



Surgical Trip



Your International Healthcare Network

What Does Medical Tourism Mean For US
Companies: Benefits to employers and employees

April 16, 2009



Statistics to Consider:

Demographics

- ❖ By 2050, more than 50% of the people living in the US will be of ethnic origin. *
- ❖ Approximately 500,000 Turkish Americans currently.
- ❖ Deloitte 2008 Survey of U.S. Health Care Consumers found that 51.4% of Hispanics and 56.8% of Asian Americans would consider having elective procedure in a foreign country.
- ❖ It is expected that orthopedic and cardiac surgeries will grow as the baby boomers age. A recent study released at the annual meeting of the American Academy of Orthopaedic Surgeons estimates that knee replacement surgeries over the next 25 years will grow by 673%.

* Medical Tourism Magazine



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Statistics to Consider:

- ❖ US total health care spending in 2007 was \$2.4 trillion (17% of GDP). This is expected to increase to \$4.3 trillion by 2017 (20% of GDP).*
- ❖ Since 1999, employment-based health insurance premiums have increased 120 percent, compared to cumulative inflation of 44 percent and cumulative wage growth of 29% during the same period. *
- ❖ Health insurance expenses are the fastest growing cost component for employers.
- ❖ Employers shifting costs to employees resulting in employees paying approximately 20 to 30 percent in out-of-pocket costs.

* National Coalition on Health Care



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US Health Care Evolution



Fee-For-Service	Managed Care	Consumer Directed Health
Indemnity Plan	HMO Plan	High Deductible Plan
Freedom to choose Dr	Care is directed by a PCP	Consumer "shops" for their care based on cost and quality
% reimbursement	Copay	Consumer pays until deductible and/or maximum out-of-pocket is achieved



Advantages for Employers

- ❖ Decreases health care costs while maintaining quality benefits
- ❖ Expansion of consumer directed health
- ❖ Employers see this as an alternative solution rather than shifting costs to employees
- ❖ Elimination of Stop Loss claims
- ❖ Predictability of surgery costs because pricing is “fixed”
- ❖ Provides employees with health care value



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Advantages for Employees

- ❖ Affordability of major surgeries
- ❖ Money saving alternative
 - ❖ No deductible, coinsurance, copay
- ❖ Employee choice
- ❖ High quality of care
- ❖ Personalized care by nurses, doctors and hospital staff





Types of Employees to go Overseas

- ❖ Ethnic Employees
 - ❖ Employee who feels more comfortable traveling to their home country.
- ❖ Non-Ethnic Employees
 - ❖ Employees that would like to travel to another country
 - ❖ Employees in a high deductible plan
 - ❖ Employees with limited coverage
 - ❖ Employees who are uninsured



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Why Turkey?

- ❖ JCI Accredited Hospitals
- ❖ Top Quality Doctors
- ❖ Advanced technology
- ❖ Affiliations with leading US Medical institutions
- ❖ Multi-lingual nurses and staff
- ❖ International Patient Services



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Sample Cost Savings

Procedure	Normal US Retail Medical Cost	Medical Cost in Turkey	Potential Savings
Heart Bypass	\$130,000	As low as \$11,000	\$119,000
Angioplasty	\$57,000	As low as \$5,000	\$52,000
Knee Replacement	\$40,000	As low as \$8,500	\$31,500
Hip Replacement	\$43,000	As low as \$9,000	\$34,000



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Health Care Value: Example A

Example A: High Deductible Plan	
Employee Plan Coverage:	
Family Deductible:	\$4,000
Coinsurance:	80%
Out of Pocket Max:	\$8,000 *
Surgical Trip Costs:	
Medical Costs:	\$8,500
Air, hotel, meals:	\$5,000
Total Costs	\$13,500
* Employer agrees to waive costs if use the Surgical Trip network	
Employer Savings:	
Normal US Medical Costs	\$40,000
Normal employee cost	\$8,000
Normal Total cost	\$32,000
Surgical Trip cost	\$13,500
Savings	\$18,500
Employee Savings:	
	\$8,000



Why are Employers/Insurers partnering with Facilitators

- ❖ International network of hospitals
- ❖ Customer Service infrastructure to handle patient inquiries
- ❖ Medical Information coordination
- ❖ Scheduling and travel logistics
- ❖ Central point of communication for patient, provider, hospital, insurer



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What Role Should a Facilitator play for Employers/Insurers?

- ❖ Objective information source for employees
- ❖ Personalized coordination of medical care and logistics for employees
- ❖ Multi-lingual staff
- ❖ Physician on staff
- ❖ Years of experience with international patients
- ❖ Knowledge of Group Health Plans and SPDs
- ❖ Ability to communicate and educate employees



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One Stop Process For Everything

Patient



Patient's US Doctor



Hotel/Aftercare



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Employer/Insurance
Company



Surgeon



Hospital





Contact Information

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