



## Benefits of Global Healthcare

The availability of high-quality and affordable healthcare internationally has fueled a growing domestic interest in global healthcare or medical tourism, whereby patients travel outside of the country to receive quality healthcare services at a fraction of the cost than within the U.S.

Below highlight some key advantages of participating in a medical travel or global healthcare benefit program:

- **Provides dramatic cost savings and financial benefits** – The costs of receiving medical care in other parts of the world are, on average, 40 to 80 percent less expensive than in the U.S. Therefore, there are dramatic cost savings and financial benefits for the employer/plan sponsor, payer/insurer, as well as the employee, even when factoring in the costs of travel and accommodations for the patient and a companion. This is particularly true for certain cost prohibitive medical procedures that may require a longer stay in a hospital, such as cardiac or orthopedic surgery.
- **Offers world-class quality care and favorable clinical outcomes** – Many hospitals in other parts of the world offer quality care and favorable clinical outcomes that are equivalent or superior to U.S. hospitals. For example, hundreds of international hospitals are accredited by the Joint Commission International (JCI), an arm of the U.S. hospital-accrediting body, the Joint Commission on Accreditation of Healthcare Organizations (JCAHO). These hospitals also have leading-edge technology; nurse-to-patient ratios exceeding U.S. standards; U.S./U.K. or equivalently trained and Board Certified physicians; medical staff that is fluent in English; as well as affiliations with prestigious US medical universities, such as Harvard Medical, Johns Hopkins, Cleveland Clinic and others.
- **Availability and shorter wait times** – Typically there is also more availability in international hospitals, thus reducing a patient’s wait time for surgery that in the U.S. can take months or up to a year in some cases to schedule. Most surgeries, whether major or cosmetic, can be scheduled within a few days or weeks if done in a less overburdened foreign hospital.
- **Helps U.S. companies stay more competitive globally** – Global healthcare models result in major economic benefits for U.S. companies because the costs of their employees’ healthcare expense are greatly reduced. As a result, they can be more profitable and competitive in today’s global marketplace.
- **Empowers U.S. consumers to make their own healthcare choices** – Consumer-Directed Health Plans (CDHPs) refer to medical insurance plans that allow members to use personal Health Savings Accounts (HSAs), Health Reimbursement Arrangements (HRAs), or similar medical payment products to pay routine healthcare expenses directly. Therefore, consumers utilizing a CDHP have greater control over their own healthcare choices and expenditures.
- **Increases customer and employee retention** – For insurers/payers, by offering better member benefits like a global healthcare network, and at more competitive prices, they can greatly improve their overall customer retention rates. Meanwhile, employers and plan sponsors benefit as well because they are able to offer their employees a more competitive medical benefit package, which results in a more productive and loyal workforce.

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