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# Knox woman's Thailand trip leaves her in stitches - by design

By Kristi L. Nelson (Contact)  
Monday, August 18, 2008



Sherrie Wilcox embraces her doctor, Dr. Parichart, who found a previously undiagnosed medical problem while preparing for Wilcox's planned hysterectomy. Uninsured and unable to afford the surgery in Knoxville, Wilcox went to Thailand. She still corresponds with her doctor, whom she saw daily for three weeks.



The grounds of Bumrungard International Hospital in Bangkok look less like a hospital than a destination resort. More and more Americans are taking medical "vacations" overseas to find surgeries at affordable prices.

Sherrie Wilcox returned from her recent trip overseas with a few souvenirs: a pretty scarf, a pink bracelet, a 4-inch abdominal incision.

The scarf and bracelets were gifts from nurses who befriended her during her monthlong stay at Bumrungard International Hospital in Bangkok, Thailand. The incision, a reminder of the reason she made the trip in the first place.

Wilcox took her first trip to Thailand specifically to have a hysterectomy - a surgery that, as one of millions of uninsured Americans, Wilcox found financially out of her grasp in her own country.

## Affordable insurance lacking

Wilcox, a real-estate agent, works on contract and thus isn't eligible for group insurance through her employer. She's had individual insurance plans before, most recently through a large national company that dropped her after, she said, combing through past medical records and finding a passing notation by a physician that she felt "depressed" about some financial setbacks a few years ago. Wilcox said her insurer called this "depression" an undisclosed pre-existing condition and canceled her policy retroactive to almost two years, an increasingly common practice that has resulted in legal ramifications in other states for insurance companies.

Wilcox made a fruitless search for an affordable policy, considering her age - 45 - and past health problems that included a pulmonary embolism, a blood clot blocking the artery to the heart.

"It was unaffordable," she said.

Then, in April, she began feeling unwell. Primary among her problems was rapid weight gain and a swollen, sore stomach.

"I only go to the doctor if I absolutely have to,"



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Sherrie Wilcox poses with two nurses, "Bee" and "Poo," who cared for her during her monthlong stay in a Thailand hospital. Because their Thai names were too difficult for most Westerners, patients called them by nicknames, Wilcox said. Before her return to Knoxville, the nurses gave her a scarf and bracelet.



The lobby of Bumrungrad International Hospital in Bangkok is reminiscent of those in upscale resort hotels. Bumrungrad is one of several hospitals abroad that cater to travelers looking for affordable medical procedures.

### Thinking about it?

Here are some tips.

1. Do proper research. Learn about:

- 2 The procedure: Compare your expectations with what's achievable by the surgery. Also inquire about follow-up care needed, time required for recovery, physical therapy, etc.
- 2 The hospital: Consider the hospital's accreditation, awards and recognitions, facility and equipment, statistics like success rates, etc.
- 2 The surgeon: Check the certifications, training and reputation of the surgeon who will be treating you.
- 2 The destination country: Base your country selection on quality, distance and cost.

2. Keep your local doctor informed about your decision to travel overseas for treatment. You may need his assistance prior to the surgery for furnishing the health records required by the international hospital and post-surgery for any follow-up checks that may be required.

3. Have all important documents in order. Make copies of each, and leave one set of copies in a safe place at home. This includes:

- 2 Medical records: X-rays, MRIs, health histories, photographs, immunization records, prescriptions and any other health records relevant to the surgery. Remember to carry

Wilcox said. This was one such case. Wilcox visited a gynecologist and told him she had a history of uterine fibroids; he deduced that was causing her current problems and forwent an ultrasound, which would have cost her more money out of pocket.

The doctor laid out some options for Wilcox: She could have the fibroids burned off, although they would likely grow back. She could have a three-month series of two shots that would cost her \$1,200 each but might cause permanent thinning of her bones. Or she could have her uterus removed, a hysterectomy.

Wilcox, already "blessed" with a 9-year-old daughter, said she'd had "female problems" all her life and didn't plan to try for more children. The choice seemed simple: A hysterectomy should be a simple, one-time solution.

The physicians' fee for the surgery was around \$6,000, but since Wilcox was paying out of pocket instead of filing insurance, she learned she could negotiate it down to about \$3,000. That left hospital expenses.

"I'm thinking, 'The hospital may be around \$4,000? This might be doable,' " Wilcox said.

So she called the hospital.

"Just for the surgery room and two nights in the hospital, not including medications, not including anesthesia, not including all the pre-op stuff you have to go through ... was \$16,000," Wilcox said. "I was just blown away. And they would need whatever amount of money up front unless the doctor said it was a medical emergency."

Wilcox did some more calling around town and became more and more discouraged. Frustrated, she turned to the Internet - and found the solution to her situation a couple of continents away.

### Big business abroad

Last year, about 750,000 Americans traveled abroad for medical procedures, a report from the Deloitte Center for Health Solutions found. They go for a plethora of reasons: bargain-rate cosmetic surgery or dental work, experimental procedures not yet available in the United States and, in growing numbers, medically necessary or "quality-of-life" surgeries, like knee or hip replacements.

This year, the report suggested, that number may swell to 1.5 million, and over the next decade it could increase tenfold, to 16 million Americans a year going overseas on trips dubbed

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all these medical reports and any medicines in your carry-on luggage.

- Passport and visa: You will need a passport for yourself and your travel companion (if any). Depending upon the country you are traveling to, you may or may not need a visa. Check with your destination country's embassy.

Source: Mumtaz Pachisa, Associated Content

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"medical tourism." "Resort" hospitals in Asia, South America and Mexico have made a profitable business of catering to Western and Arab patients, in some cases providing surgery, recovery, transportation, lodging and meals for as little as half of what the procedure alone would cost in the United States. There are agencies that exist solely to arrange these medical tourism trips.

Wilcox, a well-traveled Red Cross volunteer, was no stranger to looking beyond borders for care. Last year, faced with needing approximately \$8,500 in dental work, including four crowns, she did careful research and chose a highly regarded dentist in Mexico.

"I got unbelievable dental work," she said. "I got my crowns, inlays, mercury fillings taken out, new ones put in ... for \$1,200. I was thrilled."

A hysterectomy, however, was another thing entirely.

"I looked at Mexico, but I wasn't able to find something I was confident" about, Wilcox said.

Instead, she ended up scheduling surgery at Bumrungard International Hospital in Bangkok.

"I banged my head against the wall trying to find a way to have it here," she said, "but the cost is just prohibitive."

Wilcox's sister gave her airfare "miles," so her plane trip to Thailand was free. She planned a 2 1/2-week stay for surgery and recovery.

She was taken aback by the beauty of the setting. Her large, private hospital room had granite countertops, a balcony with a view and a 46-inch wall-mounted plasma television. For meals, Wilcox could choose from a menu that included Western, Asian or Middle Eastern food - all of it, she said, delicious. The lobby of the hospital looked more like a luxury hotel. The adjacent hotel, where patients stayed before and after hospitalization, was just as lovely. And everyone - doctors, nurses, staff - spoke fluent English.

It was a good thing Wilcox was comfortable, because her stay was much longer than she'd planned.

### Cost-effective care

Wilcox arrived in Thailand at midnight on a Wednesday and saw doctors the next day. She was initially supposed to have surgery that Sunday.

But upon examining her, the doctor found Wilcox's uterus was not in the typical place. And Wilcox didn't have fibroids after all. She had a large, though benign, tumor in her uterus. Worse, her uterus had become fused to her colon - the source of her pain.

The doctor delayed Wilcox's surgery until Monday to allow time for other tests and to find other surgeons to assist in case the adhesion caused complications. Meanwhile, Wilcox opted for a "complete medical checkup" package offered by the hospital clinic, which for around \$485 included a mammogram, X-rays, 30 different blood tests, a tumor profile and a check of the kidneys and liver. It found a previously undiagnosed problem with her liver.

"They wanted me to have an MRI; I went to (have) the MRI that day," Wilcox said. "They wanted to check out what caused my pulmonary embolism from 18 years ago!"

Wilcox's surgery went well, but she had a complication: Because of her history of embolism, doctors gave her a shot of heparin, a blood thinner, before surgery. The heparin caused her muscles to bleed. Then blood pooled near her incision, and it burst.

Wilcox ended up extending her stay to a month and two days, and her Bangkok doctor wanted her to stay another two weeks. Yet, Wilcox said, the complication could just as well have happened in the United States, and she feels the follow-up care - daily calls from and visits to her doctor, personal attention from the nurses - may have been better than what she might have gotten here.

"Do you know what my surgery cost?" she said. "Everything: doctors' fees, all medications, nurses, private hospital room, three-night stay - \$5,800."

Including travel, meals and a monthlong hotel stay, Wilcox estimates her entire trip and medical care came in at just under \$11,000.

### Recovering at home

When Wilcox returned to Knoxville, she needed wound care for her still-healing incision. As before, she called around.

"One place wouldn't see me without a \$500 deposit," she said.

Wilcox ended up going to a wound-care doctor who volunteers one day a week with Dr. Tom Kim's Free Medical Clinic of America, which provides free care to anyone who can show proof of employment. The doctor was impressed with her "beautiful" incision, she said: "They still use stitches over there, instead of staples."

But Kim was horrified at the lengths Wilcox went to in order to get needed surgery.

"Why, with all the doctors here?" he asked. "Why (did) she have to go to another country, leave her daughter for a month?"

U.S. medical associations warn that not all stories end as well as Wilcox's. While botched surgeries are always a risk, they're probably not as common as most people think. Many overseas doctors are U.S.-trained, and accrediting agencies rate modern hospitals.

Instead, chief among U.S. doctors' concerns is follow-up care. Botched or not, most procedures require patients to seek more medical care afterward - care they might not be able to access at home.

And there's the question of liability: If something goes wrong, who makes it right?

But with the world shrinking and at least one major insurance company - Blue Cross Blue Shield - embracing medical tourism, it's unlikely that the number of patients traveling abroad will decrease. In a country built on capitalism, patients, especially those with limited resources, will keep looking for the best deal.

"There's a lot of people in my position," Wilcox said. "Really, things have got to change."

Health writer Kristi L. Nelson may be reached at 865-342-6434.

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Posted by [jyoverseas24](#) on August 18, 2008 at 4:09 a.m.

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I can attest that the U.S. Money grubbers have "Outpriced" everything and brainwashed the American People that there is not good Medical treatment anywhere other than the U.S.! This is crap! I have had dental work and 3 other surgeries in Thailand and have received better care there than I have EVER received in the U.S.

To make it worse, the politicians have it set in their minds that they can make "Affordable" Healthcare for everyone....How about putting a federal cap on the price of medical procedures and hiring Judges that have common sence to stop the B.S. malpractice lawsuits!

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Posted by [tardisrider](#) on August 18, 2008 at 7:30 a.m.

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A few years ago I developed a minor problem while on holiday in Thailand and went to Bumrungrad. It is much faster, cheaper, more modern, better organized and generally more hospitable than any medical facility in Knoxville. Nobody likes going to the doctor, but I would choose Bumrungrad over any other medical facility that I have ever seen.

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Posted by [bjjenkin](#) on August 18, 2008 at 2:04 p.m.

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If the physician who will be treating you has practiced in the U.S. you should check the name here for malpractice. Doctors from FL leave here and go to the Islands, etc., when they are being investigated for fraud, malpractice, etc..

I congratulate this young lady for being a decision maker!

---

Posted by [hallsGuy](#) on August 18, 2008 at 2:47 p.m.

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How about putting a little competition in there.

When the hospitals are fighting each other through the government for beds and CON's, I would say let them put what ever they want in. The market will tell whether or not it works.

If the medical care providers have to go to "roll back" pricing like Wal Mart, their business might step up.

I need to find that dentist in Mexico. BCBS dental plans are ridiculous.

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Posted by [tnknoxrealtor](#) on August 18, 2008 at 5:31 p.m.

in response to [hallsGuy](#)

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This is the Sherrie Wilcox - the dentist I went to is in Merida, Mexico. Fly to Cancun and then it is a 4 hour executive bus trip to Merida (only \$30.00). The dentist is recommended by the American Consul and is the highest regarded dentist down there. His name is Javier Camara - his email address is: [cda1216@prodigy.net.mx](mailto:cda1216@prodigy.net.mx)

The BEST dental care I have EVER received - you can not even tell I have crowns and it was all done in ONE weeks time - no waiting for crowns for 2 weeks.

You can stay at bed and breakfast's there for \$35.00 a night. I do it all on the cheap - so there are finer hotels there if you want.

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