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Medical tourism wins fans

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Paul Hambleton didn't know what to do. He was uninsured, hurting, and facing a \$30,000 bill to fix his torn-up knee.

So after researching his options, the owner of a valet-parking firm in Henderson, Texas, came up with an inspired solution. He got treated at a luxury facility, by doctors trained at top institutions, and enjoyed a sunny getaway at the same time, all at a fraction of the cost.

Of course there was a hitch: He had to go abroad. After checking out a number of local hospitals in Texas, Hambleton ended up heading across the border, to a facility in Monterrey, Mexico. The entire cost, including airfare: under \$6,000.

"I was treated like a billionaire," says the 52-year-old, who even squeezed in a couple of rounds of golf during his trip. "I had a Baylor-trained surgeon, a personal nurse the entire time, stayed at a top hotel, and had the best chicken enchiladas I've ever had. If I had my choice, I'd never go to an American hospital again."

More Americans than ever are following Hambleton's logic, and forgoing their local General Hospital in order to travel to places like Thailand, India, or Costa Rica for medical tuneups. More than half a million Americans every year, in fact, who are seeking out everything from dental work to cosmetic surgery to heart stents and hip replacements. It's called "medical tourism," and it amounts to a \$40-billion annual business.

People should be rightly wary about going under the knife in another country, of course. You never want to find yourself in some poorly-equipped clinic, with doctors who don't even speak your language, thumbing through a phrasebook to describe your condition.

But with 46 million Americans uninsured, according to the Kaiser Family Foundation, seeking affordable treatment abroad has become a real option for many. And hospitals that cater to well-heeled foreigners, staffed with Western-trained surgeons, are only too happy to take your money.

"It's a lunatic statement, to say that there's no quality healthcare overseas," says Josef Woodman, author of the book *Patients Beyond Borders*. "For baby boomers who are in financially challenging circumstances, there's a lot of choice out there now."

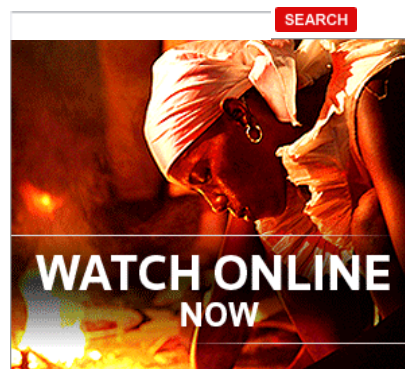
The savings can be significant. Angioplasty that can cost up to \$43,000 in the U.S. costs \$4,700 in India, or \$7,300 in Malaysia, according to data compiled by [patientsbeyondborders.com](#). And in terms of amenities, hospitals like the famed Bumrungrad in Bangkok put their cash-strapped American counterparts to shame. Touches like marble floors, gourmet food, and "Royal Suites," more reminiscent of a resort than a hospital.

While medical tourism is largely a cost-related issue for the uninsured, top international hospitals do take insurance from American providers, and have service offices to help determine your coverage and assist in filing claims. When Josef Woodman had a procedure done at Bumrungrad, for instance, he had to fill out an international claims form, but the coverage and deductible were the same as if he were stateside.

Of course, medical tourism isn't for everyone. You should have an open mind, be a seasoned traveler, and apply plenty of rigor to your search process. A few tips on finding quality care overseas:

Accreditation is key. Joint Commission International is the organization that makes sure foreign institutions are up to snuff; search potential options at [jointcommissioninternational.org](#). If a hospital isn't JCI-accredited, forget it.

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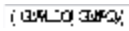
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