Tamilnadu. This may led to inequalities in access to health care of the natives.

The Corporate hospitals should have the capacity to manage the demand from their own citizens and the International Patients. Proper balance on this issue will pave the way for growth of Medical Tourism and increase the foreign exchange earnings. The sensitive corporate hospitals are very keen in maintaining the international standards, positioning their image and increasing the revenue. There is a considerable increase in the number of corporate hospitals in Tamilnadu and the competition among them is sky raking.

The corporate hospitals offer an affordable and attractive Medical Tourism packages, to stay alive and competent in International Business too. Thanks to the efforts of Tamilnadu Government to establish Two Medi-cities in the State with a mission to serve the medical tourism industry covering investment in hospital facilities, education facilities, logistics and hospitality services.

END NOTES

CHAPTER - V

PUBLIC - PRIVATE PARTICIPATION IN MEDICAL TOURISM

The service sector is most often nestled on the growth side due to various factors like ever increasing competition in a global economy, necessity to innovate and the fast - changing customer demands. This will result in more complex environments, markets, products and service offerings besides stakeholder’s relationship. There are equal chances of opportunities and challenges for Medical Tourism in India. SWOT analysis is helpful to analyse the Medical Tourism business opportunities. Since it focuses on weaknesses and threats, this may be rectified by means of suitable strategies and with the help of available strengths. The challenges while minimized, can be converted into
opportunities but only with the cooperation among both Private and Public sector. The opportunities for conducting medical tourism in India can be easily achieved through Public Private Partnerships (PPPs). This chapter attempts to examine the prospects and challenges of Medical Tourism in India and the Public Private Partnerships of the same.

**Opportunities and Challenges of Medical Tourism**

Medical tourism is simply the process of travelling abroad to a specific destination to obtain certain medical procedures. For example, Canadians and Europeans have been travelling outside their regions for years to obtain medical procedures due to the long waiting periods associated with socialized medicine. Now they have an opportunity to seek top quality procedures where they can recover in anonymity and comfort at more affordable rates. The clinical outcomes are at par with the world’s best centers having internationally qualified and experienced doctors. Costs of the medical procedures in India are approximately 1/5th of the costs in Western countries. This cost differential enables a patient to merge their treatment and their vacation in a foreign country in a single journey.

India receives as of now, patients from over 50 countries across the world. The reasons are (1) cost of medical care in India is very cheap when compared it in many western countries, (2) availability of vast reservoir of skilled doctors, (3) Doctors who have proven their mettle return to India and establish hospitals in India. Entrepreneurs or intermediaries link up patients abroad to doctors in India by detailing them on the procedures and choices in a package of service that includes travel, stay, food and medical care. Medical tourism is the most cost effective method of obtaining immediate care for most of the patients considering the cost of travel, accommodation, food, insurance, transportation and other costs.

In developed countries surgeries are done priority wise and hence the patients are required to wait from a zero waiting time if critical, to some times years for cases not considered as clinically urgent under such circumstances patients prefer to travel to places other than their home.
country where the costs are low, quality of care are of international standards and where there is a package of services that provides an excellent tourist vacation which fulfils their health needs as well as the time for recovery. Medical tourism on the flip side has many challenges for the patient as well as the host country. The major challenge being lack of insurance to cover foreign patients which is intense in the event of post operative complications and additional expenses that have to be borne by the foreign patient. Sometimes, the follow up of such patients who have complications need to be done by the doctors in the patients home country who are required to attend to side effects and emergency care if any.

**Growth, Prospects and Process of Medical Tourism in India**

Global competition is increasing in the health care industry. Earlier only wealthy patients from developing countries travelled to developed countries for high quality medical care. This trend has been reversed by the fact that patients unable to get care in their home country seek treatment of high quality at an affordable price from Third world countries including India.

The commitment to provide a comprehensive healthcare to all citizens, irrespective of their paying capacity, has been given by the Indian government after 30 years of Indian independence. Ever since the globalization and liberalization of Indian economy in 1991, the government of India has opened up medical service sector to the voluntary and private sectors for foreign tourists and other citizens who can pay to get the high-tech medical services.

The rapid growth of the private sector over the 1980s and the emergence of a corporate health sector in the 1990s was a part of the comprehensive policy that chooses to promote these segments. This was done through shifting subsidies in terms of cheap land, concessions for equipment and drug import, placing these institutions on government panels and making them a part of government insurance schemes in addition to providing trained personnel and expert physicians through state –supported medical education. As a part of medical tourism, India
is recognized as the cradle for test tube babies and is popular for surrogacy services. Over than these, India offers high-tech cardiac, paediatric, dental, cosmetic and orthopaedic surgical services as well as the traditional healing systems. The medical tourism definitely does not cater to emergency services.

The services provided are largely knee joint replacement, hip replacement (mostly orthopaedic), bone marrow transplant, bypass surgery and cosmetic surgery etc. Hospitals also advertise for preventive health checkups for family members accompanying the patients in addition to alternative medicine services. The rise of medical tourism emphasizes the privatization of health care, the growing dependence on technology, uneven access to health resources and the accelerated globalisation of both health care and tourism which was assessed by Connell John (2006). World watch online discussion held in May 2003 states that, the economic divide has widened not only in poor countries and those struggling in transition from communist to capitalist economic systems but also in many industrial nations. Its impact on essentials such as health and education lends even more urgency to reduce the gap between the worlds what they posses and what they do not posses wherever they live. In many developed and industrialized countries there is an inequitable income distribution. This is not a sustainable trend and is tied to many other social inequities such as reduced access to basic education and health care. Entrepreneurs or intermediaries link up patients abroad to doctors in India by detailing them on the procedures and choices in a package of service that includes travel, stay, food and medical care.

India-based Apollo Hospitals Group authorities estimate that ten Americans per month undergo surgery in Apollo Hospitals and an additional forty to fifty schedule eye exams, dental work, and computed axial tomography (CAT) scans, among other procedures. According to Gluck (2008), the emergence of a “one-stop shopping” approach to medical tourism coupled with the Western medicine and India’s traditional healing arts, are driven by India’s efforts to develop a
distinctive brand of medical tourism in the face of stiff regional competition.

**Classification of the Services Spectrum of Medical Tourism Across Globe**

<table>
<thead>
<tr>
<th>Services offered</th>
<th>Alternative Systems of Medicine</th>
<th>Cosmetic Surgery</th>
<th>Advanced and Life Savings Healthcare</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Ayurvedics, Siddha treatment for diseases e.g. Arthritis, Rheumatism</td>
<td>Dental Care, Plastic Surgery, Breast enhancement, Tummy reduction, Skin Treatment</td>
<td>Open transplants, cardio vascular surgery, Eye treatment, Hip Replacement, In vitro fertilization</td>
</tr>
<tr>
<td>Profit Margin</td>
<td>Low</td>
<td>Medium</td>
<td>High</td>
</tr>
<tr>
<td>Key Competitors</td>
<td>South Africa, Cuba, Thailand</td>
<td>Singapore, Jordan, Thailand And Malaysia</td>
<td></td>
</tr>
<tr>
<td>India’s Strength</td>
<td>High, Kerala is popular for this service</td>
<td>Low, South Africa and Thailand leads in plastic surgery</td>
<td>High, India has strong image on medical tourism</td>
</tr>
</tbody>
</table>

The number of countries that are developing their own medical tourism industries has increased. Hence the provision of health services to foreigners for profit is becoming a highly competitive market. A growing number of hospitals in lower-income countries such as India are obtaining international medical accreditation as a means to help allay medical travelers’ concerns about the quality of health services available in the developing world. There are various reasons for increasing mobility of international patients. The patients those who are affordable might search for the highest possible quality of health care, whereas others might be looking for less expensive treatment abroad. In any case, patient mobility is increasingly observed in developed and developing countries, both of which serve as source and destination countries.

Regarding the number of residents from the United States of America (USA) travelling offshore for health services, a study by the consulting company, Deloitte, estimated that 750,000 Americans travelled abroad for health services in 2007 and that this number would increase to 1.6 million by 2012. In a study by the consulting firm, McKinsey & Co., the number of United States residents travelling offshore for medical care is estimated to range between 5000 and
750,000 depending on the definition of medical travel\textsuperscript{ccxcvii}. Affluent patients typically explore options beyond borders due to dissatisfaction with their domestic health system, such as the unavailability of appropriate treatments, relatively low quality of care, absence of modern technology and/or shortage of health-care providers.

Many well funded patients travel to countries with a long tradition of receiving foreign patients, such as Switzerland or the USA. Others might decide to seek care in countries that have recently upgraded their health sector through new and better equipped hospitals as well as well trained professionals. For instance, India is becoming an attractive medical travel destination for patients from Bangladesh, providing health services to approximately 50,000 Bangladeshis every year\textsuperscript{ccxcviii}. Depending on the procedure, a medical treatment typically takes place in several steps and may require interventions over a longer period of time. When patients travel abroad, those interventions are often squeezed into a short time span, while follow-up care might still be necessary once the patient has returned home.

The continuum of care is therefore often not possible. This may have serious implications not just for the individual but also for the local health system\textsuperscript{ccxcix}.

\textbf{Flow chart for Indian Medical Tourism Process}\textsuperscript{cd}
The present phase of modern medical travel is characterized by an industry approach whereby uninsured and underinsured consumers from industrialized countries seek first-class quality at developing country prices, a trend commonly referred to as medical outsourcing. At the same time, the medical travel industry is increasingly grounded in tourism. Tamilnadu is the hub of health care in India. For instance, The Apollo Group, Sankara Nethralaya, Madras Medical Mission and Miot group have pioneered medical treatment and they attract overseas patients quite regularly.

Naturopathy, aromatherapy, herbal therapies all have become popular among the medical tourists. Corporate hospitals in Chennai lure foreign patients by providing a good package medical expertise, nursing care and priority treatment at a reasonable cost. Tamil Nadu is the leader in providing medical care, and on par with the finest hospitals in the
West, in almost all the medical fields; it has plush corporate hospitals especially in Chennai, the capital. The State Government is also aggressively promoting Health Tourism. It is a leader in India especially in Eye Care, Oncology, Orthopedics, Dialysis and Kidney Transplant. Today, practically every road has a good nursing home with attending consultants. Nursing has evolved as a specialty and Indian Nurses handle patients with a humane and personal touch that is the main reason why they are so much in demand in the West.

**Issues & Challenges of Medical Tourism**

The following are the issues of medical tourism that needs to be addressed in India and Tamilnadu.

- The local patients’ interests are marginalized and thus the issue of equity is widened because of medical tourism.

- The boom in the medical tourism in India has earned huge benefits to the Indian economy. But systems and rules need to become more stringent to avoid hospital infections and medical blunders.

- The report on super bug and naming it as NDM 1 (New Delhi Metallo-1) can have a negative impact and should be adequately addressed.

- Patients and their expectations have not been largely considered in designing benchmarking systems in most economies.

- A health business model is proposed to maximise the benefits of medical tourism in India which calls for integration of efforts across stakeholders.

- Lack of infrastructural facilities like - lack of connectivity, lack of coordinating system, poor power supply and poor water supply.

- Most Indian hospitals are also facing the lack of trust from the foreign patients. The hospitals have observed poor hygiene awareness in medical attendants, unhygienic food handling, and
lack of proper hospitality services, heterogeneous pricing of services and no industry standards.

- The government can play a vital part to upgrade the medical tourism sector. But the industry is facing the following problems which are caused by the governments. They are: (a) no regulations, (ii) taxation anomalies, (c) bureaucratic roadblocks, (d) no works on land reforms, (e) lack of long-term investor friendly policies and (f) instability with respect to terrorism and communal tensions.

- On the part of insurance and allied services, the medical tourism industry in India is also facing some key bottlenecks. They are: (a) inadequate insurance cover, (b) underdeveloped insurance market in India, (c) insurance frauds and (d) overseas companies refusing reimbursement.

- The following challenges, due to the infrastructural facilities in medical tourism sector in India, are: (a) poor accessibility, (b) lack of capital, (c) lack of Community participation and awareness, (d) lack of involvement from rural sector, (e) lack of concern for sustainability, (f) complex visa procedures, (g) lack of good language translators, and (h) poor airport facilities.

- Apart from these, there are some specific issues to promote medical tourism in India. They are: (a) quality accreditations to the Indian hospitals and service providers, (b) training and Development to the Doctors, Nurses and Para medical staff, (c) lack of customer oriented approach

---

**SWOT Analysis on Medical Tourism in India and Tamilnadu**

<table>
<thead>
<tr>
<th>STRENGTHS</th>
<th>WEAKNESS</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Quality Service at Affordable Cost e.g. cardiovascular, organ transplants – high success rate in operations</td>
<td>• Lack of government support initiative to promote medical tourism</td>
</tr>
<tr>
<td>• International Reputation of hospitals</td>
<td>• Low Coordination between the various players in the industry–airline operators, hotels and</td>
</tr>
<tr>
<td>• Reduced waiting periods for</td>
<td></td>
</tr>
</tbody>
</table>
treatments.

- At times of need one can initiate the process through contacting healthcare professionals.
- Facility to travel exotic destinations of the land.
- Prior fixing of appointments with the doctors.
- Booking of hotels before arrival for treatments.
- Vast supply of qualified doctors
- Strong presence in advanced healthcare e.g. cardiovascular, organ transplants – high success rate in operations
- International Reputation of hospitals and Doctors
- High confidence level in Indian doctors
- Diversity of tourism destinations and experiences

hospitals

- Customer Perception as an unhygienic country
- No proper accreditation and regulation system for hospitals
- Lack of uniform pricing policies across hospitals
- Less number of doctors, nurses and other medical service providers
- Inadequate insurance cover
- Deficient language skills
- Subsidiary Accommodation for Medical Tourists and its family before, during and after the Treatment
- Overseas companies refusing reimbursement
- Lack of customer oriented approach

<table>
<thead>
<tr>
<th>OPPORTUNITY</th>
<th>THREATS</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Increased demand for healthcare services from countries with aging population (U.S, U.K)</td>
<td>• Strong competition from countries like Thailand, Malaysia, Singapore</td>
</tr>
<tr>
<td>• Fast-paced lifestyle increases demand for wellness tourism and alternative cures</td>
<td>• Lack of international accreditation – a major inhibitor</td>
</tr>
<tr>
<td>• Shortage of supply in National Health Systems in countries like U.K, Canada</td>
<td>• Under-investment in health infrastructure</td>
</tr>
<tr>
<td>• Reduced/competitive cost of international travel</td>
<td>• Lack of proper insurance policies for this sector</td>
</tr>
<tr>
<td>• Demand from countries with underdeveloped healthcare facilities</td>
<td>• Terrorism</td>
</tr>
<tr>
<td>• Demand for retirement homes for elderly people especially Japanese</td>
<td></td>
</tr>
</tbody>
</table>

Technology Advancements in Multi-specialty Hospitals

Distance Healthcare Advancement - DISHA\textsuperscript{edi} is a novel telemedicine initiative to provide long distance healthcare to the under-served population. It is an initiative partnered by Apollo Hospitals, Philips, ISRO (Indian Space Research Organization) and the Dhan
Foundation. This scheme functions with the aim of taking healthcare to the most remote corners of the country and making quality healthcare accessible and affordable for all. It is specifically aimed at providing healthcare to vulnerable groups at an affordable cost. With this objective in mind, a mobile Tele clinical van will reach out to areas that do not have access to state of the art medical care. The van will have an ultrasound machine, an X-ray, a defibrillator and an ECG machine along with dedicated doctors and other para-medical staff from Apollo Hospitals.

The hospital has also ensured availability of specialist doctors and operational staff at its hospital to facilitate multi-specialty consultations for patients visiting the mobile tele-clinical vans. Aided by technology and service minded Medicare professionals, the van will offer super specialty and specialty tele consultation, lab facilities, onsite consultation and secondary and tertiary care where needed. DISHA will travel to identified locations once a week and is expected to cover a population of 7,50,000 - in phase one. Telemedicine is composed of the Greek word (tele) meaning 'far', and medicine. It is therefore the delivery of medicine at a distance.

A more extensive definition is that it is the use of modern telecommunication and information technologies for the provision of clinical care to individuals located at a distance and to the transmission of information to provide healthcare services. Apollo is a pioneer in the field of telemedicine and is credited with being the first to setup a Rural Telemedicine centre in 1999. Apollo has worked with multiple entities to spread the concept of Telemedicine; this includes the central and the state governments, medical bodies, private sector, public sector and others. Today Apollo Hospitals, Ahmadabad has set up over 8 telemedicine centers across Rajasthan, Gujarat & Madhya Pradesh.

Their aim is to take super specialty healthcare to the medically underprivileged population of Western India. Their consultants have provided over 200 tele-consultations in various medical fraternities. Several tele-CMEs and management programs have also been organized.
for the doctors serving with Public Healthcare Centres. Now patients can consult the super specialist doctors of Apollo Hospitals, Ahmadabad from Jamnagar & Modasa in Gujarat and Bhilwara, Jodhpur & Bikaner in Rajasthan. Not only this, if any one seeks consultation from specific doctors from other Apollo Hospitals across the country, the same can also be managed. All the reports can be transferred to the doctor of patients’ choice within a matter of minutes and this saves the time and overhead expenses.

At Apollo Hospitals, to treat the domestic patients, they have associated with ISRO’s prestigious satellite network. This will enable thousands of villagers in the Kutch region of Gujarat in India to seek super specialized medical care. Their team of super-specialist doctors will be providing not just medical advice to the needy and under privileged but will also extend their knowledge in the form of Tele-awareness camps and talks. Through the ISRO satellite network they have carried out tele-consultations supporting population which never dreamt of "Superior Healthcare at Affordable Prices"

Pacing with the changed times, south India has always been on the forefront to provide hi-end treatment by the means of sophisticated medical technology. Incorporated largely by private hospitals, this new generation technology has become the integral part of the region. To cite a few examples, the state of Karnataka was the first to introduce micro-insurance facilities for its population and was also the first to introduce telemedicine facility with ISRO. Institutions like Manipal Health Systems, Wockhardt Heart Centre, MS Ramaiah Hospital, Sri Sathya Sai Institute of Medical Sciences, Narayana Hrudalaya and many others have given a revamped look to the healthcare delivery system of the state of Karnataka.

Hospitals like Columbia Asia based in Bangalore, is the first to enter the healthcare industry in India through the FDI route. This model hospital delivers a more tightly defined set of products and services as compared to traditional hospitals.
**Tamilnadu Scenario**

The state of Tamil Nadu also boasts of multi and super specialty that are run on professional lines with all equipments conforming to international standards, like KG Hospital, Apollo Hospital, Sankara Nethrayala, Cancer Institute Adayar, Dr. Agarwal’s Eye Hospital, MIOT Hospital, Sri Ramachandra Medical College, etc. KG Hospital based in Coimbatore has performed India’s first Awake Open Heart Surgery and has also dialyzed a two-day-old baby. It had performed multi organ transplants by harvesting the liver, eyes and kidneys to different people from a brain dead victim-first in the region. A record of its kind was correction of five heart defects in a 5-year old girl. Dr. Agarwal’s Eye Hospital is known for introducing revolutionary techniques in eye care like 0.7 mm sub 1mm cataract, phak IOL, multifocal IOL. Aberration frees IOL, presbyopic LASIK, conductive keratoplasty and many others. The institute has also received ADCRS video award for the 0.7 mm phakonit cataract surgery, ECRs Dr. Kelman Award and Barraquer Award.

Based on the analysis of the tourism industry review, an alternative health business model is proposed for the effective promotion of medical tourism in India which can overcome the existing issues and challenges. This includes all the stakeholders who influence the medical tourism Industry. Effective coordination and cooperation between these agencies would enhance the quality of services leading to sustainable growth of the medical tourism industry in India.

**Government Support for Medical Tourism**

**Government Patronage and Subsidy**

Medical tourism is a multi-billion dollar industry promoted by governments and the medical and tourism industries.

Medical Tourism is a winning ticket for the corporate medical sector and for a section of medical professionals in the country. Promoted by the government and fuelled by the corporate boom in medical care, India is increasingly seen as the favoured destination of “medical
tourists” who cross national boundaries to seek treatment that is cheaper than in their home countries. Due to globalization, consumerist culture has entered the medical industry for sustainability. Corporate style functioning in medical care has also introduced the need to maximise profits and expand coverage - as in the case of any commercial venture.

Thus, while neoliberal policies have opened the way for the penetration of the corporate sector in medical care, the industry now needs further avenues for its continued growth as the domestic market gets saturated. Private hospitals in India are seeing an arrival of patients from Bangladesh and the Gulf. Patients from the United States seek treatments that cost five to 10 times in their own country. And, as public-funded health insurance is unable to cope with the rising demands of an increasingly aging population, patients from countries such as the United Kingdom and Canada too travel to India to beat the huge waiting period for many routine procedures. The National Population Policy, 2001, advocates a partnership between non-government voluntary organizations and private sector organizations, including corporate houses to achieve the goals envisaged.

The National Rural Health Mission (NRHM) envisages the participation of the private sector to ensure that the states make full use of the health care providers available in remote regions, and to also encourage better utilization of publicly owned health facilities. The National Health Policy, 2002, makes it clear that government policy supports medical tourism: “To capitalize on the comparative cost advantage enjoyed by domestic health facilities in the secondary and tertiary sector, the policy will encourage the supply of services to patients of foreign origin on payment. The rendering of such services on payment in foreign exchange will be treated as ‘deemed exports’ and will be made eligible for all fiscal incentives extended to export earnings.” Interestingly, this formulation draws from recommendations in the Policy framework for reforms in health care, drafted by the Prime Minister’s

**Ministry of Tourism to Promote Initiatives**

- **Exhibition space for Medical Tourism in ITB, Berlin**
  
  In order to promote the positioning of India as a Medical destination and increase the presence of the medical fraternity in the international travel exhibitions, a dedicated space of 4 sq m. was provided to the medical fraternity within the India Pavillion at ITB Berlin.

- **Road shows for promotion of Medical Tourism**
  
  Road shows focusing on Medical Tourism are a continuous process and are organized in consultation with the Stakeholders from time to time. The last road show was organised in West Asia (Dubai, Riyadh, Kuwait and Doha) in October 2009 which was led by the Minister of State for Tourism.

- **Production of Publicity Material**
  
  Brochure, CDs and other publicity materials to promote Medical and health tourism have been produced by Ministry of Tourism and have been widely circulated for publicity in target markets.

**Fiscal incentives by Ministry of Tourism**

**MDA (Market Development Assistance) for Medical Tourism**

For participation in approved Medical and other Tourism Fairs/Medical Conferences/Wellness Fairs and its allied Road Shows Ministry of Tourism provides Market Development Assistance. This scheme was extended to the Medical Tourism Service Providers and Wellness Tourism Service Providers during the year 2009. Financial support under the MDA Scheme is provided to approve medical tourism service providers, i.e. representatives of Hospitals accredited by JCI and NABH and Medical Tourism facilitators (Travel Agents/ Tour Operators) approved by Ministry of Tourism, Government of India and engaged in Medical Tourism.

- **Indirect Government Support**
  
  The Government of India (GoI) offers a number of financial concessions to corporate hospitals in the form of subsidized sale of land,
reduced import duties and tax concessions for medical research (Baru, 2000). Other benefits received by the private sector include reduced utility charges, discounted or free land, and low-interest loans (Chakraborty, 2003). Gradually, health care has emerged as a blue-chip industry, attracting individual as well as institutional investment.

According to industry estimates, the medical tourism market in India was valued at over $310 million in 2005-06 with 1 million foreign medical tourists visiting the country every year. The market has grown to $2 billion by 2012. These figures are significant when seen in the context of the total healthcare expenditure in the country today - $10 billion in the public sector and $50 billion in the private sector. Visitors from 55 countries come to India for treatment.

The Taj Medical Group receives 200 inquiries a day from around the world and arranges packages for 20-40 Britons a month to have operations in India. It also offers follow-up appointments with a consultant in the UK. Apollo Hospital Enterprises treated an estimated 60,000 patients between 2001 and 2004. Apollo now has 46 hospitals with over 7,000 beds and is in partnership with hospitals in Kuwait, Sri Lanka and Nigeria. The government predicts that India’s healthcare industry could grow 13 per cent in each of the next six years, boosted by medical tourism which, industry watchers say, is growing at 30 per cent annually.

**Government support for Visa approval**

The growth and potentiality of Medical Tourism is doubtless. But the debate for the need of a National Medical Tourism Policy is still continuing. The Medical Tourism in India is seen as a service industry and not as an infrastructure industry. The Export Import Bank of India (EXIM Bank) discussed the need for an extensive national policy on medical tourism, since no state had ever come up with such a policy.

India’s efforts to promote Medical Tourism took off in late 2002. The Confederation of Indian Industry (CII) in collaboration with
international management consultants, McKinsey & Company produced a study on the country’s Medical Tourism sector.

**M Visa:** Government of India announced a new *category of Medical Visas* to be issued for the convenience of ‘Medical Tourists’. This visa called ‘M VISA’ is valid for one year or the period of treatment, whichever is less. It is extendable for another year if needed. The ‘M-VISA’ enables Medical Tourists to travel to India up to three times in one year for seeking medical attendance in reputed/ recognized specialized hospitals/ treatment centers/Indian system of medicine. The ‘M VISA’ is available to all foreign nationals including China, Pakistan, Bangladesh and Sri Lanka as per the Visa Manual of Government of India and existing policies of the country of origin. The WHO has endorsed that ‘M VISA’ has substantially increased the inflow of Medical Tourists to India. Since 2006, the government has started issuing M (medical) visas to patients and MX visas to the accompanying spouse.

**MX Visa:** Person/s accompanying a patient traveling to India for medical care on aforesaid medical visa is conditionally entitled for Medical Escort visa called “MX (Medical X) Visa”. Two family members or attendants escorting the patient can accompany such patient. Indian consulates and missions abroad face a growing number of inquiries about “M” or medical visas. The Indian Ministry of Tourism has 13 overseas offices with information for Medical Tourists.

India is continuously working hard to make traveling for surgery as appealing as possible for foreigners. Government of India’s recently announced “*Tourist Visa-on-Arrival*” for citizens of five countries – Finland, Japan, Luxembourg, New Zealand and Singapore, in an effort to promote tourism. The Indian Medical Travel Association (IMTA) has welcomed Government of India’s announcement of Tourist Visa—on—Arrival. This will help some of the foreign patients who now find it convenient to plan a visit to leading Indian hospitals for advanced health check up and medical treatment, and use a normal tourism visa.
The new tourist visa on arrival scheme for citizens of New Zealand, Japan, Finland, Luxembourg and Singapore costs US$60 on arrival at the country’s main airports: Delhi, Mumbai, Chennai and Kolkata.

**MEDICAL VISA REGULATIONS OF INDIA**

The eligibility Criteria and Visa Regulations for obtaining Indian Medical Visas are:

- The applicant must provide the documents to prove that he/she had undergone preliminary medical treatments in his/her own country and he/she has been advised to undergo a specialized treatment abroad.

- The applicants of Indian Medical Visas should demonstrate that they need proper medical treatments from a recognized medical institution or a treatment center for the specialized treatments.

- In certain serious medical conditions like heart problems, neurosurgery, organ transplants, etc, the applicants of Indian Medical Visas are given higher priority by the Indian immigration authorities.

- The people or patients from foreign countries coming through the Indian Medical Visas should register their arrival in India within 14 days in the Foreigners Regional Registration Office (FRRO).

- The applicants of Indian Medical Visas should provide the documents related to their communication with the Medical Institution which provides the treatment to the applicant, in India. Right before an Indian - Medical Visa is granted to an applicant, The Indian Mission Abroad sensitizes the applicant on the necessary facilities available in the medical institution and the details of the institution whether it is reputed one or not.

- Only two people can accompany a patient who applied for a Visa. They may be the family members or the attendants, and their Visas to India are of co-terminus with the patient’s ‘M’ Visa.

**Medical Visa Validity and Extension Procedures**
The initial period of Medical Visas to India may be up to a period of one year or the period of the Medical Treatment, whichever less, is taken into account. Indian Medical Visas can be extended up to a period of one year. If required, it is extended by State Government or by FRROs, after the submission of the proper Medical Certificate from a reputed Medical Institution or Health care center. If this period of time is to be extended further, the Ministry of Home Affairs will validate the extension with respect to the recommendations of State Governments or FRROs and only three entries in year of such ‘M’ Visas are valid.

**GOVERNMENT APPROVED INSURANCE COVERAGE**

**Medical Tourism Insurance:**

This is the ultimate medical insurance tourism group of policies designed to cover all aspects of the patients planned trip abroad. These comprehensive policies would include coverage for travel, accommodation, hospital stay, doctor’s fees as well as payment for a companion and various levels of medical complications coverage. Over the course of the last few years, several significant US Insurers have developed policies to blend coverage for corporate clients designed to lower the overall cost of the policy by incorporating both domestic and international medical care for the employees. These medical tourism insurance policies allocate funds to cover the employee’s care, travel, hospital stay and the costs of a spouse for the duration of the trip. In addition, they are covered for care upon their return under the traditional auspices of their plan.

Though the billing and pricing are important, now a very high priority has been given to insurance. “Medical tourism” packages target the price-conscious customers, covered under private health insurance or publicly funded health plans. “Medical tourism” is promoted as a solution to the high price of medical care in the United States, as well as treatment delays in countries with publicly funded health care. If this is also a window to the future of healthcare, then it leaves immense opportunity for existing hospitals across the country to elevate them to the international level. Being insured, the patients would have a lot to choose from. Medical tourism has increased exponentially in recent years by appealing to a common aspect of every patient’s anatomy: his wallet. Even when
factoring in all of the costs associated with foreign travel to obtain treatment, savings can be as high as 88%\textsuperscript{cdviii}. To be sure; medical tourism has provided an array of medical options to millions of uninsured and underinsured American patients\textsuperscript{cdix}.

**Forecast number of US patients travelling abroad for medical care**

![Graph showing forecast number of US patients travelling abroad for medical care](image)

**Source:** Economist.com (Globalization and Health Care: Operating Profit, 2008)\textsuperscript{cdx}

Medical Tourism, which was previously the territory of the uninsured and the under-insured, is now being considered by industry giants like CIGNA, Aetna and Blue Cross/Blue Shield. These companies state that they have either started or are considering pilot programs that will offer partial travel medical insurance. Insurers admit that they are thinking of providing a variety of incentives, intended as a stimulus for patients to select overseas healthcare. Some insurance policies may not claim co-payments or repay patients for selecting cheaper medical facilities. Some Insurers stated that some overseas healthcare insurance policies besides paying all healthcare costs will also cover air tickets, accommodation and other charges of the tour for the patient and an attendant. However, both supporters and critics admit that providing coverage could result in the expansion of healthcare travel.
A report published by McKinsey & Co. in 2008 concluded that if insurers started providing travel medical insurance, then annually around 500,000 to 700,000 Americans may travel overseas for surgery. Huge monetary benefits for insurance companies McKinsey and Co. estimate that the money saved on treatments conducted abroad could reach $20 billion yearly. This could be the reason behind the growing trend of medical travel insurance. CIGNA agrees that the main interest definitely lies in the monetary savings.

It may be pointed out that many big employers are thinking of providing overseas healthcare insurance, however, so far they have not made a decision. The Central Government could also help popularize Medical Tourism through Embassies and through Health Ministries in various foreign countries. More financial and fiscal concessions need also be offered to this sector which has tremendous employment and foreign exchange earning potential.

Only then they can be encouraged to make the necessary investments needed for up gradation, standardization and accreditation of the medical facilities/institutions. Other areas which will require government/statutory support is in the field of insurance facilities, visa on arrival with special facilities for medical visas, quality control and certification/ accreditation.

Besides participation in international medical tourism events, Medical Tourism Fairs and Road-shows need to be organized. For promoting medical tourism special efforts targeted at SARC countries may also be tried. In this, there must be active participation from all category of Medical Tourism players, industry associations like CII and Central and State Governments as shown in the diagram. Promoted by the government and fuelled by the corporate boom in medical care, India is increasingly seen as the favoured destination of “medical tourists” who cross national boundaries to seek treatment that is cheaper than in their home countries. Medical tourism is a multi-billion dollar industry promoted by governments and the medical and tourism industries.
PRIVATE SECTORS PARTICIPATION IN MEDICAL TOURISM

Role of Medical Tourism Facilitators

Definition: Sometimes referred to as medical tourism agencies, or a medical travel facilitator, these are companies, as their name suggests, act as facilitators or middlemen for medical tourism patients engaging in medical tourism.

Role: Medical tourism facilitators play an important role in promoting the growth of medical tourism, and for many medical tourism patients, represent their first face to face contact with the concept of medical tourism. They function much like a travel agency, requesting and obtaining passports, booking flights, and arranging a medical tourism patient’s lodging, transportation and tours. The key difference, of course, is that they also serve as the liaison or mediator between the patient and the international hospital and doctor.

In effect, it is the facilitator’s job to repackaging the medical provider’s service offering, make it more appealing, and then guide the patient along the medical tourism process. Many patients find using facilitators to be more convenient and expedient than looking for a program on their own. Facilitators have experience in the medical tourism process and are able to address any concerns or questions that patients might have. Patients may even be able to get lower rates from medical facilitators than directly from clinical programs abroad (Deloitte, 2008). The medical tourism facilitator is involved during every step of the medical tourism process and guides the patient in every step of the way.

Medical facilitators can be divided into four groups:

- *Hotel Groups*, such as the ITC-Welcome Group in India, have expanded their service line to act as facilitator between the patient and the provider.
- *Travel Agencies*, such as Commonwealth Travel in Singapore, have tour plans for medical travelers and utilize their experience to organize logistics.
- **Medical Travel Planners**, such as MedRetreat, Planet Hospital, Global Choice Healthcare, and Bridge Health International, act as patient representatives in finding treatment abroad.

- **Provider Groups**, such as Bumrungrad in Thailand and Apollo in India, have dedicated clinical programs solely for international patients.

The medical tourism facilitators mentioned in this report are a mix between Provider Groups and Travel Agencies. These facilitators take care of pre-or post-operative tours, but also work together with clinics that provide their services to medical tourists.

**MEDICAL TOURISM COMPANIES IN INDIA**

Medical Tourism in India is becoming very popular today catering to a large number of people from neighboring countries for medical care. In the last two decades, India has emerged as one of the leading countries in the world to impart the highest quality care and service to the population. Medical Tourism has reached a new dimension with a host of agencies dealing with the welfare of these patients flocking to India for medical treatment and care. Medical tourism in India extends a wide range of services to their potential customers. The services extended by these organizations are: 1) Support for the party, the patient and near the airport terminals, railway stations and bus depots to their offices for guidance, 2) Take arrange for almost twelve hours, an escort for these new people are arriving to help in their relations, 3) How do I get my check in hotels and resorts closer in hospitals where clients want to take their treatment, 4) Arranging for easy boarding facilities for the patient’s parents.

**Meeting the Requirements**

Details of certain medical tourism companies in India that meet the needs of a wide variety of their patient come from abroad. These are:

**Erco Travels:** This is one of popular medical tourism in India, which organizes and conducts medical visits related to dental care, eye, cardiac and orthopedic treatments.
They also extend care valuable to their customers who are interested in plastic surgery and general health check in India. This is located in Ashish Complex, New Delhi.

**In India Med:** This organization is aimed at patients who come to India for medical care and surgery treatment based on the hips, joints, heart and also for cosmetic surgery. Looking after their orientation and accommodation of the agency extends the first quality service to patients and has become very popular in this area. It is therefore the most popular medical tourism in India in recent times.

**Sahaj Dental Clinic:** This is one of the leading medical tourism clinics in India looking after the patient parties to come to India from abroad for dental care. This supports schools for travel and tourism helping their clients to arrive and get focused on the treatment in the new environment. This is located in Gurgaon, Haryana.

**Mediscapes India:** Certain major medical tourism companies in India that not only extend the service to patients and their families to come to India from different parts of the world, but also conduct tourist packages and tour of facilities for parents and the family of the person in difficulty.

**Sahara Medical Tourism:**

Sahara is the part of US$ 11.05 billion Sahara India Pariwar which is one of India’s largest business conglomerates, offers complete wellness journey of patients across the borders. Sahara Medical Tourism has consolidated alliance with state of art hospitals and world class surgeons across India. The Primary aim is to facilitate the highest standard of quality medical treatment & Patient care at a cost which is affordable and enjoyable.

**Services provided by Sahara:**

Visa and Foreign Exchange & Documentations, Meet & Greet Services, Cell Phone Rentals, Bilingual Interpretation, Pre-check in at hotels/Airports/Hospitals, Daily checks on recuperating patients, Assistance in communicating family back home, Provide private nursing
HEALTHCARE INSURANCE IN INDIA

The concept of health care insurance is very popular in western countries. In all major countries of the west as the USA, Canada, Australia, New Zealand, United Kingdom, Germany, France and the Scandinavian countries, health care insurance is an integral part of the plans’ insurance. In India, however, the concept has so far limited use and very little following. However, with increasing awareness among the common people and the tough competition in the insurance sector, health care insurance in India has been a boost. The insurance policy on health care in India is offered by a number of insurance companies such as National Insurance and New India Assurance.

Second, private insurers like ICICI Lombard, Bajaj Allianz etc., are still determined in this highly lucrative health insurance in India. Under the insurance policy, health care, policyholders have to fill out a form and pay annual premiums to secure the benefits of the insurance. An important aspect of health care insurance policy is however, the change in the terms and conditions offered by different insurance providers.

The policy requires the assertion that a person with a higher age is likely to suffer more diseases and, therefore, he must pay a higher premium. Health care in India also provides a list of authorized hospitals and nursing homes where the insured can get themselves treated under the policy. Since the names and addresses of these health centers are fairly described, to get treatment in centers there to enjoy the benefits of health insurance. The budget or the upper limit of the cost of treatment to repay is determined by which premiums are paid and in accordance with the policy prevailed under the coverage of health care.
In addition, health care insurance in India provides for the reimbursement of claims only after the completion of that treatment. The insured may file claims with the help of all papers and documents after treatment is completed. The surveyors of the insurance company will handle the checks and in a certain period, usually within 15 days submit their report to the society. Based on this, the insured should be reimbursed the cost of treatment by the provisions of health care insurance cover taken by him. With a wider scope of insurance companies in all regions of India and the highest degree of consciousness, one can only hope the best medical coverage reach large segments of Indian society. It will improve the coverage of health care while ensuring that insurance companies also expand their clientele. Health care is a very important and should be encouraged to a large extent.

Coverage Policies

Blue Cross and Blue Shield of Texas (BCBSTX) informs that it is not their policy to cover members who travel abroad solely for elective procedures where the insured person can receive lower costs, BCBSTX will cover specific procedures if they have been pre-approved by the employer paying for the care. Of course, BCBSTX will always cover emergency care for members traveling for non-medical reasons, such as business or for vacations. However, if the surgery or procedure is not approved in the United States by the Food and Drug Administration, BCBSTX, regardless of employer permission, will not pay for that care. CIGNA HealthCare is yet another health plan considering how to approach medical tourism.

In general, it views medical tourism as an evolutionary step in health care consumerism promoting greater choice, access to affordable health care, and cost transparency. The concept is also in line with the national movement to give consumers more information and more choice. While most of CIGNA’s health insurance policies cover members who are abroad and get sick or ill, making the decision to cover elective procedures abroad would require a benefit change and a conscious
decision by an employer to drive that change. Medical tourism presents opportunities and challenges that employers need to carefully weigh. Savings can be considerable. However, clinical quality and safety standards also should be important considerations. While JCI offers some assurance of quality measures for accredited foreign hospitals, sufficient outcomes data currently are not available to support a common basis of comparison with U.S. hospitals. Medical tourism is an employer-based market which the employers who are interested in pursuing the concept.

**Types of Medical Tourism Insurance Coverage**

There are a number of international travel health insurance and trip cancellation insurance providers. They often have a network of providers worldwide. The network may contain hospitals, clinics, medical spas, and physicians, as well as air ambulances, house call physicians, medical escorts, and various other providers geared uniquely to the travel and medical tourism insurance industry. OnlineMedicalTourism.com lists such companies under “Medical Tourism Services.” These companies offer a number of different types of policies each designed with specific coverage. Some of the different types of insurance coverage for medical tourism insurance are:

**Trip Cancellation & Interruption Insurance:** This is one of the most common types of travel insurance for folks who are primarily concerned with insuring the cost of their trip. Features may include: Up to a specific monetary amount for trip cancellation coverage -Up to a specific monetary amount for medical coverage that may include with Emergency Evacuation, Assistance services along with others as standard benefits.

**Travel Medical Insurance:** This type of international travel medical insurance is designed for folks traveling overseas. A Travel Medical Insurance policy protects the individual from major and minor medical emergencies, accidents, and illnesses during their travels.
**Student Medical Insurance:** For parents who have children traveling abroad for schooling, they can avail Student Medical Insurance. However, some insurance companies include in this type of coverage not only students, but also instructors, and education professionals traveling outside of their home country.

**Worldwide Medical Insurance:** This type of coverage involves medically underwritten programs designed for the needs of long-term international travelers, expatriates and their dependants and for people, who live, work or are retired abroad.

**Medical Tourism Insurance:** There are a few insurance companies that address this type of policy head on. Medical tourism insurance policies address the unique needs of the medical tourist to help them protect the financial investment that they have made in choosing to travel overseas for a medical procedure.

**Features May Include:**
- Up to a specific monetary amount for medical complications coverage while overseas and when the patient returns home
- Up to a specific monetary amount for acute illness and injuries for you and your traveling companion while overseas
- Up to a specific monetary amount for trip cancellation coverage for the patient and traveling companion for travel accommodations, re-paid, and non-refundable expenses paid to the medical facility etc

**MEDICAL TOURISM INSURANCE AND INTERNATIONAL INSURANCE FIRMS:**

There are also numerous international insurance firms or country specific insurance companies that are accepted at a number of overseas medical facilities.

**Allianz International Insurance**

Allianz International Insurance is one of the largest insurance firms in the world. It provides services in 70 countries since 1980. Allianz Insurance offers services for private healthcare insurance in 23 countries, which has a wide healthcare network
**PPP Healthcare**

PPP Healthcare is an international insurance firm and a member of the Global Axa Group. With customer of 2,500,000, PPP Healthcare provides international healthcare services and consultancy for British citizens living or traveling abroad. Patients can receive treatment in all international hospitals contracted to PPP Healthcare.

**Danish International Health Insurance**

The Danish International Health Insurance is an insurance firm for those who live internationally. Acibadem Healthcare Group with a number of JCI accredited hospitals has been providing services to IHIs insured patients who live or travel in Turkey.

**Agis Ziekteokostenverzekeringen**

Agis Ziekteokostenverzekeringen is one of the largest insurance companies of Holland. The Acibadem Healthcare Group of hospitals provides healthcare services to patients insured by Agis Ziekteokostenverzekeringen.

**BUPA International, UK**

BUPA International, UK is the world’s largest provider of international expatriate health insurance, offering quality individual and group medical cover whether the patients are in their home country or are an expatriate living and working abroad.

**MEDICAL TOURISM SERVICE PROVIDERS**

The Medical Tourism Association is the first international non-profit association made up of the top international hospitals, healthcare providers, medical travel facilitators, insurance companies, and their affiliated companies and members, who share the goal of highest level of quality of healthcare for patients in a global environment. The Association promotes the interests of its healthcare provider and medical tourism facilitator members.
India4Health.com: This is India’s premier medical tourism service provider. It is a group of doctors who assist for the medical treatment, surgery, hospitalization, stay and travel in India. India4health links the space between patients in USA, UK, Europe, Middle East, Africa and health service providers in India. India4health has tied up with some of the most renowned doctors and hospitals in India so that one can avail world class medical care at affordable charges. Major partner hospitals are ISO-9000-2001 and JCI accredited. They have team of well qualified and professional doctors, dentist, cosmetic surgeons and nursing staff, many of whom are trained in the UK and the USA. The hospitals have the finest infrastructure, state of the art equipment and they provide services at the most competitive rates worldwide.

All set ups are fully equipped, contemporary and hygienic. They have excellent after care facilities, Ayurveda resorts, SPAs and yoga clinics that help you heal and relax. Packages to rebuild the strength of patients’ as they relax in the exotic beaches Goa, sailing in the backwaters of Kerala, by the side of the moon lit Taj Mahal and dining in the royal palaces in Rajasthan. India4Health will consult the doctors in India these reports and medical history. Doctors will then chart out the treatment plan that the medical tourist should adhere to. The doctors will provide approximate cost of treatment and duration of stay. India4Health will then arrange for air travel, accommodation, local transport and help fulfill all requirements during their visit to India. For medical queries and quotes contact : contact@india4health.com or Customer care helpline- +91-9920855451 or +91-9891497299 (India)

India Heals

It is a premier health tourism service provider. India heals links the space between patients in UK, Europe & USA and health service providers in India. They arrange for medical treatment, doctor appointments, stay, visa and travel in India. At India heals they have pull together wide-ranging list of Indian medical providers, together with meticulous information about every provider and the medical specialties and services they provide.
All their partner hospitals and healthcare providers have a team of well qualified and professional doctors, dentists & nursing staff. Many of them are trained in the UK and USA and have finest infrastructure, the top Medical facilities, which come at the most reasonable charges. All set ups are fully equipped & contemporary. They have excellent after care facilities & offer outstanding ‘heal & holiday’ package to rebuild your strength in Exotic Goa or backwaters of Kerala or by the moonlit Taj Mahal.

**Contact** Email us at: contact@indiaheals.com or call us at: 0091-9176676199 (India) or 001-832-785-4220 (USA)

**Heal & Wheel:** Heal & Wheel envisions excellence in the services provided to grow into a global engine, a medical tourism facilitator. We believe in and strive to preserve long-lasting relationships with our patients, hospitals and the employees to make the world a healthier place. Web site url: http://www.heal-wheel-india.com

**HelloMD.com:** Advent Medical Services group is a leading medical service provider based in India with accomplished and distinguished physicians and surgeons with a vast experience in a variety of disciplines including cardiothoracic surgery, cosmetic and plastic surgery, laparoscopic surgery, endoscopic surgery, microsurgery, joint replacements and highly advanced form of ophthalmic and ear surgery. Web site url: http://www.hellomd.com

**ICRI Global Research:** To be recognized as the pioneering global healthcare facilitator company by providing an excellent integration of the services of the healthcare, hospitality and the tourism industries whilst maintaining transparency, integrity and simplicity in our services. Web site url: http://www.icrimedicaltourism.com

**Indicure:** Indicure is a limited company in New Delhi, India founded by a group of medical and management professionals with an objective to provide customised patient care management services in India for medical tourism, health care tourism and home health care services. Web site url: http://www.indicure.com
**JD Healthcare:** Located in British Columbia on the west coast of Canada, JD Healthcare and its partners have been providing healthcare to patients worldwide for over two years. With strong ties to the global pharmaceutical industry, Company the pleasure of assisting countless thousands around the world who can barely afford to put food on the table, let alone pays hundreds of dollars in medical bills every month.

web site url: http://www.jdhealthcare.com

**Life Care & Hospitality:** We at life care and hospitality specialize at Medical tourism and its related service. Medical tourism can be described as the rapidly growing practice of traveling across international borders to obtain health care service.

web site url: http://www.medical-tourism-india-lch.com

**Med Access India:** India has fast emerged as a desirable destination for medical tourism. Indian private medical centres excel in all medical treatments and a large number of foreign patients are visiting India for Orthopaedic surgery, Obesity surgery, Cosmetic surgery, Neurosurgery, IVF and host of other treatments.

web site url: http://www.medaccessindia.com

**Med In India:** MedInIndia provides professional, caring and comprehensive services to Medical Tourists looking for medical treatments (and tourist package) in India. Its services help you choose a treatment which is scheduled at your convenience and that too at an affordable cost. It includes surgery of heart, hips and joints and cosmetic surgery and likewise many such other treatments.

web site url: http://www.medaccessindia.com

**Medi Tours:** Meditours, based in Kelowna, British Columbia was started as a company to assist those people in need of immediate health remedies specifically those requiring hip and knee replacements. After visiting state of the art medical facilities in the resort area of Trivandrum in the south of India, and realising the need for these services given the
long waiting lists and expensive hospital bills in most countries, they are now offering the same level of medical services with accommodations in 5 star hotels for recuperation for about the same price as just the surgery in their own country. web site url: http://www.meditours.org

**Medical Tourism:** Medical Tourism.com is a free, confidential, independent resource for patients and industry providers. Our mission is to provide a central portal where patients, Medical Tourism providers, hospitals, clinics, employers and insurance companies and information come together - easily, independently and confidentially in the area of medical tourism, dental tourism, and health tourism.
web site url: http://www.medicaltourism.com

**Medicure4u:** Medicure4u is focused brand for medical tourism serving NRI and foreigners across the globe.
web site url: http://www.medicure4u.com

**Mediese Tourism Services Pvt. Ltd:** Mediese Tourism Services Pvt. Ltd. offers Medical Tourism in India for best treatment for various illness and medical complications like Organ Transplant, IVF and Dental Tourism. Mediese Tourism is an ISO certified medical service provider in India and abroad. We provide customized health services to our client starting from basic consultation to full medical treatment.
web site url: http://www.mediese.com

**Mediscapes India:** Mediscapes India offers several invasive to non-invasive medical treatments at our partner super - specialty medical treatments facilities in India combined with recuperative holiday package show-causing the real India. The surgeries and non - invasive medical treatments offered by its partner hospitals and clinics in India are vast and varied, ranging from Cardiac surgery options to Renal Transplant as well as BMT, Cosmetic surgery to Dental, Refractive to Birmingham Hip Surgeries, Ayurveda, Naturopathy to Yoga and last but not least mental to spiritual rehabilitation as well as complete diagnostic lab procedures
in several world-class Indian medical institutions of repute having International accreditations.
web site url: http://www.mediescapes.com

**Recover Discover:** Recover Discover Healthcare is one of the pioneering companies in Medical Value Travel and the only company based out of India giving it a deep understanding of patient needs as well as the local areas we operate in. web site url: http://www.recoverdiscover.com

**Recover Discover:** Recover Discover facilitates world class, high quality and affordable medical treatment in India. We also help clients experience the rich natural and cultural and historical facets of India. Recover Discover Healthcare is one of the pioneering companies in Medical Value Travel and the only company based out of India giving it a deep understanding of patient needs as well as the local areas we operate in. web site url: http://www.recoverdiscover.com

**Sahaj Dental Clinic:** Offers a great opportunity to experience Mystic India with World Class Dental Treatment. Here you can Save & Enjoy, both. web site url: http://www.sahajdental.com

**Sai Medi Services:** Sai Medi Services is based in New Delhi. The company specializes in providing affordable medical care and treatment packages to patients in the other countries. They have tie-ups with the major hospitals of India. They provide treatment for a vast range of illnesses and surgery including cardiac, orthopedic, pediatrics, cosmetic surgery, transplant, and interventional procedures. You can make online bookings for the surgical procedure and pay by credit card. web site url: http://www.medicaltourism-india.in

**Serena Spa:** Serena Spa, a haven of peace & tranquility set against the ambience of natural beauty, for those who wish to relax, restore and rejuvenate, body mind and spirit. A paradise filled with exotic aromas, essential oils, spice and floral fragrances, designed to enhance and optimise the total mind - body experience. web site url: http://www.serenaspa.com
Travel India Company: Medical Tourism India is being offered by the premier India based tour operator - Travel India Company. Travel India Company is one of the leading tour operators based out of Bangalore, India. Travel India Company is proud to provide a gateway to India for medical tourism. web site url: http://www.travelindiacompany.com

SERVICE APARTMENT ACCOMMODATION FACILITY IN CHENNAI

A serviced apartment is a type of furnished apartment available for short-term or long-term stays, which provides amenities for daily use. Serviced apartments can be less expensive than equivalent hotel rooms. Because of the beginning of the boom in cheap international travel as well as the corresponding increase in the level of sophistication of international travelers, interest in serviced apartments has risen at the expense of the use of hotels for short stays. Benefits may include more space and privacy, convenience when traveling with a family and the savings associated with cooking one's own meals in the apartment.

Types of serviced apartment

The term "serviced apartment" is used when referring to an alternative for hotel accommodation for short and long-stay leisure and business travelers, but distinctions can be made between the different types:

Apart Hotel:

First is the extended stay hotel or "aparthotel," which generally offers a 24 h reception, is located in city centers, and attempts to give the guest a home away from home feeling, within a hotel-like environment. It can range from budget to deluxe, and rooms range from studio apartments (one room that can be used as living area and sleeping area, a little kitchenette and a separate bathroom), to two- or three-bedroom apartments, which offer a separate living area, a kitchen, one or more bathrooms and separate bedrooms. Because of the availability of kitchen facilities in the apartments, extended stay properties and apart-hotels usually offer no extra services, such as restaurants and bars. However, some extended stay properties have been built as an annex to existing four- or five-star hotels, and the guests in the apartments can make use of the hotel’s facilities at no extra charge.
**Corporate Housing**

Corporate housing, are residential properties that have been upgraded for shorter term rentals and packaged together with services such as cleaning, utility charges, local taxes, telephone and television for stays of 30 days or more. They can be in city centers but are more often than not on the outskirts of town, within easy access to main business areas. What both types have in common is that the units are all fully furnished and equipped and the guests will enter a home away from home, with cooking facilities and all modern conveniences such as television, DVD, and internet access. Some are equipped even with luxury features such as European-style gourmet kitchens, generous closet space, full-sized washer and dryer, ceramic tiled bathrooms, oversized tubs, and high-tech wiring/networking capabilities. Having a kitchen means that the client can opt for eating in instead of eating out and so make an instant saving. Other benefits of a serviced apartment include added space to work and play, more privacy, and more comfort.

**Star City Serviced Apartments:** Chennai's first and finest Serviced Apartment chains are the first choice for both business and leisure travelers, combining prime locations with modern facilities to ensure that guests experience the maximum in comfort and convenience during their stay. Whether the tourists’ stay is for a night, a week, a month or longer, "Traveller Class" formula guarantees a spacious and well appointed Luxurious alternative to the confines of an expensive regular hotel room. Whatever the reason for travel - business, conference, leisure, vacation or relocation, personalized service and attention to detail create the ideal surroundings that are equally pleasing and accommodating to business travelers, individuals and families. One can have meeting informally with clients or friends, conduct a board meeting, dine at specialty restaurant and at close of the day, relax in the comfort and space of our fully furnished serviced apartment.

Ph: +91 44 28155050 Email: info@StarCityhotel.com., http://www.StarCityhotel.com
**SUN Serviced Apartments**

Experience convenience, comfort and cleanliness while residing at a SUN serviced apartment. SUN is now offering serviced apartments at 3 serene localities across Chennai’s IT Corridor, OMR [also known as Rajiv Gandhi Salai]. SUN’s serviced apartments are always surrounded by corporate offices, IT companies, shopping areas and sometimes industries making commuting for the unacquainted traveller simple. Soon to be at many more locations in Chennai, a SUN serviced apartment is not only suitable for business travellers but also ideal for tourists visiting Chennai as these serviced apartments are easily accessible from the Chennai Airport and Chennai Central Railway Station.

**Oscar Accommodations** ([http://www.ars-nest.com](http://www.ars-nest.com))

Oscar Accommodations counted as one of the leading service apartment service providers in Chennai, the main aim of this company is to provide maximum luxury at an affordable price.

No: 30, Lakshmana swami salai K. K. Nagar, Chennai - 600 078

**Angel Stay Self Service Apartments**

These are Ready- to- stay apartments in different residential complexes mostly in T.Nagar and adjoining Teynampet or Nandanam, the so called Shopping hub and Heart of the City. These apartments are most suitable for visitors who come to the city with a plan of stay for 2 months or more.

**Facilities:** The Apartments are fully furnished. Apartments are with 2 or 3 A/C Bed rooms, W/C bath rooms, Hall cum dining hall, Balconies, Kitchen, and Wash area reasonably soft and hard furnished along with luxury items like Air cons, Color TV, Microwave Oven, Refrigerator, Geysers, Phone-line, Broad Band Internet Connection (Excluding LAPTOP ), Fully Automatic Washing Machine, Crockery’s, Cutleries, Gas, and Utensils for the pleasant and comfortable temporary stay of 3-4/4-6 persons of a family / Corporate body on twin sharing basis.
**Licensing Arrangement:** Individual premises are given under simple licensing letter. The minimum and maximum period shall be 2 and 11 months respectively renewable on monthly blocks.

**VOLUNTARY AGENCIES IN PROMOTION OF MEDICAL TOURISM**

The Medical Tourism Association seeks to provide transparency in both quality of care and pricing as the globalization of healthcare increases through the exchange of technology, information, communication, physicians and patients. To ensure patient safety, the Association seeks to create transparency about the quality of healthcare that can be found in each country. Transparency in pricing is also sought so that patients traveling overseas for care are fully informed about what they are receiving without hidden costs or unforeseen expenses. Through its Quality of Care Project, the Medical Tourism Association is focused on changing reporting procedures that track global healthcare statistics and the quality of care available at hospitals around the world.

To conclude that, over the last decade, India has transformed into one of the most popular tourism destinations in the world, largely as a result of the government’s international “Incredible India” campaign with the private sector followed by “Global Health Destination” campaign by organizing international medical tourism trade expos. India is ranked second to Thailand in the world, based on a two year study by Deloitte International Healthcare research unit. The study states that the key reasons for developed countries patients to visit India are low cost, absence of waiting list, best quality treatment with state of the art medical technology, international accreditation with Joint Commission International. It is important for the governments of various countries involved in medical tourism to have a re-look at their existing tourism policy in general and medical tourism policy in particular, and have a Public-Private Partnership (PPP) approach for its sustainability, with a view to attract sizeable private investment in this emerging health service sector export, position the country to promote certain regions as a health and medical tourism destination to locals and foreigners alike in niche areas of treatment and surgery.
Moreover, it can be argued that for sustainable long term growth of medical tourism industry in an efficient and effective manner, public and private sector partnerships is essential between the various key stakeholders from the supply side for providing on one hand attractive, safe, secure medical facilities and surgical procedures which are accredited, efficient, effective, equitable and good quality of health care service to the medical tourists, and on the other hand, a medical tourism industry which is economical, socially responsible and environmentally sustainable. Thus PPP at national, regional and international level between all key stakeholders is essential for sustainable growth and development of medical tourism industry. It is important to have PPP also between the key supply side stakeholders in medical tourism industry such as government, private sector healthcare industry, global accrediting bodies, medical-educational institutions, including travel industry together with other niche tourism segments, with can be packaged with medical tourism such as health, cultural, safari and historical, and other spiritual tourism types of retreats for patients if doctor and health permits.

END NOTES

CHAPTER - VI

CUSTOMER PREFERENCE AND SATISFACTION IN MEDICAL TOURISM

Patients’ preference and Satisfaction

Medical Tourism as a concept combines both health care and leisure travel. Given the kind of global economy today, the medical tourism concept is not anymore new but rather a growing trend. The primary goal of international patients engaging in medical tourism is to have access to the highest quality of health care from internationally accredited hospitals around the world at a more affordable cost. State-of-the-art hospital facilities, excellent health care services, certified professional physicians and reasonably priced medical procedures are