

Global Health Options

National Academies Seminar on Medical Tourism

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The Scope of the Problem

- The U.S. health care crisis has spiraled out of control
- Our health care system now ranks 37th in the world, only slightly ahead of Cuba (source: World Health Organization)
- The richest 5% of the U.S. population accounts for 55% of the health care spending; the bottom 50% accounts for 3%
- At 7% a year, U.S. costs have risen faster than in any other OECD* country
- U.S. life expectancy is now a year shorter than the OECD average
- Infant mortality is significantly higher than in other developed countries

The Scope of the Problem

- The U.S. health care system is the most expensive in the world
- Even though the U.S. population is younger and healthier, per capita health care expenditures now top \$5,000, more than twice the OECD average
- Health care now accounts for more than 14% of the U.S. GDP (ahead of Switzerland and Germany at 11%)
- U.S. employer-paid health insurance premiums have soared 59% since 2000 and now hover close to \$10,000 a year for families

The Scope of the Problem

- A worsening problem:
- A large number of Americans no longer have access to health care or are at grave financial risk if they get sick
- Most U.S. citizens can only get partial health care coverage at prohibitive costs and a large portion of the population is simply uninsured
- More than 45 million Americans have no health care insurance
- Roughly half of the personal bankruptcy filings in the U.S. are associated with medical costs
- Little likelihood that these problems will be remedied for decades

Across the U.S., the Landscape of Health Care is Changing

- School districts are raising taxes to pay for teacher health benefits
- State pension funds are under-funded
- Airlines are forcing their pension funds on the government, or dumping them altogether
- Controlling health care costs has become a top priority for employers
- Consumer-driven health plans (CDHPs) and health savings accounts (HSAs) are rapidly increasing in popularity among insurers and consumers

We're Seeing a Massive Health Care Paradigm Shift

- Costs are shifting to consumers
- And so is decision-making when it comes to health care
- More of them are now “shopping” for health care options that minimize out of pocket costs...without compromising quality of care
- Impossible?

The Solution

- What about health care in another country?
- U.S. businesses are increasingly tapping global services and “knowledge-worker” resources, especially in India
- It's not just manufacturing and information technology...
- Fast-food restaurants are experimenting with overseas-sourced drive-through order fulfillment
- American banks and insurance companies commonly rely on “backroom” services that are outsourced to India
- A growing number of hospitals, including Massachusetts General, depend on radiological services performed in India

A Global Health Option

- India is emerging as the world leader in global medicine:
- Last year more than 150,000 foreign patients visited India for medical procedures
- That number is increasing by 15% a year
- A recent McKinsey study estimates that India's “medical tourism” industry could yield as much as \$2.2 billion a year by 2012
- Even though only a handful of U.S. patients have traveled to India for care, global trends indicate that the number is likely to grow exponentially

A Global Health Option

- Why is India attracting so many global patients?
- Medical care in India has made significant advances in recent years and has begun to match that available in U.S. hospitals
- Board-certified, U.S.-trained Indian physicians are returning home to practice
- Leading Indian specialty hospitals, such as Apollo, Escorts and Wockhardt have built and staffed state-of-the-art facilities that cater to foreign patients
- These medical “centers of excellence” offer quality care that often matches that of big-city medical centers in America

A Global Health Option

Consider this:

- The vast majority of CABGs at Escorts are successfully done on beating hearts with associated decreased morbidity/mortality
- Escorts is one of only a handful of hospitals worldwide that specialize in minimally-invasive robotic surgery
- Escorts' 40 cardiac surgeons perform 4,000 heart operations a year

A Global Health Option

And consider this:

- India now also boasts one million physicians, 162 medical colleges and 82 nursing colleges
- These schools produce 20,000 doctors and 30,000 nurses a year, triple the pace in the 1990s
- While many medical professionals emigrate to Western countries, a growing number of highly-trained doctors, nurses and technicians are choosing to practice in India
- Indian doctors and nurses are fluent in English

A Global Health Option

- But, the best news is that care in India costs a fraction of what it does in the U.S. For example:
- Coronary bypass surgery that costs over \$100,000 in a leading North Carolina hospital costs less than \$20,000 in India, including transportation
- Apollo's typical orthopedic surgery costs \$4,500, less than one-fourth the U.S. cost
- An MRI scan at Escorts costs \$60 versus \$700 in a New York hospital

A Global Health Option

Hospitals in India also offer other advantages:

- Top-flight, personalized one-on-one nursing care is available around the clock
- New Indian medical centers not only provide state-of-the-art care and technology, they offer an array of amenities to international patients
- In addition, there are low-cost, luxury tourist options available to patients desiring a longer recuperative stay

Providing a Global Health Option

So, suppose there were a company that:

- Connected patients to affordable, high-quality health care in India
- Established partnerships with India's premier hospitals and physicians
- Offered individual, personalized case management
- Handled the complexities and logistics of dealing with a health care provider on the other side of the globe
- Worked with a network of respected local physicians to assist with pre- and post-operative care here in the U.S.
- Made it possible to teleconference with specialty physicians in India prior to departure

That Company is IndUShealth

- The world's premier global health option provider
- IndUShealth is partnered with world-class hospitals in India that offer:
- On-site IndUShealth facilitators who ensure a smooth, seamless experience
- Facilities and services that adhere to internationally recognized standards of quality
- Experienced, credentialed, highly-qualified physicians
- Generously-staffed, dedicated nursing care

About IndUShealth

- IndUShealth is the first company to offer access to comprehensive medical care on a global scale

- We are dedicated to providing a seamless, high-quality experience and ensuring the well-being of our patients
- We help assure the highest standards of care at the lowest cost possible
- Headquartered in North Carolina's Research Triangle, IndUShealth works with a network of U.S. physicians and health care providers in India who team up to deliver world-class medicine

How IndUShealth Works

- We serve individuals who are self-insured and those who lack traditional forms of health insurance and face extraordinary financial risk due to serious illness or medical calamity
- Patients are often referred into the IndUShealth system by a physician in our health care alliance or by other patients
- They are assigned an IndUShealth Case Manager who, in cooperation with medical specialists, maps a course of treatment

How IndUShealth Works

- Once surgery or other treatment is scheduled, we handle all travel arrangements and provide patients with information about every facet of their trip
- Patients are able to personally confer with their physician in India via teleconference prior to departure
- Patients fly via a major airline from one of several U.S. airports
- Following treatment and recuperation, which may include some additional time relaxing in a nearby resort, patients return to their personal physician in the U.S. for follow-up care as needed

Corporate Service Offerings

- We work with self-insured companies and their benefit plan administrators to integrate our offerings into their health benefits package
- Employees are provided an option to travel overseas for treatment, often supplemented with incentives including an all-expense-paid trip along with an accompanying friend or loved one
- Employees can consult with their specialist via phone call or videoconference to help them with their decision
- Companies can incorporate our offering as an option into their plans immediately and start to realize substantial savings right away

The IndUShealth Advantage: Now

The IndUShealth Advantage: In Future

In Summary

- IndUShealth is a unique company focused solely on the assurance of the very best medical care in the world at the lowest price
- From the moment patients first enter our system to the time they resume normal, fully-active lives, they are in the best of hands
- Our product is not only unprecedented access to global health care, it is health care as it should be

IndUShealth

A new world of care