

Health

Vital information with a human touch

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Surgery Abroad? New Insurance Policy May Protect You

By Theresa Tamkins

Heading to Brazil for a face-lift or India for a hip replacement? You're not alone. About 750,000 medical tourists embarked from the United States in 2007 because they needed (or wanted) pricey surgery, infertility treatments, or dental work, which can cost 90% less in other countries.

And that number is expected to rapidly climb to well over a million annually in the next few years.

Now a company is taking advantage of that growing trend and offering, for the first time anywhere, an insurance policy that covers unexpected costs associated with medical tourism.

Seven Corners says its policy will cover trip cancellations, medical coverage for the patient and a companion if they become ill or injured on the trip (unrelated to the treatment), emergency medical evacuation and repatriation for any medical condition, and coverage for the treatment of complications that result from the offshore surgery or treatment.

I was of two minds when I first heard of this. Part of me thought: If I had to have a hip replacement, and I couldn't afford it in the United States, I'd want to know that there's some insurance policy that would cover me if it all goes hideously wrong outside the U.S.

But the other half of me worried that this insurance could give people a false sense of security and encourage more to take a risky plunge into long-distance surgical procedures.

For example, in a thread on Lonely Planet, a woman is talking about her efforts to get some help after a botched face-lift.

The company would pay up if you had an infection or injury caused by the treatment, or if you needed a procedure redone for medical reasons (an improperly placed dental implant that resulted in infection, for example).



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You'd also be covered if you had a stroke or heart attack during the procedure, or ended up with a blood clot from a long flight after surgery.

According to Krampen, you can purchase \$10,000, \$20,000 or \$50,000 in coverage, and the cost generally works out to 7%–10% of your total trip expense—including airfare, parking, hotel, meals, and the procedure. So if your trip to India costs \$12,000, including the hip replacement, the cheapest policy would be \$840.

The insurance company protects its investment by only selling the policies through qualified medical tourism facilitators, which are 40 to 50 groups in the United States that organize treatments at accredited international hospitals and surgical centers.

Krampen says he knows the number of people who have serious side effects associated with medical tourism, but he's not divulging that information to me or potential competitors (he doesn't have any at the moment) since, he says, it "cost us actuarial time and money to get that information."

That said, I've decided that medical-tourism insurance is a good idea. Pricey, maybe, but it may help protect people by steering them toward reputable medical practitioners.

It would be great if the U.S. health care system were more affordable. But as long as it's not, you shouldn't have to take your life in your own hands to get treatment.