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
some of the key drivers for medical tourism. With the continuous escalation of health care costs in various developed countries, particularly in the United States of America, more and more people are inclined on traveling abroad in search of less expensive but quality medical treatment.

Patient’s satisfaction is one of the core outcome measures for quality of medical care and better indicator than measures of health care effectiveness or efficiency. **Patient or Customer Preferences** refers to the degree to which the individual regards the health care service or product or the manner in which it is delivered by the provider as useful, effective, or beneficial.

In this study, this term is used in relation with customer satisfaction or dissatisfaction with the benefit or service received from the hospitals in India and particularly in Tamilnadu. Recent studies indicate that, the customer’s (patient’s) expectations and aspirations are fast changing. Factors that have led to the increasing popularity of medical travel include the high cost of health care, long wait times for certain procedures, demand quick response, the ease and affordability of international travel, and improvements in both technology and standards of care in many countries.

The medical tourist will seek opinion from peers to understand and focus on their experience and will buy products and services that embrace and create superior consumer experience to build customer loyalty. Proper understanding of consumer likes and dislikes and customer service orientation will build consumer confidence and reinforce brand image. Customer satisfaction and loyalty relies not on the facilitator or medical tourism company but on focus, compassion, and strategy that caters to the customer’s needs, wants and goals throughout the process. Patients’ experience is the key differentiator in 2013 for medical providers and how they present this experience to the general public as an educational tool.

**Factors for Customer Preference of Medical Tourism Destination:**
The basic factors that play a magnetic role in grabbing the medical tourists are cost effectiveness, quality, least waiting time, accessibility, technology and personalized service.

These factors deserve explanations which are as follows:
Cost: The driving force behind the medical tourism market is the potential for savings. Reduced costs/Economical and affordable pricing - The key ‘selling point’ of Indian healthcare Tourism is its “cost effectiveness.”

Price advantage is a major selling point. The slogan, thus is, "First world treatment at Third World Prices". The cost differential across the board is huge- only a tenth and sometimes even a sixteenth of the cost in the west. Most estimates claim that the treatment costs in India start at around a tenth of the price of a comparable treatment in America or Britain.

Studies indicate that, U.S. patients who have hip replacement surgery in India or Costa Rica will save approximately 75% of cost, compared to the prices that patients could get in the U.S. The difference in price is caused by labor and insurance costs, and not by a lack of quality. A good segment of health care costs in the U.S. and UK are tied up with administrative (labor cost) and insurance costs. Medical Tourism can be an affordable alternative to the skyrocketing costs of health care, for those without insurance or those required operations without insurance cover. There are some insurance plans that will cover treatment that is performed outside of home country provided that it isn’t an elective procedure.

More and more insurance providers are covering treatment abroad, as it saves them in costs as well. It must be noted that the cost differential isn’t caused by a lack of quality, but because a good portion of health care costs in the U.S. are tied up in administrative and insurance costs. The cost of medication in India is also comparatively low but with quality. Indian pharma sector is growing and is gaining world recognition. It is also fastly emerging a major DRUG R&D center. It has low cost of drug development with software support.
## Cost of Operations among Countries (Dollar) – A Comparison

<table>
<thead>
<tr>
<th>OPERATION</th>
<th>US</th>
<th>TURKEY</th>
<th>IRELAND</th>
<th>THAILAND</th>
<th>GERMANY</th>
<th>TAIWAN</th>
<th>SINGAPORE</th>
<th>INDIA</th>
<th>ISRAEL</th>
<th>ENGLAND</th>
<th>SWITZERLAND</th>
</tr>
</thead>
<tbody>
<tr>
<td>heart by pass (CABG)</td>
<td>129,750</td>
<td>11.375-15.000</td>
<td>26.500-27.500</td>
<td>11,000</td>
<td>17,335</td>
<td>18,900</td>
<td>30,000-33,000</td>
<td>8,666</td>
<td>30,000</td>
<td>27,770</td>
<td>44,596</td>
</tr>
<tr>
<td>heart valve Replacement</td>
<td>58,250</td>
<td>16,950</td>
<td>N/A</td>
<td>10,000</td>
<td>N/A</td>
<td>27,500</td>
<td>12,500</td>
<td>11,750</td>
<td>25,000</td>
<td>25,000</td>
<td>47,794</td>
</tr>
<tr>
<td>hip replacement</td>
<td>45,000</td>
<td>10,750</td>
<td>19.500-21.000</td>
<td>11.000-14.000</td>
<td>11,644</td>
<td>7,500</td>
<td>10,725</td>
<td>7,000</td>
<td>17,150</td>
<td>15,840</td>
<td>19,899</td>
</tr>
<tr>
<td>knee replacement</td>
<td>40,000</td>
<td>11,200</td>
<td>19.500-21.000</td>
<td>10,500</td>
<td>11,781</td>
<td>8,000</td>
<td>9,350</td>
<td>7,833</td>
<td>12,950</td>
<td>20,600</td>
<td>20,432</td>
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<tr>
<td>spinal fusion</td>
<td>62,000</td>
<td>7,125</td>
<td>24.750-25.900</td>
<td>7,000</td>
<td>13.500-15.000</td>
<td>5,900</td>
<td>9,000</td>
<td>12,000</td>
<td>18,000</td>
<td>32,400</td>
<td>30,915</td>
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<td>liposuction</td>
<td>9,000</td>
<td>3,333</td>
<td>1,200</td>
<td>4,376</td>
<td>4,000</td>
<td>3,000</td>
<td>2,500</td>
<td>N/A</td>
<td>4,950</td>
<td>7,551</td>
<td></td>
</tr>
<tr>
<td>bone marrow transplantation</td>
<td>300,000</td>
<td>40.000-70.000</td>
<td>250,000</td>
<td>50.000-60.000</td>
<td>250,000</td>
<td>50.000-60.000</td>
<td>250,000</td>
<td>40,000</td>
<td>90,000</td>
<td>250,000</td>
<td>200,000</td>
</tr>
<tr>
<td>gamma knife</td>
<td>40,000</td>
<td>8,676</td>
<td>16.650-20.000</td>
<td>22.000-25.000</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>cyber knife</td>
<td>12,000</td>
<td>12,500</td>
<td></td>
<td>13,500</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>hysterectomy(Vaginal)</td>
<td>20,000</td>
<td>7,000</td>
<td>10.000-11500</td>
<td>5.500-7.000</td>
<td>5.500-7.000</td>
<td>2,700</td>
<td>9.000-10.500</td>
<td>4,250</td>
<td>10,100</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Quality: India is fast emerging as a global medical health care destination because of its world class medical facilities which are manned by highly qualified doctors and paramedics. Almost all Indian Hospitals servicing Medical Tourists are accredited either by Joint Commission International (JCI) or National Board for Accreditation of Hospitals and Health Care and Follow International safety standards. India remains a safe and preferred medical tourism destination. Use of world class implants and consumables-India’s private hospitals has gained international recognition for their state-of-art facilities and diagnostic centers. India is competing with Thailand, Singapore and some other Asian countries, which have good hospitals, salubrious climate and tourist destinations. India offers a vast array of services & customized medical packages along with the cultural warmth which other countries of world cannot even think of.

Hospital Accreditation and its Importance

A government or non-government agency grants recognition to health care institutions which meet certain standards that require continuous improvement in structures, processes, and outcomes. It is usually a voluntary process. This helps to improve patient care processes and outcomes, enhance patient safety, strengthen the confidence of patients, Professionals, and payers about the organization, improve the management of health services, and enhance staff recruitment, retention, and Satisfaction. It provides education on better/best practices in the field in which it has been applied. Accreditation is particularly important because it assures consumers and employers certain level of confidence that the services provided are on par with and comparable to those available in the first world countries like U.S.

Joint Commission International (JCI):

Joint Commission International (JCI) is the global arm of the US-based Joint Commission on the Accreditation of Healthcare Organizations (JCAHO). This is the same body that certifies over 18,000 hospitals in the United States.
Many international hospitals located outside US are also accredited by the Joint Commission International. Although JCI approval is not the only accreditation available for medical tourism international facilities, it is the most widely accepted industry benchmark. JCI has accredited hospitals in Europe, the Americas, Asia, Africa, and the Middle East during its nearly 10-year history. At the end of 2008, there were 242 JCI-accredited organizations in 35 countries with a growing list. In order to provide an external recognition of JCI’s international achievement in the health care sector, JCI pursued and received accreditation by the International Society for Quality in Health Care’s (ISQua) International Accreditation Program. ISQua is an organization that accredits health care-accrediting bodies.

Acknowledging the growing demand for a respected organization to effectively evaluate quality and safety in international medical facilities, The Joint Commission International was launched by JCAHO in 1999. JCI’s standards and qualifications are derived from an international consensus of achievable expectations for structures, outcomes, and processes for medical facilities. By working closely with partner hospitals, government agencies, health providers, insurance companies, legal experts, medical consultants, patients, and other major players in the larger health care industry, JCI strives to ensure consistency and reliability in its accreditation process. Hospitals proudly display a JCI symbol to indicate that they have gone through the lengthy and thorough accreditation process.

The JCI accreditation is valid for three years. The JCI standards are patient centered, and focus on care and treatment of patients. The standards are organized around the important functions common to all health care organizations. The functional organization of standards is now the most widely used around the world and has been validated by scientific study. The standards are grouped by those functions related to providing patient care and those related to providing a safe effective and well-managed organization.
The standards are aligned as - Ambulatory Care Standards, Care Continuum Standards, Clinical Care Program Certification Standards, Clinical Laboratory Standards, Hospital Standards, Medical Transport Organization Standards, Primary Care Centers Standards. To quote JCI website, Joint Commission International (JCI) accreditation and certification is the proven process for your organization needs, to help ensure a safe environment for hospitals’ patients, staff and visitors. This voluntary process shows organization’s commitment to continuously improving patient safety. This dedicated organization is helping to international health care organizations, public health agencies, and ministries of health to evaluate, improve and demonstrate the quality of patient care while accommodating any specific legal, religious and cultural factors within a country.

The fundamental benefits of JCI accreditation and certification are - improving public trust as an organization that values quality and patient safety, involving patients and their families as partners in the care process, building a culture open to learning from adverse events and safety concerns, establishing collaborative leadership that strives for excellence in quality and patient safety, understanding how to improve clinical care processes continuously, and outcomes. If any institution applies and gets accreditation of JCI, it is up to 3 years. Once in three year, they must renew their process standards.

National Level Accreditation Boards in India:
Quality Council of India – National Accreditation Board for Hospitals & Healthcare Providers (NABH)

National Accreditation Board for Hospitals & Healthcare Providers (NABH) is a constituent board of Quality Council of India, set up to establish and operate accreditation programme for healthcare organizations. The board is structured to cater to much desired needs of the consumers and to set benchmarks for progress of health industry. The board is being supported by all stakeholders, including industry, consumers and government; it has fully functional autonomy in its operation.
**National Board of Examinations:**

The National Board of Examinations was established in 1975 with the prime objective of improving the quality of the Medical Education by elevating the level and establishing standards of post graduate examinations in modern medicine on an all India basis. As mentioned in the annual report 2011-2012 of Medical Council of India, currently there are 355 medical colleges in India, 266 are recognized u/s 11(2) and 83 are permitted u/s 10 A of IMC Act 1956 and remaining 6 are at stage of recognition (in addition request has also been received from NEIGRIH & MS an autonomous institute under MOH & FW).

Out of 355 medical colleges (194 are in Pvt. Sector and 161 are in Govt. sector) with admission capacity of 23905 and 20145 respectively. The total admission capacity is about 44050 students, presently at undergraduate level. Such graduates after completing compulsory rotating internship are required to be registered with State Medical Council or the Medical Council of India to practice medicine in the country. The total admission capacity is about 22,850 students at Post graduate level in the country. The Medical Council of India has laid down standards for Post graduate examinations conducted by various medical colleges and affiliated to concerned universities and other institutions, yet the levels of proficiency and standards of evaluation vary considerably in these institutions.

The setting up of a National Body to conduct post graduate medical examination was intended to provide a common standard and mechanism of evaluation of minimum level of attainment of the objective for which post graduate courses were started in medical institutions. Moreover, intra national and international comparison is facilitated with the availability of commonly accepted evaluation mechanism. India, with its extensive labor pool and extremely educated population is an excellent destination for world-class medical treatment. Having had a long association with Great Britain, the English language is prevalent throughout the country.
During the past few years, many of the top private hospitals in India have built brand new, ultra modern facilities and invested in the latest medical technology in order to lure international patients from around the world. The vast majority of these hospitals are in the process of applying for JCAHO Accreditation as well.

**Benefits of Possessing Accreditation**

Many international hospitals today see obtaining JCI accreditation or any internationally recognized accreditation as a way to attract foreign patients. As a result, standards are rising. Several decades ago very few hospitals in poor countries could claim to offer the highest quality of healthcare. Accreditation is regarded as one of the key benchmarks for measuring the quality of an organization, along with its products and services. Accreditation standards provide the catalyst for organizational management strategy. The hospital accreditation focuses on patient satisfaction. This is very important for successful marketing as it proves that the hospital is customer responsive.

Those who will seek healthcare service nationally and internationally will look for low cost & high quality of care based upon international accreditation standards, high level of staff qualification, Certification of the hospitals & the processes as well as constant quality control will determine positive patient outcomes. The following is a list of typical result of hospitals becoming accredited: Better business plan, Improved policies, More effective and efficient operations, Stronger risk management strategies, Reduction in incidents, Enhanced team awareness, Credibility with government and third-party payers, Marketing edge, Greater customer trust and Professional self-respect. As per the accreditation standards, special attention is paid to core aspects of patient care, together with such essential requirements as:

- Admission policy that has in place for access to and continuity of care,
- Evaluation of the medical needs of the patient before being admitted and this in itself is highly reassuring.
• Discharge procedure, provide to all the patients with a complete discharge history and recommended follow-up care to take back home to their physicians.
• Referral, follow-up and transfer of patients.

These policies are in the interests of the medical tourists who provide a communication with the doctor’s office prior to actually arriving at the hospital for treatment. Once the treatment is over, the issues of follow-up care arises, as the patient needs to be backing home within a week or two. Accredited hospitals also take special care of drinking water facilities and other issues of cleanliness and safety. An accredited hospital has instituted policies requiring the use of gloves, masks, soap and disinfectants, has developed infection reduction strategies, and supports programs designed to improve patient care and safety.

Besides, it will also be able to monitor the patient according to established procedures while in surgery or when anesthesia is administered prior to and during the procedure. Medications administered to patients during and after their stay in the hospital may also be safer in accredited hospitals as accreditation standards require that medications be prepared, stored and dispensed according to set norms. Accredited hospitals acknowledge the views of the family members or companions of the medical tourists while making decisions pertaining to treatment of the patients.

**Least Waiting Time**

In many countries, such as the UK and few parts of the US, due to the overburdened medical delivery systems, a significant number of patients have to witness long waiting times in order to avail the medical treatment. In some cases, patients have to wait for months just get to consult a specialist, and even longer to undergo a procedure. Often, such delays cause unprecedented complications. This is where India has an advantage over other nations. With an insignificant gestation period, India can boast of the completion of the most complex procedures in the minimum possible time.
Zero waiting time for surgeries is also one of major advantage for foreign patients who avail treatment in India. In fact, priority treatment is provided today in Indian hospitals. High eminence and expertise of medical professionals, backed by the fast improving tools/equipments and nursing amenities, with good quality of other infrastructure facilities, minimizes the waiting time for treatment. Indian hospitals excel in cardiology and cardiothoracic surgery, joint replacements, transplants, cosmetic treatments, dental care, orthopedic surgery and more.

**Waiting time and Cost difference - India vs UK**

Significant cost differences exist between U.K. and India when it comes to medical treatment. Accompanied with the cost are waiting times which exist in U.K. for patients which range from 3 months to over months. India is not only cheaper but the waiting time is almost nil. This is due to the outburst of the private sector which comprises of hospitals and clinics with the latest technology and best practitioners.

<table>
<thead>
<tr>
<th>Nature of Treatment</th>
<th>Treatment Approximate Cost in India ($) *</th>
<th>Cost in other Major Healthcare Destination ($) *</th>
<th>Approximate Waiting Periods in USA / UK (in months)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Open heart Surgery</td>
<td>4,500</td>
<td>&gt; 18,000</td>
<td>9 – 11</td>
</tr>
<tr>
<td>Cranio-facial Surgery and skull base</td>
<td>4,300</td>
<td>&gt; 13,000</td>
<td>6 – 8</td>
</tr>
<tr>
<td>Neuro-surgery with Hypothermia</td>
<td>6,500</td>
<td>&gt; 21,000</td>
<td>12 – 14</td>
</tr>
<tr>
<td>Complex spine surgery with implants</td>
<td>4,300</td>
<td>&gt; 13,000</td>
<td>9 – 11</td>
</tr>
<tr>
<td>Simple Spine surgery</td>
<td>2,100</td>
<td>&gt; 6,500</td>
<td>9 – 11</td>
</tr>
<tr>
<td>Simple Brain tumor -Biopsy</td>
<td>1,000</td>
<td>&gt; 4,300</td>
<td>6 – 8</td>
</tr>
<tr>
<td>-Surgery</td>
<td>4,300</td>
<td>&gt; 10,000</td>
<td></td>
</tr>
<tr>
<td>Parkinsons -Lesion -DBS</td>
<td>2,100</td>
<td>&gt; 6,500</td>
<td>9 – 11</td>
</tr>
<tr>
<td>Hip Replacement</td>
<td>4,300</td>
<td>&gt; 13,000</td>
<td>9 – 11</td>
</tr>
</tbody>
</table>

* These costs are an average and may not be the actual cost to be incurred.

Accessibility: Low-cost air carriers and special off-peak pricing by major air carriers have enhanced the access to medical tourism opportunities. Foreign patients can get package deals including flights, transfers, hotels, treatment & postoperative vacation for their visits.

Technology: The potential reasons why a citizen of one country might travel to another country are always the same: cost affordability and hassle-free access. Lack of access, either because the technology is not available, is prohibited or illegal, or the wait is too long in the home country, can lead to medical tourism. Stem cell-based therapies are the most common treatments that are not available to Americans, often because of restrictive government regulations. Therefore, medical tourists also travel to offshore medical destinations to have procedures that are not widely available in their own country of origin.

Personalized Service: Due to Fluent English speaking hospital staff the foreigners are not likely to face a language barrier in India. Language is a major comfort factor that induces so many foreign tourists to visit India for medical and health tourism. A large populace of good English speaking doctors, guides and medical staff, makes it easier for foreigners to relate well to Indian medical fraternity. Guests are given a place equal to that of god in Indian culture. It is this tradition that makes the Indian people to provide the personalized touch, giving a homely feeling to their guests.

Indian medical fraternity strongly believes that our warmth and caring provide a psychological touch by relieving the mental as well as physical stress. These health care treatments in various emerging medical tourist destinations are remarkably inexpensive, wherein medical tourists prefer to choose to “offshore” their medical needs and enjoy an additional benefit of a luxury vacation. The combination of a first class medical treatment and a relaxing vacation while recuperating may be one of the main attractions, for medical travelers to test a booming trend in the hospitality industry. Medical Tourism is an inevitable emerging industry.
The fundamental premise of medical tourism is that the same care, or even better quality of care, may be available in other countries, and obtained at a more affordable cost than in the home country. Several motivations which drive medical travelers to seek health care treatments outside their home country some of them are - cheaper medical procedures, more advanced technological facilities and equipments, internationally certified and qualified doctors and nurses, and excellent healthcare services.

For patients from highly industrialized nations, the primary reason to have medical services in less developed countries is attractively low cost\textsuperscript{iii}. As of now, there are a number of medical tourist destinations worldwide which offer excellent medical treatments that cost only a fraction of the total health care expenses in many industrialized, first world countries like the United States and the United Kingdom.

**Customer Satisfaction in Medical Tourism**

Customer satisfaction is an abstract concept. But the actual manifestation of the state of satisfaction will vary from person to person and product/service to product/service. The level of satisfaction depends on a number of psychological and physical variables which correlate with satisfaction behaviors such as return and recommend rate. The level of satisfaction may also vary when the patient compares his health service product with another health service product. Meeting the needs of the patient and creating healthcare standards are imperative to achieve high quality\textsuperscript{iv}.

Therefore, the patient is the center of healthcare’s quality agenda\textsuperscript{iv}. Customer satisfaction is defined as a result of cognitive and effective evaluation, where some comparison standard is applied to the actually perceived performance. If the perceived performance is less than expected, customers will be dissatisfied. On the other hand, if the perceived performance exceeds the expectations customer will be satisfied. Works done by Parasuraman, Zeithaml and Berry\textsuperscript{v} delivered a parameter called SERVQUAL - an instrument which provides the basis
for the measurement of customer satisfaction with a service by using the gap between the customer’s expectation of performance and their perceived experience of performance. Scotti, Harmon and Behson conducted a study that supports the argument that the perceived quality is one of the determinants of patient satisfaction.

Recognizing that medical treatment abroad carries concerns regarding the quality of treatment, various resources have emerged to provide medical tourists with the necessary information to make informed health care decisions. Presently, various international organizations have taken steps to evaluate the quality of clinical care provided by medical tourism facilities worldwide. Their primary mechanism for assessing these facilities is a system of accreditation. Organizations have taken strides toward providing standards to guide medical tourists. The preeminent medical body in the United States—the American Medical Association (AMA)—has fallen well behind in addressing this trend.

It was not until June 2008 that the AMA outlined steps for obtaining care abroad. The guidelines, which are extremely brief, were only promulgated as—an important starting point for consideration before making the decision to go abroad for health care.

Despite their brevity, the guidelines offer one piece of advice that may be just as important as any medical-related concern: “Patients should be informed of their rights and legal recourse prior to agreeing to travel outside the U.S. for medical care”. Even when patients are medically well-informed, they take on an added liability that extends beyond their health—the risk that a foreign doctor may commit malpractice, and that no adequate legal remedy may be pursued in the United States.