General Session #8:
Perspectives on Medical Travel to Latin America

Perspectives on Dental & Medical Travel to Latin America:
THE CASE FOR COSTA RICA

Olympic Try-outs
Zermatt, Switzerland
General Session #8:
Perspectives on Medical Travel to Latin America

The End of the Ski Racing Career

Miles For Smiles Race Team

Dr. Robert Hall – Driver, Co-Owner
Alice Cooper – Co-Owner

Dr. Hall has driven NASCAR quality Stock Cars at Charlotte Motor Speedway, Texas Motor Speedway, and Chicagoland Speedway. Dr. Hall is a general dentist focusing his interest toward cosmetic dentistry. When Dr. Hall is not practicing dentistry or racing cars he enjoys lecturing at conventions or offering his Dental talents to less fortunate people in Central America.
General Session #8:
Perspectives on Medical Travel to Latin America

The End of the Car Racing Career
General Session #8:
Perspectives on Medical Travel to Latin America
General Session #8: 
Perspectives on Medical Travel to Latin America

“Because I skate to where the puck is going to be not where the puck is or used to be” 
Wayne Gretsky

Presentation Objectives

• Dental/Medical Travel 101 (Survey) 
• Patient’s Perspective 
• Doctor’s Perspective 
• Why is Dental/Medical Travel growing? 
• Current Status of Medical Travel 
• Why Latin America & Costa Rica?
General Session #8: Perspectives on Medical Travel to Latin America

Looking for Solutions to USA Healthcare Problems...

How are International Centers of Excellence Rated
Dental/Medical Expertise Accreditation
Clinic/Hospital Total Cost
Distance Security & Safety
General Session #8:
Perspectives on Medical Travel to Latin America

Dental & Medical Expertise & Education
Public and Private Schools

Dental Schools
5 years plus 1 Year of Social Service
Additional Years for Specialty

Medical School
5 years plus Hospital Internship
Additional Years for Specialty

Accredited Hospitals in Costa Rica

Hospital Clínica Bíblica

Hospital La Católica

Hospital Cima San José
General Session #8: Perspectives on Medical Travel to Latin America

- Correctly ID Patient
- Improve Effective Communications
- Improve High-Alert Med Safety
- Ensure Correct site, Correct-Procedure, Correct-Patient Surgery
- Reduce Risk of Health Care – Associated Infections
- Reduce Risk of Patient Harm Resulting from Falls

Joint Commission Accreditation – United States
- Correctly ID Patient
- Improve Effective Communications
- Improve High-Alert Med Safety
- Ensure Correct site, Correct-Procedure, Correct-Patient Surgery
- Reduce Risk of Health Care – Associated Infections
- Reduce Risk of Patient Harm Resulting from Falls

Joint Commission Accreditation - International
- Correctly ID Patient
- Improve Effective Communications
- Improve High-Alert Med Safety
- Ensure Correct site, Correct-Procedure, Correct-Patient Surgery
- Reduce Risk of Health Care – Associated Infections
- Reduce Risk of Patient Harm Resulting from Falls
General Session #8:
Perspectives on Medical Travel to Latin America

Enhanced Clinical Experience

Nursing
- Increased Level of Service
  - Costa Rica Nurse/Patient Avg. Ratio 3:1
  - USA Nurse/Patient Ratio Avg. 10:1

Technology/Training
- Many USA Trained Dentist & Physicians Post Dental/Medical School
- Technologically Advanced Hospitals & Clinics
  - Example: Oxygen Chamber to Enhance Healing After Surgery, Dental 3-D Imaging Scan
- Private Hospital Rooms in CR is Typical

Follow Up
- Recovery Centers with Personalized 1:1 Care
- Patient Advocate Coordinates Return to USA-Promed
- Follow Patient Through Recovery
General Session #8: Perspectives on Medical Travel to Latin America

Dental & Medical Clinic Accreditation

Dental & Medical Clinic

American Association for Accreditation Of Ambulatory Surgery Facilities

Accreditation Association for Ambulatory Health Care
General Session #8:
Perspectives on Medical Travel to Latin America

What is PROMED

- Promotion and Quality Assurance of the Healthcare Industry
- Association of Accredited Hospitals, Certified Dentist & Medical Doctors, Universities and Tourist Services
- Supported Ministry of Health and Tourism Board
- Non-profit Organization
- Through the Seal of Quality
  - Assure any Healthcare and Recovery Facility Provides Services of Excellence that Benefits the Patients Well Being and Security

**PROMED**
**The Gate to Quality**
**Healthcare in Costa Rica**

Patient’s Perspective
“ME”
General Session #8: Perspectives on Medical Travel to Latin America

**WHO**
- Ask Friends and Neighbors
- Ask Co-workers
- Ask Promed

**WHAT**
- Decide on the Doctor
- Thorough Exam by Internist
- I Mean-THOROUGH Laboratory Blood Work
- Agree on What Can be Done

**WHERE**
- Doctor Provided Various Hospital Options
- Tour the Hospital
- Review Accreditations

**WHEN**
- Many Options
- Time for Me to Decide

**HOW**
- Do I Plan to Pay
- All Options Provided by Doctor
- All Options Provided by Hospital
- No Insurance Coverage
- Due to Elective

*WHO* *WHAT* *WHERE* *WHEN* *HOW*
General Session #8: Perspectives on Medical Travel to Latin America

Educated Doctor & Staff
- USA/CANADA: X
- CR: X

Skilled Doctor & Staff
- USA/CANADA: X
- CR: X

Experienced Doctor & Staff
- USA/CANADA: X
- CR: X

Clean & Sterile Hospital
- USA/CANADA: X
- CR: X

Skilled Hospital Staff
- USA/CANADA: X
- CR: X

Major Insurance Accepted
- USA/CANADA: X
- CR: X

Safe and Secure
- USA/CANADA: X
- CR: X

Cost
- USA/CANADA: ????
- CR: ????

Specialties
- Orthopedic
  - Knee
  - Hip
  - Shoulder
  - Full Rehabilitation Included

- Plastic Surgery
  - Face/Neck
  - Body Contouring
  - Enhancements
  - Laser Re-Sculpting

- Bariatric
  - Sleeve
  - Lap Band
  - Roux-en-Y

- Cosmetic and Full Mouth Restoration Dental
  - Implants
  - Crowns
  - Veneers
  - Whitening
General Session #8: Perspectives on Medical Travel to Latin America

About Latin America (Competent Solution...)

Main Destinations
- México
- Costa Rica
- Panamá
- Colombia
- Brasil
General Session #8:
Perspectives on Medical Travel to Latin America
General Session #8: Perspectives on Medical Travel to Latin America

A DOCTOR’S PERSPECTIVE

Increasing High Cost in USA & Canada
Global Technology
Affordable Travel & Close to USA/Canada
Trade Liberalization
Increased Foreign Investment (Hospitals)
Qualified Workforce
Qualified Accreditations
Travel Service Companies

What is Driving Dental/Medical Travel

Outbound Patients Seeking Dental/Medical Healthcare Abroad From USA

<table>
<thead>
<tr>
<th>Year</th>
<th>2008</th>
<th>2009</th>
<th>2010</th>
<th>2011</th>
<th>2012</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>525,000</td>
<td>650,000</td>
<td>875,000</td>
<td>1,200,000</td>
<td>1,600,000</td>
</tr>
</tbody>
</table>
General Session #8:
Perspectives on Medical Travel to Latin America

Type of Procedures Patients Come to Costa Rica

- Dental: 46%
- Plastic & Cosmetic: 15%
- Other Surgeries (Orthopedic, Bariatrics, Cardiology): 18%
- Medical Treatments (Cancer, Preventative, Dermatology): 18%
- Other Medical (Rx, Rehab, Therapy): 18%
- Ophthalmology: 1%

How Are Patients Finding Dental/Medical Providers

- Internet Search: 30%
- Referrals: 60%
- Travel Company: 9.5%
- Employee Insurance Coverage: 0.5%
General Session #8:
Perspectives on Medical Travel to Latin America

Information Sources

- Deloitte: Medical Tourism Update & Implications
- International Medical Tourism Journal
- The Economist Intelligence Unit Report: Travel For Health

Patient Profile

Who is Utilizing Dental/Medical Travel?

Age: 45 +
Middle Income +
Insured and Un-insured
International Travel Experience
General Session #8: Perspectives on Medical Travel to Latin America

Company Profile
Large Employers - Limited
(public & private)
- Early Adapter Companies
- Limited Patient Traffic
- Most Major Insurances have a Global Emergency Program
Small Employers
(Self Insured & High Deductibles)

Specific Procedure
Dental/Medical Travel Acceptance Cycle for Patients
Insurance or No Insurance Coverage
Knowledgeable Country
Personal Referral
Internet Research
Office, Doctor, & Hospital Selection
Question and Answer
Price, Quality, and Experience
Time Required & Distance to Travel
General Session #8: Perspectives on Medical Travel to Latin America

Employer Due Diligence
Dental/Medical Travel
Accreditation
Service Acceptance Cycle
Experience for Employers
Capacity of Hospital/Clinic
Promed

What is Going to Happen to USA Healthcare System?
So What is Next?
It’s Our Decision
How Will the USA Healthcare Networks React to New Competent Competition Abroad?
General Session #8:
Perspectives on Medical Travel to Latin America

The difference between “Involved” and “Committed” is like an Egg and Ham Breakfast………..

The Chicken was “Involved”

The Pig was “Committed”

WHY COSTA RICA?

• STRATEGIC LOCATION
• ECONOMIC AND POLITICAL STABILITY
• QUALITY OF LIFE AND SAFE
• ACCREDITED HOSPITALS & CLINICS
• STATE-OF-THE ART DENTAL/MEDICAL TECHNOLOGY
• QUALIFIED DENTAL/ MEDICAL PROFESSIONALS
• TOP SUSTAINABLE TOURISM DESTINATION
• SAVE MONEY for Employee & Employer
### General Session #8:
**Perspectives on Medical Travel to Latin America**

#### Why Travel To Latin America & Costa Rica for Healthcare?

<table>
<thead>
<tr>
<th>Accessibility</th>
<th>Cost</th>
<th>Experience</th>
<th>Quality</th>
</tr>
</thead>
</table>
| • Few Hours Travel by Air  
  • Specialized Travel Services for International Patients | • 50-80% Savings for Dental/Medical Care and Prescription Medications | • Many USA Trained Dentist & Physicians Post Dental/Medical School  
  • 300,000+ Patients Travel from USA To Latin America for Dental/Medical Care Every Year | • 36 JCI Accredited Hospitals in Latin America  
  • 50+ Ambulatory Facilities Internationally Accredited  
  • Latin American Home of AAAASF & AAAHC is Costa Rica |

#### Reduced Cost

- **Approximately 50% savings in Medical for Package Price**
- **Approximately 70% Dental Savings**
- **50 - 90% on Prescription Medications**
General Session #8:
Perspectives on Medical Travel to Latin America

- Savings of up to 80% on Dental Procedures
  - Most US dental insurance plans pay 50% up to $1000-$2000 annually costing member thousands, if not tens of thousands out of pocket

- Package Medical price savings of approximately 50% for Medical
  - Employer Saving Plan (ERISA Money)
  - Employee Savings (FSA, HSA, Possible HRA)

- Prescription Drug
  - Significant Cost Savings
  - Many Medications do not require a Prescription in Latin America

### Prescription Medications

<table>
<thead>
<tr>
<th>Medication</th>
<th>USA</th>
<th>Costa Rica</th>
<th>Savings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lipitor 40 mg</td>
<td>$6.53</td>
<td>$3.02</td>
<td>-54%</td>
</tr>
<tr>
<td>Cymbalta 60 mg</td>
<td>$6.93</td>
<td>$3.86</td>
<td>-44%</td>
</tr>
<tr>
<td>Nexium 40 mg</td>
<td>$7.46</td>
<td>$2.57</td>
<td>-66%</td>
</tr>
<tr>
<td>Viagra 100mg</td>
<td>$24.50</td>
<td>$14.07</td>
<td>-43%</td>
</tr>
</tbody>
</table>

*Costa Rica Retail Prices from Real Farmacia. No Prescription is Required. USA Retail Prices from CVS Pharmacy. DR. Prescription is Required*
### General Session #8: Perspectives on Medical Travel to Latin America

<table>
<thead>
<tr>
<th>MEDICAL PROCEDURE – 2008 Data</th>
<th>$ USA &amp; CANADA</th>
<th>$ JCI COSTA RICA HOSP.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Heart Bypass (CAGB)</td>
<td>$100,000.00</td>
<td>$25,000.00</td>
</tr>
<tr>
<td>Coronary Angioplasty</td>
<td>$35,000.00</td>
<td>$15,000.00</td>
</tr>
<tr>
<td>Coronary Angiography</td>
<td>$6,000.00</td>
<td>$5,000.00</td>
</tr>
<tr>
<td><strong>ORTHOPEDIC</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hip Replacement</td>
<td>$40,000.00</td>
<td>$10,900.00</td>
</tr>
<tr>
<td>Total Knee Replacement (each)</td>
<td>$35,000.00</td>
<td>$10,500.00</td>
</tr>
<tr>
<td>Partial Knee Replacement (each)</td>
<td>$20,000.00</td>
<td>$6,000.00</td>
</tr>
<tr>
<td><strong>GASTROENTEROLOGY</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Laparoscopic Gastric Bypass</td>
<td>$30,000.00</td>
<td>$10,900.00</td>
</tr>
<tr>
<td>Laparoscopic Gastric Banding</td>
<td>$30,000.00</td>
<td>$10,550.00</td>
</tr>
<tr>
<td><strong>ARTHROSCOPY</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rotator Cuff Repair</td>
<td>$40,000.00</td>
<td>$22,000.00</td>
</tr>
<tr>
<td>ACL Repair</td>
<td>$17,000.00</td>
<td>$8,900.00</td>
</tr>
<tr>
<td><strong>COSMETIC SURGERY</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Breast Augmentation</td>
<td>$6,000.00</td>
<td>$3,600.00</td>
</tr>
<tr>
<td>Breast Lift</td>
<td>$10,000.00</td>
<td>$5,800.00</td>
</tr>
<tr>
<td>Face Lift</td>
<td>$11,500.00</td>
<td>$5,600.00</td>
</tr>
<tr>
<td>Liposuction</td>
<td>$8,500.00</td>
<td>$4,000.00</td>
</tr>
<tr>
<td>Nose Job</td>
<td>$8,200.00</td>
<td>$4,800.00</td>
</tr>
<tr>
<td>Tummy Tuck</td>
<td>$9,400.00</td>
<td>$5,800.00</td>
</tr>
<tr>
<td>Brow Lift</td>
<td>$4,500.00</td>
<td>$1,500.00</td>
</tr>
</tbody>
</table>

### CASE STUDY 1
- Self Funded Employer – Houston
- 2 employees
- BMIs of +40 and 32
- Procedure – Gastric Sleeves
- Outcome – at 6 months more than 100lbs combined – No complications.
- Cost –
  - Houston $30,000 - $35,000
  - Costa Rica $14,000 (included travel, hotel, surgery, complication insurance, companion)
- **Cost Savings = 53%**
### Total Knee Replacement

<table>
<thead>
<tr>
<th></th>
<th>COST</th>
<th>DEDUCTIBLE</th>
<th>INSUR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retail</td>
<td>$50,000</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>PPO</td>
<td>$35,000</td>
<td>$5000</td>
<td>$30,000</td>
</tr>
<tr>
<td>Costa Rica</td>
<td>$10,500</td>
<td>Waive</td>
<td>$10,500</td>
</tr>
</tbody>
</table>

- Airline-Patient: $1,000
- Airline-Guest: $1,000
- Hotel: $1,000
- Food: $300
- Misc: $200

**Total Knee Replacement and Expenses**: $14,000

**SAVE $16,000 -53%**

### Incentive for SI Companies

- Waive the $5000 Deductible
- Save Significant Amount of Money
- Save Employee Money
- Save Days Away from Work
- Benefit Attracts Better Employees
- HAPPY EMPLOYEE & COMPANION

**Quality and Competence**
## General Session #8:
### Perspectives on Medical Travel to Latin America

### Table: DENTAL PROCEDURE - 2011 Data

<table>
<thead>
<tr>
<th>Procedure</th>
<th>USA &amp; Canada</th>
<th>Accredited Clinic</th>
</tr>
</thead>
<tbody>
<tr>
<td>Crown-Porc Fused to Metal</td>
<td>$1,200.00</td>
<td>$375.00</td>
</tr>
<tr>
<td>Crown-Solid Porcelain</td>
<td>$1,400.00</td>
<td>$450.00</td>
</tr>
<tr>
<td>Veneer-Porcelain</td>
<td>$1,300.00</td>
<td>$400.00</td>
</tr>
<tr>
<td>Implant-Zimmer</td>
<td>$2,600.00</td>
<td>$850.00</td>
</tr>
<tr>
<td>Root Canal</td>
<td>$1,200.00</td>
<td>$300.00</td>
</tr>
<tr>
<td>Filling-Composite</td>
<td>$240.00</td>
<td>$75.00</td>
</tr>
<tr>
<td>Bridge-PFM, 3-unit</td>
<td>$2,800.00</td>
<td>$1,200.00</td>
</tr>
<tr>
<td>Extraction-Erupted</td>
<td>$300.00</td>
<td>$85.00</td>
</tr>
<tr>
<td>Hygiene Cleaning</td>
<td>$130.00</td>
<td>$65.00</td>
</tr>
<tr>
<td>Panorex x-ray</td>
<td>$120.00</td>
<td>$35.00</td>
</tr>
<tr>
<td>Laser Whitening with Trays</td>
<td>$590.00</td>
<td>$300.00</td>
</tr>
</tbody>
</table>

### Case Study 2

- **Employee Full Mouth Reconstruction**
- **Employer Dental Plan Annual Max. $2,500**
- **Cost** –
  - Houston $38,000.00  Time: 6 months
  - Absent from Work: 21 days
  - Costa Rica $16,000.00 Time: 2 weeks, Absent from work 14 days
- **Savings** –
  - Employer 7 days of lost time ($8,500)
  - Employee $22,000 ($35,500 - $13,500)

**Significant Cost Savings = 62%**
General Session #8: Perspectives on Medical Travel to Latin America

Medical Tourism
Declared of National and Public interest by Former President of the Republic Oscar Arias in 2009
Formal Commitment of Current President of the Republic Laura Chinchilla
In 2011 Costa Rica Received Approximately 30,000 Dental/Medical Travelers Injecting about $300 million in Costa Rica's economy
Costa Rica offers Three JCI Accredited Hospitals:
- HOSPITAL CIMA
- HOSPITAL CLÍNICA BIBLICA
- HOSPITAL & HOTEL LA CATOLICA
Additionally, Costa Rica is Home of Latin American Branches of Clinic Accreditation Identities like AAAASF and AAAHC
Today there are more than 25 Ambulatory Costa Rica Clinics Accredited
The Case for COSTA RICA
Costa Rica: Proven Track Record
General Session #8:
Perspectives on Medical Travel to Latin America

Leader in Medical Device Technology

- Growing Medical Devices Industry
- Began its Development in 1987 with Baxter Healthcare
- Medical Devices Manufacturing Industry has Grown to 25 Companies
- Human Capital is its Number One Strength
- Sector Employs over 6,300 People
- Medical Devices Sector is the 4th Largest Exporting
- Exports have Grown 3 Times Faster than all Other in the Free Trade Zone
- Exported $766 Million and Attracted $150 Million in Foreign Direct Investment (FDI)

Company

- Cost savings
- Comparable Quality
- Enhanced Service
- Competitive Difference
- Embracing Global Workforce Solutions

Employee

- Patient Advocate
- Comparable Quality
- Enhanced Service
- Travel
- Potential Cost Savings
  - Dental
  - Cosmetic
  - Potential Design Changes to Reduce Out of Pocket Cost

Who Benefits? EVERYONE !!!
General Session #8: Perspectives on Medical Travel to Latin America

Costa Rica Dental Connection
General Session #8:
Perspectives on Medical Travel to Latin America
General Session #8:
Perspectives on Medical Travel to Latin America

Costa Rica Dental Connection

OAS Cirugía Plástica y Reconstrutiva
Dr. Oscar A. Suárez

Real Farmacia Guachipelín

DentaVac Dental Clinic

travel & health Co.

Costa Rica
General Session #8: Perspectives on Medical Travel to Latin America

Decide on Specialties
Obtain Committee Approval
Amend Documents

Design Plan Incentives
Contract with Patient Advocate Organization
Employee Communications

HOW TO ADD ALL OF THIS INFORMATION AND THE LATIN AMERICA/COSTA RICA SOLUTION TO YOUR PLAN

Competitive Enhanced Benefit Offering

“Costa Rica: Quality Healthcare and Nature Within Your Reach”

Laura Chinchilla
General Session #8: Perspectives on Medical Travel to Latin America

Yes or No Decision

Let's Not Skate to where Healthcare was or Currently is, but Let's Skate to where Healthcare is Going to be and Consider Different Options for Your Company and/or Our Employees Like Latin America!
General Session #8:
Perspectives on Medical Travel to Latin America

THANK YOU
VERY MUCH

Dr. Robert Hall
904-256-9243
jrh243@yahoo.com