CHAPTER 2
MEDICAL TOURISM IN KARNATAKA

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2.1 Introduction

Medical Tourism can be broadly defined as provision of “cost effective” private medical care in collaboration with the tourism industry for patients needing surgical and other forms of specialized treatment. This process is being facilitated by the corporate sector involved in medical care as well as the tourism industry – both private and public (Sankaranarayanan, 2005). It can be described in terms of pampering and wellness, which involves offering people an experience that makes them feel good. This includes services such as massages, herbal wraps and exfoliating scrubs. It helps healthy people to prevent the problems so that they stay well, both physically and mentally (Ross, 2004). Combining holiday with health and well-being is reported to bring immeasurable benefits to health, including enjoyment, personal growth, development, and freedom from stress (Jones, 2003).

The development of medical tourism is not new. Since centuries, patients had been advised and sent to distant places, for recovery. Growing purchasing power and greater realization about the benefits of healthy living has created vast market for health tourism industry in the recent past. India, along with the other competing countries- Thailand, Jordan, Cuba, Malaysia, and South Africa, have emerged as the most sought after destination for health tourism (Jain, 2005).

Globalisation has promoted a consumerist culture, thereby promoting goods and services that can satisfy various wants of people across the countries. This has lead to the emergence of healthcare services provided by private sector. This sector has the ability to provide super speciality healthcare services at a fraction of the cost compared to that in USA, England or Singapore. Corporate run institutions have seized this opportunity to maximize profits and expand their coverage. They have realized the potential of going beyond the limited domestic “market” and attract foreign medical tourists, where this facility is either not available or not affordable. This is the genesis of “Medical tourism” industry (Marcelo, 2003).
2.2 Medical Tourism: An Overview

It is the state-of-the-art, but relatively low-cost, hospitals which have contributed to the formation of a booming new industry: medical tourism. Medical tourism is an effort to attract patients for health and medical treatment coupled with tourism from other countries to the home country. Medical tourism industry is witnessing phenomenal growth in the world. It has emerged out of combining health benefits with the pleasure of traveling to choicest places (Hindu Business Line, 2008).

The countries where medical tourism is actively promoted include Greece, South Africa, Jordan, India, Malaysia, Philippines and Singapore and Thailand. India is a recent entrant into medical tourism. Many super speciality hospitals in India are advertising and offering “medical package tours” that not only include medical operations and procedures but also travel to and from the hospital, stay and recuperation at “five star facilities”, availability of ayurvedic, yoga and other traditional treatments to attract the patients from different countries of the world.

Medical tourism in India holds great promise as an industry for the near future. Its contribution to the revenues of private healthcare organizations and G.D.P. is increasing steadily. However, a focused strategic framework needs to be put in place in order to tap foreign medical tourists. Medical tourism services – a term used to define the influx of foreign patients for health and medical care packaged with tourism; are gaining momentum across countries such as Australia, Switzerland, Germany, Canada, Cuba, Argentina, Malaysia, Singapore, Thailand and Indonesia.
2.3 Motivating Factors for Medical Tourism

There are many factors which attract foreign medical tourists to seek treatment in India. Lower cost of treatment for the same treatment compared to other developed countries is a major force attracting foreign medical tourists to India. Hasan (2003), remarks that, foreign medical tourists, driven out of their own systems by high costs and crowded conditions, look for cheaper and better options for medical care. India has proved itself to be a major destination for health tourism, healthcare outsourcing and medical back office support (Jain, 2005).

A combination of three key factors – quality, availability and cost, has been key in fuelling the phenomenal growth witnessed in the Indian medical tourism industry. 60% of doctors in India’s leading Indian hospitals have international qualifications, thus increasing the acceptance and comfort levels among international patients. An English speaking populace, exotic tourist locations and alternative medicinal cures are some factors that add to the advantage India holds over neighbouring countries. On the demand side, prohibitive medial costs and lengthy waiting time are the prime drivers in people seeking treatment beyond the home country.
Some of these key drivers can be viewed from the following table.

**Table 2.1: Key drivers of Indian medical tourism industry**

<table>
<thead>
<tr>
<th>Demand Side</th>
<th>Supply Side</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exorbitant costs in source country</td>
<td>Quality of service</td>
</tr>
<tr>
<td>Lengthy waiting time for operations</td>
<td>Exquisite locations</td>
</tr>
<tr>
<td>Insurance related problems</td>
<td>Availability of traditional Indian therapies</td>
</tr>
<tr>
<td>Non-availability of treatment</td>
<td>Low costs</td>
</tr>
</tbody>
</table>

Source: www.medicaltourindia.com

A large segment of foreign medical tourists come to India for treatment as it is rightly positioned as “first world treatment with third world prices”. Cost differentials, due to low labour cost in India are significant.
Table 2.2: Cost differences with regard to various treatments across countries

The American Medical Association (AMA) has conducted a cost comparison study of healthcare in different countries. The following table depicts the cost comparison of selected surgeries.

<table>
<thead>
<tr>
<th>Procedure</th>
<th>United States($)</th>
<th>Thailand($)</th>
<th>Singapore($)</th>
<th>India($)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Heart bypass</td>
<td>1,30,000</td>
<td>11,000</td>
<td>18,500</td>
<td>10,000</td>
</tr>
<tr>
<td>Heart Valve Replacement</td>
<td>16,00,000</td>
<td>10,000</td>
<td>12,500</td>
<td>9000</td>
</tr>
<tr>
<td>Angioplasty</td>
<td>57,000</td>
<td>13,000</td>
<td>13,000</td>
<td>11,000</td>
</tr>
<tr>
<td>Hip Replacement</td>
<td>43,000</td>
<td>12,000</td>
<td>12,000</td>
<td>9,000</td>
</tr>
<tr>
<td>Hysterectomy</td>
<td>20,000</td>
<td>4,500</td>
<td>6,000</td>
<td>3,000</td>
</tr>
<tr>
<td>Knee Replacement</td>
<td>40,000</td>
<td>10,000</td>
<td>13,000</td>
<td>8,500</td>
</tr>
<tr>
<td>Spinal Fusion</td>
<td>62,000</td>
<td>7,000</td>
<td>9,000</td>
<td>5,500</td>
</tr>
</tbody>
</table>

Graph 2.1: Cost differences with regard to various treatments across countries

The super specialty hospitals in India who have entered into the field of medical tourism have confident doctors some of whom have medical degrees from USA and England. Hospitals and ayurvedic spas which are into medical tourism are well-equipped, give international standard medical care at affordable costs.

The advent of IT in healthcare has contributed for the boom in medical tourism in the Garden City. Bangalore has become the nucleus for healthcare only for the quality healthcare services rendered. Apart from this, IT in Bangalore has made a three dimensional change in the perspective towards hospitals and their services. Some problems like, delayed services, patient records getting hacked, innumerable problems related to billing, problems in accessing medical details, problems in getting even the first appointment with a doctor are easily solved applying IT in healthcare industry. HIS that is user friendly and interactive is responsible for attracting many foreign patients into the country (Murali, 2006).
2.4 Medical Tourism: Demand and Supply Dynamics

Demand for global healthcare has rapidly increased in the last decade. People are moving out of their home country to take advantage of healthcare facilities available at different parts of the world. Datta and Krishnan (2003) reported that the healthcare market in OECD countries alone is estimated to be worth about $3 trillion and has grown to $4 trillion in 2005.

The Government of India predicts that the $17 billion healthcare industry comprises roughly 4% of the country’s GDP. Hospital services, healthcare equipments, managed care and pharmaceuticals are expected to grow by 13% annually for the next years (Asia Times, 2003). Industry people estimate that the medical tourism in India is presently growing at 30% annually. Over 1,75,000 foreigners visited India in 2009 for medical treatment. Most of the patients are coming from the Gulf, and South East Asia. Patients from the US, Japan and European nations are also coming to India to get “first world treatment at third world prices”. Apollo Hospitals Group has treated over 96,000 patients from 34 different countries (Business World, 2003).

With respect to supply of medical tourism, there are a large number of corporate super speciality hospitals in Delhi, Bangalore, Mumbai, Chennai, which attract global health travelers for a variety of treatments. Health tourism in India is poised for a big leap in the next five years with its vast potential of talent and facilities. 60% of doctors in India’s leading hospitals have international qualifications, thus increasing the acceptance and comfort levels among international patients. An English speaking populace, exotic tourist locations and alternative medicinal cures are some factors that add to the advantage India holds over neighbouring countries. On the demand side, prohibitive medial costs and lengthy waiting time are the prime drivers in people seeking treatment beyond the home country. Private hospitals and enterprises have driven the opportunity in medical tourism (Singh, 2003).
2.5 Growth of Medical Tourism in India

In India, the rate of growth of Medical Tourism is tremendous compared to other Asian countries. A combination of three vital factors, quality, availability and cost have been instrumental in kindling the unimaginable growth of this sector in our country (Shankari, 2007). According to a study conducted by Confederation of Indian Industry and McKinsey in 2004, some 150,000 foreigners visited India for treatment, with the number rising by 15 % a year (RNCOS, 2003).

According to the Associated Chambers of Commerce and Industry of India in 2008, the size of the industry was estimated at Rs. 1,500 crore and it would grow to a Rs. 9,500 crore business by 2015, with an annual growth rate of 30 %. About 1.8 lakh foreigners visited India for treatment in the first eight and half months of 2008 – 09 and their number would increase by 22 % to 25 % in the coming years (Assocham, 2008).

The Indian government predicts that India’s $ 17 billion year healthcare industry could grow 13% in each of the next four years, boosted by medical tourism. The development of medical tourism is due to the cost effectiveness and world class facilities available (Bichile, 2005).

In India, the rate of growth in this industry is tremendous compared to other Asian countries. Airport pick-up, a suite, interpreter service, home cuisine, home cable channels, a visit to the tourist places are the add-on services available to a foreign medical tourist. Even the Indian hospitality industry going out of its way to attract the foreign tourists. According to a study by McKinsey and the Confederation of Indian Industries, medical tourism in India could become a $1 billion business by 2012 (CII Mc Kinsey, 2003). The report predicts that by 2012, if medical tourism were to reach 25 % of revenues of private market players, up to Rs. 10,000 crore will be added to the revenues of these players. The Indian government predicts that India’s $ 17
billion a year healthcare industry could grow 13% in each of the next six years, boosted by medical tourism, which industry watchers say is growing at 30% annually.

India has emerged as the second fastest growing (8.8%) tourism economy in the world over 2005-14 (World Travel & Tourism, 2004). There has been a growth of more than 13% in foreign tourist arrivals at 3.9 million during 2005, up from 3.4 million foreign tourists who visited India during previous year. Foreign exchange earnings from foreign tourists were up by more than 20% at $5,730.86 million in 2005, up from $4,769 million earned the previous year.

Ayurveda, the ancient Indian system of medicine, deals with both the preventive and curative aspects of health in a most comprehensive way. Besides contributing to maintenance of health, it also has a wide range of therapeutic measures to cure various illnesses. Ayurveda in India offers a unique Medical tourism package for foreign medical tourists. There are common form of mixing leisure, fun and relaxation together with wellness and recuperation. Health holiday offers an opportunity to get away from daily routine and come to a different relaxing ambience after undergoing a treatment.

Medical Tourism, is believed to become a major driver of economic growth in India, as first world patients, driven out of their own systems by higher costs and crowded conditions, look for cheaper and better options for medical care (Hasan, 2003). India has proved itself to be a major destination for health tourism, healthcare outsourcing and medical back office support.

When baby Noor Fatima, a two-and-a-half-year-old Pakistani girl, successfully underwent an open heart surgery in Narayana Hrudayalaya, she opened chapter on the potential of medical tourism and affordable cost-effective treatment in Karnataka. India offers world class medical facilities in world class hospitals and the doctors are
comparable with any of the doctors in western countries. India also offers the most competitive prices.

A CII-McKinsey study (2010) on healthcare says medical tourism alone can contribute Rs. 5,000-10,000 crore (Rs 50-100 billion) additional revenue for up-market tertiary hospitals by 2012, and will account for 3-5 per cent of the total healthcare service delivery. India has many world-class hospitals and medical facilities at its disposal. They have an advantage over others, as apart from the cost factor, most foreign nationals are used to getting treated by Indian nationals abroad. Indian medical professionals settled abroad are associated with high quality, expertise in surgery, and very good care of patients.

Nearly seven per cent of patients at Apollo Hospitals today come from countries in the Middle East. They have now gone on to set up offices in various countries to channelize patients to their hospitals. With telemedicine, it has become easier for patients to keep in touch with them and facilitates their transfer to hospitals in India.

Major hospitals in Chennai, Mumbai, Hyderabad, New Delhi and Bangalore have recorded a 12% patient flow from neighbouring and South East Asian countries. This is because people have realised that they can now have access to international quality medical care in India. This amounts to 10% of the international cost. Lesser cost of treatments is a motivating factor for foreign medical tourism to have their medical treatment in India.

According to K K Aggarwal, executive vice-chairman of the Heart Care Foundation of India. "Compared to countries like the UK or the US, minor treatments like those for dental problems or major procedures like bypass surgery or angioplasty come at a fraction of the cost in India, even though the quality of doctors and medical equipment is comparable to the best in the world" (www.MedicalTourismIndia.com, 2006). The Indian Healthcare Federation, an association of the healthcare delivery sector that includes the Apollo Hospitals Group, Mumbai's Hinduja Hospital, Max
Healthcare, the Fortis Heart Institute among others, have also decided to project India as a healthcare destination with its affordable cost-effective treatment.

Among private players, Apollo has been a forerunner in health tourism. It has been a choicest destination for patients/medical tourists from Southeast Asia, Africa, and the Middle East. The group has tied up with hospitals in Mauritius, Tanzania, Bangladesh and Yemen besides running a hospital in Sri Lanka, and managing a hospital in Dubai.

**Major Treatments attracting foreign medical tourists to India:**

1. Bone marrow transplant
2. Cosmetic Surgery
3. Dialysis and Kidney Transplant
4. Gynaecology & Obstetrics
5. Joint Replacement Surgery
6. Neurosurgery & Trauma Surgery
7. Osteoporosis
8. Preventive Health Care
9. Refractive Surgery
10. Vascular Surgery
11. Cardiac Care
12. Nuclear Medicine
13. Urology
2.6 Growth of Medical Tourism in Karnataka

Karnataka is one of the fastest growing states in India. It is the home to some of the most high tech industries in India. Bangalore, in particular, has become the home to some of India’s premier hospital establishments. It is booming in terms of IT, BT and now, MT, that is medical tourism. Karnataka is endowed with a combination of high – tech super - speciality hospitals on the one hand, and, it has a number of natural beauty spots and ayurvedic spas. The coastal districts of South Canara, Udupi, North Canara, Malnad districts of Shimoga, Chickmagalore, Coorg, and Hassan can provide something unique to the tourists.

The state of Karnataka has nine world class medical colleges along with institutions for homeopathy, ayurveda, unani, siddha and yoga and also the best of hospitals and institutes for both modern and holistic medicine. It has the potential to be the health destination of the world (Mathai, 2006). It is of course the air conditioned weather of Bangalore which suits any foreign patient coming here for a treatment. The surgeries in high tech hospitals are followed by rejuvenation therapies in ayurvedic spas or other Indian systems of medicine.

The Department of Tourism, Karnataka, terms, Karnataka as “The Garden of Life”, as it has the distinction of having the largest number of systems of medicine approved by the World Health Organization in a single country (Karnataka Tourism, 2008). It is the only destination in India that combines world – class talent, infrastructure and an environment that is best suited for healing. It offers a wide range of healthcare options – ultra – modern allopathy, time tested ayurveda, holistic naturopathy, spa- based rejuvenation which other competitors in the field cannot offer (Karnataka Tourism, 2008).

The world is increasingly looking at Bangalore as the place for holistic healing. From the NHS in Britain to the largest insurance companies in the US, patients are increasingly referred to Karnataka for treatment. Some of the specialities include:
1. cardiac care
2. neurology
3. cancer care
4. orthopedics
5. sports medicine
6. nephrology
7. dentistry
8. pediatrics and neo – natal care
9. ayurvedic therapy
10. holistic healing
11. naturopathy

“Is silicon city turning to medical city” is the question frequently asked about the boom of medical tourism in Bangalore. The city’s healthcare industry has been expanding and as many as five private hospitals in Bangalore have expanded their services at a cost of several crores (Narayan, 2006).

Medical tourism has become a major industry in Bangalore. Along with being the “Silicon Valley of India” Bangalore has emerged as the hotbed for medical tourism in the country. Bangalore is the fifth largest city in India. It is a city of striking contrasts - a perfect blend of natural beauty and man-made marvels of architecture and technology. Located 1,000 metres above sea level, it is described as one of the most “happening” places in India. The city has many beautiful parks, tree-lined avenues, along with an excellent climate.

According to Karnataka Tourism Department, healthcare in Bangalore came into the limelight when Noor Fatima from Pakistan came to Narayana Hrudayalaya in July 2003, and was operated on by Dr Devi Shetty. After that, there was no looking back for the city. Her surgery was a landmark because not only did it help in thawing the hostility between the two neighbouring countries, but also drastically reversed the table in the medical scenario of the city for the better (Department of Tourism, 2007).
After the success of IT industry, Bangalore is all geared up to experience another new trend - medical tourism, also known as health tourism. Medical tourists from all over the globe have been flocking to Bangalore like never before. The sudden boom of medical tourism in the city is regarded by medical gurus as a “goldmine” just waiting to be explored. Narayana Hrudayalaya, headed by Dr. Devi Shetty, Wockhardt Hospital and Heart Care Institute, Manipal Hospital, Apollo Hospital, Sagar Hospital, M S Ramaiah Memorial Hospital, have been highly successful in attracting thousands of foreign medical tourists (Narayan, 2006).

Many doctors based in Karnataka travel abroad regularly to conduct complex surgeries. Some of the foreign doctors are trained in Bangalore. Institutions like the Rajiv Gandhi University of Health Sciences also attract a large number of foreign students. Not only this, the nurses in India are preferred in the US and Europe for their dedication, involvement and aptitude for providing personalized care (Department Of Tourism, 2007).

Bangalore is slowly emerging from the shadows of and cosmopolitan flavor has resulted in the influx of patients from over 30 countries today, including the US, UK, Middle East, Sri Lanka, Bangladesh, Nepal, Australia, Pakistan, Mauritius and Tanzania, Kenya, Uganda and many African countries. The City’s state-of-the-art healthcare infrastructure along with its salubrious climate, availability of high-end clinical talent and the people-sensitive population of Bangalore are also important factors in creating healthcare delivery systems.

According to Dr. Devi Shetty, Chairman of Narayana Hrudayalaya, “Bangalore is already the hub for complex heart related procedures. With the IT revolution giving Bangalore the indelible stamp of a knowledge city globally, it won’t be long before we see an influx of people from all over the world coming to Bangalore for heart and brain surgeries,” (www.NarayanaHrudayalaya.com, 2006). Karnataka has the right ecosystem to emerge as a major healthcare hub in a few years. With 31 medical
colleges, 800 nursing schools and innumerable pharmacy and physiotherapy colleges, Karnataka has the largest number of technical education programs in the country.

Narayana Hrudayalaya caught the attention of the whole world for the first time by operating baby Noor, a Pakistani girl. She flew all the way from Lahore to Bengaluru to get operated by Dr. Devi Shetty and his colleagues. By then, NH had already received thousands of international medical tourists. But, this incident stood as the hallmark in the history of NH exemplifying world class facilities for cardiac care which had no geographic boundaries. Since then, the foreign medical tourist inflows to Narayana Hrudayalaya has been steadily increasing. Foreign medical tourists from 30 different countries visit Narayana Hrudayalaya and they account for 10 per cent of patients in the hospital. Number of foreign medical tourists from UAE, Saudi Arabia and Africa has also been steadily increasing here.

The Karnataka government has been extremely proactive and was the first state to privatize engineering and medical education in the country. Karnataka has various healthcare organizations which provide unique treatments. For example, Soukya holistic wellness centre offers Naturopathy/Ayurvedic rejuvenation treatment, Angsana Spa with its Thai massage therapy, Prashanthi Kuteeram provides yoga therapy and jindal Centre provides Naturopathy. At Narayana Hrudayalaya, 24 cardiac surgeries are performed a day and 20 per cent of their patients are foreigners. Although majority of them come from Bangladesh, Pakistan, Middle East and Africa, they have treated patients from 22 different countries so far.

According to R. Basil, “Manipal’s flagship hospital on Airport Road, Bangalore received close to 3,000 patients from 29 foreign countries every year. An entire floor called the ‘International Patient Care Centre’ complete with a European ambience and equivalent services is fully operational to cater to their needs” (medical tourism Karnataka.org, 2008). Manipal Hospital in Bangalore is India’s first multi-specialty, tertiary care hospital to be ISO 9001:2000 certified by TUV Rhineland for clinical protocols, nursing care, administration, support and allied services. With state-of-the-
art technology and 650-bed strength, the hospital provides sophisticated and specialised quality medical services at affordable costs in 43 specialities. It won the Golden Peacock National Quality Award this year for excellence in the service category.

Bangalore is emerging as the healthcare destination of choice. Hospitals here receive patients from Sri Lanka, Bangladesh, Tanzania, Mauritius, Nepal, Pakistan, Dubai, the Middle East and SAARC countries. There is an increasing trend of patients from North America and European countries as well. The Ministry of Tourism, Government of Karnataka has aptly referred to Bangalore as the 'Garden of Life'. Bangalore has now become the Mecca for healthcare, (R Basil 2007). An entire general ward caters to patients from Tanzania and Mauritius, as the Manipal Group has tie-ups with the governments of Tanzania and Mauritius. Bangalore has the potential to overtake Chennai, Mumbai and Delhi to become the healthcare hub in 4-5 years’ time.

According to Vishal Bali, CEO of Wockhardt Hospitals Ltd., in 2009, out of the 3.5 lakh patients treated by Wockhardt, 890 were foreigners primarily from the US and UK and the number has grown up to 1,100 the next year. “Bangalore is poised to be India’s healthcare hub in the next five years and Wockhardt super-specialty hospitals will be one of the catalysts. More important, in addition to Indraprastha Apollo, New Delhi, Wockhardt Hospital is the only other hospital to be accredited by the Joint Commission International.

To support the domestic and foreign demand for healthcare, huge capital expenditure to the tune of Rs 800-1,000 crore has been planned in the next three years, by most of the hospitals in Bangalore. The investments are towards capacity expansion and upgradation of technology. The rich culture, hospitable and friendly people and the grandeur of Karnataka gives more reasons for people to come here and receive various health treatments. In so far as Indian climate is concerned, Bangalore’s is fairly unique. The city is located in the southern centre of the subcontinent, on a geologic feature called the Deccan Plateau.
The elevation is approximately 900m ASL. The City’s state-of-the-art healthcare infrastructure along with its salubrious climate and cosmopolitan flavour has resulted in the influx of patients from over 30 countries today, including the US, UK, Middle East, Sri Lanka, Bangladesh, Nepal, Pakistan, Mauritius and Tanzania among others. The availability of high-end clinical talent and the people-sensitive population of Bangalore are also important factors in creating healthcare delivery systems. Conducive ecosystem, cost of the treatment, excellent climate, infrastructure, range of medical packages and levels of expertise have all helped to make Bangalore one of the most important medical tourism destinations in the world.

"People coming from outside Bangalore do not face any language problem as the people here are well-versed with English. The other advantage is the system of full-time consultation as against multi-hospital visits, which is characteristic of the south. Seeing the same doctor in every visit also makes the patient comfortable. Hospitals and corporate establishments in the city have realised the potential of this niche market and have accordingly channelised their needs and facilities. Travel agents and hotels are structuring their packages and holiday schemes in accordance with the inflow of foreign patients coming into the city.

Corporate hospitals like Apollo and Narayana Hrudayalaya have collaborated with travel agents to attract more foreign medical tourists to the city. It's not just the Indians and the NRIs from the neighbouring countries who are streaming into India for medical treatment. Apart from NRIs, foreign patients mainly come in from the Gulf, Europe (mainly UK) surprisingly from South East Asia and the US. They come to Bangalore with a dual strategy in mind to get their medical treatment at one-third the cost and to explore Bangalore. A spokesperson from Thomas Cook India informs, "International patients mainly go to Coorg, Mysore, Hampi, Kittur, Belgaum and Bagalkot." In the long run, they add to the foreign exchange of the country.

Dr Kishore Murthy, CEO, Hosmat Hospital explains that, Bangalore is a well-known brand in the world. It is a knowledge city, has the top hospitals and also offers
pleasant weather for patients coming here for treatment. Hospitals in Bangalore have become the centre of attraction primarily because of the large number of top hospitals in the city and the innumerable medical institutes and colleges.

According to Vittal Murthy, Secretary, Kannada Culture Information and Tourism, Bangalore has always been the hub for healthcare since the British era. Now, it has become the centre of attraction primarily because of the large number of top hospitals in the city and the innumerable medical institutes and colleges. Hence, the number of medical experts and professionals are also increasing by the day. Similarly, holistic health centres in the city also offer alternate systems of therapy like yoga, Art of Living courses and Ayurvedic therapies.

The concept of telemedicine is being used on a large scale by hospitals such as Manipal and Narayana Hrudayalaya. Resumes of doctors are displayed online so that international patients can choose their doctors. Internationally-acclaimed doctors and specialists choose to venture out in this city. This is yet another feather in the cap for the city, which till date was only associated with IT. Further, hospitals are having tie ups with internationally acclaimed medical brands. For example, Wockhardt hospital has a tie up with Harvard Medical International (HMI), which has a reputation across the world for the quality services rendered to its patients. This will increase the inflow of foreign medical tourists to the hospital.

Hospitals in Bangalore are now providing the services usually provided by a five-star hotel. Accommodation in hotels is provided both for the relatives as well as the patients. Hosmat Hospital even has a building within its campus to accommodate relatives of patients. Airport drops and pick-ups for patients and relatives are all rendered by the hospitality division of the hospital. Most of the hospitals have come up with a travel desk to cater to foreign patients and their relatives. Manipal Hospital, for instance, has an International Patient Care Centre. Hospitals which are into medical tourism have laid a lot of emphasis on the infrastructure of their hospital. It also has specially designed deluxe rooms, with posh décor and offers myriad facilities.
like pantry service and a wireless Internet connection. It is not just the hospitals which are grabbing the limelight. Travel agents and hotels are cashing in on the situation and are coming up with schemes and packages to attract foreign patients to the city. They are gradually realising that immense benefits can be reaped (Nayantara, 2007).

The Leela Palaces and Resorts, Bangalore, which purely caters to the corporate class, has tied up with Manipal Hospital after understanding the need for medical tourism in the city. Air Travel Enterprises (ATE) also offers a whole lot of packages to foreign patients. It offers packages for cardiac surgery, plastic surgery, dental surgery, Ayurveda and orthopedic surgeries. In addition to this, they first identify patients who want medical treatment in this part of the country. Later, recommend them to hospitals. Their arrival, departure and accommodation are all handled by them.

The role of travel agents and hotels has to be strengthened in order to market medical tourism effectively. They play a major role in constructing an efficient medical tourism process. Most of the healthcare organizations in Karnataka which are into medical tourism have appointed international travel agents to promote their healthcare services abroad. Their reach to global clients results in an increase in the number of foreign medical tourists visiting the hospital.

Hospitals in Bangalore are very much cost effective when compared to developed countries like Europe, U.S.A, and Australia etc where patients are charged heavily for their treatment of various diseases. With this study we can conclude that Bangalore is a favourable destination for medical tourism. Karnataka government has revamped policies to attract more foreign medical tourists. Kerala has done it successfully with God’s own country. Karnataka Department of Tourism can definitely do it with “one state, many worlds” tourism tagline.

The government of Karnataka is equally keen to position Karnataka as an ideal health tourism destination with its best hospitals and tourism spots. According to the Department of Tourism, Karnataka, the state has an unusual offer of a mix of traditional systems like ayurveda and yoga and modern medical expertise. It can uniquely capture the health tourism market and compete with global competitors like,
Singapore, Malaysia and Thailand. It has the highest number of approved health systems and alternative therapies. The department has done limited promotion campaigns in the country and in the Gulf, Pakistan and the UK to highlight what it can offer. Therefore, focused promotion which can attract the target countries can lead to an increase in the flow of medical tourists to the state.

For Bangalore to capitalize on the boom in medical tourism, it is imperative for the government to put together a blueprint for coordinating various industry players, which includes the policy makers, tour operators, hotels, transportation services, private hospitals, medical practitioners and private hospitals. Bangalore is finding a place in the global map for advanced spinal surgery due to the growing number of spinal surgeons in the Bangalore. Every month, Hosmat attends to 2-3 patients - mostly from Malaysia, Sri Lanka, Pakistan, Maldives, Bangladesh and Africa. The state government has chalked out a plan to acquire around 500 acres of land near the Devanahalli International Airport for a super-speciality Health Park. With an increasing number of super-speciality hospitals, Karnataka in general and Bangalore in particular have become increasingly popular in the field of health tourism.

2.7 Medical Tourism – Policy Perspectives

The promotion of medical tourism has so far been fragmented. Looking at the potential of this service industry, the state, hospitals and the tourism boards have realized the need for an apex body like Nasscom for the software industry, which can coordinate the promotion of medical tourism abroad. The government has to put together a blueprint for coordinating various industry players, which includes the policy makers, tour operators, hotels, transportation services, private hospitals, medical practitioners and private hospitals to create a synergy and get benefited.

The Department of Tourism, government of Karnataka, has taken lot of initiatives to promote medical tourism in the state. According to Janardan Reddy, ex minister for tourism, "The idea is to make Karnataka a top health tourism destination, not only in India but internationally. The aim is to lure foreigners to Karnataka to avail of its
sophisticated facilities and subsequently induce the foreign medical tourists to enjoy the multiple tourism offerings. This endeavour will have a positive impact on the entire economy of the state." In fact, the government is setting up a Bangalore International Health City Corporation which will cater to patients for a wide variety of health care products and treatments. With the government’s support for combining medical expertise and tourism, India has become an important “global health destination” (Marcelo, 2003).

Medical tourism is considered as one of the major tourism sectors with high potentialities is eagerly waiting for promotion by the state tourism department. It has been included in the state policy (Rao, 2007). The government of Karnataka has identified knee and hip replacement, cardiac surgeries and treatment of neurological disorders as the focus areas to attract global medical tourists to Karnataka (Borpujari, 2009). Indian doctors are among the best in the world and given the right atmosphere and environment, they can enhance the image of Incredible India as a health and tourism destination. Besides, affordable infrastructure and low manpower cost have also encouraged investors to pump in money in hospital projects in the garden city. Further, Karnataka's Department of Tourism has been organising international conferences and tourism fairs.

The state of Maharashtra has taken some steps to popularize medical tourism in the state. It has established a Federation of Indian Chambers of Commerce and Industry, Western Region Council (FICCI-WRC) which has set up a task force for the promotion of health and medical tourism in Maharashtra. This task force has representatives from the Maharashtra government, the medical educational institutions and the drugs department, Maharashtra Tourism Development Corporation, pharmaceutical companies, travel agents and tour companies. This type of initiative can play a major role in popularizing medical tourism in Karnataka. For instance, The Asian Heart Institute at Bandra-Kurla Complex offers state-of-the-art facilities for all types of heart complications and even offers preventive cardiological treatment to avoid heart ailments and also to keep under control a host of heart problems. This institute which is in collaboration with the Cleveland Institute, USA, offers ‘five-star’ service at reasonable prices. There are even provisions for financial assistance which is offered through various trusts associated with the institute.
Department Of Tourism, Karnataka organizes an international health and medical tourism conference every year in Bangalore, in which delegates from various South-East Asian countries, the Middle-East and even Africa participate. This serves as an ideal platform for Incredible India to market its health and medical tourism products and services. According to Mr. Mahendra Jain, State Tourism Commissioner, Karnataka is aiming to attract at least 20% of the 3.2 lakh total international inflow as healthcare tourists. The state government along with CII, the hospitality and hospital sector has hosted a “quality summit on health tourism” (Business Line, 2008). The Government also holds health tourism expos. Such meets are a platform for the Government to meet international experts from the medical fraternity and brief them about the competence of Indian healthcare industry.

Further, the union budget announced various concessions for the manufacturing and importing of vital drugs, equipment, and reduction in customs duty on certain life saving drugs. This move can give a push to the medical field, indirectly benefiting medical tourism in the country.

Government of India has introduced a ‘medical visa’ for foreigners who come to India for medical treatment. The medical visa would be admissible to all foreigners seeking medical care in recognised specialty hospitals or treatment centres. The initial period of such a visa will be one year or for the period of treatment whichever is less. Unlike the tourist visa, this can be extended and the State Governments have been given the powers to extend such a visa. Under the medical visa rules, patients will have the facility to bring two attendants — spouse and blood relations. They will be allowed two entries in a year, which means patients can change attendants.

Accreditation by Joint Commission International (JCI) of the US is another policy initiative taken up by the hospitals in the field of medical tourism. Corporate hospitals like, Indraprastha Apollo Hospital (IMCL), Wockhardt Mumbai, Apollo Chennai, Manipal Hospital Bangalore and Sri Ramachandra Medical Centre (SRMC) Chennai are some of them.
Another step taken up by the Karnataka Government to promote medical tourism in the state is encouraging public – private partnership. This joint effort will help them to build a brand of health tourism for Bangalore (Times of India, 2006). This has been effectively practiced by Malaysia in the promotion of medical tourism. Government’s policy initiatives in this area will encourage the private players to use this opportunity to attract maximum foreign medical tourists to their organizations.

Most experts from the industry have acknowledged the fact that the State Government is supportive and enthusiastic in promoting medical tourism in the city in particular and the State as a whole. The Department of Tourism, Karnataka conducts regular annual meets wherein a discussion with the medical industry on a one-to-one basis is carried on. A council of the medical community is formed. They first conduct research to study key players in the field, which include not just the top hospitals but travel agents and consulates in the city. Their performance over the year is reviewed and simultaneously suggestions are taken. These Consulates and travel agents have their networks abroad. So, it is easier for the state to have international conferences and contacts which can significantly promote medical tourism.

The state has a plan to promote medical tourism in the same way as IT. After the advent of the IT industry in Bangalore, the IT park was opened up. On similar lines, with the advent of the healthcare industry here, it is planning to open up a health park.

It's not just the State Government which is putting in a lot of interest. The Central Government, realising the potential of this sector, has come up with a national agenda and is holding tourism trade fairs at regular intervals around the year. This has given new impetus to medical tourism in Karnataka.

As of now, the major obstacle that might hamper the growth of medical tourism in the state is unsystematic infrastructure. Due to increase in the number of people moving from rural areas, floating population, the roads are congested and traffic jams have
become the order of the day. Here, commuting in the city has become a major problem. Paucity of hotel accommodation within the city for patients and relatives also poses an obstacle for international patients coming to the city. Despite an increase in service flats and a boom in the real estate business, there is no change in the problem. International flights have commenced in Bangalore, but there is connectivity only to a few countries. International patients in particular get dismayed at the appalling conditions of Bangalore's infrastructure in contrast to the plush décor of the hospitals. Therefore, public private partnerships in the area of infrastructure development is necessary.

Government at the international airport in Bangalore has established air connectivity with almost all the major countries across the globe. This will add to the ease of air travel of foreign medical tourists to the state. Further, the Metro Rail Project and five townships in the city are some of the steps taken by the state to ease congestion. There are plans to launch air ambulances and helipads to facilitate easy transport of patients from other countries. Further, most hospitals are coming up with accommodation within their premises for patients as well as their relatives. Some hospitals have a tie up with the five star hotels. Even service flats which are customized are arranged for the foreign medical tourists.

Some of the significant initiatives taken up by the government to boost medical tourism in the country. They are:

a) Quick clearance at the Immigration Department for medical visa, for both the foreign medical tourist and the attendants.

b) Tax incentives for players in medical tourism. This is because, medical service to foreign medical tourists is regarded as an item of export.

c) Import duty reduction on medical equipment.
d) Formation of committees to promote and foster medical tourism. These committees will have members from the government, tourism boards, hospital authorities, travel agents, hospitality providers, etc.

e) Develop supporting infrastructure such as transport services, especially, air transport and road transport to facilitate medical tourism.

f) Creation of an effective Public-Private partnership in order to foster growth in the field of medical tourism. This includes policy measures, infrastructure development, and promotion of medical tourism.

g) Creation of a unified effort from various departments like, tourism, health, information, legal and communication. These aspects in health tourism are to be handled carefully because problems may arise due to severity of the patient condition.

h) Air connectivity to major cities of the world is created which can promote medical tourism.

i) Health expos, medical tourism seminars are conducted at regular intervals in foreign countries where the state’s expertise in the field of medical tourism is exhibited.

2.8 Kerala model of Medical Tourism

Kerala, “God’s Own Country” as its corporate slogan goes, has pioneered health and medical tourism in India. They have made a concerted effort to promote health tourism in a big way, which has resulted in a substantial increase of visitor arrivals into the state. Kerala and Ayurveda have virtually become synonymous with each other. However, though Kerala has strongly focused on Ayurveda and its wide array of treatments and medications, good facilities are also available in the other traditional forms of medicine as well as in modern medical treatment (Sarvani, 2004).
Ayurveda is a traditional Indian therapy. It is the holistic medicine principle derived from centuries of medical tradition in India. Under Ayurveda, original medicines are prepared and used. Availability of ayurvedic therapies can be used as a competitive factor by Indian hospitals in providing the medical tourism package. Ayurvedic treatments provide excellent preventive care and rejuvenation therapies. According to ayurveda, there are four main methods by which diseases can be controlled and cured. They are,

a) Cleansing and detoxifying (shodan)

b) Palliation (shaman)

c) Rejuvenation (rasayana)

d) Mental Hygiene and Spiritual Healing (Satvajaya)

e) Cleansing and detoxifying (shodan)

Ayurveda diagnoses any person and his illness through the body nature (prakruthi). According to them, there can be three types of body nature. They are, Vatha, Pittha and Kapha. A person with different prakruti has to be treated differently. Aurveda offers another popular therapy called pancha karma which is all about vomiting, bowel purging, nasal douching to remove toxins from the body. It makes use of oil massages with different herbal oils which leads to cleansing of the body. Oil is well absorbed by the skin and helps to eliminate toxins while passing through the body. Herbs are also introduced in certain parts of the body (especially the nose) to increase resistance to enzyme reaction. After the cleansing, the patient is given ghee (clarified butter) and yogurt to restore the intestinal flora. Some of the other popular ayurvedic treatments are, shirodhara (pouring medicated oil from head to all over the body), abhyanga (oil massage), udvartana (powder massage), patra potali sweda (sudation therapy using herbs), choorna pinda sweda (therapeutic sweating), sarvangadharana (massage with cloth dipped in oil all over the body), katibasti (oil massage for the waist). There are varieties of treatments which suit different kinds of health disorder. Further, ayurvedic treatments offer curative solutions for weight reduction, stress reduction, eye sight improvement, back pain, leg pain, etc.
The bias towards health tourism in Kerala is so strong that Kerala Ayurveda Centres have been established at multiple locations in various metro cities. They are highlighting the advantages of Ayurveda in health management. The health tourism focus has seen Kerala participate in various trade shows and expos wherein the advantages of this traditional form of medicine are showcased. Among the states, Kerala has made concerted efforts to promote health tourism in a big way, which has resulted in a substantial increase of visitor arrivals into the state. Karnataka has an unusual offer of a mix of traditional systems like Ayurveda and Yoga and modern medical expertise, which can be uniquely positioned to capture the health tourism market (Business Line, 2008).

The number of foreign medical tourists from Australia, England, Germany, Italy, France, UAE has been continuously increasing in Kerala. The ayurvedic resorts in the state have more than sixty percent of occupancy by foreigners. Ayurveda has clicked much more than expected in the case of Kerala. The treatment packages are created according to the choice of the foreign medical tourists. Some of them cost anything between about 60 Euros and 180 Euros a day. However, two-week packages carry discounts compared to daily packages. Hence the most popular packages are those spanning one week, two weeks and three weeks.

A major issue associated with Kerala Ayurveda tourism is, the duplication of the services and it being provided by untrained personnel. In order to overcome this unethical practice, the Accreditation of hospitals and treatment centres is most needed. This would provide a major step in curbing the issues related to unhealthy practice of Ayurveda.

Many entrepreneurs are cashing on this new growing trend offering massages with different types of herbal oils and powders. Much preferred is the treatment for ailments of the nose, mouth and throat called "sirovasthi", in which lukewarm herbal oils are poured into a cap fitted on the head. Only few tourists know that Ayurveda is not just massage spas but a full-fledged medical treatment system. Medical tourists to Kerala are attracted by the ayurvedic treatments which are preventive and curative simultaneously.
There are usually two types of tourists who take up treatment in Kerala. Some like to know about Ayurveda and arrive here as part of a package while others combine their visit with a health-care package. Most of these tourists end up in five-star spas and massage parlours. There are many foreign medical tourists who arrive to Kerala seeking genuine treatment.

In Kerala, the Health Department, and Tourism Department, have jointly promoted medical tourism. Today, Kerala stands first in the list of foreigners inflow in the country. Most of the hospitals and treatment centres are accredited for quality which provides a major step in curbing the issues related to unhealthy practice of Ayurveda.

2.9 Conclusion

State – of – the – art health facilities available at a lower cost in healthcare organizations has led to the growth of medical tourism in India. Compared to USA, England, Thailand and Singapore, cost of treatments is very cheap in India. The advent of IT in healthcare is another factor contributing to the growth of Medical Tourism in Karnataka. From 2006, Bangalore has become the nucleus for healthcare services and rightly described as the “health city of India”. A combination of three key factors – quality, availability and cost, has been key in fuelling the phenomenal growth witnessed in the Indian medical tourism industry. 60% of doctors in India’s leading Indian hospitals have international qualifications, thus increasing the acceptance and comfort levels among international patients.

The Department of Tourism promotes the city as “the garden of life”. Narayana Hrudayalaya, Hosmat, Manipal, Apollo Hospital, Sagar Hospital, Soukya Spa, Ayurvedagram, Jindal centre of Naturopathy are the pioneers of Medical tourism in Bangalore. Major treatments attracting foreign medical tourists are, Bone marrow transplant, Cosmetic surgeries, Dialysis and kidney transplant, joint replacement surgeries, Cardiac surgeries, preventive healthcare, neurosurgery, vascular surgery, etc. The state has nine world class medical colleges along with institutions for homeopathy, ayurveda, unani, siddha, and yoga. This makes it possible for it to offer
a unique combination of medical services by combining both new and traditional health systems.

For Bangalore to capitalize on the boom in medical tourism, it is imperative for the government to put together a blueprint for coordinating various industry players, which includes the policy makers, tour operators, hotels, transportation services, private hospitals, medical practitioners and private hospitals.