their only way to get hospital care at a price that doesn't bankrupt them," said Jonathan Edelheit, president of the Medical Travel Association. "For people with no health insurance, this option can spell the difference between getting essential hospital care, and getting no treatment at all."