

MÉXICO

A WORLD CLASS DESTINATION
FOR MEDICAL TOURISM
- REALITY AND FORESIGHT -

The Leading Health Travel Industry Think Tank

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Maximilian Andrew Greig

With all my loving to my wife Laura Biurcos and for my life's greatest achievement: my sons, Joel and Néstor Cabral.

To my fellow co-writers, particularly Max, for this opportunity.

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During several interviews with the authors of this book I became acquainted to the subject of Medical Tourism. From the short news came the in-depth interviews, then the news stories and finally, the project of this book which, without exhausting the object of study, is an entryway to an activity that will continue growing.

I'd like to thank the authors: Carlos Arceo, for honoring me with his friendship; a pioneer in this sort of activity and one of the great *connoisseurs* of this subject, this book encloses part of the knowledge he possesses.

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Rodrigo López Becerril

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Introduction

Rodrigo López Becerril

Every year, people leave the United States, Canada and European countries by the thousands looking for specialized medical treatments, whose costs are usually prohibitive back in their respective places of origin. Amongst their motivations, besides the obvious advantage of obtaining treatments at lower costs, there's being tended to in a place with better conditions for their recovery: warm or mild weather, a healthy environment, hospitality from the city that receives them and kindness from the people involved in their treatment.

In the world's outlook, the United States is the country that receives most medical tourists, who travel to Houston, New York or L.A. to receive specialized treatments, as well as being the country with the largest emission of medical tourists, who travel all over the world seeking those same treatments, with the difference of acquiring them at lower costs and with a more human attention, in contrast to the Health system in the United States, in which health providers distance themselves from patients, who have been ceased to be related to as human beings and receiving and receiving a cold and mechanical treatment because of lawsuit risks.

Communications development in every sense has allowed North American patients to know the wide offer of medical treatments available for them almost anywhere in the world. In Europe, South Asia, Central and South America, as well as in Mexico, they find options to obtain treatments of plastic surgery, bariatric surgery, orthopedic, dental and mostly any other sort of treatments .

Specialized medical treatments are very costly in the United States. Most workers and retirees can't afford the best clinics at Houston or New York. Health system in the US is affected by a series of problems since several years ago, weakened by factors as the growth of elderly population, which range around 78 million *baby boomers* (those born between the end of World War II and the sixties), a longer life expectancy for the population and a series of budget constraints.

Economist Lawrence J. Kotlikoff, professor of Boston University stated in a recent study published by Bloomberg that to overcome the “fiscal gap”, the United States need an annual cut of about 14% of their Gross Domestic Product (GDP), which he says, will only be accomplished with a combination of factors, such as a massive cut to retirees benefits, increases in taxes and the impression of more money¹.

President Barack Obama proposed a series of in-depth changes in the US health system, and even though they were approved by the congress on March 23rd, 2010 in what was dubbed the “Affordable Health Care for America Act”. This reform has been severely criticized by the governments of 26 republican states that have presented suites against it aiming for its total or partial nullification, but it will be the Supreme Court which will emit a ruling on June 20th, 2012 to determine its constitutionality².

In this context, there are more and more retirees in the U.S. that consider the possibility of obtaining medical treatment in a country where they get lower costs and better conditions for their recovery. In order to make this decision they evaluate a series of factors, such as the distance from their places of origin to the place where the treatment will be carried out, transportation costs, security conditions on the cities that count with qualified hospitals, features and accountability assumed by the clinics and specialists that can treat them, and something that can

¹ US is bankrupt and we don't even know it: Bloomberg

² Obama stands for Health reform but remains silent about it's debate, EFE, <http://www.informador.com.mx>, recovered on March 30th, 2012

influence their decision even further: personal experiences of members of his circle of friends and family that had treatments outside the U.S.

Medical tourism is more than a soon-to-fade tendency. It's a potential segment of the tourist market, an intersection of the tourism and medical sectors, so for those involved on either -or both- sectors it's very important to get acquainted with it and to create the necessary conditions to encourage it and seize it's development with business perspectives.

It's like that, from observing a tourist tendency that consolidates, how the subject of this book comes to be, where the concept of medical tourism gets exposed, its origins are traced and its contexts are explained, besides of diagnosing its current state and offering facts and figures for which it is considered that far from fading down, medical tourism activity will thrive and grow.

If Mexico aspires to reach the *top five*³ of tourism receiving countries – an objective that the Federal Government firmly proposed through the Tourism Secretary (SecTur) – our country must not be left outside of this global activity. Getting to know and encouraging it will render benefits for everyone (National Tourism Agreement, SECTUR 2011)⁴.

This book includes the perspective of two specialists, one in tourism and the other in medicine; its contents integrate a bifocal and specialized vision regarding the two specific aspects that constitute the object of study at hand.

Carlos Arceo, Founder Chairman of the Medical Tourism and Retirement Mexican Entrepreneurs Association, and also Founder Chairman of the International Medical Tourism Business Summit – the only event of its kind in Mexico –, which in 2010 gathered quite an amount of national

³ According with the measurements provided by specialized magazines, Mexico holds an opportunity spot for a larger tourism reception. http://hosteltur.com/113510_ranking-50-paises-emisores-turistas-importantes-mundo.html Recovered on June 2nd, 2012.

⁴ http://www.sectur.gob.mx/es/sectur/Acuerdo_Nacional_para_el_Turismo. Recovered on May 1st, 2012.

and international experts and which in 2011 had a reprise with an even larger number of specialists and attendees.

An international speaker, Mr. Arceo has participated in the European Medical Travel Conference in Barcelona, in the Medical Tourism Congress in Costa Rica, in Guatemala's Services Summit as well as in the MedSalud in Medellín, Colombia. He has also shared his expertise in several lectures in different College and Business forums. He is also an advisor and consultant of tourist developments and creator of Puerto Vallarta's Medical Tourism Cluster.

Maximilian Andrew Greig, Principal of the Centro Universitario de la Costa (CUCosta) de la Universidad de Guadalajara – University of Guadalajara's University Center of the Coast – in Puerto Vallarta, alumni of the Universidad de Guadalajara Itself, articular orthopedist and arthroscopic surgeon, with overseas studies, active member of national and international associations, certified by the Mexican Council of Orthopedics and former Chairman of the region's Orthopedics Medical Association. His expertise and outstanding activity as specialist in muscular, skeletal and articular ailments has allowed for him to be sought for by hundreds of American patients who, besides the economic benefits in his treatments find in him a friend that sees their name instead of a number in a file.

All of that is the subject of study of this book, which brings together information and comments for debate and analysis and which, above all, will serve to guide tourism and health specialists alike to take advantage of the potential result of combining both activities.

Let's make Mexico the world's medical tourism premier destination.

1. Medical Tourism

Antecedents, Context and Definitions

In the next 9 years, medical tourism would generate 4000 million dollars and more than 4000 patients; we want to start with the dental and cosmetic segments, which can render millions of dollars and thousands of visitors.

Gloria Guevara Manzo, Federal Government Secretary of Tourism

Tourism specialization has allowed generating and capturing new market segments. What just a couple of decades ago were a few persons or isolated groups that crossed borders searching for lower cost health products and services has become a firmly established flow of patients who travel from developed countries to others where the health products offer is of the same – or even better – quality than in their countries of origin but with considerably lower costs. In Europe, Asia and America, medical tourism is a reality. As in many other aspects, Mexico has the unmatched competitive advantage to have as a neighbor the main importer and exporter of medical tourists in the world: the United States. Getting familiarized with this activity is the first step to develop it and offer our country as the best medical tourism destination for whoever plans to be treated overseas.

Precisions regarding the concept of medical tourism

Health, wellbeing and beauty traveling to foreign lands, known as medical tourism and retirement age migration – mainly citizens from the U.S. and Europe – are all part of a growing phenomenon derived from the globalization process in the flow of persons, capital and services presented worldwide. This tendency can generate great economic

benefits for our country due to its closeness to the main market of potential medical tourists and retirement-age travelers who come from the United States.⁵

A medical tourist essentially is a patient who travels away from his/her place of origin to obtain medical attention, a surgery or other kinds of medical treatments, usually motivated by lower costs, to which some other incentives can be added.

This activity is driven by four main factors:

1. Cost of treatments outside the patient's place of origin.
2. Quality of medical services offered outside the patient's country.
3. Distances from the patient's place of residence to the location where the treatment is being offered.
4. The features offered by the specialized medical centers.

Medical services most sought for include specialized surgery procedures, such as plastic, orthopedic, bariatric, dental and cosmetic surgery.

A report from consulting firm Deloitte⁶ points out that more than 750,000 adults from the United States obtained surgical services outside their places of residence in 2007, a number that according with the report, will be more than twice on 2012 going up to 1,620,000 which means a projected yearly growth for this market of 35% (*Medical Tourism: Consumers in Search of Value*, Paul H Keckley, Deloitte Center for Health Solutions, 2008)⁷.

In January of 2011, the Mexican Government announced their intention of exploiting medical tourism as a strategy to compensate for the decrease of foreign visitors derived from security concerns in certain

⁵ <http://turismomedico.org/turismo-medico-en-mexico-con-fuerte-potencial/> Some encouraging numbers can be found in this sense. Recovered on May 13th, 2012

⁶ [http://www.deloitte.com/assets/Dcomm-Mexico/local%20Assets/Documents/mx\(es-mx\)TurismoMedico.pdf](http://www.deloitte.com/assets/Dcomm-Mexico/local%20Assets/Documents/mx(es-mx)TurismoMedico.pdf) Recovered on June 10th, 2012.

⁷ [http://www.deloitte.com/assets/Dcom-UnitedStates/Local%20Assets/Documents/us_chs_MedicalTourismStudy\(3\).pdf](http://www.deloitte.com/assets/Dcom-UnitedStates/Local%20Assets/Documents/us_chs_MedicalTourismStudy(3).pdf) Recovered on May 4th, 2012

regions of the country (particularly around the northern border) and the economic recession in the U.S.

Gloria Guevara Manzo, Federal Secretary of Tourism, explained during the First Health Tourism Forum carried out in the City of Monterrey on August 1st, 2011⁸ that worldwide more than 40 million people leave their countries looking for medical services and that just on 2012 around 1.6 million U.S. denizens are expected to obtain any sort of medical treatment on another country, for which Mexico has great possibilities of growth in that market sector⁹.

While Mexico sets a policy that detonates its own medical tourism industry, Argentina, Colombia, Canada, Costa Rica, Brazil and Cuba have already kick-started strategies and specific activities to take advantage of this market sector, for which they are the main potential competitors of Mexico. During the last ten years, countries like Turkey, India, Thailand, Malaysia and Singapore have established an ever-growing offering of traveling and hospital services of third level – high specialty for foreigners – a market segment that used to be tended to by cities such as Houston, Los Angeles or New York.

The spectrum of health services that Mexico can offer ranges from simple check-ups to surgical and esthetic interventions, organ transplants, chronic condition treatments, such as diabetes and hypertension, cancer, etc.

On the other hand, former Federal Secretary of Health, Jose Ángel Córdoba Villalobos stated that Mexico is able to offer in its private clinics and hospitals medical service certificates up to 60% lower in cost compared to the ones available in the U.S.

Currently, about eighty thousand foreign patients travel each year to obtain treatments in Mexican clinics and hospitals for which they invested around \$220,000 USD on insurance policy expenses for hospital

⁸ <http://www.travel-news.com.mx/tematicas/salud/783-mexico-tiene-un-gran-potencial-para-el-desarrollo-de-turismo-de-salud> Recovered on May 6th, 2012

⁹ Federal Secretary of Tourism Bulletin, Monday, August 1st, 2011

attention, according to Jaime Cater Gutiérrez, President of Health Digital Systems, a company specialized in digital software for healthcare¹⁰.

Foreigners see Mexico as a good option to receive treatment for their health problems because the costs for such treatments have been raised substantially in developed countries during the last years and insurance companies have reduced the coverage for their policies. As a result, some hospitals and physicians refuse to treat terminal patients and a certain set of medical conditions.

On 2008, Sergio Raimond-Kedilhac Navarro wrote for the Pan-American High Enterprise Management Institute (Instituto Panamericano de Alta Dirección de Empresas - IPADE) the article “Medical Tourism: An Opportunity for Mexico”¹¹ on which he highlights that this should be one of the most vigorously encouraged service activities for Latin America during the present century. The document identifies two potential market segments within the U.S. in which competition is feasible due to lower treatment costs.

The first one is about the 50 million U.S. denizens who lack medical coverage, a bit more than 15% of the country’s population. The other one includes a 30-year projection, a period in which 100 million U.S. inhabitants will reach retirement age and will not have access to health care in their country because of the high costs.

According to a report by the McKinsey firm, 40% of medical tourists choose their destination based on the technology and recent-generation sanitary equipment availability; 32% base their decision in regards to a better quality on the medical procedures; 15% does it to avoid waiting lists; 9% due to lower treatment cost and 4% because of the prices of

¹⁰ <http://www.confederacion.org.mx/revista-detalle.asp?IDArticulo=423&IDGrupo=4> Blanca Valadéz, recovered on June 2nd, 2012

¹¹ http://es-la.facebook.com/note.php?note_id=126196597396365&comments Recovered on May 25th, 2012

the rest of the services required by or involved with a treatment or intervention¹².

The Joint Commission International (JCI)¹³ organization has taken care of developing a program of certification for sanitary centers, clinics and hospitals worldwide which guarantees maximum quality for their operation.

According to McKinsey, "... Success of providers happens because they offer a full range of services, from translators for private transportation at the airport to having the ability to perform arrangements for any concerns the client has, either related to the journey's organization as well as anything relative to any of the customs or cultural elements of the destination".

Because of the sheer amount of patients it receives every year, the main destination for medical tourism worldwide is the United States; however, that kind of treatment is usually restricted to the world's elite because of their high costs. At this moment the tendency grows on the opposite sense, with an every time larger number of American citizens looking for cheaper and better quality alternatives outside their borders.

This relatively young segment of the tourist activity represents a potential business of several million dollars in different medical, health and well-being practices; however, from a few years to this date there are emerging countries that have begun to receive a constant flow of visitors who seek medical or aesthetic treatments with better prices than in the United States or in better circumstances for their recovery such as Croatia, South Africa, Costa Rica, South Korea and Mexico, which is making solid efforts to capture part of this tourist market.

¹² http://www.mckinseyquarterly.com/Mapping_the_market_for_travel_2134 Tilman Ehrbeck, Ceani Guevara and Paul D. Mango, Mapping the market of medical travel, McKinsey&Company, May 2008. Recovered on May 3rd, 2012

¹³ <http://es.jointcommissioninternational.org/enes/Accreditation-and-Certification-Process/>
Recovered on April 12th, 2012

Because medical treatments have been globalized, options for a routine checkup or a specialized intervention have multiplied, hence the United States faces a fierce competition in a process that seems to have no way back. The same techniques and technologies are applied in developing countries such as Thailand or India than in developed countries such as France or England. There are qualified specialists in Houston or New York as well as Tijuana or Monterrey; mobility of international patients is a constant: the United States receives patients from India, Spain receives patients from Northern Africa or Eastern Europe and Costa Rica from Germany or England; movements which are clear sign of a globalized market¹⁴.

The three most important points for this nation to be competitive worldwide on the medical tourism market are:

1. Applied technology in medical treatments.
2. Quality of international patient attention standards, as well as
3. An efficient marketing strategy able to position the brand.

On this Outlook, Mexico can count on a number of positive factors to tap into the medical tourism market: since a few years back there is first-order hospital infrastructure in certain cities and regions of the country, cutting edge technologies available for the attention of all medical treatments and there are also human resources of great quality and professionalism.

Also, Mexico has a privileged geographical position in North America (right next to two potential markets: United States and Canada); the wide aerial connectivity with cities of North American states as thriving as California or Texas, as well as its connectivity with countries of Europe, a major factor that determines that Mexico has also links with the countries that emit more medical tourists in the old world, such as England or Germany.

¹⁴ <http://medicaltourism.com> Recovered on June 12th, 2012

Regarding medical treatments global advances allow to offer a universal medicine. The great majority of procedures offered in the United States are applied in Mexico, Europe or Japan. There is a worldwide codification of treatments so they can be recognized and applied anywhere in the world.

To endorse this activity, the federal government has decided to develop a program of accreditation for the whole chain of value: travel agencies, hospitals, specialized clinics, decisions, nurses, hotels, etc. which will generate certainty in international patients regarding the supervision of the quality standards they must have in order to become a leading country in that sector.

Even though there is no special budget from the Federal Government for this market share, Certification (which is the first stage of the plan) is already in motion, in order to afterwards develop a strategy to promote and position Mexico worldwide through embassies and consulates, offices of the Mexican Foreign Commerce Bank (BANCOMEXT), ProMexico modules and tourism promotion offices all over the world so medical treatments offered in our country are promoted.

Worldwide Outlook and a national focus

Population in the United States and Europe is growing at an accelerated rhythm, therefore there's a continuously growing need for medical services for third age citizens, which is collapsing health services in several countries. In the United States medical treatment costs can be restrictive for millions of persons while in England and Canada there are long waiting lists for patients as well as a shortage in physicians and nurses.

Currently, the situation of healthcare in the United States is difficult, because of the high costs of health services and the amount of persons without health insurance which, according to Elise Gould, an investigator of healthcare law in the Economic Policy Institute (EPI) in Washington,

reach around 15 million American citizens, which represents the highest number in history¹⁵.

The outlook is in no way flattering, because the American healthcare system crisis will continue because of the population growth, generalized increment in chronic ailments, high costs of medical insurance and the accreditation processes in private hospitals.

International strategies

Some countries have started a series of initiatives to promote and stimulate the development of medical tourism, which has gained them a significant advance in this sector to maintain jobs in the health and tourism sectors and generate constant revenue. Some examples are as follows:

In Asia: Since 2003 Singapore Medicine is a public government multiagency with private endorsement focused in promoting this country as a world center of medical tourism and an advanced center for specialty attention. Their strategy has been delegated in a series of organisms such as the Health Ministry, the Development Council and the Tourism Ministry¹⁶.

India created a special kind of visa — the M Visa —to ease access for medical tourists. They have also cut taxes to medical service providers with the intention of enhancing the sector.

Malaysia¹⁷ created the national committee for health tourism promotion, integrated by the health minister he in 1998. They have developed a strategic plan implemented both internally and in foreign

¹⁵ Americans without insurance, Michael Bowman, voice of America online, <http://www.voan.com> recovered on September 12th, 2009

¹⁶ Medical Tourism: Treatments Market and Health System Implications: A scoping review, Lunt Neal, Smith Richard, Exworthy Mark, Stephen T. Green, Daniel Horsfall, Mannion Russell *et al*, OECD, P. 22

¹⁷ *Ibidem*

countries through embassies, which includes tax incentives for enterprises who managed to connect tourism with health services specially emphasizing practices that achieve international excellence certifications.

The governments of Japan and South Korea¹⁸ have also shown interest in incorporate incentive plans for medical tourism in their short and long-term economic development plans.

*In Europe*¹⁹. Poland has become a popular destination for dental and cosmetic services of Western tourists. Medical tourism has gradually developed through private enterprises that can facilitate access to public sector clinics. They have also created the medical tourism Chamber of Commerce associated to the foliage medical tourism Association to promote this activity which pretends to capture an ever-increasing flow of patients from several European countries.

Hungary has also shown interest in develop this activity their cities, particularly regarding about the logic attention, aiming for the position of the "dental capital of the world" because of the quality and amount of their odontology specialists.

Other emerging countries such as Croatia the Czech Republic and Slovakia have taken small but solid's depths searching for visitors who besides enjoying their natural, architectonic and cultural attractions, seek to take advantage of wellness and health services in Der Ring known spots, clinics and retirement places which have been conditioned with their best services to satisfy the needs of whoever require this services.

In America. Without any doubt Costa Rica and Mexico are the most advanced countries in this activity. The Central American nation has achieved to position itself as a safe destination for resting, nature enjoyment and medical attention, by counting with the roster of

¹⁸ *Idem* as in footnote 17

¹⁹ *Idem*

hospitals and specialists will become more professional by the time in a private sector which has achieved a very efficient organization with the government. Promotion in this sense has been fundamental to position this country as a natural paradise and ecologic destination, with a wide selection of clinics and hospitals for medical treatment, intervention and convalescence.

In Mexico on November 11th of 2011, the chamber of deputies approved several dispositions on the Tourism General Law so the Federal Secretary of Tourism can promote this activity related with people who travel to Mexico to receive medical services, treatments or interventions²⁰.

Antonio Osuna Millán²¹, Chairman of the Chamber of Deputies' Health Commission stated that with these reforms health services will generate employment for the country because there is already an estimate of 6 million persons seeking these services at a better cost.

He stated that Mexico has the fourth place of 25 in America, overcoming countries like Costa Rica and Brazil. Mexico has risen eight positions at a global scale from 2009 to 2011, currently taking spot number 43.

The ruling, which was endorsed by 322 votes in favor states:

... That the secretaries of tourism, health, internal revenue and economy will be the ones in charge to coordinate the services needed and related are enough to melt and that equate conditions for encouragement, endorsement and creation of the necessary public policies for the promotion and full-scale development of health tourism all across the country.

Besides, service providers related with health tourism will subject to the norms, rulings and dispositions that the corresponding authorities publish to that effect.

²⁰ <http://www.diputadospan.mx/printUbi.asp?idNota=644520> Recovered on April 12th, 2012.

²¹ <http://www.el-mexicano.com.mx/informacion/noticias/1/3/estatal/2011/08/31/497431/buscan-que-sea-politica-de-estado-turismo-medico.aspx> Recovered on June 12th, 2012

Amongst the considerations of the ruling it is stated that more than 50 countries have identified medical tourism as a national industry, being Cuba the medical tourism destination *par excellence*, with other countries emerging such as Columbia, El Salvador, Puerto Rico and Uruguay.

To that effect, Jaime Carter²², Chairman of Health Digital Systems (HDS), stated that in the northern border work this social phenomena takes place more often during the last years and where clusters of hospitals, pharmacies and other health service providers have been created to tend to the so-called health tourism.

This is the big gamble of the border-based health systems; we can already find associations of hospitals pharmacies and other greatly assorted health providers such as the ones for Monterrey, Tijuana and Chihuahua, in which representatives of oldest businesses negotiate agreements to establish an integrated offer, because according to an estimation around 40,000 American citizens receive medical services of several specialties in Mexico.

The HDS Chairman celebrated the fact that nowadays the authorities of Mexico City and other destinations in the country are also involved in this worldwide process of health tourism, and stated that the potential can be even larger, but many of the hospitals in the country do not count with international certifications (JCI).

Obtaining such certifications will allow for a lot of medical services financiers such as insurance companies, to pay for the hospital services of their customers in our country.

Health Digital systems (HDS)²³ is one of the few companies in the country which offer both to the private and public sectors a

²² http://directoriodehospitales.entornomedico.net/index.php?option=com_content&view=article&id=238:crece-25-turismo-de-salud-en-mexico&catid=94:mexico&itemid=131 Recovered on June 12, 2012.

²³ <http://www.saludhds.com.mx> Recovered on April 12, 2012.

management model and the necessary technological tools which can ease the process of obtaining this sort of certification²⁴.

On this regard the national tourism concentration and mountains the signature of an agreement with the national health tourism Association to create packages for travelers who are interested in such segment, which is estimated to generate income for \$1 billion USD during the next year.

The Mexican Association of travel agencies will be in charge of coordinate these efforts, along with the National Chamber of Air Transportation and the Mexican Hotels and Motels Association²⁵. Numbers from this sector revealed that the number of American baby boomers of 65 years or older will double around 2050 and the number of people with ages around 85 years or more will multiply fourfold up to that same year. Around 2030 more than half of the adult population in the United States will be more than 50 years old "when I'm 64, like the baby boomers, the health system will change"²⁶.

More than six of every 10 members of this generation will suffer some Chronicle affection. Regarding the affections more than one of every three baby boomers —which means than 21 million people — will be considered obese. One of every four —about 14 million—will live with diabetes. And almost one of every two persons —more than 26 million— will have arthritis issues²⁷. Another incidental factor in first world countries is a lack of health professionals, there are at least 50 countries —many of them in Europe, alongside Canada and the United States— that suffer a severe crisis on this regard. Every year there is an ever growing need for healthcare providers, management support

²⁴ HDS creates management software and grows 240%, Alma López, *Revista Expansión*. August, 2009.

²⁵ <http://eleconomista.com.mx/industrias/2011/11/28/elevan-apuesta-turismo-medico> Elevan apuesta por el turismo médico, Alejandro de la Rosa, *El Economista*, November 28, 2011. Recovered June 10, 2012.

²⁶ First Consulting Croup, American Hospital Association. <http://www.americanpregnancy.org> Recovered on April 9, 2012.

²⁷ *Idem*.

professionals as well as healthcare sector workers to fill the current void of professionals in this area.

Mexico holds a rather prominent place in medicine worldwide because of the large top class healthcare infrastructure it has in more than a dozen cities and states, and also because of the quality of their specialists in practically every branch of medicine, professionals who have been trained in both public and private universities, constantly updating themselves regarding the never stopping flow of cutting-edge equipment and treatments.

Whoever considers Mexico as an underdeveloped country regarding medical practice, or thinks that cutting edge technology or specialists in certain medicine branches are unavailable, or even consider that there is no quality in our medical services or there are no rigorous sanitary guidelines, does not know the great advances that our country has achieved in a couple of decades; investments in the sector in places like Tijuana, Monterrey, Guadalajara, Puerto Vallarta, Mexico City or Merida, just to name a few cities with excellent healthcare facilities are a sight to behold, as well as the great amount of patients, both national and foreign, that every year received treatments which extend and improve their quality of life in several different aspects.

Every year hundreds of American patients who reside in Puerto Vallarta and the Riviera Nayarit areas receive medical treatment and assert that in Mexico we have physicians, nurses and facilities of the same or even better quality than those they can find in the United States or any other developed country in the world.

Ever since Mexico expand the its international commerce and started competing with North American powers, the private medical sector has improved and modernized all their hospital facilities and their physicians and healthcare providers have had the opportunity to train in Mexico and overseas, which has allowed us to have an increasing amount of worldwide recognized specialists. Mexican specialists usually are part of

local, national and worldwide medical associations to stay updated with the most recent news and information regarding every specialty.

Therefore we can safely assume that the quality of Mexican medicine on par with any other country in the world and even superior in several cases. That is because in Mexico we have a great relevance component for medical treatments which is the human part; the physicians full identification with his patients is something that has been gradually lost in developed countries because of the great amount of possible lawsuits healthcare providers face, which hinders the feeling of trust and sympathy between the specialties and the patient.

In first world countries the distance between the physician and the patient has grown larger to the point that both parts have stopped relating with each other as human beings, interactions usually are cold and mechanic because of the risk of lawsuits. In the United States and some other countries a "defensive" medicine is practiced, many specialists usually are fearful of the possibility of being sued by patients; therefore healthcare providers are more concerned of not taking risks in the treatments they apply instead of what's fundamental, which is the patient's health²⁸.

On the other side, in Mexico and other developing countries we can still offer medical services which treat the person, the individual and his mental or physical ailments; services concerned with human pain which is why patients turn to us. Mexico has been renowned as a kind and friendly country and every trait of Mexican personality has been applied to the medical world as well, to the world of human relations and to a close and warm relation between physician and patient, which is a clear advantage for us in comparison to many other countries. Regarding technology and infrastructure, we have all the equipment, facilities and trained personnel, and we are working to obtain the required

²⁸ <http://www.anestesia.com.mx/articulo/actitud.html>
professionals. Recovered on June 11th, 2012.

Considerations of a sector of healthcare

international credentials to offer Mexico as the best medical tourism destination in the world.

Quite an amount of Mexican physicians have undergone training in the United States and Canada, whether through college studies, post-graduate specializing, different courses or certification programs, and they have been trained for a correct attention of American patients requirements.

Foreign patients who receive medical attention in Mexico usually go back to their respective countries utterly pleased because of the quality of hospital facilities and the warm treatment of Mexican specialists. It's likely that at first foreign patients may not be very confident regarding leaving their countries and there are factors that may give them second thoughts, but when they listen from their own rents and relatives who have received treatment in Mexico, they get convinced that it is safer, cheaper and has great human quality. Being here they realize that our medical practices are at the same level as the ones at any hospital in the United States.

Elements that encourage the development of medical tourism

The development of medical tourism leads to a paradigm that implies changing—for a sector of worldwide population—the notion of "citizens with the right of receiving medical services" to that of "health services consumers" who have at their disposal an international offer of services to choose from. And as any other consumer, whoever requires medical services can compare in a globalized market whatever place in the world that cannot afford the same or even better quality than they will find in their own countries at the lower cost.

Most experts in health and tourism consider that forecasting for this global market of medical services is a hard thing to do, but they do agree that direction and speed of this movement is growing clearly from north to south and from West to East, which creates a dynamic flow of patients between diverse countries and regions.

Medical tourism can be understood from the point of view of patient's mobility in the following way:

- *Temporary abroad visitors.* These are tourists who make a short trip abroad in order to receive some type of medical attention which requires a short time for recovery.
- *Long-term residents.* Every time there is a larger flow of American citizens that decide to retire in foreign communities, amongst their mobility considerations we can find security, weather, distances to their places of origin and the quality and cost of health services they can receive abroad.
- *Borderline inhabitants.* Residents of borderline strips, very specifically United States citizens who live in cities no further than 100 km from Mexico often travel to our country to receive medical attention that can be dental, cosmetic or bariatric; sadly, situations related to crime and the perception of violence in Mexico have made this flow to diminish drastically.
- *Patients sent abroad.* These are patients that choose to be treated abroad through insurance companies or transnational health agencies they have arrangements with. Often believe they make this decision after being in long waiting lists to receive treatment or because of lack of specialists or equipment in their places of origin.

The medical tourism industry is dynamic and volatile, and is conditioned to a series of factors that include global economic weather, changes in domestic policies, the political stability of a country, the security of a region, travel restrictions, advertisement techniques, geopolitical factors and some other real or overestimated alerts.

Unlike other medical mobility situations, this activity involves the voluntary decision of the patient as medical services consumer who chooses options of treatments according to these needs in a dynamic market where specialists, clinics and hospitals exhibit their office with the

support of specialized agencies and some clearly defined government policies.

Five driving forces can be identified which increase medical services demand abroad. These factors are: familiarity, availability, cost, quality and medical legislation.

In terms of familiarity, medical tourists choose to go to a country they like (because of security, whether, environment and hospitality factors) and that after a personal analysis of options they have found the medical services they require. Availability is related with offer of treatments, some of which can be subject to long waiting lists on their countries of origin because of being unavailable or not even being legal. Cost and quality of medical services are factors which go hand-in-hand; medical tourists seek to obtain the same quality of treatments they would get in their countries of origin but a lower cost. Regarding medical legislation, tourists who seek medical services are conditioned to the offer of treatments to which they can legally get access to in a foreign country.

The Baby Boomers factor

Currently, one of the biggest markets in health tourism is the generation known as the Baby Boomers (Americans who were born around the end of World War II and before the 60s), who seek to retire outside the United States. In 2008, around 38 million baby boomers were in retirement process. By 2009 that number increased to 79 million, from which 8.8 million are from California, 5.6 million are from Texas, 5.1 million are from New York and 4.7 million are from Florida, according to the Medical Tourism Association (MTA) of the United States²⁹.

²⁹ "Stretch the savings: Baby Boomers prepare for retirement"
<http://www.americaeconomia.com/economia-mercados/estimar-los-ahorros-los-baby-boomers-preparan-su-jubilacion> Recovered on May 11th, 2012.

Retiree tourism is the one destined to offer necessary facilities and services to persons in retirement age so they can enjoy a pleasant stay, along with proper amenities and specialized care.

Continuing Care Retirement Communities (CCRC)³⁰ offer elderly people places with inexpensive housing and flexible conditions, designed to satisfy their health and lodging needs, considering those needs can change in time.

CCRCs feature three basic services:

1. *Independent living*, for healthy and active adults.
2. *Assisted living*, for adults will require assistance for some of their daily tasks such as basing, eating, get dressed or going to the toilet, but can experience some independence.
3. *Nursing*, for adults with larger or constant need for assistance, like the ones with memory problems such as Alzheimer's disease or dementia.

Experts in this sector agree that the key points of this activity include the creation of a National Health and Medical Tourism Agreement with all involved parties. Another key point is to seek agreements between the Mexican Government and the Association to attract groups of North American medical insurance companies and large enterprises with internal insurance programs by offering cost reductions for North American retirees and excellent quality in service³¹.

Encouragement to the creation of travel agencies specialized in medical tourism which will deal with management procedures and offer quality, accessible prices and the aids to establish the prestige of the whole Mexican industry.

³⁰ http://www.aarp.org/relationships/caregiving-resource-center/info-09-2010/ho_continuing_care_retirement_communities.html Recovered on May 11th, 2012

³¹ <http://www.slideshare.net/cnpcolombia/informe-nacional-competitividad-2008-2009> Turismo de Salud y Retiro en México, Bufete de Consulta Asesoría Estratégica, 2009. Recovered on June 12th, 2012

The study mentions that after safety, medical attention takes second place in importance amongst the required services by American retirement community residents abroad. Some other requirements are: for it to be a place with quality services, to have malls, supermarkets, drugstores, easy access paths and socializing centers.

The assisted living³² costs in the United States average \$3000 USD a month; in Mexico the prices for this activity can represent savings of up to 65%.

Mexico possesses advantages such as its strategic location in North America, attractive costs, first quality attention, warmth impersonal treatment, warm weather and consolidated tourist destinations.

In Mexico medical attention in this sector is always warm and personalized; the doctor personally supervises treatments, checks the evolution of the surgery and gives preferential options for the patient to continue recovering at home. In the same way, he can offer a full medical report in English with proper not universal codes required by the patient so in his place of origin doctors can follow indications to continue his recovery. Communication between patient and physician is usually continued for about two or three months during the recovery process.

A large percentage of travels nowadays are organized and acquired through Internet, the same situation applies for the medical tourism sector. When evaluating his options, a patient seeks credentials and experience from the doctor who can treat him abroad, locates and investigates the hospital where the treatment will be carried out, questions what techniques and technology are used for the treatment of his condition and results that other patients have achieved. As any other traveler, in order to make a decision, a medical tourist seeks references, which are considered and evaluated according to how close or trustworthy is the source of such references.

³² <http://www.saludyfarmacos.org/wp-content/files/jan03.pdf> Recommended reading regarding this subject in several countries in Latin America. Recovered on June 14th, 2012.

A recent study conducted in the United States revealed that most medical tourists that arrive to our country are actually of Latin origin, including countrymen that take advantage on their stay in different cities of Mexico to receive dental, bariatric, aesthetic and ophthalmologic surgery. Now it's necessary to perform intense promotion campaigns in both the Anglo-Saxon and African-American markets in order to get more and more members of these communities to come to our country to receive medical treatments³³.

Usually cities in Mexico which receive the largest amount of medical tourists are still once located around the board there or cities nearby to it such as Tijuana, Monterrey, Saltillo, Reynosa, Nuevo Laredo and even at some point Ciudad Juárez, but do to the crisis sauce insecurity through which this region has gone through, the number of tourists that cross the border towards the aforementioned cities has dramatically decreased between 50% and 80%³⁴.

Regardless of that inappropriate weight to the trees of medical tourism in the northern Mexican border, other cities are being benefited with this tourist flow because of their lodging capacity and their growing hospital network such as Mexico City, Guadalajara, León and recently, Merida.

Beach tourist destinations such as Cancun, Puerto Vallarta and Los Cabos which have received in the space of a decade important investments in quality hospital infrastructure, have captured attention of foreign nurse — American and Canadian — you mainly to the fact that they count with the retirement community which has given a boost for this activity. The members of these communities have served as the best references for new retirees who arrived by the season to enjoy the warm weather of our national shores and that in a certain moment decide to follow their medical treatments in Mexico.

³³ <http://www.miambiente.com.mx/?p=10949> Recovered on May 12th, 2012

³⁴ <http://imco.org.mx/ciudades2010/PDFS/indicedecompetitividadurbana2010.pdf> Recovered on May 12, 2012

However there's also a series of limitations we have to overcome such as the few hotels and developments with integrated medical facilities, developed towards this nations with a lack of medical assistance infrastructure, our delay compared to other countries regarding certification of facilities and Mexico's international negative image regarding security.

As for retiring communities, the United States has boosted construction of housing for elderly adults with quality materials and with wider and more comfortable access routes, adapted to the use of wheelchairs and some other orthopedic implements. It's rather evident that Mexico should follow suit in this regard.

2. The Links of the Medical Tourism Chain

In countries such as Mexico the cost of a surgical procedure can be up to 60% lower than in developed countries.

José Ángel Córdova Villalobos, former Federal Government Secretary of Health

Traits of American retirees who reside in Mexico³⁵

A report from Alejandro Díaz Bautista M.D. — Economics professor and researcher at the economic studies department of the northern border college — published in 2011 informs that Mexico is a country with the largest number of American residents living abroad.

Estimates show that in 1990, the number of American residents in Mexico was of 194,000 persons, while in 2000 the reported number was of about 345,000 Americans living in Mexico. This tendency is still on the rise, with estimations that after 2010 there will be more than million living permanently in our country.

The first estimates show was that American immigrants in Mexico can contribute in little more than 1.5% of the country's GDP. Economic analysis shows an estimate of about 10,000 million dollars in properties Americans are buying in Mexico. A number which is expected to grow in a few years to 16,000 million dollars, without mentioning the contributions American ex pats bring to Mexico and those of who use their retirement pensions to live in Mexico.

³⁵ Immigrants and their contribution to US and BC economy. Alejandro Díaz-Bautista, www.la-ch.com Recovered on June 14th, 2010

According with economic estimates based on numbers of the U.S. Census, the number of Americans in Mexico can grow to up to 5 million on 2025 because the older adult American population is growing and Americans seek warm and cheaper places where their dollars can last longer so they can retire.

Economic analysis shows is that foreigners have different stay temporalities in our country and extensions can be given, which postpone the dates they are supposed to leave Mexico, and thus is not possible to determine an average permanence in our country for them. These states of Jalisco, Distrito Federal and Baja California are the entities were most Americans live, but some other ex-pats and retirees often reside in the states of Michoacán, Morelos, Guanajuato, Yucatan and the Estado de México.

Around 60% of the foreigners live in Jalisco, in the Ajijic area, the Chapala Lake area and Puerto Vallarta; they live as well in the State of Guanajuato, in San Miguel de Allende and the surrounding area; in Mazatlán, Sinaloa; in Puerto Peñasco, Sonora; in the shoreline of Baja California, in cities like Tijuana, Rosarito and Ensenada; and in the South of the peninsula in La Paz and Cabo San Lucas, as well as in Mexico City and even in Cuernavaca, Morelos.

As for their origin, around 70% of Americans living in Mexico come from the states of California and Texas and around 30% are from the rest of the states.

This analysis shows is that Californian immigrants in Mexico are estimated in more than 450,000 persons and they mainly live in the states of Baja California, Baja California Sur, Sonora, Distrito Federal, Jalisco, Chihuahua, Estado de México, Nuevo León, Zacatecas, Coahuila, Guanajuato and Michoacán. The Californian community which arrived into Mexico halfway through the 20th century is nowadays the largest community of Americans living in Mexico regardless of the connection that has existed since centuries ago.

Texan immigrants in Mexico are estimated at about 250,000 persons who live in entities such as Chihuahua, Tamaulipas, Nuevo Leon, Distrito Federal, Guanajuato, Michoacán and Baja California, amongst other places.

People from Arizona who live in Mexico are estimated in about 21,000 and mainly live in Sonora, Baja California, Chihuahua, Distrito Federal, Jalisco, Sinaloa, Nuevo Leon, Zacatecas, Coahuila, Guanajuato and Michoacán. Arizona immigrants are said to arrive to Mexico halfway through the 20th Century as well.

Immigrants from New Mexico in Mexico are estimated in around 50,000 persons, whom they choose to live in the States of Chihuahua, Sonora, Coahuila, San Luis Potosi, Zacatecas, Jalisco, Guanajuato and Michoacán.

This analysis also shows estimations of presence of people from Alaska and Mexico who come to our country as students, entrepreneurs and cyclical tourists in certain seasons of the year, when Alaska is hit by cold fronts and frigid temperatures. Every year thousands of people from Alaska take refuge in Mexican territory during the cold system in space that range from 1 to 3 months as either tourists or residents.

Pretty much in the same way, you New Yorkers in Mexico usually our students, entrepreneurs and retirees that leave in entities such as the Distrito Federal and even Baja California. There is also plenty of snowbirds — cyclical tourists that seek warmer temperatures — that computer when New York suffers bad weather.

Americans in Mexico relocate because of different reasons such as: jobs, lower costs of life, acquisition of a property, differences in lifestyle, because of the weather, geographic closeness to the United States, health reasons and largely suspend their retirement years. Retirees are possibly the largest sector of house buyers that seek medical facilities to treat moves off their age-related illnesses, which got reflected by an important he agrees of the so-called *baby boomers* in Mexico during the first decade of the 21st century.

The 2009 economic recession incremented the number of Americans who decided to live in Mexico because of lower costs off living, housing and because their dollars last longer here. Now Americans and other foreigners see that services, gas and food are cheaper in Mexico and that for a retirement age is feasible to hire health services and house help³⁶. However, security alerts for United States citizens living in Mexico have caused an exodus of sorts but to the United States from places like Chihuahua and Nuevo Leon.

Aside from that, while in the United States health system reform is being implemented with no shortage of obstacles, thousands of American retirees in Mexico have found an easy solution by registering on their own accord into the new medical attention plan operated by the Mexican Institute of Social Security (IMSS – Instituto Mexicano del Seguro Social)³⁷, even though the system has flaws of **its** own and facilities lack of cutting-edge technology.

According to a poll³⁸ from the Insurance, Pensions and Social Security Unit of Mexico, from approximately one million American residents in Mexico, to third parts (etc. and .7%) have medical attention in the United States and must travel back to their country. From days, 37.3% comes but once a year and 21.2% does it twice a year, which summed up represent almost 6 of every 10; and an additional 21.4% troubles five times a year, most of whom are located around the border. All this residents point out that one of the main reasons for their return trip is medical attention.

One of the main problems mentioned by retirees is the impossibility to reimburse medical expenses made in Mexico through Medicaid and Medicare the public medical insurances of the United States and

³⁶ A series of research papers regarding the retirement of Americans in Mexico. Demographic data and lifestyle priorities. International Community Foundation, http://www.icfdn.org/publications/retireereseach/?page_id=311. Recovered on March 23rd, 2010

³⁷ <http://www.imss.gob.mx> Recovered on May 10th, 2012

³⁸ <http://estepaís.com/site/?p=25559> Recoveredn on June 1st, 2012

through some private medical insurance. In the first case we can find 24.9% of the retirees and in the second 27.9%, almost a third part.

Only 15.4% has some sort of medical insurance with coverage in Mexico, and 6.7% has acquired a private Mexican medical insurance. It is worth mentioning that 13.8% of these retirees haven't any kind of health insurance, 5.3% — a little more than 50,000 persons — has affiliated themselves to the IMSS and 0.5% has affiliated to the Popular Insurance System³⁹.

According with Sepúlveda Amor, the economic and public policy analysis indicates that we could attract around 5 million American retirees to Mexico, which will increase economic flow into the country if medical services related benefits for American retirees are expended in Mexico. It's been mentioned before that the key to attract more retirees and tourists seeking for medical services is for more hospitals to exist that has been certified by the Joint Commission International (JCI)⁴⁰ of the United States, which requires for them to comply with American standards.

Estimates show that the cost of medical assistance in Mexico is around 70% cheaper than in the United States. The economic and public policy analysis indicates that an agreement between Mexico and the United States can be reached which will allow the United States Medical Assistance Financial Administration to pay for the Medicare benefits to retired residents living in Mexico, because under the current guidelines Medicare will only cover for health services in their country.

This analysis also points out that the American population is growing old with a record budget deficit, which is raising healthcare costs for Americans, while Mexico and other countries in Latin America have an urgent need for tourism and more investments.

³⁹ *Ibidem*.

⁴⁰ <http://es.jointcommissioninternational.org/enes/> Recovered on May 23rd, 2012

On the other hand, the nationality of those who come to Mexico because of work reasons depends on a great deal on foreign direct investments (FDI). If the FDI coming from the United States grows, there will be more Americans working in Mexico, mainly in middle to higher positions. The "expatriate" model is the one most often used, where the person sent to another location receives the full salary from his country of origin plus other benefits because of his relocation (rent, schools, security, training). Expatriates often have higher positions such as: general manager or financial manager, amongst others; however there is not in the specific area where there's a high concentration of them.

The study states that many retirees are relatively young, being more than half of them younger than 65 years old. Around 30% of them are single (widows, divorced or never married). Almost 70% of them have income exceeding \$25,000 a year. From those who answered the poll, more than 80% own their own houses and most of them paid cash for them.

Currently it has been estimated that around 1 million US citizens are living in Mexico or own a second home in this country.

For Rubén Morales, president of the consulting firm Tourism Global Position, the current global crisis will increase the number of Americans deciding to live in Mexico because of the lower housing costs and a solid financial system⁴¹. Morales agrees with the addition of many other experts regarding the fact that one of the many challenges Mexico is facing is marketing, and "I consider Mexican developers haven't fully discovered the American market and its benefits. We must seize this sector who wants to immigrate into Mexico".

⁴¹ More retirees will come from the United States into Mexico, Notimex, www.informador.com.mx
Recovered on October 29th, 2011

Currently the market is of about 10,000 million dollars in properties being bought by US citizens and it is expected to grow in less than two years up to 16,000 million dollars⁴².

Foreigners see that food, gas and services are cheaper in Mexico and it is feasible to hire house help because of their age.

Mexican government has created special visas for American retirees, these FM3 visas are necessary to acquire property in our country and they are relatively easy to obtain. Besides, Mexico exempts retirees from paying import taxes during six months and the property taxes are quite low, between 0.01% and 0.04%⁴³.

Gradual liberation of commerce and consequent reduction in fees has given new benefits for American investors. Several financial entities have moved into Mexico to take advantage of this expanding investment trend.

Compared with Mexican retirees, American retirees have much more human and financial capital at their disposal. With this amount of money available, American retirees have created jobs for locals in construction, medical assistance and elderly care, or they spend it in already familiar stores such as Walmart, Home Depot and Costco, which are growing branches all over Mexico⁴⁴.

The degree of integration of foreign retirees within the local population is variable. The language barrier and cultural differences, along with economic differences end up creating retirement communities mostly integrated by Americans, which can increase property costs and shift locals from their traditional neighborhoods. However, studies and experience showed that retirees actively participate in the enforcement

⁴² *Ibidem*

⁴³ Tax payer regimes of citizens living abroad. Sistema de Administración Tributaria (Tax Administration System) ftp://ftp2.sat.gob.mx/asistencia_ftp/.../reg_fiscal_residextranj.pdf
Recovered on June 5th, 2011

⁴⁴ New minimal wages 2012, by General Geographic and Professional, www.conasami.gob.mx.
Recovered on June 10th, 2012

of local law, appreciate the local culture from which they acquire and consume several products and get themselves involved in social and charity organizations.

Conditions Mexican hospitals must cover in order to be eligible to treat foreign patients

Accreditation and certification from the Joint Commission International⁴⁵ is the main requisite many foreign patients demand to feel secure that a safe environment is guaranteed for their treatments, with the certification of procedures, facilities and medical staff.

This process is volunteered and shows a commitment of hospital organizations worldwide to permanently improve the patient's safety.

The JCI guidelines document establishes that this organism "... Helps international healthcare organizations, public health agencies, ministries and health secretaries evaluate, improve and show the quality of attention to patients and at the same time and that for legal religious and cultural factors specific to every country"⁴⁶.

JCI lists six benefits from accreditation and certification:

1. Improve public trust as an organization which values quality and the safety of the patient.
2. Enables the patients and their families as partners in the attention process.
3. Builds a culture open to learning from adverse events and security issues.
4. Guarantees an efficient and safe working environment which contributes to the satisfaction of the staff.
5. Establishes a collaboration leadership that thrives to achieve excellence in quality and patient's security.

⁴⁵ *Vid. Infra.*

⁴⁶ www.jointcommissioninternational.org Recovered on June 10th, 2012

6. Understands how to continually improve processes and results from clinical attention.

2009 marked the 10th anniversary of the first hospital certified by JCI, the Albert Einstein Israeli hospital, a private, non-profit NGO establishment in Sao Paulo, Brazil. Since then more than 400 public and private healthcare organizations in 39 countries have obtained an accreditation or certification from JCI which is given to hospitals, outpatient care centers, clinical analysis laboratories, continuous attention services, medical transport organizations and primary care facilities as well as certification for clinical attention programs in 15 areas⁴⁷.

The organization establishes that its standards have been formulated by worldwide healthcare experts which establish reachable and uniform expectations.

Through JCI accreditation and certifications, healthcare organization gain access to a variety of resources and services that allows them to connect with the international community, a worldwide recognized quality assessment system which works as a reference index; better practices and risk reduction strategies, tactics to reduce adverse events as well as annual executive information programs known as *executive briefings*.

Furthermore, JCI's consultancy division offers advice and education services to healthcare organizations, health ministries, certification organisms and other entities outside the United States in order to "bring practical solutions to help developing clinical services, improve the quality of attention and the safety of the patient, reduce and control risks and comply with international standards"⁴⁸.

JCA states that its advisors bring experience and the best acquired practices upon working with the global community, "... Our priority is to

⁴⁷ <http://es.jointcommissioninternational.org/enes/About-JCI/> Recovered on May 11th, 2012

⁴⁸ *Ibidem*.

improve the quality of attention, health and the patient's security, with experience of infections control, safety in drug handling, facilities safety and the enforcement of accreditation related standards".

JCI is known as a worldwide leader in quality of healthcare and patient's security because an international committee integrated by healthcare experts is the one in charge of taking the accreditation decisions they deem pertinent.

JCI advisory councils in Europe, the Middle East and in the Asian Pacific are integrated by healthcare leaders who offer advice regarding fundamental topics related with the patient's security and attention quality.

International accreditation grows more relevant by the day because of the standards homologation process and also because of the image it conveys.

Beyond norms and technical evaluation requirements, we must make an emphasis on perception, a factor that should not be underestimated or ignored in this new industry.

International accreditation from the patient's point of view

One of the most common errors committed by hospitals and clinics when trying to enter medical tourism or health tourism is not to see things from the international patient's point of view. Failing to project the international patient's expectations in the design of a strategy to attract medical tourists can result in important omissions regarding what really is expected by someone who travels to another country to receive medical treatment.

Even though many attempt to sell the idea of a feverish enthusiasm from the international patient to travel outside their country to receive medical treatment, years of work with foreign patients allows to perceive the amount of anguish, fear, insecurity and mistrust that patients feel at first when traveling outside their country. This is not just

another trip. For many it may be one of the most important decisions in their lives. Upon this degree of uncertainty and doubt, international accreditation could amount to be one of the "catalyst" elements for international patients for it represents security, trust and certain guarantees from the medical center that will receive him. If we add this to the credentials and contact with the specialist that will receive him, the psychological impact this situation might generate will be minimized.

Only internationally accredited medical centers will be included in network search engines because insurance companies cannot "afford to risk themselves" to include just any provider in their networks.

International accreditation from the government's point of view

We must not make the mistake of thinking that international accreditation is just a byproduct of a merely commercial strategy from the main crediting companies to generate more income, which is still true. However, national and local governments are the ones who have promoted a vigorous process of international accreditation for their hospitals and clinics.

Another fairly common mistake is to think that accreditation is everything. This, despite the claims of many people, is not true. International accreditation must be understood as one of the important elements in the portfolio of a clinic or hospital which is entering medical tourism. It may seem like there's many of them, but just to enumerate some of them we can mention:

- Facilities and equipment
- Training and experience of the medical staff
- Staff's language skills
- Location
- Prices and availability for appointments
- Treatments and procedures carried out by the institution

Identification of the actors involved in this activity and their position on the business chain

Facing this outlook which offers great advantages for our country of capturing every time more foreign patients who seek quality medical treatments at lower costs than in traditional health care facilities in cities of the United States, is necessary to enforce a series of actions between the private sector and the government in order for Mexico's promotion as a great medical tourism destination is fortified, as well as to make sure the private sector is prepared and certified to receive every time a larger number of foreign patients.

In order for Mexico to excel and take advantage of all its potential regarding medical tourism there must be a joint work between the private sector and the three government levels. The great challenges for the private sector to guarantee success in the treatments practiced in clinics and hospitals can be grouped in three basic aspects:

1. To offer cutting-edge medical technologies
2. To have quality facilities
3. To have qualified specialists — physicians and nurses — which also have human quality

In turn, the government must:

1. Encourage the promotion of medical tourism at national and international levels, making emphasis on the United States and Canada
2. Guarantee security in the country, paying special attention on cities which stand out because of their medical infrastructure
3. promote incentives points were health and tourism sectors coincide (agencies, transportation, congresses)

On that regard there are specific actions that must be implemented by certain secretaries of the federal government which are involved in the development of medical tourism.

Besides the Health and Tourism Secretaries, the Secretaries of State, Internal Revenue and Public Education have a lot to offer regarding the design of strategies that allow for a better promotion of Mexico as a medical tourism destination and that project this activity with all its potential as one of the most productive of the health and tourism sectors.

The Sec. of tourism is the paramount mission of strengthening Mexico's promotion as a medical tourism destination; spread a specialized campaign on this segment that invites every time more American and Canadian citizens which require health care, aesthetic and well-being treatments to consider in a real and serious way the possibility of receiving treatment in Mexico emphasizing on the multiple advantages they can obtain here.

In turn the Secretary of Health⁴⁹ is entitled to reinforce the process of training and certification of physicians, nurses and that sector employees; as well to guarantee advisory and support so the public and private hospital network is wholesome and trustworthy.

Is a duty of our Internal Revenue Service⁵⁰ to guarantee tax returns to foreign tourists who receive treatment in our country, which could turn out to be a significant fiscal incentive for foreign patients to receive their treatments in Mexican hospitals.

The Secretary of State, through the National Immigration Institute⁵¹, must ease access to our country for foreign patients, as well as to generate an improved security whether in the border zone so patients have some sort of guarantees when crossing into Mexico to return to their cities of origin without any problems.

⁴⁹ <http://portal.salud.gob.mx> Recovered on May 2nd, 2012

⁵⁰ <http://www.shcp.gob.mx/Paginas/default.aspx> Recovered on May 2nd, 2012

⁵¹ <http://www.inm.gob.mx> Recovered on May 2nd, 2012

The Secretary of Public Education⁵² can contribute through a series of specific programs which support the training of medical staff, for example, through the arrangement of English lessons for nurses, aides and office staff, as well as specializing or human quality courses in areas of expertise for everyone involved in the chain of value of this activity.

⁵² <http://www.sep.gob.mx> Recovered on May 2nd, 2012

3. Mexico's potential to attract medical tourism

In certain treatments, the cost of medicine in Mexico can be up to 70% lower than in the United States. The most requested treatments are plastic, dental and orthopedic — knee and hip — surgeries.

Javier González de la Torre, Health Care Chairman of Deloitte

The world's medical tourism outlook allows saying it is a permanent activity, with very clear flows to certain countries which are offering conditions not only in security, but in quality and hospitality to become the best decision for whomever decides to take advantage of the opportunity to receive treatment of any ailments abroad. Next, we will analyze Mexico's strengths to take advantage of its geographical position to capture patients from the United States and some other developed countries, who will find great conditions for their treatments and recovery.

Main strengths to attract American patients

Operation of medical tourism will be developed in a better way based on integration of clusters (associations of enterprises involved in the development of a specific activity). There are agencies which are specialized in these subjects. These agencies integrate hospitals, specialists and treatments offered in our country, but it's important to verify they are serious and responsible because these work as middlemen between the patient and the specialist.

It's also important that the federal government, state governments and municipalities encourage clusters to integrate all actors that take part of the medical tourism chain of value, regarding health and tourism, regarding promotion, investigation, medical attention — specialists, nurses, physicians, laboratories — etc.

To this moment, there are some professional clusters⁵³ like the one integrated at the beginning of 2011 in Guadalajara, but many others are consultant consults which result from inspection instead of action.

It's fundamental for the development of medical tourism for the clusters — integrated by both public and private sectors — to give relevance to the chain of value of this activity in order to make way for analysis, planning and execution of programs to capture individuals and groups so they can come to our country's destinations to follow their medical treatments.

Captive patients are people of Latin origin coming back to Mexico during their holiday seasons. Regardless of that the great challenge would have in this country and to which all afore mentioned federal government secretaries, as well as state governments and municipalities should contribute with all actions within their reach, is to get the attention of patients in other sectors of American Society other than the Latin, so they know the benefits they can obtain if they decide to follow treatment in our country.

On this regard, the Sec. of Health place at key role of inspection, vigilance and certification of medical treatments and procedures given in our country, to verify they are practice within the Mexican official norms in all compliance to the requirements of the application of a specialized treatment, with the intention of avoiding any incident that can signify bad promotion for the whole chain of value of this activity.

Is worth to mention certain aesthetic and bodily well-being treatments offered in spas located in our country with techniques that still haven't passed the rigorous studies required to prove their effectiveness. Sector must be careful not to allow scams by means of the so-called "miracle treatments"⁵⁴ nor falling into medical nonsense and superstition; every procedure administered here must be proven and established in the sphere of knowledge of scientific medicine. The name of the country and the success of this activity are on the line.

⁵³ <http://www.zapopan.uvmnet.edu/noticias/cluster.asp> Recovered on May 13th, 2012

⁵⁴ http://www.elfinanciero.com.mx/index.php?option=com_k2&view=item&id=21131&Itemid=26
Recovered on June 18th, 2012

Efforts against the so-called miracle products were consolidated lives and initiative from Representative Antonio Benítez Lucho, with the project off a decree which eventually reform article 376 and made additions to articles 376 3rd, 421 3rd and 423 Bis, all from the General Health Law, through which was established control, registration and regulation of the so-called "miracle products"⁵⁵.

Upon coming into force in April 2011 sanitary registry is required for food, dietary supplements, nonalcoholic drinks, alcoholic drinks, herb based remedies, perfumes and beauty products, establishing that the person entitled of the sanitary registry of any product can only be allows to elaborate the whole or any part of it by a manufacturer has a proper sanitary license pending areas authorized by the Federal Commission for Protection Against Sanitary Risks (COFEPRIS). Besides it establishes sanctions regarding advertising of health services, products and list of services against whoever incurs in violation of regulations of the General Health Law.

Results of legislation regarding medical attention in the United States and the characteristics of the insured universe coverage system, of the mechanisms for costs containment, as well is the final form of the migratory reform will have a direct impact upon the possible approaches to remain regarding medical tourism and residential tourism in Mexico⁵⁶.

A larger number of uninsured persons, a smaller number of insurance covered medical and surgical interventions or higher percentage of pocket spending generated by secondary payments on insurance premiums, high deductible payments and payments for acquisition of medicines or treatments in that country will increase the potential for this market in our land.

This industry represents the seventh part of the United States' GDP and registers annual profits exceeding \$680 billion dollars, aside product of a business based on the market system that must yield high benefits to

⁵⁵ <http://gaceta.diputados.gob.mx/Gaceta/61/2012/mar/20120328-III.html> Recovered on June 18th, 2012

⁵⁶ Fernando Sepúlveda Amor, "El Turismo de la Salud en México" (Health Tourism in Mexico). *Este País*, October, 2009

their investors in which dedicates two thirds of their income to medical attention and one third to profit.

In the same way we must consider that for 2017 estimations show that its participation of the GDP will reach around 20%⁵⁷. This proportion will represent the fifth part of the whole production in the country, a situation that will have as a consequence larger costs and fewer affiliates in a spiral that will conduct to a reduction in competitiveness and a possible financial crisis of huge proportions.

Elevated costs of medical attention register during the last 30 years in the United States, and which have systematically grown yearly over 2% of the period's GDP, have resulted in the application of the cost of medical insurance premiums between 1998 in 2008 which has forced employers to take measures to reduce medical insurance costs for their employees through the mentioning the coverage for ailments and conditions, copayments of premiums by their employees or the definitive removal of medical benefits, especially on low rank, low salary jobs⁵⁸.

As a consequence, the number of people without medical insurance has reached more than 47⁵⁹ million Americans in 2007 – 50% of their total population – and 25 million more are considered under insured; joining these two numbers will represent nearly a quarter of the United States population.

The United States the country with the largest public expense in the world, and also the largest proportion regarding the GDP. In 2008⁶⁰ their expense was of about \$2,384 million, around 16.6% of the GDP and four 2017 it's calculated this number will rise to \$4,277 million, 19.5% of the GDP with an average per capita expenditure of nearly \$8000 without unnecessary correspondence on health improvement compared with other industrialized countries. The most demanded treatments are in

⁵⁷ *Ibidem*

⁵⁸ *Ibid*

⁵⁹ www.consumerreports.org Recovered on June 12th, 2012

⁶⁰ Fernando Sepúlveda Amor, "El Turismo de la Salud en México" (Health Tourism in Mexico). *Este País*, October, 2009

the fields of odontology, cosmetic surgery, orthopedics, vascular ailments and bariatric surgery.

Areas of opportunity to be covered for the development of clusters and health cities

The outlook for medical tourism is rather extensive, so for Mexico has only started developing a rather small part of the whole business potential this activity can offer to a wide spectrum of service providers. Medical experts and people involved with tourism recommend that every city or region of the country shall develop their own specialty, in a way that allows for specific identity to be created and also a brand that allows for a specific specialization in a certain activity.

In February 2010 the Federal Secretary of Tourism published a document in which is considered the medical tourism has its main market in the United States⁶¹. Mexican authorities have established a two-phase strategy. The first phase consists in a pilot program of five years which will focus in the Hispanic uninsured population of the United States, and also in some Pacific groups with private insurance who seek procedures in odontology, ophthalmology, cosmetic surgery, cardiology, orthopedics and oncology.

The second phase, also five years long, has as a goal to position Mexico as an advanced medical tourism destination, with the idea of bringing over all the uninsured population and those with private general insurance in the United States who seek more advanced and high specialty procedures.

SECTUR — acronym for Secretary of Tourism – informed that in 2009 income from health tourism rose up to \$122 million, from which 90 million represent spending from the use of medical services and 32 million belonged to tourism spending. In 2010 this number may have grown to \$304 million⁶².

It is said that \$1,207 million should be invested in the sector to have in 2028 total of 565 certified hospitals with at least 50 beds each. In 2020

⁶¹ Impulsa el Gobierno Federal política pública para turismo médico (The Federal Government publishes public policy for Medical Tourism), boletín 013 Sectur, Wednesday, February 17th, 2010. www.sectur.gob.mx Press. Press Bulletins 2010 February. Recovered on May 9th, 2012.

⁶² *Ibidem*.

we expect to receive 650,000 health tourists which will create revenue for \$4050 million.

There is at least 47 million Americans we know the insurance or without specific coverage and another 25 million with limited coverage insurance. For 2010 around 6 million Americans will have traveled outside their country to obtain medical services. For 2017 estimates say this number will increase to up to 23 million with revenues for international hospitals for over \$79,000 million.

There's a revealing according to the survey of healthcare consumers published in the Deloitte's 2008 Medical Tourism magazine⁶³. Insurance companies can absorb deductible's payment if the patient accepts to obtain medical attention in another country, according with the High Deductible Health Plans (HDHP) or the Consumer Health Plans⁶⁴ (CHP), ideal tools which we must take advantage from in order to encourage health tourism. 73% of the companies will offer this kind of plans in the next five years to promote a culture of savings and sharing expenses with employees. A report by International Healthcare and Wellness states that in 2007 the United States spent \$2.2 billion in health services, an average of \$7,421 per person. The percentage of the GDP dedicated to health services has increased from 87.2% in 1972 a 16.6% in 2008⁶⁵. While medical tourism has enormous potential for Mexico, there is a series of hurdles to overcome, all due to the complexities of this industry that have their origin on the sheer amount of actors and elements that are part of it.

An important factor is represented by the certification of hospitals by the JCI, and if Mexico by the General Health Council. Fragmentation of promotions and the dispersion of resources have watered down the effort of presenting Mexico as an important destination for medical attention. Some states have promoted integration of the so-called health clusters with the main hospital groups in the region in order to

⁶³ <http://es.scribd.com/doc/58330786/Medical-Tourism-Consumers-in-Search-of-Value-Deloitte>
Recovered on June 18th, 2012

⁶⁴ <http://www.consumerhealthplans.com/> Recovered on June 13th, 2012

⁶⁵ <http://www.paco.aw/pdf/LibroDrRichardVisser.pdf> Recovered on June 10th, 2012

promote the flow of patients into their territories. Nevertheless, these efforts have had limited results because of internal competence between hospitals and lack of cooperation for a common goal.

A fundamental element in the promotion of medical tourism for Mexico is the relationship with medical insurance groups and large enterprises with internal medical insurance management. The joint action is necessary between the government of Mexico and the hospitals interested in health tourism to promote quality of medical attention in our country and to achieve agreements that ensure an important number of patients for Mexico. It's convenient to establish strategic alliances with hospital institutions in the United States and with foreign investors to increase health infrastructure, channel patients towards Mexico and to perform the following on their recovery or future treatments.

It is necessary to encourage the creation of brokerage companies to watch over the needs of the patients as well as to position themselves with opportunities in the market.

The way the Mexican government can help to support this activity can be summed up in the certification of hospitals by the Secretary of Health and the attention of complaints and legal resources by the National Commission of Medical Arbitration⁶⁶ (CONAMED); in incentives for the creation and regulation of companies and service providers of medical tourism; and in overseas promotion and negotiations at private and government levels through the Secretary of Foreign Affairs, Promexico and the Council for Tourist Promotion of Mexico⁶⁷.

In Mexico the biggest challenge to overcome is represented by support staff of hospitals that could receive American patients. It's a requisite that not only diagnostic and operation performing physicians, but nurses, stretchers and the rest of the staff to be fully bilingual. Even though programs have been undergone to train nurses to work in the United States, English skills have always been an area of opportunity for improvement.

⁶⁶ http://www.conamed.gob.mx/main_2010.php Recovered on May 11th, 2012

⁶⁷ <http://www.cpt.com.mx/index.jsp> Recovered on May 11th, 2012

Steps to follow in order to receive medical treatment in Mexico

Patients that choose to follow medical treatment abroad must follow and abide by all possible recommendations for the phases of preparation, treatments and recovery in such a way there is no factor which makes them feel tricked, which later will translate into and satisfaction; or, which would be even more regrettable, in a more serious health problem caused by and ignored preparation, an incorrect treatment or an insufficient recovery process.

The following are some of the factors that must be considered between the different phases:

1. Information regarding the country the patient will be heading to in order to receive a treatment and the medical preparations that must be followed, such as vaccine application.
2. Open and uninterrupted communication with the specialist in charge of the treatment or intervention in such a way that there is a permanent monitoring of the patient's status before arriving to the place of treatment (placing special emphasis in patients with cardiovascular conditions, diabetes or respiratory deficiencies, which are conditions that require a very consistent and precise monitoring).
3. Precision regarding the characteristics of the intervention or treatment the patient will follow in order to ascertain all the needs in quality and cost that will have to be covered for; this includes expenses for this specialist and his working staff (nurses, radiologist, anesthesiologist, etc.).
4. Previous agreements regarding payment systems, whether it is direct payment or payments through an insurance company, which will ease the trade relation between the specialist and the patient and will allow both to concentrate in health aspects instead of financial aspects.
5. Forecasting of possible post-treatment or post-intervention scenarios in such a way that the specialist can determine the

recovery period and the ideal conditions for it, the recommended stay in the country where the intervention took place and the travel conditions for the trip back to the patient's place of origin, to raise the recovery of possible complications due to an anticipated return for a badly planned return travel after the treatment.

Patients must be aware that the quality of posts of purgatory care can vary drastically depending on the country and the hospital they receive such care, and may be different to whatever they are used in the United States and Europe; nevertheless results are expected to be the same (and hopefully better) than what they would obtain in their places of origin.

Quality maximization and risk minimization are two key elements for the development of better and more secure international health services. According to ring known sector experts this will only be achieved through the practice of appropriate forms of organization and hospitals and clinics with quality policies, risk identification and the encouragement of a permanent vigilance culture.

To maintain a strict quality control of health services and to control risks, JCI's work has resulted of great impact, as a third external element in charge of evaluating the procedures offered in a great number of clinics and hospitals around the world.

The accreditation of claims based on investigations and revisions performed by professionals with specialized training, employing prospective identification of problems in order to guarantee a continuous improvement in practices and procedures.

Revisions and application of improvement processes are repeated periodically, usually between every two and four years. JCI accreditation to clinics and hospitals is generally accepted by the whole international medical sector, this can be given to a dental clinic or to a complete hospital but not to individual specialists. Accreditation has become a "seal of approval" which stands for

authenticity and quality in the services provided by a certain institution and makes proof that such institution complies with a series of international standards.

According with our experience there are three categories in which accreditation is of great interest for the medical tourism market:

1. To offer guarantees of commercial interest over the quality and security of the services being offered, which should minimize doubts from potential patients and consumers of these services.
2. Potential access to government financing sources or support from developed countries. In the United States accreditation schemas are ways to participate in the Medicare market.
3. Business attraction. More and more put show consumers of these services observe if the clinic or hospital has proper accreditation from JCI to know if they have certified facilities and procedures. This way accreditation is a great element of medical marketing for this activity.

American patients who received treatment abroad seek above all a certainty that the result of their treatment is going to be reliable, a guarantee that they won't have any problems after their recovery process.

For it is very important to keep a previous communication with the patient, through the Internet or by phone, to clarify each and every doubt said patient might have regarding his medical treatment. It's necessary to have the least of frequently asked questions regarding medical and technical aspects, so all necessary information can be offered in order for the patient to have a very clear understanding the medical attention in Mexico is as efficient or even more so than in their country of origin but with clear economic advantages in its favor.

Patients need to familiarize themselves with the hospital's facilities, the credentials and experience of the specialist, the quality of the prosthesis

and must have testimonies of other patients which can allow them to know about the results they may expect.

After having a previous contact with patients in their places of origin, specialists usually have a meeting in person with the patient's before resuming treatments or performing surgical interventions. For that, the specialist already has a full dossier according with the previous data he has obtained either by telephone or Internet. At that moment indications for the patient's commitment are given, a process that is usually carried out the following day.

After intervention, the patient stays usually one or two days at the hospital before returning to his hotel. Afterwards, visiting nurses or therapists provide post operatory attention and rehabilitation; after certain period, the patient returns to the specialist's office for a last consultation before being discharged.

Strategic alliances

Certain American companies have already established alliances with some of the main hospitals in Mexico. For example the Baylor University Medical Center⁶⁸ and the Methodist Hospital of Houston have developed alliances with the American British Cowdray Medical Center (Hospital ABC) in Mexico City; Hospital CIMA at Monterrey is affiliated to the Mayo Clinic and the Children's Hospital of Boston. As medical tourism grows larger, it is expected of other academic and medical institutions in the United States to follow suit⁶⁹. Insurance companies are also creating pilot programs to explore the practice of covering medical procedures abroad. In Mexico, Blue Shield and HealthNet⁷⁰ are already offering coverage to close to 20,000 patients in California that

⁶⁸ <http://www.baylorhealth.com/dallas/Pages/Default.html> Recovered on June 15th, 2012

⁶⁹ A series of research papers regarding the retirement of Americans in Mexico. International Community Foundation, May 2010 http://www.icfdn.org/publications/healthcare/004_es.php Recovered on March 7th, 2010

⁷⁰ <https://www.blueshieldca.com/sites/calpersmember/home.asp> Recovered on June 18th, 2012

would seek medical attention in Mexico through their United States-hired insurance policies.

United Healthcare⁷¹ and its subsidiary PacifiCare⁷², are currently offering health plans oriented to personnel which is Hispanic, bilingual or who just prefer to speak Spanish in California and some other states. United Healthcare has a joint marketing agreement which allows them to offer their California health plans to their members in the United States, while through their alliance with SIMNSA⁷³, they can offer trans-border health plans to a segment of employees or their families who preferred to receive medical attention in Mexico. Sistemas Médicos Nacionales (SIMNSA) is a health plan operator which offers to their patients and network of over 200 dentists and physicians in Baja California. SIMNSA's plans also offer coverage for Mexicans who are legal residents of the United States, American citizens descendent of Mexicans and those who have double citizenship.

Additionally most of the main insurance companies in the United States offer coverage for emergency treatments when their American customers are troubling in Mexico. Because of this, AmeriMed⁷⁴, a Mexican network of health services, has established hospitals in Cancun, Puerto Vallarta and Los Cabos.

Other insurance companies which offer coverage in Mexico include Amedex⁷⁵, a private United States-based company which has operated in Mexico for 15 years Morgan White International Citizens and Integra Global, which offer medical expenses insurance to American retirees of 50 years and older who live in Mexico. Additionally some American retirees have opted to acquire medical insurance offered by Mexican

⁷¹ <http://www.uhc.com/> Recovered on June 12th, 2012

⁷² <http://www.uhcwest.com/> Recovered on June 12th, 2012

⁷³ <http://www.simnsa.com/> Recovered on June 12th, 2012

⁷⁴ <http://www.amerimed.com.mx/> Recovered on May 15th, 2012

⁷⁵ <http://www.bupa.com.mx/AMEDEX%20Spanish/main/home.aspx> Recovered on June 1st, 2012

insurance companies. The annual average cost of a policy of this kind fluctuates between \$1500 and \$2500 a year⁷⁶.

All this is happening the same time that American retirees are struggling for Medicare to cover for expenses made abroad. Currently the US government does not allow the retirees who live outside the country to receive reimbursements from Medicare because of medical services acquired abroad, even though they have chipped in for the system during their entire labor lives. Because of that, base organizations such as Americans for Medicare in Mexico⁷⁷ and the Association of American Residents Overseas⁷⁸ have risen to lobbying before the United States Congress to widen the coverage of Medicare for those retirees subject to be supported by the program.

In fact there is a program of insurance reimbursements in Mexico available for American military retirees who live abroad. "Tricare for Life"⁷⁹ is a medical expenses insurance which offers global coverage — including Mexico — for military retirees and their dependents. For more than 15 years the Wisconsin Physicians Service⁸⁰ has reimbursed expenses for medical services in Mexico which are covered by Tricare standard and Tricare for Life and tastes retirees reach the 65 years of age, they subscribe to Medicare part B and continue receiving their reimbursements on Tricare⁸¹.

⁷⁶ Seguros Médicos: Lo que hay que saber (Medical Insurance: What there is to know), Rubén Castro, El Universal en Línea, <http://www.eluniversal.com.mx/noticias.html> Section: Tu Dinero (Your Money) Recovered on March 13th, 2012

⁷⁷ <http://www.medicareinmexico.org/> Recovered on June 15th, 2012

⁷⁸ <http://aaro.org/> Recovered on June 3rd, 2012

⁷⁹ <http://www.tricare.mil/mybenefit/ProfileFilter.do;jsessionid=PfvPXTRKGrcwyV3VHt37tZcfcLZf2kS5qddpG24YtxsHIYGG4jQ!-1628152797?puri=%2Fhome%2Foverview%2FLearnAboutPlansAndCosts%2FTRICAREForLife> Recovered on June 3rd, 2012

⁸⁰ <http://www.wpsic.com/> Recovered on May 5th, 2012

⁸¹ A series of research papers regarding the retirement of Americans in Mexico. International Community Foundation, May 2010 http://www.icfdn.org/publications/healthcare/004_es.php Recovered on May 3rd, 2012

4. Mexico, prime destination for medical tourism in North America

A patient who comes to receive treatment stays for a week and spends from \$13,000 to \$15,000 dollars, while a regular tourist comes for three days and spends from \$500-\$1000.

Jaime Cater, Chairman of Health Digital Systems

Without any doubt the border Mexico shares with the United States and its closeness with Canada is the best opportunity to offer our country as the best destination an American can choose to submit to medical treatment. To traditional Mexican hospitality, condensed in the well-known phrase "Mi Casa es tu Casa" we can add the professionalizing the private hospitals network, the warmth and quality of nurses and specialists of the sector, and the huge incentive of much lower costs for these services than in the United States. Mexican cities which have first level hospitals, besides Mexico City, have developed different specialties in strict sanitary controls. Currently, Mexico offers the best conditions so that, after a couple of flight hours, Americans find the hospital just like in their place of origin, personalized attention, and the permanent Mexican warmth, aspects which favor an ideal environment for health recovery.

Mexican private hospitals with international accreditation

There are already nine Mexican hospitals certified by JCI in order to receive American patients⁸²:

- 1 and 2. Centro Médico ABC in their two locations in Mexico City (Observatorio and Santa Fe)
3. Christus Muguerza Alta Especialidad, of Monterrey
4. Clínica Cumbres, of Chihuahua
- 5 and 6. Hospital CIMA in their two locations: Hermosillo and Monterrey
7. Hospital Americano, of Guadalajara
8. Hospital San José, TEC de Monterrey
9. Hospital y Clínica OCA, of Monterrey

In Mexico these amount only to a few compared to other countries such as Brazil which has 21, India with 16 or turkey with 39. Several Mexican hospitals seek the certification, such as some of the ones in the Ángeles Group, of Olegario Vázquez Aldir, the process is slow and very detailed. JCI's demands in quality and excellence are top-notch.

Medical treatments in which Mexico is competitive worldwide

Medical tourism has been practiced in Mexico since at least three decades, when Americans realized they could have dental treatments here with the same or even better quality setting their country with the advantage of being quite less expensive. Recently, bariatric treatments were developed in Monterrey city and American patients realized the quality of attention the medical services of such specialty, which placed the northern city in the North American medical tourism scene.

Currently there is a great amount of specialties practiced in Mexico besides dental and bariatric treatments such as orthopedics, aesthetic and plastic surgery. Even more recently, the offer of spas as well-being

⁸² www.jci.org Recovered on May 2nd, 2012

centers has contributed to generate tourism that while resting in Mexican beaches still receive wellness and mental health treatments.

Medical callings of Mexico's regions

Regarding the map of preferred cities for the following of medical treatments in Mexico, while Mexican patients usually prepare the main three cities in the country — Mexico City, Guadalajara and Monterrey — foreign patients feel more attracted by middle sized or smaller cities where they can find the high number of American or Canadian retirees.

Foreign patients feel more confident to go to a region such as Guanajuato, San Miguel de Allende, Chapala or Ajijic, or a beach destination such as Los Cabos or Puerto Vallarta instead of going into a big city because of factors such as security, warm weather, tranquility and kindness of the local population, but above all because of having relatives, friends or acquaintances in such places provide them with testimonies, experiences, recommendations and city or region guides which are quite appreciated because of the way such items ease their stay.

The specialties scene in Mexico shows that in the case of Tijuana, what's most practiced is odontology, maxillofacial, aesthetic and bariatric treatments. It is worth to mention Hospital Sanofi in Rosarito, Baja California, which is the only place worldwide with cutting-edge treatments against multiple sclerosis.

In Monterrey more complex specialties are practiced, which include invasive surgeries, cardiac and ophthalmologic treatments. In Mexico City medical checkups for executives worldwide are applied after a business trip or because of it because the result more cost-effective than in any other city in the world.

In Puerto Vallarta, the treatments most sought for by foreign patients are bariatric, aesthetic surgery, orthopedics and ophthalmology. Other countries in America which stand out because of the medical treatments they offer are Costa Rica and Cuba, which are specialized in aesthetic

surgery, wellness treatments in spas and even the case of Cuba has captured the attention of groups of Canadians who follow treatments against multiple sclerosis.

Is worth to mention plastic surgery, which is one of the most sought after specialties worldwide, people seek surgeons which apply certain cutting-edge techniques in an activity in constant development, in the lowest cost and highest security conditions.

An utterly relevant factor for the consolidation of medical tourism in Mexico is the certification of hospitals. Certification is important because it standardizes treatments worldwide.

Even though is not the first requisite demanded by patients who receive treatment abroad, certification is a factor insurance companies demand to cover for medical expenses, for many clauses are not complied with it hospitals and physicians are not certified.

Currently, there are nine hospitals in Mexico which are certified by the Joint Commission International (JCI), a worldwide certifying organism. It's worth mentioning that the Official Mexican Norm (NOM – Norma Oficial Mexicana) of the National Health Council is pretty similar to that demanded by JCI. Therefore upon obtaining a national certification there is just one more step to achieve the international one⁸³.

Regarding the areas of opportunity for medical tourism is worth to mention unexplored markets such as American companies whose employees are required to have medical checkups performed. There are large transnational corporations with thousands of employees which can be offered tourist packages of medical attention in Mexico, which would create quite an interesting combination of the fields of tourism and health.

Preventive medicine is another unexplored sector in medical tourism. Mexico can be promoted as an ideal country for foreign nurse to have

⁸³ <http://www.jci.org> Recovered on May 4th, 2012

check-ups and diagnoses in several specialties while enjoying a few vacation days.

Some hotels are already proposing this formula, by offering spa hotel which includes medical checkups and also laboratory, effort and stress tests to verify cardiovascular conditions of patients/guests.

Another approachable market is the medical coverage one, in such a way that insurance for employees of foreign enterprises can be offered, so that in case of a major surgery Mexican hospitals can provide attention to such patients as long as they are not emergencies; so, instead of making arrangements with local hospitals in the United States patients can travel to Mexico because of cost benefits.

The Canadian market is another unexplored vein at the moment. The Canadian system offers free coverage for all their citizens; however, Mexico's opportunity area consists in the saturation patients in that system.

A Canadian can wait for months or even years before obtaining a consultation, a treatment or a surgical procedure. In this case work could be done rather closely with Canadian consulates, the Mexican embassy and representatives of the Mexican Tourist Promotion Council so our country can be presented as a great alternative to speed up the medical attention of Canadian citizens with specialist treatments and a more attractive price tag.

In the list of items to explore within this activity we can find the Medicare market. Medicare is a medical protection coverage available to all American citizens with a certain number of labor years, and which becomes for citizens older than 65 years of age. Nevertheless, American citizens living abroad, for example in Mexico, received their Social Security checks but do not receive the Medicare benefits they also pay.

There is currently a movement of American retirees living in Mexico called *expats*⁸⁴, who intends to receive this benefit in Mexico. In this regard there is the need for a reform from the American government that allows for it; so far there is a strong movement led by retirees who are residents of Chapala, Ajijic, San Miguel de Allende and Puerto Vallarta, and it's called Americans for Medicare in Mexico⁸⁵.

The markets in central and South America also offer possibilities, because people in their privileged social classes usually travel to the United States for checkups and to receive specialized treatments. Those travelers see Mexico as a region leader; if we managed to capture their attention towards her local medical sector with the added bonus of tourism we will have won a new market share.

Cost differences in treatments between Mexico and the United States

But what is the reason behind the lower prices offered in Mexico compared to those in the United States or Canada if treatments are offered in the same clinics, with the same technology and with the same experience and training regarding the specialists?

We have identified at least two factors in this sense; the first one is that there is a great difference between operative costs in Mexico compared to those on the United States. The high expenses in medical liability insurance policies, which are very expensive in the United States, are a great factor to increase this difference, and in the case of medicines, supplies and accessories, it's the sheer amount of middlemen between the place where a medicine or a supply of sorts is produced and its final destination, the patient, who ultimately absorbs the costs generated by these factors.

An example in the field of orthopedics is profiled the cost differences of a medical treatment between both countries. Placement of a knee prosthesis in the United States costs about \$36,000. In Mexico the cost

⁸⁴ <http://www.expatexchange.com/mexico/liveinmexico.html> Recovered on June 17th, 2012

⁸⁵ *Vid. Supra.*

for the same procedure fluctuates between 12,000 and \$13,000. The same prostheses is placed here and in the United States, the difference is that in Mexico the device is sent directly from the manufacturer and in the United States the same piece of equipment passes through the hands of many middlemen before reaching the patient which increases costs significantly.

Regarding medical liability policies, in the United States and orthopedics specialist must pay around \$60,000 a year while in Mexico the amount is of \$600 a year. Hospitals must have insurance policies for the practices and the medical specialties they offer, since lawsuits can range up to several million.

Operative expenses makes up for quite a difference between medical costs between Mexico and the United States. There, salaries of health related personal are utterly high compared to those in Mexico; what a nurse earns in the United States is comparable to what a specialist earns here. A nurse can earn between \$60,000 and \$150,000 a year, which is what a prestigious specialist usually earns here.

High costs of education argue origin of such salaries, in the United States medicine is one of the most expensive careers, each semester an average student must pay between 40 and \$50,000. When students obtain their degree usually owe debts of hundreds of thousands of dollars, therefore upon practicing they want to recover what has been invested in their education.

In Mexico students usually start their careers without such heavy burdens — except in certain scholarship/credit systems for private universities or post graduate studies abroad — and while its value to aspire to have a high salary, physicians and specialists here are not pressured to charge oversized fees to pay the debt of their studies.

Another factor with influencing the subject is the sheer number of persons involved in a medical practice, in the United States there are at least 10 in play ease in the chain of attention, there are many administrative procedures and documents sent and received before a

patient reaches the operating room, and all these are operative expenses which the patient ultimately absorbs. In Mexico, on the contrary, we usually have one or two employees in the administrative section, which contributes to reduce costs. In the end, the same final goal is achieved: correct medical attention, the suppression of pain and the improvement of the patient's quality of life. The same surgery the same technique in the same implants — if required — is offered here but at a much lower cost.

In the case of Canada, costs are elevated because of the time the patient must wait in order to receive a medical procedure while in the meantime pain is controlled with medication which forces them to submit to tests to determine possible damages to liver or other organs before any intervention can be undergone.

5. Mexico, a warm paradise for mental and physical health

Support will be provided to 2700 tourism enterprises as part of the National Tourism Agreement. Travel agencies are benefited with 50 million pesos to take it vantage of segments with great tourist potential.

Bruno Ferrari, Federal Government's Secretary of Economy

Cosmopolitan cities on top of millenary roots, and extends network of beaches in two oceans, colonial cities with the charm of history and each and every wall and alleyway, archaeological zones of quite an amount of Pre-Columbine cultures and above all a people historically well renowned for its kind treatment to foreigners in order to encourage dialogue between cultures. All this and more, much more is Mexico, a warm paradise which many different landscapes, from the Sierra to the shore, which for many decades has been a wonderful destination for pleasurable tourism offers today an ample scene of cities and regions were is possible and pleasurable to recover both mental and physical health.

Infections control is guaranteed

Fear of infections they may acquire abroad is a factor which inhibits foreign patients to travel outside their countries to receive medical attention despite the great incentive of lower costs.

Medical associations in the United States state that outside their country there is no guarantee that treatments, and specialist surgeries, will be developed without infections being contracted before, during or after them. On this regard is worth to mention as a matter fact that in Mexico there are very strict controls to avoid infections in hospitals.

In Mexico there are strict access controls certain zones of clinics and hospitals which include physical barriers that prevent people to step into operating rooms. Certain areas known as transfers, our zones were the stretcher reaches an aluminum barrier were a transporting band transfers the patient to the stretcher that will be used only on the operating room and its surrounding areas.

Just the same, in order to reach operating areas — called "gray and white" — doctors must enter with proper attire: white coat, gloves, hair cover and mouth cover, which must be put on before entering.

In the United States there is no physical barrier in most hospitals. Instead, there is just a red stripe painted on the floor which can easily be stepped over by persons who don't know their way who could end up inside an operating room.

One more observation: in the United States is fairly common to see doctors and nurses using garments for operating room — usually called *scrubs* — in the food courts of large malls nearby hospitals. Many of them won't bother to take off their medical uniforms when stepping into the street and that can even interpreted as a signal of status. Now we can imagine the way these people trust for germs and pathogen microorganisms into hospital facilities.

Testimonies of foreign patients who have received treatment in Mexico

Many times words are not enough to express the thankfulness not only patients live with, but the doctors who gave attention to those seeking relief from a tortuous and bureaucratic ordeal of medical attention. It's not just about facing the sad reality of an ailment, which is by itself painful and bothersome, but also many times is to face laziness and even lack of sensibility to speed up the process of commitment and attention of the patient that seeks to soothe his ailment.

The great advantage of counting with a warm place not only geographically but relating to everything human is reflected in some of

the testimonies of patients tended by Dr. Maximilian Andrew Greig and we know share with whoever might be reading this lines.

1. John Ruhe⁸⁶ - Total Hip Replacement

I was going through a rough patch, economically speaking, and making was about to burst, meaning one bone striking another. A friend of mine read in the newspaper that there was a company called MedToGo which was doing a fine job in Mexico for people in my current situation, which is why I got in touch with them through their website.

Afterwards I got in touch with a friendly person named Robert Page. Robert gave us good information regarding the process and there was a lot of communication between both parties, up to the point where he became a friend, not just a person who just went blah blah blah on the other side of the line.

Robert suggested a series of highly qualified physicians within his group. I could also send more information regarding their academic backgrounds, where they studied, etc. I could also choose the area in Mexico were I wished to have my complete hip replacement. I chose Dr. Max Greig in Puerto Vallarta, Mexico, which turned out to be the best option for me.

I performed my pre-operative blood evaluation and radiographies with my physician in the United States and the results were sent to Robert who would deliver them to Dr. Max in Mexico. After the revision and when we were certain everything was okay, my wife and I flew to Puerto Vallarta on a Saturday to meet in person with the physician.

When we arrived we were received by Dr. Max's brother Alfred — administrator/director — who arranged for us to have a meeting with Dr. Max to chat about the surgery and certain details. The procedure was scheduled for the next Monday

⁸⁶ *MedToGo International Medical Tourism. Dr. Max Greig* (October 4th, 2010) John Ruhe – Total Hip Replacement Surgery. Recovered on July 25th, 2012 from <http://www.medtogo.com/john-ruhe-total-hip-replacement-testimonial.html>

morning. Alfred gave us a tour of town and took us shopping; the stay would last for 14 days. Alfred was there for everything. We had a timeshare's, but it's actually pretty easy to find nice lodging. MedToGo helps with that too.

The hospital was impeccable; the staff was professional and very friendly. English was spoken by many of them. The day of the procedure, Alfred picked me up from my hotel room and took me to the hospital. I nearly forgot to mention that I was given a room for myself, English television and the food was as good and nutritious as if it was homemade.

During this experience and my stay in this beautiful place I can add that my physical therapist paid regular visits to my room in order to work in my recovery. Every three days a nurse would go to perform treatments and to change my bandages, as well as making sure everything was in order. I was on my feet and walking around town on Thursday. I no longer needed the painkillers I was prescribed.

Dr. Max and his professional and attentive staff made sure that my hip surgery in Puerto Vallarta was the best decision I could have ever made, which by the way turned out to be turned out to be an excellent vacation. We've made a lot of friends Puerto Vallarta and we left thinking of Dr. Max, Alfred and his whole staff as our friends and not just people doing their job.

Robert, who got me into this trip, was always paying attention to everything I went through, always worries about my recovery. Wow! They were all really worrying.

People in this same situation should realize that in MedToGo people are really professional and attentive. You just cannot go wrong with that.

2. Preston Angel⁸⁷ - Rotator Cuff Repair

My doctor in the United States told me that I needed to submit to a rotator cuff surgery. My wife and I analyzed several options. We were intrigued by the possibility of taking a surgical vacation in Puerto Vallarta, Mexico.

I felt a little uneasy regarding going into Mexico, but after a couple of phone chats with Dr. Greig and Robert Page I ended up feeling at ease and pretty confident. MedToGo was very, comforting and gave us enough information.

MedToGo got us within the package a beautiful and comfortable room right in front of the beach in Hotel Krystal. When we arrived to Puerto Vallarta, we were very impressed with Dr. Greig, Alfred and the whole medical staff. Treatment was top-notch from start to end.

The procedure was painless and after a night of stay at the hospital I begin my recovery process. The physician and the physical therapist made follow-up visits until I was back in the plane back to the United States. In the following months everyone, from the MedToGo coordinator to Dr. Max Greig kept paying attention to my recovery process.

It's been 7 1/2 months since my surgery and my shoulder is in great condition. I still have a bit of pain, but every day my shoulder keeps improving and I expect the pain to get diminishing. So far I have had no problems. In conclusion, I would recommend MedToGo, Dr. Greig and Puerto Vallarta to everyone. The whole experience was fantastic and saved me a lot of money. All my expenses together: surgery, flight, lodging and meals were up to a third to what the cost would have been in the United States.

⁸⁷ *MedToGo International Medical Tourism. Dr. Max Greig (January 12th, 2011) Preston Angel – Rotator Cuff Repair. Recovered on July 25th, 2012 from <http://www.medtogo.com/preston-angel-rotator-cuff-repair-testimonial.html>*

3. Rick Maddock⁸⁸ - Rotator Cuff Surgeon

My name is Rick Maddock. I am a 60 years old engineer, I have a pretty active lifestyle and its practice sports such as volleyball at competition level. A year ago during a game, I heard the snap in my shoulder and apparently I suffered a massive injury of the muscles and ligaments of the rotator cuff. I didn't realize how serious the injury was for a lot of months waiting for recovery that never came. After several months of physical therapy I had an MRI test performed and finally realized the damage was clear to see. I consulted with an orthopedic surgeon who informed me I was to expect about 70% of my full recovery, with difficulties to move the shoulder, but it was going to be okay. That physician was rather busy and didn't seem to really care about me. The really made me quite angry so I went on the Internet to find some alternatives.

I found a website called MedToGo, which has a list of hospitals and certified physicians from which I was recommended Dr. Greig in Puerto Vallarta. He seemed to be very qualified and was certified by several associations. It seems to be a very good decision, so I got in touch with Dr. Greg and he turned out to be a rather professional, decent and sympathetic person. It was a real pleasure to meet him. He assured me a full recovery despite the seriousness of my injury and that several months had gone by since it occurred. The repair of my rotator cuff, the hospital and the whole experience during these days in this wonderful place has been very positive for Andrea and me. MedToGo still keeps following up on my case, and today, five months later and after a lot of physical therapy, I dedicate full schedules of volleyball training as well as preparation for the ski season.

⁸⁸ *MedToGo International Medical Tourism. Dr. Max Greig (May 21st, 2010) Rick Maddock – Rotator Cuff Repair Surgery. Recovered on July 25th, 2012 from <http://www.medtogo.com/rick-maddock-rotator-cuff-repair-testimonial.html>*

I must tell you a little story about Dr. Greig, who so earnestly shows concern about his patients. Andrew and I have gone to the hospital for follow-up on the third day. After my medical valuation we walked outside the hospital and we were standing on the sidewalk when Dr. Greig comes out and tells us: "do you want me to call a cab for you?" We were really impressed about him, about so many good qualities he has is a person. Somehow I hadn't seen that a surgeon would worry about the way we would get home and the way we pay our bills.

I do recommend MedToGo, Dr. Greig and Puerto Vallarta.

4. Carol Sisemore⁸⁹ - Total Hip Replacement

I must say MedToGo International was possibly the best decision I could have ever taken. Souza first time I spoke with Robert page, my MedToGo representative, I had a good feeling that I was dealing with professional people. When I decided to go ahead with the total hip replacement surgery in Puerto Vallarta, it wasn't just about money, but working as a team with Robert, Alfred Greig and Dr. Max Greig. Since the beginning of my journey until now every single one of them had been very kind and attentive. Upon arriving to the airport they picked me up and took me to my hotel room. After dad I want to meet Dr. Max Gray and the CMQ Premier Hospital. Everything was incredible. MedToGo would personally pick us up from our hotel and took us to the hospital for the surgery, treatments and medical control checkups and they were also paying attention to our every need; we had the chance to go shopping, to get to know Puerto Vallarta, they just satisfied all of our needs. How many persons, companies or places that you know the make sure you have everything you need? They offer every single services, if

⁸⁹ *MedToGo International Medical Tourism. Dr. Max Greig* (June 22nd, 2010) Carol Sisemore – Total Hip Replacement Surgery. Recovered on July 25th, 2012 from <http://www.medtogo.com/carol-sisemore-total-hip-replacement-testimonial.html>

anything came up I just had to make a quick cell phone call and everything would get solved immediately. I only know that everyone, the MedToGo workgroup; Robert Page, Health Attention Coordinator; Alfred Greig, Director of Servimed; Dr. Max Greig, orthopedic surgeon (the best surgeon); the staff of CMQ Premier Hospital; Dr. Castel, general physician; Adriana Robin, physical therapist; and the rest of the crew who made sure this journey and the surgery I had to be one of the most pleasant experiences I've ever had in my 64 years of age.

Everything has developed with the normal and expected changes of the surgery of this kind. Communication and teamwork have been top-notch. I want to take the opportunity to recommend anyone to consider MedToGo as the solution to their problems. It really is an excellent option.

I've never had such a pleasant experience considering I speak very little Spanish — to think they even helped me with that — even though fairly everyone communicated with me in my own language. I really have nothing bad to say, only my good wishes and admiration for the people of Puerto Vallarta and the team MedToGo has created. By the way, there is no more pain in my hip when walking (muscles are a bit sore they will improve with rehabilitation). I will soon return to have placed a badly needed full knee prostheses. Thank you all!

5. Linda Sharpe⁹⁰ - Total Knee Replacement

Hello, my name is Linda Sharpe. I'm from Edmonton, Alberta, Canada. I had a surgery in Puerto Vallarta with Dr. Max Greig. It was a great experience and I can't stop talking about all the good things the hospital, the staff and the doctors have. All the system in place was absolutely excellent. I really liked the

⁹⁰ *MedToGo International Medical Tourism. Dr. Max Greig* (November 11th, 2011) Linda Sharpe - Total Knee Replacement Surgery. Recovered on July 25th, 2012 from <http://www.medtogo.com/linda-sharpe-total-knee-replacement-testimonial.html>

treatment of nurses, doctors were simply impressive. Every time I had a need someone was always there, really showing they cared, not to mention that most of them spoke English, so communication was very easy. That came as a very pleasant surprise; there was always someone to speak to.

Two days after the surgery I was already capable of walking a bit with a walking aid. Most of my time I spent in wheelchair and by the end of that day, I was already taking steps with the walker and spending less time sitting on the wheelchair, unless for long distances. Every day since then I've been capable of walking more and more. The most surprising part of this whole experience is that there is no more pain, the pain derived from the surgery was much less than expected; my friends who went through this kind of surgery were in a March worse shape than I was. I think it has a lot to do with the beautiful landscape, the sea as well as the method they used for treating the pain at the hospital, and of course lots of prayers on our part.

I'm waiting to go back to gardening, walking and dancing. I want to do all those things I used to do and that I had left behind. If I had to grade MedToGo, I would absolutely give it an A+. They were always paying attention and every question I had was answered with a simple call, not to mention they would often get in touch with me. MedToGo walked me through the whole process and was a great company to face that big challenge with.

6. Robert Wilson⁹¹ – Total Hip Replacement

My name is Robert Wilson; I'm from Clinton, Missouri, which is around 70 miles south of Kansas City. I needed a total hip replacement in my right side and it wasn't economically possible

⁹¹ *MedToGo International Medical Tourism. Dr. Max Greig (March 7th, 2012) Robert Wilson – Total Hip Replacement Surgery. Recovered on July 25th, 2012 from <http://www.medtogo.com/robert-wilson-total-hip-replacement-testimonial.html>*

to have the procedure done in the city I live in. It would have been very difficult for me to get it done at that time.

Traveling through MedToGo was the best choice I've made and a great solution to my problem. I saw this ad on the Internet and it worked pretty well for me. First of all, the hospital was very comfortable. The room was three times as big as my room back in Kansas.

Dr. Max Greig is very professional and kind. His personal touch was beyond compare, to the point where I can say I've never known such a good doctor. I felt informed at all times, before and after the surgical procedure. I was informed through the whole process and when I had a need to know something, he would answer every question I had.

Puerto Vallarta is such a lovely place to visit. I would have liked to enjoy more of it, but I was recovering from my hip replacement and the stay was as good as it would get. I wouldn't get any second thoughts about repeating the trip had I need another surgical procedure.

7. Shirley Patterson⁹² – Total Hip Replacement

I would like to thank Dr. Greig for giving back to me a life without pain. I had spent the last six months in terrible pain and finally, I was unable to walk during the last four months. The waiting list at Alberta, Canada was two years long and I was in too much pain. I just couldn't wait that long. Robert Page, through MedToGo got me in contact with Dr. Greig at the CMQ Premier Hospital in Puerto Vallarta.

All the arrangements were made through MedToGo, and my surgery was scheduled in a rather short period, starting January 2011. The day came in which the minimally invasive total right

⁹² *MedToGo International Medical Tourism. Dr. Max Greig (July 19th, 2010) Shirley Patterson – Total Hip Replacement Surgery. Recovered on July 25th, 2012 from <http://www.medtogo.com/shirley-patterson-total-hip-replacement-testimonial.html>*

hip replacement procedure was carried out. I spent a short three day stay in hospital which is on par with any luxury hotel. After the surgery I woke up without both pain and edema. Dr. Greig had ended up all that pain for me. I get up and started moving quickly, after the recovery process at the hospital I received most of the medical services in the comfort of my hotel room. Dr. Greig sent the nurse service for me so they could be mindful of changing my bandages and perform the proper treatments, and is also worth mentioning a physical therapist came to help me undergo my quick recovery, and all that was included in my package. I stayed in a paradise called Puerto Vallarta for a month away from the cold Canadian winter. When the time comes for my other hip surgery I will certainly return with Dr. Greig. He's one exceptional orthopedic surgeon.

8. Patrick Martin⁹³ – Knee Arthroscopy

I'd like to write some words regarding my experience with Dr. Greig. From the moment I arrived on that February 6, 2011 until the moment we left, the doctor and his staff gave you the best information I've ever received both before and after the procedure. I got picked up in the airport the day before my knee arthroscopy for consultation with Dr. Greig. After that we all got set up at our hotel that same day.

The morning of my surgery I was at picked up from my hotel and was driven to the hospital, where everything was ready for the surgical procedure. The whole process was pretty impressive from top to bottom. It was about repairing the right knee's meniscus. What was wonderful about this particular surgery – and I've had four done to this date – is that there was no swelling or pain and just a couple of bruises. By the second day I

⁹³ *MedToGo International Medical Tourism. Dr. Max Greig* (February 7th, 2011) Patrick Martin – Knee Arthroscopy Surgery. Recovered on July 25th, 2012 from <http://www.medtogo.com/patrick-martin-knee-arthroscopy-testimonial.html>

was walking and by the fourth day I already could move nicely. I got picked up at my hotel by Alfred, one of the doctor's assistants — and one of the best men I could have ever met — and he brought me back to the hospital for a checkup, a treatment and the change of bandages on the third day. It's been four months since that operation and everything's going swell. If any time I will have to submit to a knee surgery again, I would certainly do it with Dr. Greg and his staff. Great work, boys.

9. Brent Groesbeck⁹⁴ - Collarbone Fracture and Rotator Cuff Repair

Hi! I came to Puerto Vallarta because I had my collarbone fractured and an injury on my rotator cuff. I didn't have any sort of insurance, so I looked up the Internet and found a service called MedToGo which got me in touch with an orthopedic surgeon here in Puerto Vallarta. I was rather reluctant to leave my country, but after looking up the Internet I found Dr. Max Greig's website. I read some of the testimonies of people who have used MedToGo services and I felt very comfortable with the whole thing.

When we arrived here and met team in person, I felt the professionalism of the whole staff at every moment and felt pretty much at ease; the quality of the hospital, private rooms, which were great... Everything was like a luxury hospital service. At the same time work on the collarbone was being carried out, so was the repair of the rotator cuff, which made it possible for everything to be done in the same procedure. It's healing pretty quickly and that made me feel pretty good with myself.

When I consulted with MedToGo, I was told that for my procedure I needed an orthopedic surgeon. Mexico had the best prices for our surgical package. And I really want to thank

⁹⁴ *MedToGo International Medical Tourism. Dr. Max Greig (October 5th, 2011) Brent Groesbeck – Collar Bone Surgery & Rotator Cuff Repair. Recovered on July 25th, 2012 from <http://www.medtogo.com/brent-groesbeck-broken-collar-bone-rotator-cuff-repair.html>*

MedToGo for the service it provides. They have great service and take care of every single detail. The package covers for everything, lodging and every detail related with medication. Even though I want to remain healthy and don't want to go through my ailment again, the experience was a rather pleasant one. You can always rest assured that very good work is being done at Vallarta; I can recommend this to anyone.

10. David Leo⁹⁵ - shoulder Luxation

I'm writing this on behalf of David Leo, as well as Debbie and myself. We are all very thankful for the excellent attention we received in our recent visit to Puerto Vallarta for a shoulder luxation surgery. Robert page — from MedToGo — has given us every necessary detail to start the process and has always been paying attention to guarantee our complete satisfaction.

All further was very useful to help us with many details since our arrival to Puerto Vallarta. The hospital and its staff are very professional, kind and attentive. We are completely satisfied with the communication process, which was very clear since every performed process was explained on detail. David, Debbie and I are certain that the luxation shoulder surgery had a satisfactory result. Stitches were removed two weeks after the surgery and David, as a matter of fact, has begun increasing his therapy as indicated by Dr. Greig. He's get an appointment with our family physician in a few days and we expect to obtain a reference for physical therapy. Once again thanks for the excellent attention. Harold Leo.

Success stories in a tourist destination: "Puerto Vallarta"

A bit of history⁹⁶

⁹⁵ *MedToGo International Medical Tourism. Dr. Max Greig* (May 19th, 2011) David Leo – Shoulder Dislocation Surgery. Recovered on July 25th, 2012 from <http://www.medtogo.com/david-leo-shoulder-dislocation-testimonial.html>

The present example of a successful city with a calling not only in the field of quality tourism but also in the field of high attention with specialties in medical quality is our very own Puerto Vallarta. But what is with this magical city that charms locals and foreigners and that amongst the titles it has received, one of the most prominent and appropriate is the one of the kindest city?

Well is not by chance that this demeanor is certainly common amongst the local townsfolk as well as the house sector's specialists at work here. To point out a few historical facts of this beautiful destination we can mention the following: Captain Francisco Cortés de San Buenaventura was the conqueror of this region in 1527. Chronicler's sons tell stories about the time when he arrived to the town of Tintoque, a Saturday of the month of May, more than 20,000 natives were waiting for him, armed and carrying small flags of feathers in their hands for which the Spaniards named the Valley "de Banderas" — of flags —, a name that persists to this very day.

The town was founded on December 12th, 1851 by Don Guadalupe Sánchez, who named it "Las Peñas de Santa María de Guadalupe". The name eventually got shortened to "Puerto Las Peñas". Creation of the port was due to the need of transporting silver produced by the nearby Mines (San Sebastián del Oeste, Mascota).

The Las Peñas Ranch kept growing and on July 14, 1885 the port was open for national sea traffic using officially the name of Las Peñas. On May 31st, 1918, by decree Las Peñas was turned into a municipality. From that date onwards, Las Peñas will be known as Puerto Vallarta, in memory off the illustrious lawyer and Governor of Jalisco, Don Ignacio L. Vallarta. At that time, agriculture was the main source of income for the region. The oil coconut and chili, which grew wild on the mountains were also exploited. Fishing was another activity which would reach its highest point on the following decade.

⁹⁶ Montes de Oca de Contreras, Catalina (2001), *Puerto Vallarta en mis recuerdos (Puerto Vallarta in my memories*, 2nd. Edition) Guadalajara, University of Guadalajara.

During the second half of the 30s and first half of the 40s, shark fishing was of great importance. The meat, salted and dried was sent to Mexico City where it was sold. The liver oil was exported to the United States where it was transformed into capsules and delivered to the soldiers during World War II as a vitamin supplement. In the same way shark skin, crocodile skin, some pearls and mother-of-pearl were exported.

The arrival of foreign investments and the opening of tourism related businesses, introduction of Mexicana Aviation Company, which reinstated the aerial route that was abandoned two years before; and the establishment of some programs by the state government for the development of the shore, magnified the local economy.

Regardless, for Mexico in the world this beautiful place remained almost unknown until an outstanding fact made sure it's great charms were to be known worldwide: the shooting in Vallarta's natural scenery of the movie *Night of the Iguana*, in 1963, directed by John Houston, with internationally renowned actors Richard Burton, Robert Gardner and Deborah Kerr.

On May 31st, 1968, upon the celebration of the 50th anniversary of the municipality, works of great importance were undergone which would benefit the whole Valley and would certainly change the role the Port had the performed until that point.

Another outstanding fact marked the beginning of the 70s. On August 20, 1970 presidents Gustavo Díaz Ordaz, from Mexico and Richard Nixon from the United States met in this Port. During the visit, the Mexican president opened important works for the development of the city: the Compostela-Puerto Vallarta highway and the bridge on top of the Ameca River, the international airport, CFE's — Comisión Federal de Electricidad, the Federal Electric Company — electrical substation and new inner harbors. This work made possible the arrival of more cruise ships and the new airport allowed an increased flow of flights from already listened companies as well as assess the presence of foreign

airlines. Just like that, Puerto Vallarta became communicated with the main cities of the country and the whole world.

On 2011 the city was the most important sub-host of the Pan-American Games, Guadalajara 2011; giving place to the sailing, open sea swimming, triathlon and beach volleyball competitions. During the sports competitions, more than 10,000 persons including athletes, their family members, journalists and more, arrived to the city.

Currently, there is a sizable amount of visitors from almost all around the world, who enjoy our natural wonders as well as all the facilities Puerto Vallarta offers to its visitors. According to results from the 2010 Population and Household Census by the National Institute of Geography, Statistics and Informatics (INEGI, in Spanish), the municipality has a population of around 255,661.

The city of Puerto Vallarta, in the state of Jalisco, Mexico, is an idyllic place where locals mingle with citizens from the rest the country, the rest of the region and foreigners from several nationalities in the world, all mainly because it's a city of a quarter million inhabitants and its economic specialization goes towards tourism and its varieties, one of which is the successful case of medical tourism.

The city is fairly well communicated by different means such as:

1. Northbound through land, communicating with the State of Nayarit or turning west towards the City of Guadalajara we have highway 200.
2. This same highway 200 communicates southbound with the state and city of Colima.
3. Eastbound we have a state panoramic highway which crosses different municipalities up to highway 200 and communicates the same way with the City of Guadalajara.
4. By air, the city has an international airport which receives different flights from the United States, Canada, Europe and South America.

5. By sea, we have docs that receive many international cruise ships which permanently provide a flow of international visitors to Puerto Vallarta.

Puerto Vallarta's geographical location⁹⁷



Puerto Vallarta has an enviable geographic position in a modern region of explosive tourist and commercial growth which requires an innovative, state-of-the-art medical and hospital infrastructure in order to compete with other very successful prime medical tourism destinations such as India, amongst others⁹⁸.

Based on the current hospital and medical structure available in Puerto Vallarta, this project is contemplating the development of short-stay units with high quality services and innovations in every specialty.

⁹⁷ Image from Earth. Google Earth – <http://earth.google.com>

⁹⁸ *Vid. Supra.*

Renowned specialist Raúl Morales Aceves stated that in monetary terms experts estimate that medical tourism could bring Mexico as much as 2 million patients a year before 2020.

With the facts exposed herein, which were product of consultation between institutions and medical colleagues, we can estimate that before 2015 the health of the *baby boomers* generation will have begun its final and slow decay.

The United States there are 77,980,000 members of this generation which, added to 142 million more in Canada, make an estimate total of 220 million people just in North America, which means there's many more in Europe, Australia and New Zealand, all of which represent a significant market for high-quality medical assistance at lower prices than in their countries of origin⁹⁹. The concept of medical tourism is a particularly attractive one for the United States market, board there is about 50 million citizens which possess no medical insurance and most of which have Latin roots but have economic power. And who, because of the short distance, culture, language and the warmth of our country may consider viable to follow medical treatment in Mexico¹⁰⁰.

Marketing

Dr. Morales Aceves¹⁰¹ mentions that in order to position Puerto Vallarta as a prime high quality medical tourism destination in the international market, we must employ the available medical/hospital infrastructure Internet portals as the first line of promotion, in alliance with medical tourism promoting international companies, as well as in a joint venture with tourist enterprises dedicated to the local hotel and gastronomic businesses.

One of the factors is directly related with the travel agencies, since they require professionals that offer precise information regarding the

⁹⁹ www.census.gov Recovered on May 6th, 2012

¹⁰⁰ <http://www.epi.org> Recovered on May 6th, 2012

¹⁰¹ http://www.mexhealthcare.com/dr_raul_morales_es.html Recovered on June 17th, 2012

hospital features and that can make sure that the generated expectations are covered.

The moment all these elements get in line, business opportunities can be settled and with that ally in Cisco be made between American and Mexican institutions to bring important amounts of foreign investments.

The business model consists in offering this type of medical services to a worldwide market that represents \$10 billion a year with the medical tourism business methodology that involves and brings together the rest of the city's merchandise and services infrastructure.

With the specialties center, Aceves explains, the most recent and novelty therapeutic techniques could be applied to every specialty, including organ transplants, recovery of damaged organs by means of stem cells, improvement of the quality of life, and better survival of patients with malignant ailments, as well as infectious and degenerative conditions; ailments that require correction, such as obesity, aesthetic corrective surgery and other corrective modalities so these people can improve their appearance, their health and their quality of life. With this, Puerto Vallarta could really become a prime international medical tourism destination for the benefit and pride of our community.

Conclusions

As a result of the tendencies detected by the Federal Secretary of Tourism in the study named “Great Vision of Tourism in Mexico: 2020 perspective”, we can say that main factors that will make an influence and that she will be noticed during the planning and development of the tourist activity are the following:

Politics and economy

- Oscillations between globalization and regional integration against sub regional fragmentation and local issues.
- National matters will be increasingly dependent on international ones.
- Reduction of the State’s faculties: Strengthening of the free market.
- Commercial liberation and more flexibility on capital transfers.
- Influence of results from Asian and generally emergent economies.
- Growth of the economically active population — particularly in Mexico "bubble of opportunity".
- Stabilization and regionalization of exchange rates in developed countries.
- Aperture in the borderline facilitation's and the migratory increase because of different factors.
- Deregulation of aerial, land-based and nautical transportation

Society and environment

- Increases in larger expectancies of life for people and earlier retirements in developed countries.
- Late-in-life families and marriages with fewer children, increase of single parent families.
- Increase of women's participation in economically productive activities and a larger influence of women in social and political scenes.
- A larger individual income in developed countries and elite segments, more flexibility in working schedules and increases on paid locations.
- Growth of social template code movements in favor to protection of natural and cultural environments.
- Larger demand of security from consumers and Travelers — personal, assets, health and hygiene, jurisdictional, environmental, etc.
- A larger importance for identity and local differentiation.
- Larger influence of NGO societies.

Technology

- Outstanding development of communication systems, information management, reservations, commercialization and distribution of products (Internet).
- Perfected techniques for planning and marketing that allow developing new segments and specific market shares.
- Development of technology for usage of alternative energy sources, waste recycling and environmental impact measurement.
- Decrease or slower growth in aeronautical, railway, nautical and roads technology.
- Traveling times were hard to diminish, the quality and safety on such travel means will increase and also environmental pollution will decrease.

Business

- Mega fusions and business unit fragmentation.
- Fiercer competition in the entertainment industry.
- Larger psychographic segmentation.
- Incorporation of direct marketing based on customized databases oriented by a deep knowledge of the client.
- Informative saturation in larger knowledge about diverse products.

The new model of national development adopted by Mexico due to globalization implies, at first, to redefine and adapt participation fields for the different actors which make an influence in the development of productive activities, as well as the establishment of leading concepts and a common strategic vision because of the increasingly evident capacity of productive in the pendant operation by each and every actors which participate in productive activities.

On the other hand since international elements will increasingly condition national elements, it will be necessary to consider that the Mexican government will have a diminishing degree of freedom to establish its own policies since the private sector will face an increasingly extensive competition, for which its operation conditions will happen to adapt to whatever happens internationally.

Public sector

Amongst some of the main functions of the federal public sector in this process, for the tourism stems out the creation of a proper environment for businesses:

- By establishing a stable macro economy, avoiding large fluctuations.
- Encouraging the creation of infrastructure and public services — even though this will have a tendency for privatization, since the State will be less often who directly builds and manages infrastructures and public services.

- By proposing long range policies, regulative and legislative work frames regarding investments, transportation, migration, financing, responsible use of environment, labor flexibility, landowning, human resource development and jurisdictional security necessary for such operation.
- Driving unorganized participation from society and especially from entrepreneurs, who will play an increasingly active and determinant role in the promotion and operation of tourism.
- Fulfilling its duty as mediator of interests of the different sectors, establishing balances that ensure tourism in Mexico is competitive in the long run while considering society's best interest in this process.
- Acting as a promoter and facilitator of the touristic process, instead of an agent that imposes imperative policies and reduces the margin of innovation for tourist agents.

Private sector

The private sector will be responsible for investment, promotion, operation and functioning of tourism. This implies an entrepreneur class which is more organized, coordinated, with integral and long-range vision and also with social and environmental conscience.

The new entrepreneurs will be destined to fulfill key roles in designing the scheme for tourist development towards the future, and can be placed in two big categories:

- a) Micro, small and medium-sized entrepreneurs oriented to work in emergent market shares: medical tourism, adventure tourism, ecotourism, archaeotourism, bed-and-breakfast, small luxury hotels (SLH).
- b) Community entrepreneurs: landowners and natives which populate zones of great natural or cultural value, which the sustainable development framework will be prominent actors of the development process.

The new realities establishes a significant difference regarding the model we used to follow, in which big decisions were taken between federal authorities and large hotel, real estate and transport — mainly aeronautic — entrepreneurs.

The importance of these new actors will be every time more evident as decisions and budgets are decentralized towards tourists regions and mass natural and cultural attractions are revalued. The great tourist enterprise will still have a key role to play, for the installed capacity requires maintenance and profitability improvement. Because of their specific weight on each tourist center, this type of enterprises — specially airlines and hotels — will fulfill a very important function coordination of small and medium-size companies that can provide recreation, tours and circuit services.

Economic benefits and health systems

Another aspect worth mentioning here is a medical tourism represents also benefits for the health systems of developing countries, since this activity allows for a sector of the patient's leave their pots in their long wait lists in order to receive treatment abroad, so the burden lessens on a system often overburdened by service demands.

Regarding numbers, a recent report estimates that each year 37 million health related trips take place, which generates profits for €33 billion¹⁰².

Facing the strength and potential this sector, in 2002 the Indian Government¹⁰³ published a series of public policies with a tendency to promote this activity and convince an increasingly larger number of British patients to come to their hospitals. The Hindi government considers this activity a priority, for they have enabled a series of tax related incentives and lowered the costs for medical equipment imports which have benefited their 17 JCI certified hospitals.

¹⁰² <http://www.congresodeturismomedico.com/portal/noticias/> Recovered on June 18th, 2012

¹⁰³ http://hdr.undp.org/en/media/hdr03_sp_chapter_41.pdf Recovered on June 18th, 2012

Similarly, the thigh government has renovated a series of support programs to encourage the development of medical tourism upon considering its potential to attract European patients to their 14 JCI certified hospitals.

Encouragement to medical tourism seeks to attract tourists that go to a certain country with the main motivation of obtaining quality medical attention at the work costs than in their countries of origin; even though, experience indicates that many medical tourists often visit such countries systematically during certain periods of the year, particularly during winter and cool in a certain moment decide to request medical services.

A series of companies and medical service providers are rising around the subject. Amongst them are housed specialized travel agents, insurance companies, operative personnel which receives, provides orientation and takes care of patients during their stays abroad; all of which are related with the offer of medical treatments abroad, which in turn creates a horizon of global growth for this sector side-by-side with larger series of responsibilities, risks and ethical considerations that cannot be ignored.

Ethical dimension of medical tourism

There are many important issues related with the legal context and defense mechanisms of medical tourists. Many of them — mainly Americans — are used to know in detail the degree of responsibility of whoever provides products or services and to clearly identify who will respond to a lawsuit in case it's necessary.

However, beyond establishing this activity in terms of “defensive medicine”, in which the specialist takes more care of himself for fear of facing a possible lawsuit instead of professionally applying a specific treatment, and is in which the patient is more worried about knowing who will be sued in case he needs to than in his own treatment and recovery. There's a serious of ethical guidelines that can provide an adequate framework for this activity's decisions.

Autonomy. It regards the person's (patient) right to take his own decisions in an informed and reasonable manner regarding the best treatment provider he requires, the best place to be treated and the best care and environmental conditions for his recovery, we'd of any external pressure, misinformation or deceitful advertising of the services that will be given.

Looking for benefits. In any case, to avoid any damage to the patients and to procure in every case to reduce risks. Even though every single treatment can imply a certain amount of risk and a certain possible damage, and certain collateral damage, these should not overcome the projected benefits from the treatment.

In the same way, advantages that originated the patient's decision of receiving treatment abroad regarding costs and obtained benefits are expected to be offered and delivered.

Justice. Considering benefits, risks and costs, patients in similar treatments must be treated in a similar fashion, without discrimination of any kind.

Even though there may be differences between ethical proposals in different countries because of differences in culture, religion or any other kind, a global ethical work frame is expected which at least establishes the aforementioned considerations.

However, some treatments such as fertility, organ donation, some plastic surgery cases (sex changes), or embryonic stem cells and play ethical matters which are part of a yet unresolved open debate on different countries , but which are very likely to be interventions and treatments demanded in the near future in a global medical service market.

On the recent national context

According with a note from the New York Times which was referred by the Mexican newspaper *El Universal*¹⁰⁴, Mexicali is the new medical tourism destination.

In this context it is worth to point out that Omar Dipp, Director of Tourism of the City of Mexicali is working to consolidate this borderland city as a high quality medical tourism destination.

The Mexican city of Mexicali, a destination for tourist adventure, has also become the place where visitors submit to all kinds of treatments, from aseptic surgeries to dental treatments, according to a report from the New York Times.

The article also mentioned that the northern Mexican city adopted medical care as its main tourist attraction for which it has captured the attention of a growing amount of travelers proceeding from California and other US states searching for affordable services.

Hospitals in that city offer gastric bypass, liposuction and chronic back pain surgical interventions. Dentists promise to perform extractions, whitening treatments and paste applications for less money, while ophthalmologists advertise laser surgeries and retina examinations.

While in the United States an intense national debate over Pres. Obama's health law reaches its breaking point, thousands of people are crossing the border to Mexicali searching for medical attention with better prices.

... The flow of these patients has constantly grown over the last few years, attracting Mexicans with no medical insurance who already made a life in the United States and desperately need affordable medical attention.

(...)

¹⁰⁴ <http://www.eluniversal.com.mx/notas/856208.html> Recovered on July 23rd, 2012

Nowadays there are dozens of hospitals in Mexicali which treat Americans on a regular basis and most of them have a special administrator coordinates their medical plans and trips. With nearly 100 medical consultation offices in a radius of six blocks, the city awaits for the creation of a special medical zone which is expected to add more services and benefits for tourists.

(...)

Hotels offers special rates for patients, and the local tourism office has started to fund Van-based tours from Las Vegas in order to bring those who rather avoid driving.

On top of that, the Government opened a special line to allow medical tourists to skip the waiting period at the Mexican side of the border, which often can span up to three hours.

Physicians, with a strong support from local government, expect to read more Americans for the surgical or basic attention procedures they can't afford in their countries.

In the context we have described and under the premise of the necessary and almost mandatory multifunction relation between the United States and Mexico, the warmth, the quality and professional service in several different areas of health and medical intervention in Mexican cities stand out increasingly.

Appendix

Hospitals in Mexico certified by Joint Commission International

Centro Médico ABC – Observatorio

Sur 136, Num. 116, Col. Las Américas
01120, México, Distrito Federal
Tel. 01(55) 5230 8000
<http://www.abchospital.com>

Centro Médico ABC – Santa Fé

Av. Carlos Garef Fernández 154, Col. Tlaxala
05300, Delegación Cuajimalpa, México, Distrito Federal
Tel. 01 (55) 1103 1600
<http://www.abchospital.com>

The ABC Medical Center is a Private Attention Institution (PAI) dedicated to the achievement of excellence in the promotion, restoration and preservation of health. Some highlights of their mission are:

- To provide a safe and quality, patient oriented service.
- To provide high specialty and general medicine services to all our patients.
- To train highly qualified health professionals through diversified learning centers.
- To develop public health programs in low resource communities.

Their vision includes:

- to be recognized as the leading health system in Mexico and Latin America by patients and their families because of our effectiveness in promoting, maintaining and restoring their health and because of the quality and warmth of our service and attention.

- By the medical and scientific community for being the best place in the country to practice medicine and for our capacity to develop and train new professionals with high standards of specialization and ethics.
- By our employees, for being a workplace committed to high performance, collaboration and professional development.
- By society, because of the innovation, depth and width of our medical services, as well as for the social impact our public health program has on communities with low resources.

Hospital Christus Muguerza, Alta Especialidad, Monterrey

Av. Hidalgo 2525 Poniente, Col. Obispado

Monterrey, Nuevo León

Tel. 01 (81) 8399 3400

<http://www.christusmuguerza.com.mx>

This institution claims to have merged the most advanced technology with the best human attention in a very warm environment for the patients. They just celebrated 75 years of devotion and commitment to health, which have marked the evolution for diagnosis and treatment services in Mexico. Nowadays, they provide attention for practically every medical specialty and sub-specialty.

They define their mission as to extend the Healing Ministry of Jesus Christ. As for the vision, they seek to be leaders of the private medical care sector in Mexico, overcoming quality expectations in medicine and increasing community help towards the ones in most need.

Their values are:

- Dignity: Respect for the person, we are all equal.
- Integrity: Honesty, Justice and Consistency in all relations.
- Excellence: High levels of service and continuous improvement.
- Compassion: Service with love, empathy and care for each other.

- Prudence in resource administration: Just and prudent use of resources and talents in mutual collaboration.
- Commitment to bring world-class medical attention to even the most needed, besides strengthening and supporting the communities we operate at.
- To be convinced that high quality private medical attention can't and certainly must not be for the benefit of just a few, but of as many human beings as possible.

Clínica Cumbres, Chihuahua

Hacienda del Valle 7506, Predio La Cantera,
31216, Chihuahua, Chihuahua.
Tel. 01(614) 439 6360
<http://www.clinicacumbres.com.mx>

This is the first clinic in the State of Chihuahua with ambulatory surgery; it features cutting-edge equipment, high-technology facilities and also a group of highly trained physicians which provide a high quality and trustworthy service.

Their mission is to be a specialized medical organization which provides ambulatory surgery services with high quality and security for patients and their families, all of it at competitive prices based on up-to-date knowledge he, with modern administrative systems, while keeping international operation standards recognized by international certifying authorities.

They seek to bring together physicians, entrepreneurs and investors in the leading project, focused into the local and regional markets, yielding adequate rate results to investors and being a mobile for future initiatives in other pa places in Mexico and around the world.

In addition to all this, another objective of theirs is to incorporate trained and specialized professionals who are also committed with the security and satisfaction of patients and their families as well as with the

results for the investors. They also won't such professionals to be developed into Mexico and classic argument which eases their personal professional and economic development.

Their vision is to be a highly effective medical and surgery services unit, integrated by a unit of operating rooms manned by certified specialists. The first of a chain that will bring attention to the state of Chihuahua in Mexico and the United States, changing the concept of medical attention without losing the humanitarian side of it.

Hospital CIMA (Centro Internacional de Medicina), Hermosillo

Paseo Río San Miguel 35, Col. Proyecto Río Sonora
83280, Hermosillo, Sonora
Tel. 01 (662) 259 0900
<http://www.cimahermosillo.com>

Hospital CIMA (Centro Internacional de Medicina), Monterrey

Frida Kahlo 180, Col. Valle Oriente
66260, Monterrey, Nvo. León
Tel. 01 (81) 8368 7777
<http://www.cimamonterrey.com>

Mission: To provide health services of utmost quality and excellence through a continuous organizational improvement to be recognized for achieving the highest international health standards.

They offer a customized service when the highest international quality standards and brings security to all their patients.

Hospital Mexico Americano, Guadalajara

Colonos 2110, Col. Ladrón de Guevara
44620, Guadalajara, Jalisco
Tel. 01 (33) 3648 3333
<http://www.hma.com.mx>

The Mexican American hospital at Guadalajara is an institution with 52 years of service mother in which they have forged a prestigious because of the excellence in their services, the use of cutting-edge technology and their leadership in hospital quality. It has such a serious commitment with quality and with the security of their patients that they submit themselves to auditing processes by external national and international institutions to certify the quality of their services.

Their mission is to be a Christian hike specialty hospital which offers to their patients integral —meaning both spiritual and physical — services of illness prevention, healing and rehabilitation based on international quality standards.

Their vision is to be a hospital that stands up because of the quality of their services, their security environment and their social commitment, the competence of their staff and a compassionate care of health.

Centro Médico Hospital San José, Tecnológico de Monterrey

Av. Morones Prieto 3000 Poniente, Col. Los Doctores
64710, Monterrey, Nvo. León

Tel. 01 (81) 8115 1515 – Toll Free in Mexico: 01 800 HSJ 2000

<http://www.hsj.com.mx>

Since its inception, this institution has stood up because of their continues seek for excellence which place it in a top-rank in the medical community as well as amongst patients, families and the general public I standing into fundamental cornerstones for health recovery: medical advances, both in knowledge and technology; and the high level of human attention, of respect for the patient and his dignity.

To this day, more than 40 years after its establishment, constancy and commitment yield results placing it among the best hospitals in Latin America.

The Hospital San José's has as its fundamental mission:

- To prevent illness, diagnose, treat and rehabilitate patients through integral care.
- To is the training of general physicians and specialists, students of the Tecnológico de Monterrey Medical School.
- To promote health.
- To promote investigation and teaching in health areas, by means of a continuous improvement philosophy and self-fulfillment, with a private practice operative scheme.

As for their vision, they seek to be a hospital system that contributes to train the doctors from the Tecnológico de Monterrey, which stands out for providing an integral healthcare, for offering great quality medical services and for using the most recent medical technology available.

Hospital y Clínica OCA, Monterrey

Pino Suárez 645 Norte, Col. Centro
64000, Monterrey, Nvo. León
Tel. 01 (81) 8262 0000
<http://www.ocahospital.com.mx/>

OCA Hospital's has a quality policy which aims to offer a timely, professional and technology-proficient medical attention within an environment of warmth and teamwork, creating a comfortable and secure environment to continuously improve the efficiency of their quality administration system, thus satisfying the necessities from their users and patients.

Their mission is to provide care to clients and users with the highest standards of integral quality, always seeking to exceed their expectations and encouraging the development of an excellent organizational culture.

Their vision is to be a worldwide leading medical institution, providing advances in medicine and investigation. To contribute to the development a work culture that generates changes in our community by encouraging institutional values.

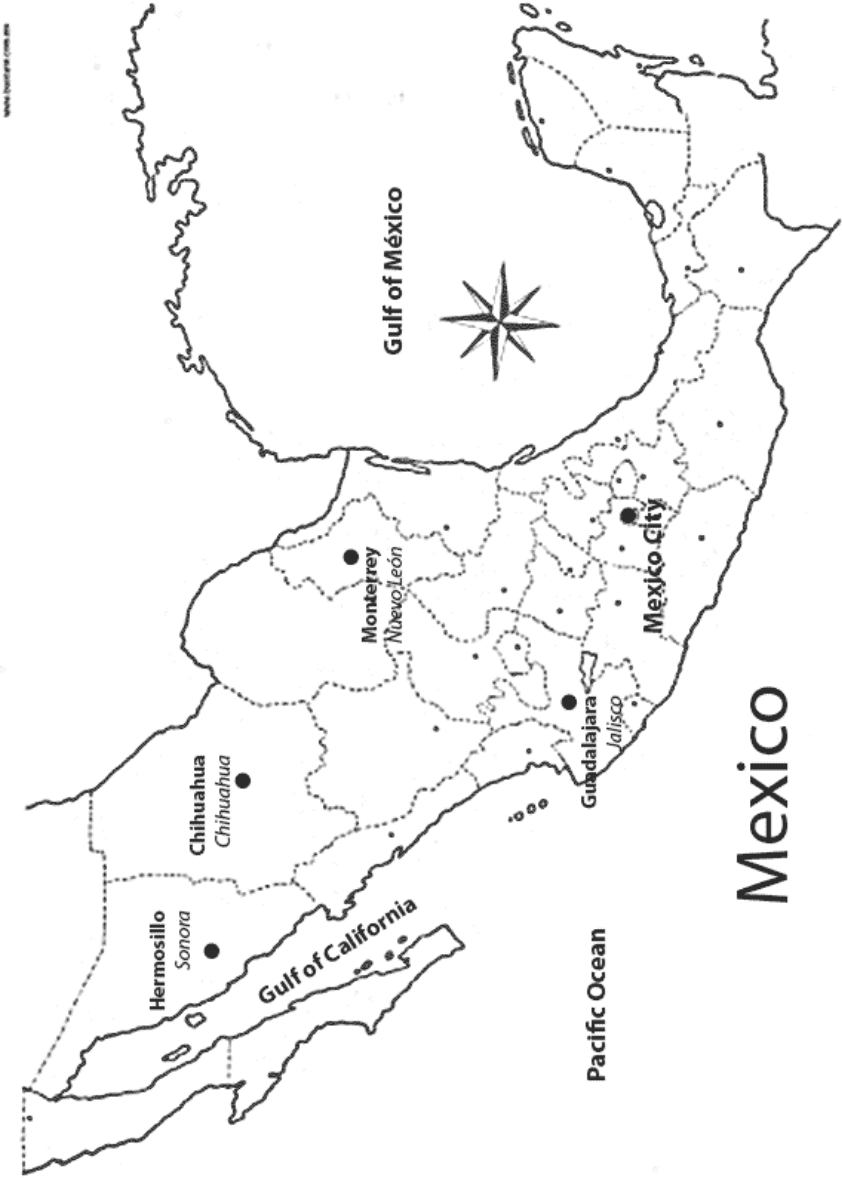
Final Note

It's worth to mention that the general health Council has 86 certified hospitals in Mexico to this date¹⁰⁵.

¹⁰⁵ <http://www.csg.salud.gob.mx> Recovered on July 21st, 2012

Map 1.

Location of the cities that host hospitals certified by the Joint Commission International (JCI) in Mexico



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List of Abbreviations

BANCOMEXT	<i>Banco Mexicano de Comercio Exterior</i> – Foreign Commerce Mexican Bank
CCRC	Continuing Care Retirement Communities
CHP	Consumer Health Plans
COFEPRIS	<i>Comisión Federal para la Protección Contra Riesgos Sanitarios</i> – Federal Commission for the Prevention of Sanitary Risks
CONAMED	<i>Comisión Nacional de Arbitraje Médico</i> – National Medical Mediation Commission
HDHP	High Deductible Health Plans
HDS	Health Digital Systems
FDI	Foreign Direct Investments
IMSS	<i>Instituto Mexicano del Seguro Social</i> – Mexican Institute of Social Security
IPADE	<i>Instituto Panamericano de Alta Dirección de Empresas</i> – Panamerican Institute of High Enterprise Management
JCI	Joint Commission International
MTA	Medical Tourism Association
GDP	Gross Domestic Product
SECTUR	Secretaría de Turismo – Mexican Secretary of Tourism
SIMNSA	<i>Sistemas Médicos Nacionales</i> – National Medical Systems
SLH	Small Luxury Hotels

Carlos Arceo

Is an expert in operating groups, summits and conventions regarding transportation, meals, special events, sea and land-based tours. Achieves the satisfaction of every customer and complies with even the most demanding details in the groups and conventions tourism market. He's experienced in organization, logistics, marketing, commercialization, advertising and promotion of tourism products. Amongst his clients are prestigious national and international brands and institutions such as UNAM, Pfizer laboratories, 3M de México, Mercedes-Benz de México, Novartis de México, Sandoz de México, Sara Lee de México, Playtex Apparel de México, Sun Microsystems de México, Asociación Mexicana de Intermediarios Bursátiles and TV Azteca.

Owns the operator named "Vallarta Medical Spa and Wellness Destination", dedicated to the national and international promotion and positioning of medical and wellness treatments and medical services offered by hospitals, specialized clinics and wellness centers to international patients.

Has been the mastermind behind important events such as the Puerto Vallarta Rally Off-Road, the Santuario del Rey Archaeological Tour, the creation of the World's Largest Tamale (218m), the International Summit of Medical Tourism Business, Expo Medica and the Puerto Vallarta International Half Marathon.

Maximilian Andrew Greig

He studied at the Münster University Hospital in Germany — with a scholarship bequeathed by the German Government (DAAD) — with a subspecialty in Arthroscopy and Shoulder Surgery. He also has a specialty in Orthopedics and Traumatology given by the Guadalajara Civil Hospital.

He is currently the headmaster of the University of Guadalajara's Centro Universitario de la Costa —Coast University Center — since May, 2010. He is an "A" Associate Research Professor in the Department of medical sciences was head of the Biological and Health Science Division of the same University Center.

He also is involved in rotation and participation in clinical and surgical activities of the South Texas Orthopedic Surgery Center; rotation and participation in clinical activities and the orthopedics department of the Münster University Orthopedics Department; he is a member of the American College of Surgeons and has an Advanced Trauma Life Support Certificate.

He is an active member of the American Academy of Orthopedic Surgeons (AAOS), the Mexican Association of Orthopedics and Traumatology (AMOT-FEMECOT), the Arthroscopy Association of North America (AANA), the Mexican Association of Articular and Arthroscopic Surgery (AMECRA) and the Puerto Vallarta Orthopedics College.