



INDIA: BUILDING BEST PRACTICES IN HEALTHCARE SERVICES GLOBALLY



**ADVANTAGE
HEALTH CARE - INDIA 2019**

5th International Summit on Medical Value Travel

13 - 15 November, 2019

India Expo Centre and Mart
Greater Noida (NCR)
India

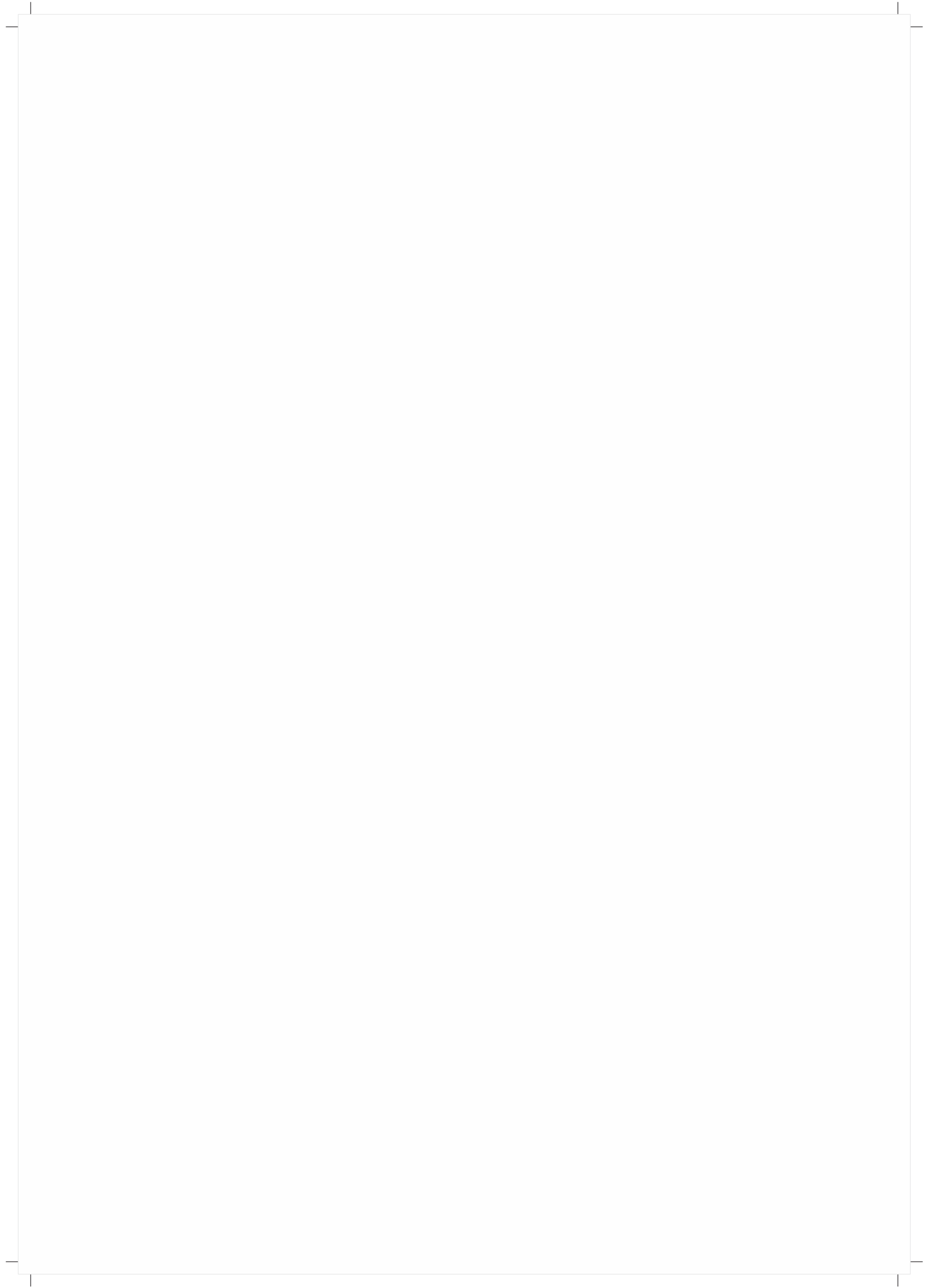


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Foreword by FICCI



The 5th edition of “**Advantage Healthcare India 2019**”, scheduled for November 13-15, 2019 at India Expo Centre and Mart, Greater Noida (NCR), is showcasing FICCI's work in the Medical Value Travel segment.

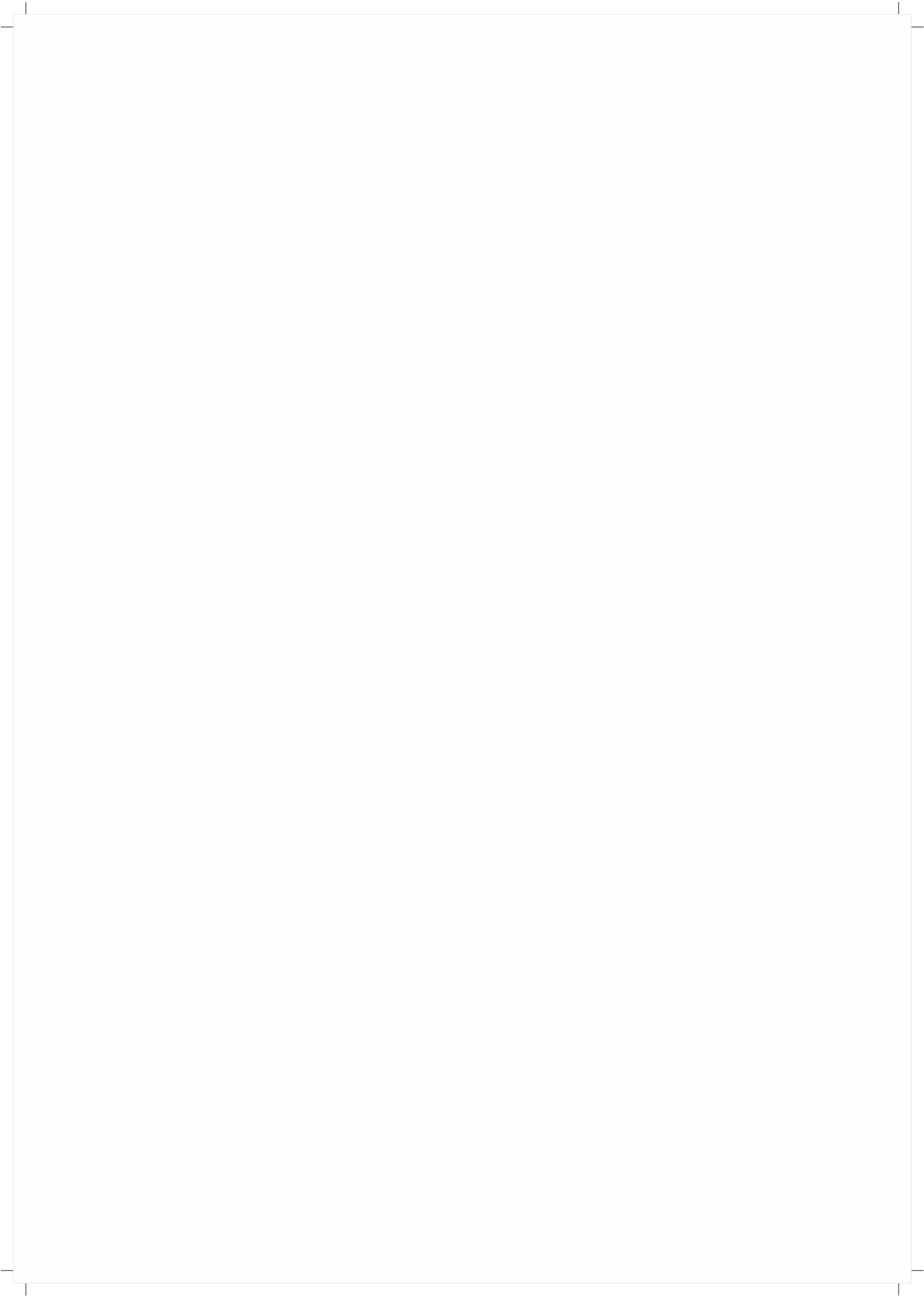
We are grateful to the Department of Commerce, Ministry of Commerce & Industry for the tremendous support and involvement in bringing this event to a stage where we have such large participation from around the globe, with over 500 International delegates participating from more than 70 countries in the event.

Advantage Healthcare India 2019, will also witness the participation of over 150 Indian Hospitals and Healthcare Service Providers. Parallel events like CEOs Roundtable, Regional Forums, Buyer-Seller meets and networking functions will create a dynamic atmosphere for exchange of ideas and for doing serious business.

Knowledge Paper sets forth agenda for Advantage Healthcare India, 2019. This year the international conference sessions focus on segments of medical tourism industry such as; Clinical Excellence, Self-regulation by Hospitals, Insurance, Medical Facilitators, developing medical tourism infrastructure, safety for foreign patients, to name a few. The topic of the AHCI conference is “**India: Building best practices in healthcare services globally**”, with three focus sub-themes that broadly identify MVT ecosystem mainly; “**Credibility- Opportunity-Sustainability**”.

I am confident that the summit will be extremely relevant and fruitful for all the Indian and foreign participants.

Dilip Chenoy



Foreword by Ernst & Young LLP



India is one of the leading destinations for Medical Value Travel (MVT) owing to competitive advantages in providing affordable world class quality curative treatments. For India, the dominant source countries include SAARC, African and CIS Countries. Additionally, there is a huge potential to attract international patients from USA and UK countries by providing quality health care at affordable cost along with premium hospitality services.

India is witnessing strong competition from destinations like Thailand, Malaysia, Singapore, Turkey, South Korea etc., In order to maintain the competitive edge, it is important to focus and make necessary interventions related to each of the stakeholders in the value chain. The key stakeholders in the MVT Value chain include government, healthcare service providers, regulators & accreditation agencies, facilitators and insurers. The interventions may include:

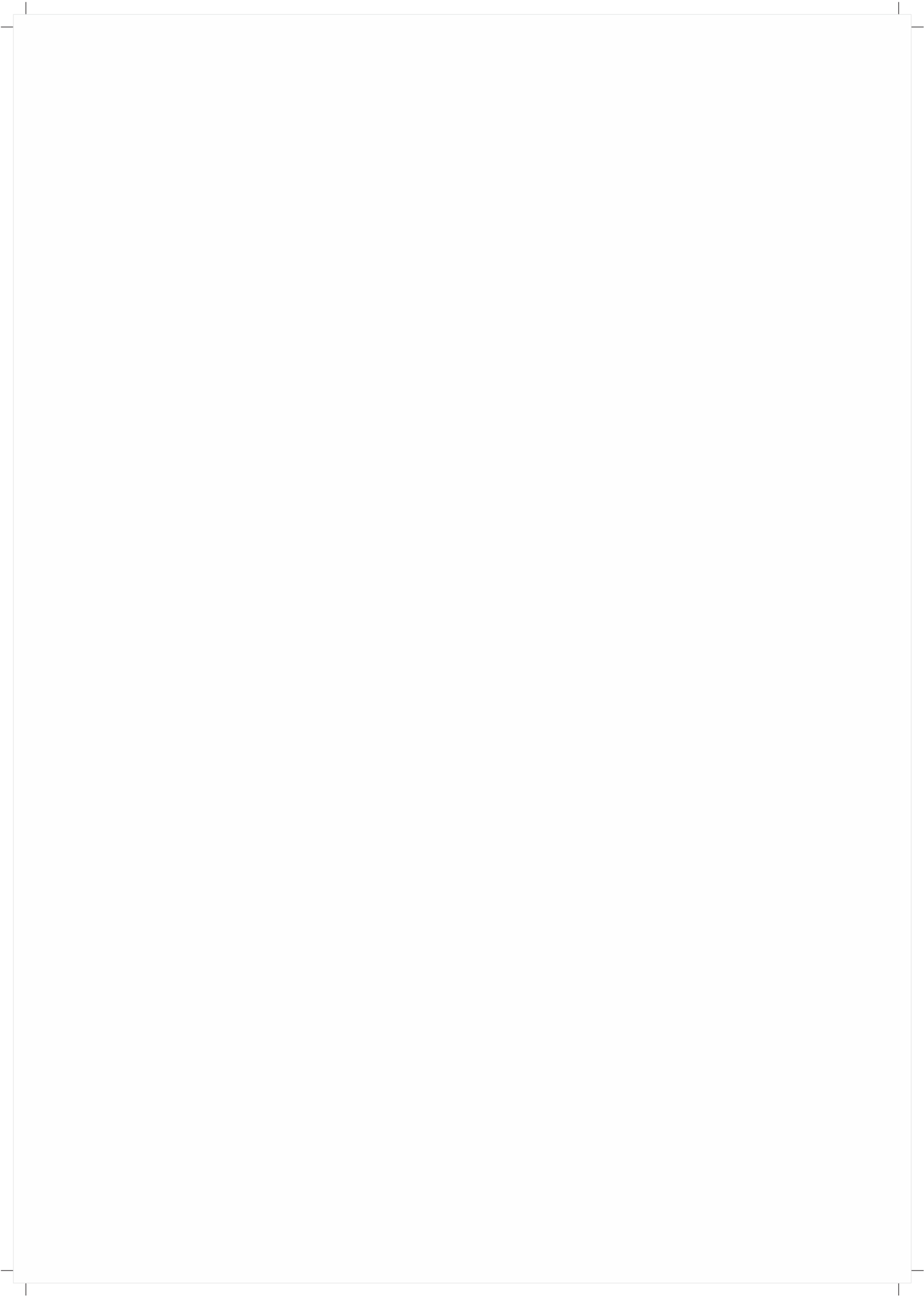
- a. Forming institutions for regulation and implementation of MVT
- b. Building robust platform for patients to interact with different stakeholders of industry
- c. Constituting MVT Facilitators Association to promote self-regulation
- d. Defining code of conduct for MVT business
- e. Coordinating with source governments to strengthen institutional tie-ups to boost MVT numbers
- f. Categorizing healthcare service providers based on extent and quality of services
- g. Branding and marketing the campaign "Heal in India"
- h. Framing a comprehensive MVT policy and placing rigorous regulations

I am sure, India will elevate its existing position to become the most preferred MVT destinations.

Gaurav Taneja

National Director and GPS Leader

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Chapter 1: MVT Overview

The Medical Value Travel (MVT) has evolved rapidly in the last two decades. Many countries, especially developing countries are trying to establish themselves as major MVT hubs. The global medical travel market is valued at US\$53,768 million in 2017. The market is expected to grow at a CAGR of 12.9% from 2018-25¹. The key drivers of growth of MVT are:

- Affordability and Accessibility of good healthcare services
- Availability of latest medical technologies and Accreditations
- Facilitation around hospitality services
- Minimal waiting time

1.1 MVT Global Destination and Source countries

The top global destination countries for MVT is presented in the map below:



Major Destination Countries

Figure 1 Top MVT destinations depicted on World Map

Source: Patients Beyond Borders, MTI top destination countries and EY Analysis

The number of JCI Accredited hospitals and percentage savings of medical treatment costs with respect to USA are listed below:

Country	JCI accredited hospitals ²	Saving w.r.t USA ³
Brazil	62	20-30%
Canada	0	-
Costa Rica	2	45-65%
India	38	65-90%
Israel	29	-
Malaysia	13	65-80%
Mexico	8	40-65%

¹ "Medical Tourism Market by Treatment Type: Global Opportunity Analysis and Industry Forecast, 2018 - 2025," Allied Market Research website, <https://www.alliedmarketresearch.com/medical-tourism-market>, accessed 25 July 2019

² "JCI Accredited Organizations" Joint Commission International Website, <https://www.jointcommissioninternational.org/>, accessed 16 August 2019

³ "Quick Facts about Medical Tourism," Patients Beyond Borders Website, <https://www.patientsbeyondborders.com/media>, accessed 31 August 2019

Singapore	21	25-40%
South Korea	24	30-45%
Taiwan	13	40-55%
Thailand	67	50-75%
Turkey	43	50-65%
UK	1	-

Table 1 Top destination countries

Source: Patients Beyond Borders

The major source countries are different for different destination countries. Globally USA is the largest source country followed by Russia, CIS countries, MENA and China.⁴ The major source countries from where patients travel globally are as shown below:

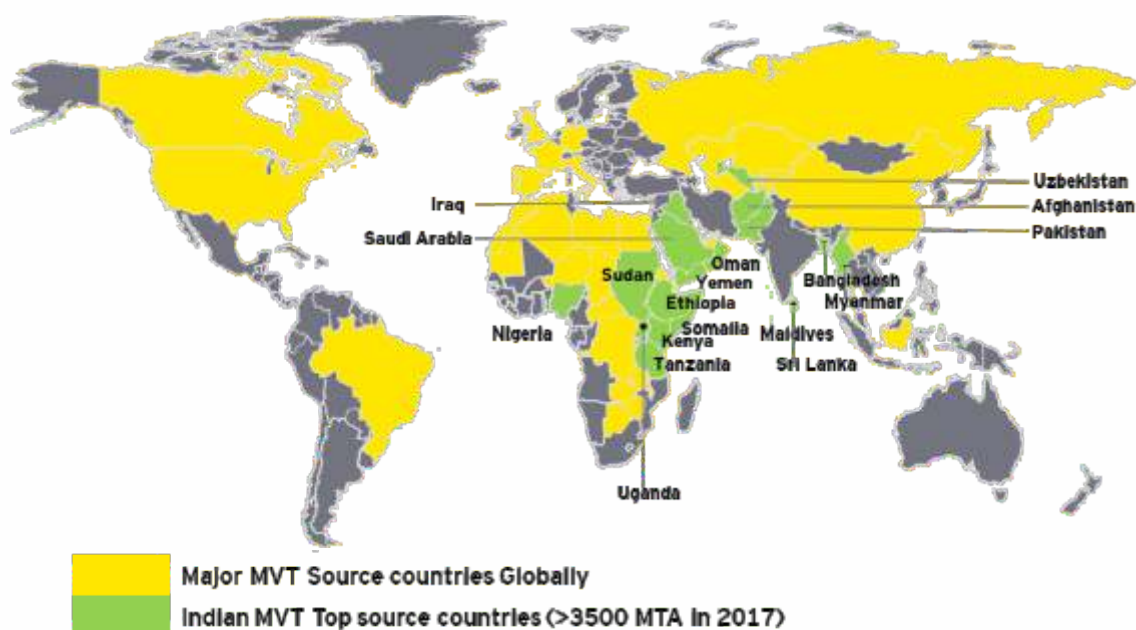


Figure 2: Major Source countries

Source: Ministry of Tourism India, 2017, EY Analysis

The major source countries are different for different destination countries. Globally USA is the largest source country followed by Russia, CIS countries, MENA and China. The major source countries from where patients travel globally are as shown below:

⁴ More patients from China heading overseas as medical tourists", CIMS Today website, <https://today.mims.com/>, 05 June 2017, © 2019 MIMS Pte Ltd

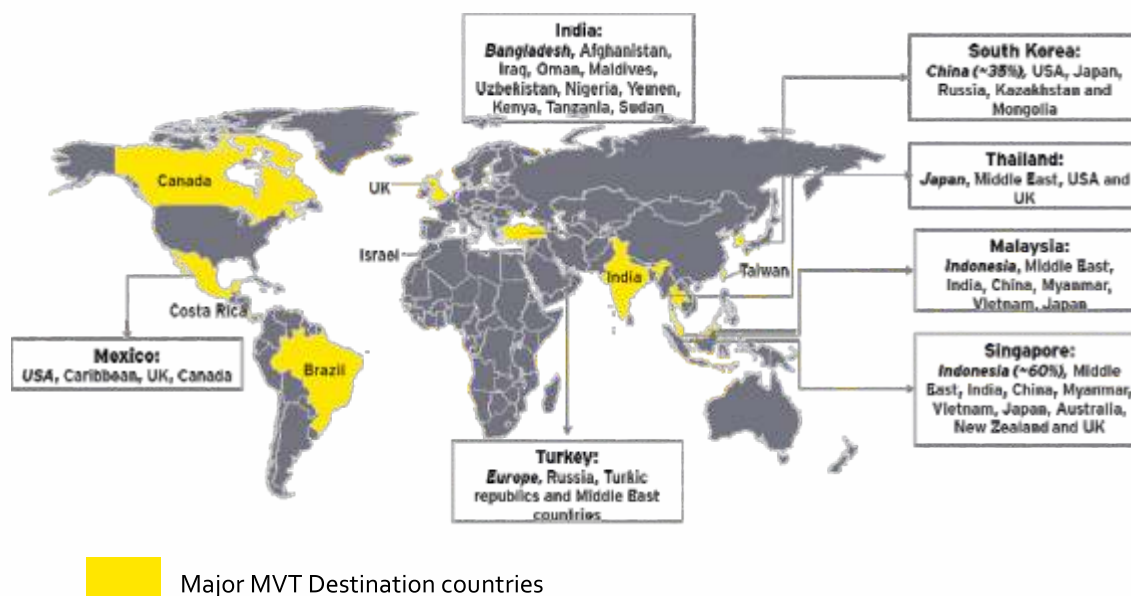


Figure 3: Major source countries for few top destinations
Source: EY Analysis, Various online sources

It can be observed that the top source country for each of the destination countries are mostly due to factors like proximity and cultural connect.

1.2 MVT in India

With the rise of Asian economies and growing emphasis on MVT, several Asian countries have developed the ecosystems necessary to become a MVT hub. Among these economies, India is viewed as one of the preferred destinations for MVT and holds 5th position among 41 major medical tourism destinations as per Medical Tourism Index Overall ranking, 2016⁵. As healthcare turns costlier in developed countries like USA, UK, India's MVT market is expected to become US\$ 9 b by 2020⁶.

Major destination cities

The major destination cities in India are Delhi, Mumbai, Chennai, Bangalore, Hyderabad and Kolkata. A total of 27% of medical travellers visit Maharashtra out of which 80% goes to Mumbai, Chennai attracts nearly 15% while Kerala handles around 5-7%.⁷

Top 10 source countries to India in 2017

The graphical representation shown below depicts the top 10 MVT source countries to India:

⁵ "Destination Ranking," Medical Tourism Index Website, <https://www.medicaltourismindex.com/overview/destination-ranking/>, accessed 16 August 2019

⁶ Medical value travel in India- Enhancing Value in MVT Report, FICCI 2016

⁷ "Medical Tourism Emerging as a Next Growth Driver," <https://www.traveltrendstoday.in/news/india-tourism>, 14 March 2018, © 2019 Travel Trends Today



Figure 4 Major Source Countries and number of FTAs on medical visa to India
Source: Ministry of Tourism, 2017 & EY Analysis

From the graph, it is evident that major markets for India are South-East Asia, Middle East, Africa and SAARC countries. More than 50% of medical travellers coming into India are from Bangladesh.

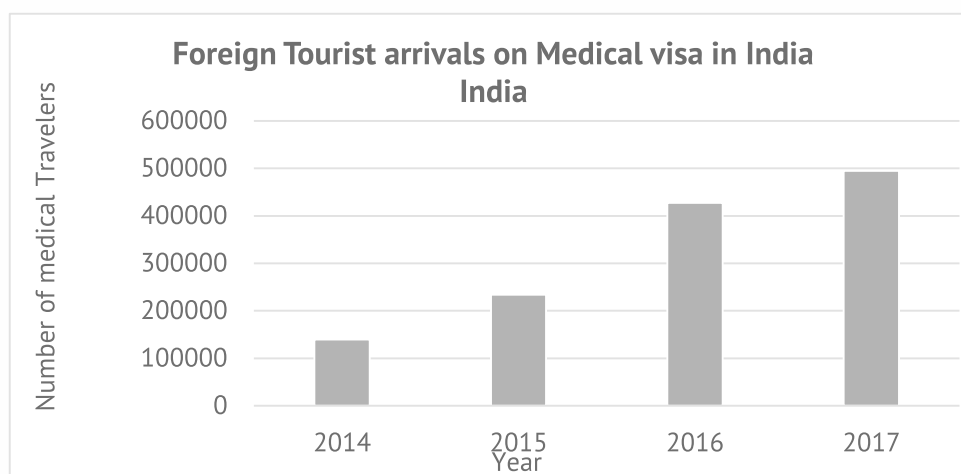


Figure 5 Trend of Medical FTAs in India
Source: Ministry of Tourism, EY Analysis

The graph shown above depicts the number of Foreign Tourist Arrivals (FTAs) on medical visa in India in the past years. It shows an average growth rate of 55% and is expected to be maintained in the coming years.

India's Offerings,

India's offering in MVT space has led it to be one of the most popular MVT destination. Some of the offerings are listed below:

Affordable treatment:

India is more affordable in terms of medical treatment and travel when compared to western countries.⁸ Medical travellers can save up to 50% compared to developed western countries. Also, the average daily cost of travel within India is US\$ 31 compared to USA having US\$ 223.⁹

Service and Care:

The quality of medical service is one of the hallmarks of India's position in global MVT. Currently, there are 38 JCI and 619 NABH accredited hospitals.¹⁰ Even being affordable, the mortality rate after 30 days of surgery is less in India (1.4%) compared to USA (1.9%) which shows the quality of post-operative care provided by the Indian health service providers.¹¹

Tourism:

India with its ancient and modern heritage, diverse culture and astounding monuments is always an attraction for international tourists. Foreign patients coming to India for treatments, especially minor treatments, explore different tourist spots across the country. The pleasure and luxury coupled with world class treatment attracts patients from different regions of the world.

1.3 MVT Ecosystem

In India, there are various stakeholders involved to provide exceptional experience to patients coming for medical treatments. A patient comes into the contact with multiple stakeholders to access medical treatment in India. These stakeholders bridge the gap of trust and are important for the growth of the industry.

The various stakeholders involved in the MVT ecosystem are as described below.

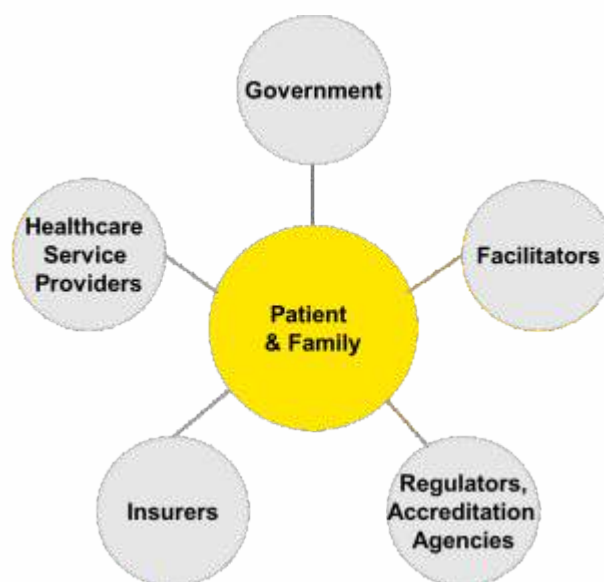


Figure 6: MVT Ecosystem

Healthcare Service providers:

⁸ "India as a Destination for Medical Tourism," Destination Reporter Website, <https://destinationreporterindia.com>, 6 February 2019, © 2018 Destination Reporter India

⁹ "Travel Budget," Budget my trip website, <https://www.budgetyourtrip.com/>, accessed 31 July 2019

¹⁰ "JCI Accredited Organizations" Joint Commission International Website, <https://www.jointcommissioninternational.org/>, accessed 16 August 2019

"NABH Accredited Hospital," National Accreditation Board for Health & Healthcare Providers, <https://nabh.co/frmViewAccreditedHosp.aspx>, accessed 31 August 2019

¹¹ "India has a lot to teach America in healthcare: Vijay Govindarajan," Fortune India Website, <https://www.fortuneindia.com/>, 2 July 2018, © 2019 Business Media Private Limited

Healthcare Service Providers are the most important part in the ecosystem. The quality of treatment and safety standards drives the business. They have strong relationships with different international government institutions/agencies, local doctors, service providers through which they receive patient queries. After proper diagnosis is done, the service provider gives the estimate cost, and terms and conditions and make necessary arrangements once the patient agrees to it.

Facilitators:

The medical facilitators are the major business sourcing channel in this industry. They have deep penetration in different markets from where they generate leads. They are operating on different models however, major services provided by them are:

- They educate patient about different options for countries as well as service providers, type of treatment required, cost and any other information related to travel, safety etc.
- They organize travel to the destination country. The services provided include food, accommodation, visa, tourism etc.
- They provide translation services
- They provide assistance to patients possessing insurance policies.

Accreditation Agencies:

The Accreditation agencies have helped to establish quality standards necessary for service providers who provide treatments to international patients. Their mark of approval signifies quality standards and safety measures deployed by these service providers which establish the trust and reduce the burden of searching the hospital. There are currently two accreditations adopted by service providers in India namely:

- Joint Commission International (JCI): It is an international accreditation body providing accreditation to service providers located around the world and practicing superior quality and safety standards, established in 1994.
- National Accreditation Board for Hospitals & Healthcare Providers (NABH): National Accreditation Board for Hospitals & Healthcare Providers (NABH) is a constituent board of Quality Council of India, set up to establish and operate accreditation programme for healthcare organisations.

Government:

Government plays an important role in growth of the industry. Initiatives like visa policies, marketing in other countries (roadshows), improvement in infrastructure and connectivity and building better relations with major source countries provides an ecosystem to conduct business. The other services are consultancy, briefing and approvals in case of organ transplants and any other relevant information, if required.

Insurers:

The patients travelling for major treatments (high cost) often possess a medical insurance. Hence, many international insurance companies have established tie-ups with various service providers and international government institutions/agencies. The patients having insurance can avail treatment at the selected hospitals empanelled in their insurance policy.

Regulators:

The regulation policies (policies) pertaining to MVT like visa issuance, complaints redressal bodies, registration of service providers, regulations pertaining to any fraud practices followed by service providers, facilitators etc. helps in building the credibility of the country as MVT destination.

Chapter- 2: Compete Markets

People choose to travel to another country for medical treatment because of various advantages like lower treatment cost, better clinical outcome, less waiting time and to explore new places. The major factors that international patients consider while choosing destination country for MVT are as follows:

- Quality of health care- Accreditations
- Savings in medical treatment
- Ease in the process of obtaining visa
- Connectivity
- Tourism
- Regulations and Institutional arrangements

This chapter elaborates India's offerings with respect to the above factors in compete destination countries. The five compete countries for the study are selected, based on the region, quality of healthcare in terms of number of JCI Accredited hospitals and cost savings with respect to USA as shown below:

Country	Region	JCI accredited hospitals ¹²	Savings wrt USA ¹³
Brazil	America	62	20-30%
Canada	America	0	-
Costa Rica	America	2	45-65 %
India	Asia	38	65-90 %
Israel	Middle East	29	-
Malaysia	Asia	13	65-80 %
Mexico	America	8	40-65 %
Singapore	Asia	21	25-40 %
South Korea	Asia	24	30-45 %
Taiwan	Asia	13	40-55 %
Thailand	Asia	67	50-75 %
Turkey	Middle East	43	50-65 %
UK	Europe	1	-

Table 2: Countries selected for the study

Countries selected for study

The major MVT destination countries are concentrated in Asian Region and these countries also have many source countries in common with India. Hence four countries namely Thailand, Singapore, Malaysia and South Korea from Asian Region are selected for study. In addition, Turkey is also considered for study.

¹² "JCI Accredited Organizations" Joint Commission International Website, <https://www.jointcommissioninternational.org/>, accessed 16 August 2019

¹³ "Quick Facts about Medical Tourism," Patients Beyond Borders Website, <https://www.patientsbeyondborders.com/media>, accessed 31 August 2019

Quality of healthcare

The quality of healthcare is compared across the major destinations based on number of JCI accredited organizations in these countries and are tabulated below:

Country	Number of JCI Accredited Hospitals
India	39
Thailand	68
Singapore	20
South Korea	24
Malaysia	13
Turkey	43

■ High
 ■ Moderate
 ■ Low

Table 3: Number of JCI accredited hospitals

- International accreditation is one of the parameters to measure quality of healthcare and India holds 3rd position among compete markets

Savings in medical treatment:

The medical procedure cost in major destination countries are presented in table below. India offers lowest prices for most of the medical procedures. However, countries like Malaysia, Thailand and Turkey offers slightly competitive prices.

Medical procedure	India	Thailand	Malaysia	Singapore	Turkey	S. Korea
Heart Bypass	7900	15000	12100	17200	13900	26000
Angioplasty	5700	4200	8000	13400	4800	17700
Heart Valve Replacement	9500	17200	13500	16900	17200	39900
Hip Replacement	7200	17000	8000	13900	13900	21000
Hip Resurfacing	9700	13500	12500	16350	10100	19500
Knee Replacement	6600	14000	7700	16000	10400	17500
Spinal Fusion	10300	9500	6000	12800	16800	16900
Dental Implant	900	1720	1500	2700	1100	1350
Lap Band	7300	11500	8150	9200	8600	10200
Gastric Sleeve	6000	9900	8400	11500	12900	9950
Gastric Bypass	7000	16800	9900	13700	13800	10900
Hysterectomy	3200	3650	4200	10400	7000	10400
Breast Implants	3000	3500	3800	8400	4500	3800
Rhinoplasty	2400	3300	2200	2200	3100	3980
Rhytidectomy	3500	3950	3550	440	6700	6000
Liposuction	2800	2500	2500	2900	3000	2900
Abdominoplasty	3500	5300	3900	4650	4000	5000
Lasik (both eyes)	1000	2310	3450	3800	1700	1700
IVF Treatment	2500	4100	6900	14900	5200	7900

■ Low price
 ■ Moderate price
 ■ High price

Table 4: Price of medical procedures across major destination countries in USD

Source: Medical Tourism Association, 2019

Visa fee comparison:

The visa procedure including document requirements, visa fees, period of visa validity, type of visa required etc., varies from country to country. The comparison of visa fee is shown in the figure below:

Country	India		Thailand		Turkey	Singapore	Malaysia	S. Korea
	6 months	1 year	Single	Multiple				
Bangladesh	0	0	65	170	80	65	45	Single: 40- 60 Double: 70 Triple: 90
Iraq	87.70	127.70	40	200	0	95	0	
Middle East	87.70	127.70	40	200	60	95	0	
Afghanistan	0	0	40	200	60	85	5	
Africa	80- 90	120- 130	65	170	20 -50	95	5	
CIS	87.70	127.70	65	170	0	85	0	
UK & EU	125	125	0	-	20	0 for 90 days	0	
US	100	140	0	-	20		0	

Table 5: Visa fee comparison in USD

- Zero visa fee for only Bangladesh and Afghanistan by India. But for other major Indian source countries, visa fee is **slightly higher than compete markets' visa fee**
- Thailand **doesn't require visa** (only passport) to stay up to 30 days even for medical treatments
- Thailand, Singapore, Malaysia offers **zero visa fee for UK, EU and US nationals**.
- **No separate medical visa** category in Singapore, Thailand and Turkey.
- e- medical visa facility is available in India and Malaysia. e-visa facility is available in Turkey
- **Zero visa fee** for Iraq and CIS country nationals by Turkey

Connectivity:

The connectivity between major destination countries and India's top source countries is depicted in the figure below. The accessibility between these countries are divided into three categories, high medium and low accessibility based on factors like distance, travel time, flight frequency and availability of direct flight.

Country	India	Thailand	Singapore	South Korea	Malaysia	Turkey
Bangladesh						
Afghanistan						
Iraq						
Maldives						
Oman						
Kenya						
United States						
United Kingdom						

Table 6: Connectivity across source countries and compete markets

- Turkey followed by Thailand are highly competitive to India in terms of connectivity to major Indian source countries
- US and UK countries are moderately connected to most of the compete markets considered

Tourism:¹⁴

The World Economic Forum has published Travel and Tourism Competitiveness Index, 2019 based on various factors as follow:

Enabling Environment	Travel and Tourism Policy and Enabling Conditions	Infrastructure	Natural and Cultural Resources
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¹⁴ The Travel & Tourism Competitiveness Report 2019: Travel and Tourism at a Tipping Point, World Economic Forum

✓ Business Environment	✓ Prioritization of Travel & Tourism	✓ Air Transport Infrastructure	✓ Natural Resources
✓ Safety and Security	✓ International Openness	✓ Ground and Port Infrastructure	✓ Cultural Resources and Business Travel
✓ Health and Hygiene	✓ Price Competitiveness	✓ Tourist Service Infrastructure	
✓ Human Resources and Labour Market	✓ Environmental Sustainability		
✓ ICT Readiness			

The rankings of the destination countries are as listed below:

Country	Travel and Tourism Competitiveness index	Overall rank in 2019
South Korea	4.8	16
Singapore	4.8	17
Malaysia	4.5	29
Thailand	4.5	31
India	4.4	34
Turkey	4.2	43

Table 7: Travel and Tourism competitiveness Index

India holds 34th position among 140 countries analysed and holds almost last position among the compete markets considered.

Regulations:

- Establishment of Medical Health Travel Council by Malaysian Government to provide end- end support services for medical tourists and provide memberships
- Stringent regulations to issue certificates for Healthcare providers and facilitators to deal with international medical patients in Turkey
- Establishment of Medical Korea Information centre to provide legal assistance to patients in case of any grievances
- Tourist Refund Scheme (TRS) where a tourist can claim refund on the tax paid for the purchase of goods in all the compete countries (Thailand, Singapore, Malaysia, South Korea and Turkey) except India

The detailed study of the compete markets is described below:

2.1. Thailand

Introduction:

Thailand is one of the major destination countries for MVT. In 2017, around 2.5 million medical tourists travelled to Thailand for medical services. Japan is the biggest source of medical tourists by nationality. The second biggest source is ASEAN countries (Brunei, Cambodia, Indonesia, Laos, Malaysia, Philippines, Singapore, South Korea and Vietnam).¹⁵ The other major countries are from the Middle East, USA and UK.

The major treatments undertaken by medical tourists in Thailand are Cardiology, Neurology, Obstetrics, Ophthalmology, Gynaecology, Oncology.

Advantages of travelling to Thailand for medical treatment:

- Affordability
- World class and accredited hospitals
- Experienced doctors and trained medical staff
- Fewer entry procedures
- Alternative treatments

¹⁵ "Latest figures on Medical Tourism to Thailand," International Medical Travel Journal website, <https://www.imtj.com/news/latest-figures-medical-tourism-thailand/>, accessed 4 July 2019

Quality of medical services:¹⁶

The hospitals and other medical facility providers follow highest standards and have been subjected to rigorous classification by applying to international accreditation and certification. The Bumrungrad international hospital in Bangkok is the first hospital in Asia to have a JCI accreditation and ISO 9001 certification. Currently, there are 67 JCI accredited hospitals and many healthcare service providers are ISO 9000 and ISO 14000 certified. More than 350 hospitals have obtained hospital accreditation from Ministry of Public Health. In addition, more than 500 Thai doctors practicing in hospitals and clinic are American Board certified.

Savings in medical treatments:

One of the major reasons for foreign medical tourist to travel to Thailand is low treatment cost. The average cost saving on medical treatment is around 50- 75% as compared to U.S.A. The percentage of medical procedure cost savings in India when compared to cost in Thailand is shown in the graph below. It can be observed that the treatment costs of Spinal Fusion, Liposuction and Angioplasty are much cheaper in Thailand than medical treatment cost in India.

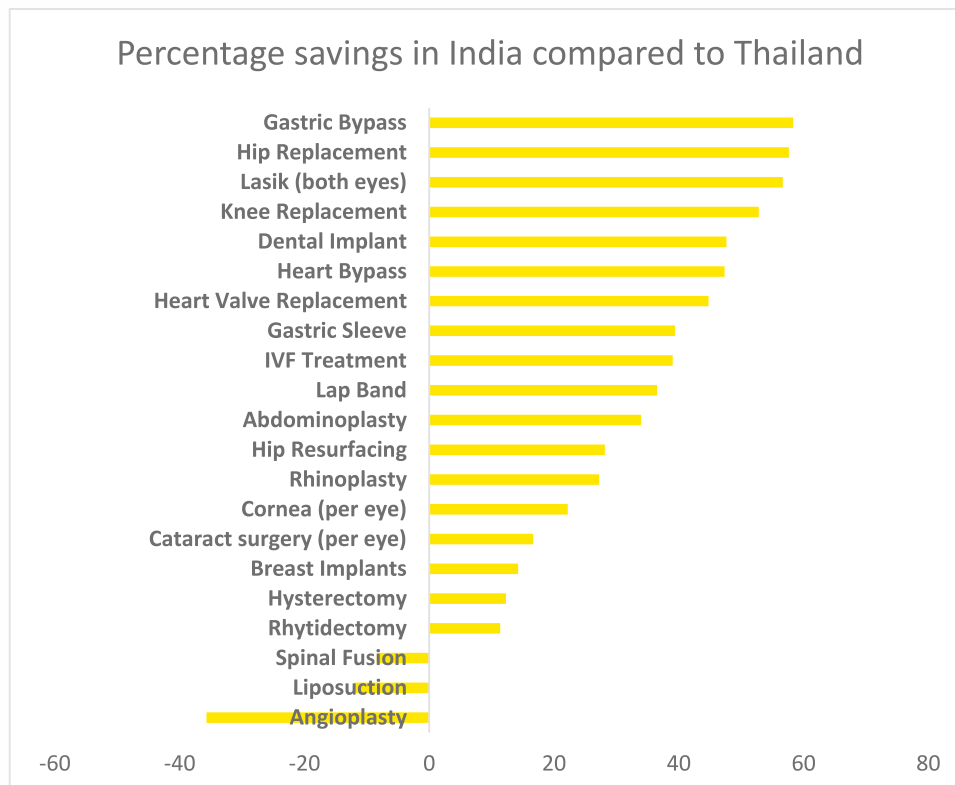


Figure 7 Percentage of medical treatment cost savings in India when compared to Thailand

Source: Medical Tourism Association, 2019

Visa procedures:

- Medical tourists should apply for non-immigrant visa and there is no separate medical visa category¹⁷
- Total visa fee is 2000 Baht (USD 65) for single entry and 5000 Baht (USD 162) for multiple entry¹⁷
- No visa is required for medical tourists from any country and can stay in Thailand for up to 30 days with their Passport¹⁸
- **Longer- stay visa:**¹⁸

¹⁶ "Healthcare System and Quality in Thailand," My Med Holiday website, <http://www.mymedholiday.com/country/thailand/article/40/healthcare-system-quality-in-thailand>, accessed 13 July 2019

¹⁷ "Issuance of Visa," Ministry of Foreign Affairs, <http://www.mfa.go.th/main/en/services/4908/15398-Issuance-of-Visa.html>, accessed 20 August 2019

¹⁸ Medical Guidebook- A paradise for longevity, Tourism Authority of Thailand

- Longer-stay visa exemptions (up to 90 days) are available for medical tourists from Gulf Cooperation Countries (GCC), which includes the Kingdom of Bahrain, State of Kuwait, Sultanate of Oman, State of Qatar, Kingdom of Saudi Arabia, and the United Arab Emirates.
- The Gulf region (CLMV) i.e. Cambodia, Laos, Myanmar and Vietnam, as well as Republic of China are also added under Long-stay visa exemptions since March 2017.
- The nationals from these above countries will be granted a 90-day visa, as well as a maximum of three accompanying people.
- The citizens of these nationals can contact hospitals or healthcare centres listed by the Ministry of Public Health to make an appointment. The hospital or healthcare centre will then send a confirmation letter to the patient which has to be shown to immigration officials at any checkpoint into Thailand.

Healthcare regulations:

The Ministry of Public Health is the governmental body responsible for supervision of public health. It has approved 118 hospitals and healthcare centres to provide confirmation letter to patients and tourists seeking medical treatment in Thailand.

MVT Facilitators:

There are various medical facilitators operating in Thailand. Such an extensive network of facilitators indeed helps in promoting medical tourism. The official website of Thailand medical tourism, Tourism Authority of Thailand (TAT) has listed the names of medical tourism agencies operating in different parts of the world which offers one-stop solution for accessing medical services in Thailand.

2.2. Singapore

Introduction:

Singapore is one of the best medical tourism destinations across the world. The major source countries for Singapore are Indonesia, Malaysia, China, Australia, UK, Hong Kong and Thailand. The destination cities in Singapore are East coast of Singapore, North Bridge road.²¹

Singapore attracts patients for treatments like Cardiology, Neurology, Obstetrics, Gynecology, Oncology, Ophthalmology, Orthopedics and Pediatrics.

Advantages of travelling to Singapore for medical treatment:

- Affordability
- Highly advanced Healthcare industry
- Trained and experienced doctors and medical staff

Quality of medical services:²²

In 2014, the Bloomberg ranked Singapore as the most efficient health system in the world. Major hospitals in Singapore have international accreditation from the Joint Commission International (JCI), ISO or OHSAS. Singaporean health facilities receive local accreditation from the Singapore Health Promotion Board, the Singapore Laboratory Accreditation System (SINGLAS), the Singapore Accreditation Council (SAC) and the Singaporean Ministry of Health.

¹⁹ "66 JCI-accredited hospitals in Thailand helps medical travel sector," International Medical Travel Journal website, 12 June 2019, Copyright © 2019 IMTJ

²⁰ "Singapore Medical Tourism Market and Forecast To 2022," Report Buyer website, <https://www.reportbuyer.com/product/4936615/singapore-medical-tourism-market-and-forecast-to-2022.html>, accessed 21 August 2019

²¹ "Medical Tourism in Singapore," MediGence, <https://medigence.com/blog/medical-tourism-in-singapore/>, accessed 22 August 2019

²² "Medical Tourism to Singapore," Health Tourism website, <https://www.health-tourism.com/medical-tourism-singapore/>, accessed 23 August 2019

Savings in medical treatments:

The cost of medical treatment in Singapore is high owing to world class infrastructure and facilities. However, average saving on medical treatment is around 25- 40% compared to USA.²³ The percentage of medical procedure cost savings in India when compared to cost in Singapore is shown in the graph below. It can be observed that the treatment cost of Rhinoplasty is much cheaper in Singapore than medical treatment cost in India.

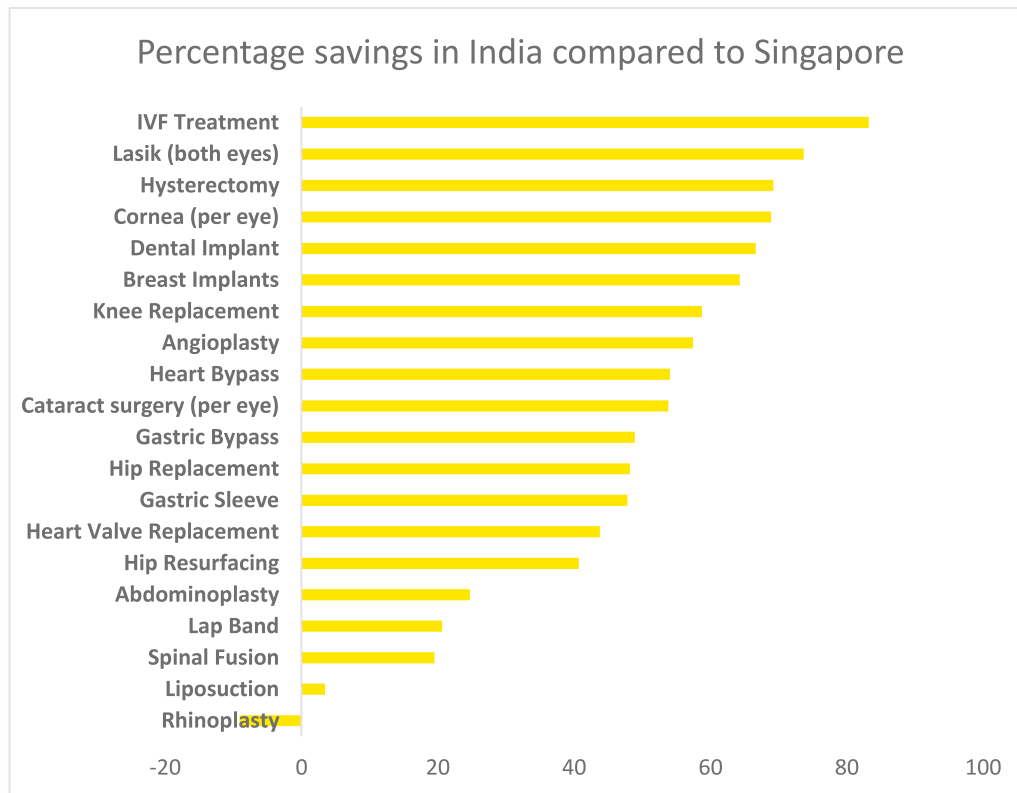


Figure 8 Percentage of medical treatment cost savings in India when compared to Singapore
Source: Medical Tourism Association, 2019

Visa procedures:

- There are two ways of submitting visa application either through authorized agents or through local contact in Singapore²⁴
- Singapore Visa doesn't act as an immigration pass and possession of a valid visa alone does not guarantee entry into Singapore. It just acts as a pre-entry permission for the holder to travel and seek entry into Singapore²⁴
- The immigration pass will be granted by the Immigration and Checkpoints Authority (ICA) officers at the point of entry²⁴
- The visa processing fee of S\$ 30 (US\$ 22) and extra service fee to authorised visa agents²⁵

Healthcare regulations:

²³ "Quick facts about Medical Tourism," Patient Beyond Borders website, <https://www.patientsbeyondborders.com/media>, accessed 23 August 2019

²⁴ "Visa and entry requirements," Ministry of Foreign Affairs, Singapore website, <https://www.mfa.gov.sg/Overseas-Mission/Washington/Visa-and-Entry-Requirements>, accessed 23 August 2019

²⁵ "Visa application requirements for other nationals;" Ministry of Foreign Affairs, Singapore website , <https://www.mfa.gov.sg/Overseas-Mission/Beijing/Consular-Services/Visa-Information/bizSocialLevelI>, accessed 23 August 2019

Healthcare regulations:

Singapore strives in maintaining stringent regulations when it comes to healthcare. Ministry of health is responsible for regulating healthcare system in Singapore. Since 2018, Ministry of health has prohibited referral of medical patients by foreign agencies from countries like Indonesia.²⁶

MVT facilitators:

There are 24 International Patient Service Centres (IPSCs) in Singapore setup by the country.²⁷ IPSC assists in appointment bookings, medical referrals, hospital admission, translation services, evacuation, ambulance, and travel arrangements such as flights, airport transfers, transportation, accommodation, and visa application. IPSCs can also offer advice on things to do in Singapore while the patient recovers, such as sightseeing and leisure activities.

Many hospitals offer a dedicated service centres that provide a comprehensive range of services like appointments and referrals hospital admission, follow-up care and transportation. Other services such as interpreters, travel and visa arrangements, as well as currency exchange, are also available.

2.3. Malaysia

Introduction:

The Malaysia Healthcare Travel Council (MHTC) has projected a year-on-year (YoY) growth of 30% for the medical tourism industry to reach RM2.8 billion in revenue by 2020. Malaysia was listed as the "Best Country for Healthcare" from 2015 to 2017 by International Living and listed as "Top Asian Country for Retirement" in 2018. This means people prefer seeking treatment in Malaysia instead of their home countries or other places around the world. In 2017, Malaysia attracted over one million medical travellers.²⁸ Also, Malaysia has been awarded as the "**Health & Medical Tourism: Destination of the Year**" for three consecutive years from 2015 to 2017 by the International Medical Travel Journal (IMTJ).²⁹

Malaysia receives medical patients mainly from Indonesia (62%), Middle East (7.4%), India (3%), China (2.6%), Japan (2.6%) and Australia, New Zealand and United Kingdom (2.5%).³⁰ The major destination cities where medical tourist visit are Penang, Kuala Lumpur, Selangor, Melaka, and Sarawak.³¹

Major treatments sought by medical tourists are cardiology, orthopaedics, oncology, neurology and dentistry, there have been growing demands for infertility treatment, cosmetic surgery and rehabilitation services.³²

Quality of medical services in Malaysia:

In Malaysia, there are 13 JCI accredited hospitals providing world-class medical services to foreign patients.³³ MHTC, a platform set up by Ministry of Finance, has 21 registered healthcare facilities through which patients can seek quality medical treatment.³⁴ These facilities have received certificates by Ministry of Health, Malaysia

²⁶ "Ministry of Health stops public hospitals from continuing foreign patient referral contracts," Lexology website, <https://www.lexology.com/library/>, 3 October 2018, © Copyright 2006 - 2019 Law Business Research

²⁷ "Medical Tourism agents and facilitators," International Medical Travel Journal website' <https://www.imtj.com/medical-tourism-agents-and-facilitators/?country=180>, accessing 2 August 2019

²⁸ "Malaysia is recognised as one of the top medical travel destinations around the world," Medical Tourism Malaysia website, <https://medicaltourismmalaysia.com/2018/12/24/malaysia-is-recognised-as-one-of-the-top-medical-travel-destinations-around-the-world-2/>, accessed 13 August 2019

²⁹ "Malaysia to generate healthcare revenue RM2.8b by 2020," Malaysia Healthcare Travel Council website, <https://www.mhtc.org.my/malaysia-to-generate-healthcare-revenue-rm2-8b-by-2020/>, accessed 31 August 2019

³⁰ "Malaysia expects 2M medical tourists by 2020," International Medical Tourism Journal website, 10 October 2018, Copyright © 2019 IMTJ

³¹ "Malaysia medical tourism figures 2015," International Medical Tourism Journal website, <https://www.imtj.com/news/malaysia-medical-tourism-figures-2015/>, accessed 23 August 2019

³² "AirAsia Indonesia-MHTC to promote Penang's medical tourism sector," TTGAsia website, <https://www.ttgasia.com/2018/09/04/airasia-indonesia-mhtc-to-promote-penangs-medical-tourism-sector/>, accessed 24 August 2019

³³ "JCI-Accredited Hospitals," Joint Commission International website, <https://www.jointcommissioninternational.org/>, accessed 10 August 2019

³⁴ "MHTC Partners," Malaysia Healthcare Travel Council website, <https://www.mhtc.org.my/services/>, accessed 24 August 2019

Quality of medical services in Malaysia:

In Malaysia, there are 13 JCI accredited hospitals providing world-class medical services to foreign patients.³³ MHTC, a platform set up by Ministry of Finance, has 21 registered healthcare facilities through which patients can seek quality medical treatment.³⁴ These facilities have received certificates by Ministry of Health, Malaysia which is renewable after every 2 years.³⁵ Malaysia's TMC Fertility Centre won 'International Fertility Clinic of The Year' in the IMTJ Medical Travel Awards 2018. In fact, clinical pregnancy in Malaysia records a success of one in two fertility patients.³⁶

Malaysia has highly-trained doctors from US, UK, Australia, and India. After training, doctors are also required to spend a compulsory minimum of three years serving in the public sector before joining the private sector.³⁷

Savings in medical treatment:

One of the most important reason for high patient inflows in Malaysia is low treatment cost. On an average, the cost saving for a foreign patient is around 65-80% compared to USA.³⁸ The percentage of medical procedure cost savings in India when compared to cost in Malaysia is shown in the graph below. It can be observed that the treatment costs of Rhinoplasty, Liposuction and Spinal Fusion are cheaper in Malaysia than medical treatment cost in India.

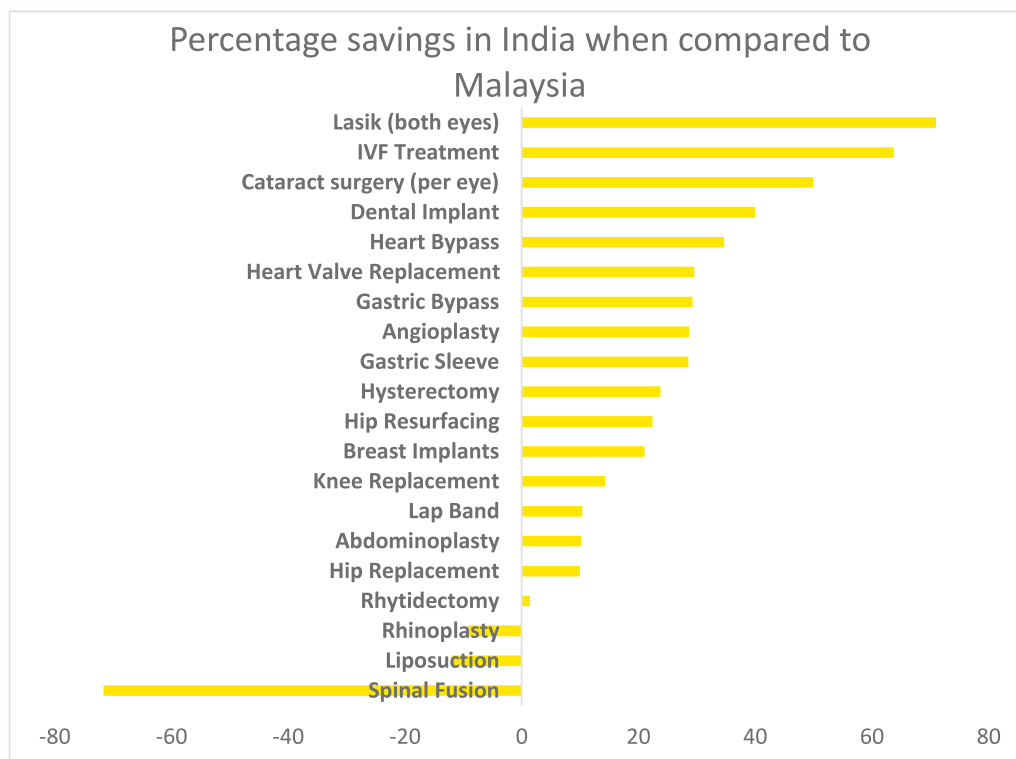


Figure 9 Percentage of medical treatment cost savings in India when compared to Malaysia

Source: Medical Tourism Association, 2019

³³ "JCI-Accredited Hospitals," Joint Commission International website, <https://www.jointcommissioninternational.org/>, accessed 10 August 2019

³⁴ "MHTC Partners," Malaysia Healthcare Travel Council website, <https://www.mhtc.org.my/services/>, accessed 24 August 2019

³⁵ "MHTC partnership programme," Malaysia Healthcare Travel Council website, <https://www.mhtc.org.my/discover-mhtc/mhtc-partnership-programme/>, accessed 24 August 2019

³⁶ "Malaysia is recognised as one of the top medical travel destinations around the world," Medical Tourism Malaysia website, <https://medicaltourismmalaysia.com/2018/12/24/malaysia-is-recognised-as-one-of-the-top-medical-travel-destinations-around-the-world-2/>, accessed 31 August 2019

³⁷ "Malaysia is recognised as one of the top medical travel destinations around the world," Medical Tourism Malaysia website, <https://medicaltourismmalaysia.com/2018/12/24/malaysia-is-recognised-as-one-of-the-top-medical-travel-destinations-around-the-world-2/>, accessed 3 August 2019

³⁸ "Quick facts about Medical Tourism," Patient Beyond Borders website, <https://www.patientsbeyondborders.com/media>, accessed 23 August 2019

Visa Procedures:

The visa fee varies between USD 1.44 and USD 12 depending on Nationality. The major source countries to Malaysia are listed below along with visa fee for Single/ Multi Entry:³⁹

Country	Single/Multi Entry
Indonesia	15 RM or 3.59 USD
India	50 RM or 11.96 USD
China	30 RM or 7.17 USD
Japan	20 RM or 4.78 USD
Australia	20 RM or 4.78 USD
New Zealand	20 RM or 4.78 USD

Figure 10 Medical Visa fees for different countries travelling to Malaysia

e-Visa (Medical):⁴⁰

- e-Visa for selected Nationals: China, India, Myanmar, Sri Lanka, Nepal, Bangladesh, Pakistan, Bhutan, Serbia and Montenegro.
- Applicant can apply for e-VISA (Medical) only if they seek treatment with any of MHTC member hospitals. Applicant would need to get an appointment letter from any one of the MHTC member hospital prior to the e-VISA application.
- An e-VISA (Medical) is valid only for a single journey to Malaysia within 3 months from the date of issuance.
- Patients to stay more than 30 days, should obtain a long- term Medical Pass for their medical treatment.

MVT Facilitators:

Malaysia is one the few countries who have established a robust platform. This platform is provided by Malaysia Healthcare Travel Council (MHTC). The platform provides different partnership programme for facilitators naming:

- The MHTC Partnership Programme
- The Malaysia Healthcare Medical Concierge & Lounges (MCL)

MHTC has also partnered with Medical Travel Companion (MTC) to provide end-to-end services to foreign patients.⁴¹

2.4. South Korea

Introduction:

South Korea has witnessed a boost in their medical tourism market with a total of 364,189 patients travelling to the country in 2016.⁴² The annual average growth rate registered in number of patients is around 29.3. The total revenue generated from these patents is US\$0.73 b with an annual average growth of 48.2%.⁴² The top source country for South Korea is China which accounts for 35% of total medical travellers. The other major source countries are USA, Japan, Russia, Kazakhstan, Mongolia.⁴² The major destination cities in South Korea are Incheon, Seoul, Busan, Daejeon, Gwangju, Gangwon.⁴³ The major treatments include Orthopaedic, dentistry, organ transplants and Oncology.⁴⁴

³⁹ "Visa Fees," Immigration department of Malaysia website, <https://www.imi.gov.my/index.php/en/visa/visa-fee-according-to-the-country.html>, accessed 25 August 2019

⁴⁰ "eVISA Malaysia," Window Malaysia website, https://www.windowmalaysia.my/evisa/FAQ/PDF/FAQ/T&C/eVISA/eVISA_Medical.pdf?version=1.8, accessed 25 August 2019

⁴¹ "MHTC partnership programme," Malaysia Healthcare Travel Council website, <https://www.mhtc.org.my/services/mhtc-partners/>, accessed 23 August 2019

⁴² "Status of inbound International patients," Ministry of Health and welfare, South Korea website, http://mohw.go.kr/eng/hs/hs0105.jsp?PAR_MENU_ID=1006&MENU_ID=100605, accessed 25 August 2019, accessed 26 August 2019

⁴³ "Medical Korea Information Center," Visit Medical Korea website, <http://english.visitmedicalkorea.com/eng/support/medicalTourismInformation/medicalKoreaInformationCenter.jsp>, accessed 26 August 2019

⁴⁴ "Medical tourism to South Korea," Health tourism website, <https://www.health-tourism.com/medical-tourism-south-korea/>, accessed 28 August 2019, accessed 26 August 2019

Quality of medical treatment:

Currently, South Korea has 24 JCI accredited hospitals.⁴⁵ In 2016, the number of licensed medical personnel increased to 118,696 registering a growth of 2.4% compared to 2015. Among them, dentists were 29,632, Traditional Medicine Doctors are 23,845, Pharmacists 66,992 and nurses are 355,772.⁴⁶

The number of employed healthcare service providers reached 621,189 in number which is an annual average growth of 9.1%. There are a total of 1709 registered hospitals/clinics and 1413 private business engaging in marketing business.⁴⁷

Savings in medical treatment:

South Korea offers a good advantage in terms of low treatment cost. The average saving on treatment cost with respect to USA is around 30-45%. The percentage of medical procedure cost savings in India when compared to cost in South Korea is shown in the graph below.

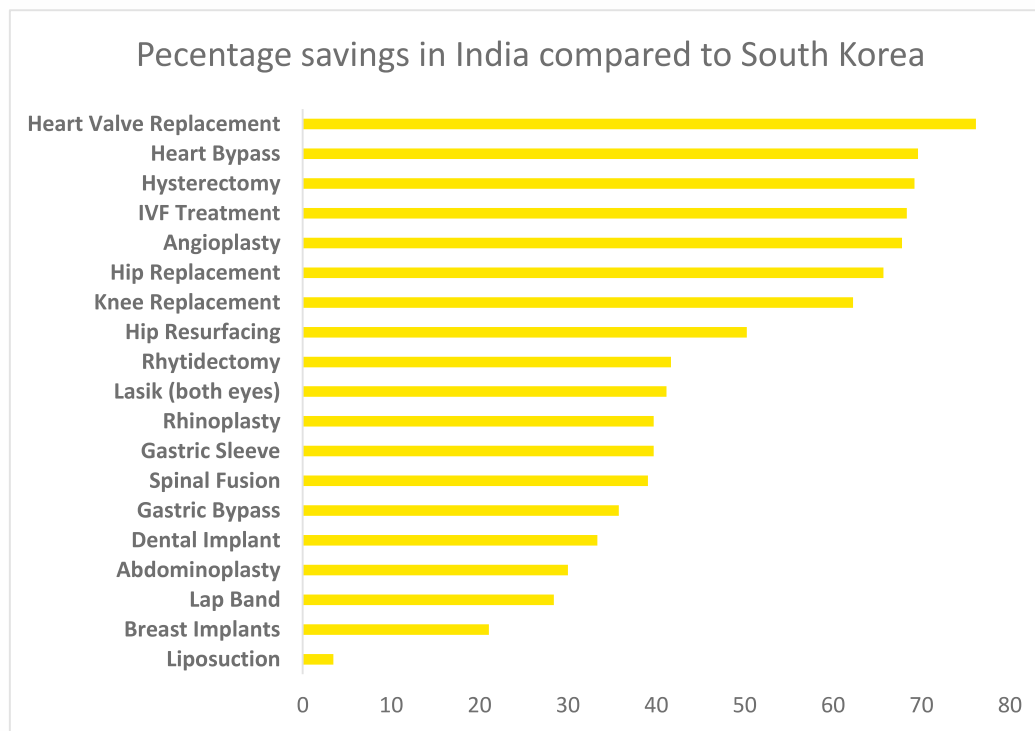


Figure 11 Percentage of medical treatment cost savings in India when compared to South Korea

Source: Medical Tourism Association, 2019

⁴⁵ "JCI-Accredited Hospitals," Joint Commission International website, <https://www.jointcommissioninternational.org/>, accessed 26 August 2019

⁴⁶ "Number of licensed medical and employed health care providers," Ministry of Health and Welfare, South Korea, http://mohw.go.kr/eng/hs/hs0104.jsp?PAR_MENU_ID=1006&MENU_ID=100604, accessed 28 August 2019

⁴⁷ "South Korea," International Medical Travel Journal website, <https://www.imtj.com/country/KR/#horizontalTab5>, accessed 29 August 2019

⁴⁸ "Quick facts about Medical Tourism," Patient Beyond Borders website, <https://www.patientsbeyondborders.com/media>, accessed 29 August 2019

Visa Procedures:

- C-3 (M): For cases where the period of treatment and travel is 90 days or less (applicable for simple procedures, e.g., cosmetic procedures, including plastic surgery, etc.)⁴⁹
- G-1 (M): One year (applicable for long-term treatment and rehabilitation)
- Medical visa exemption for 50 countries⁴⁹
- Medical visa fee: Single entry USD 40 (upto 90 days), & USD 60 (more than 90 days)
- Double entry USD 70; Multiple entry visa USD 90⁵⁰

MVT Facilitators:

Facilitators providing medical services in South Korea are registered with the government to provide required services to foreign patients. The list of medical facilitators, medical packages are provided on the official website of "Visit Medical Korea" which was set up by "**Korean Tourism Organization**".

2.5. Turkey

Introduction:

The Republic of Turkey is located mostly in western Asia and a smaller portion in South-east Europe, bordering with eight countries namely Bulgaria, Greece, Georgia, Armenia, Azerbaijan, Iran, Iraq, and Syria.⁵¹ It is one of the leading tourism destination countries with historical, cultural and natural attractions.

Revenues from medical tourism over the five years during 2013-17 is estimated at \$4.4 billion with a total of 1.8 m patients.⁵² The Ministry of Culture and Tourism of Turkey considers the following three components in health tourism.⁵³

- Medical Tourism
- Thermal Tourism- with about 1,500 natural hot spring water resources.
- Wellness

The government has put a target to achieve USD 50 billion income from health tourism, including USD 20 billion from thermal tourism, and USD 20 billion from medical tourism as per the Country's vision 2023 plan.⁵⁴

International patients come to Turkey mostly from Europe, Russia, and Gulf countries. Many Arabic speaking patients from the Gulf Cooperation Council (GCC) countries visit Turkey for treatments, because of cultural connect and proximity. Patients from Saudi Arabia, Qatar, Kuwait, the UAE, Jordan, and Lebanon, visit mainly for hair transplantation, eye surgery and treatments such as Lasik surgery.

In the first half of the year 2018, a total of 274,062 tourists visited Turkey for medical purposes and contributed revenue of USD 590.1 million. In 2017, Turkey generated USD 1 billion in healthcare tourism, while it was \$747.6 million in 2013.⁵⁵

⁴⁹ "How to apply sticker visa," Republic of Turkey, Turkey Embassy in New Delhi website, <http://newdelhi.emb.mfa.gov.tr/Mission/ShowAnnouncement/339693>, accessed 6 September 2019

⁵⁰ "Medical Visa," Visit Medical Korea website, http://english.visitmedicalkorea.com/eng/support/support08_2.jsp, accessed 7 September 2019

⁵¹ "Turkey," Medical Tourism website, <https://medicaltourism.com/Forms/Country/Turkey.aspx?cid=225>, accessed 7 September 2019

⁵² "Turkish health care tourism generates \$4.4 billion in past five years," Daily Sabah website, <https://www.dailysabah.com/tourism/2018/10/15/turkish-health-care-tourism-generates-44-billion-in-past-five-years>, accessed 7 September 2019

⁵³ "Health Tourism in Turkey," Medical Tourism in Turkey website, <https://www.goturkeytourism.com/things-to-do/medical-tourism-in-turkey.html>, accessed 7 September 2019

⁵⁴ "New state agency promotes Turkey's health tourism," International Medical Travel Journal website, <https://www.imtj.com/news/new-state-agency-promotes-turkeys-health-tourism/>, accessed 7 September 2019

⁵⁵ "Medical Travel to Turkey is increasing," International Medical Travel Journal website, <https://www.imtj.com/articles/medical-travel-turkey-increasing/>, accessed 7 September 2019

The key destination cities in Turkey are Istanbul, Antalya and Ankara.⁵⁴ The leading healthcare groups are located in Turkey's top 15 destination cities namely Istanbul, Ankara, Izmir, Afyon, Bursa, Antalya, Malatya, Sivas, Mugla, Adana, Mersin, Gaziantep, Samsun, Erzurum and North Cyprus.⁵⁶

The major treatments include ophthalmology, odontotherapy, plastic surgery, transplantation and cardiology.⁵³

Advantages of travelling to Turkey for medical treatment:

Turkey has become one of the major destinations for the following reasons⁵⁷

- Medical infrastructure & facilities
- Geographical location
- Skilled and well-educated labour in health sector
- The high number of accredited hospitals in Turkey, as well as its affordable prices and high-quality service
- Highly accessible

Istanbul Airport, one of the world's largest airports with patients from over 50 countries will be able to access the Turkish healthcare system within a four-hour flight. The country's national carrier, Turkish Airlines, even offers flight rates at discounted prices to medical travellers.⁵⁸

Quality of medical services in Turkey:⁵⁹

The hospitals in Turkey provides both quality and an economical treatment option for the patients travelling to Turkey.

- There are 43 JCI accredited hospitals in Turkey and partnerships with renowned institutions such as Harvard Medical Center and Johns Hopkins etc⁶⁰
- Turkish JCI accredited hospitals offer a full range of treatments through a network of locations, with approximately 150,000 healthcare professionals⁵⁹
- It has more than 15,000 doctors who have graduated from American medical universities and most successful doctors specialised in organ transplantations, stem cell technology, cancer treatment
- More than 2000 healthcare institutions with state-of-art facilities
- Turkish hospitals treated more than 765,000 patients from 144 countries in 2017
- In the last 15 years, turkey has invested more than USD 50 billion in new hospitals and technology

Savings in medical treatments:

On an average, the cost saving on medical treatment is around 50- 65% as compared to USA.⁶¹ The waiting time for patients is a maximum of two weeks excluding transplantation, but few western countries have a waiting time of about 18 months.⁶² The percentage of medical procedure cost savings in India when compared to cost in Turkey is shown in the graph below. It can be observed that the treatment cost of Angioplasty is cheaper in Turkey than medical treatment cost in India.

⁵⁶ "Health Care Map," Turkish Healthcare Travel Camp website, <https://thttdc.org/page/health-care-map>, accessed 7 September 2019

⁵⁷ "International Health Tourism in Turkey," Lexology website, <https://www.lexology.com/library/detail.aspx?g=640bb91d-e7b6-4ef4-bf87-2fd5abf8f69b>, accessed 7 September 2019

⁵⁸ "Medical tourism on the rise in Turkey," Pharma boardroom website, <https://pharmaboardroom.com/articles/medical-tourism-on-the-rise-in-turkey/> accessed 10 September 2019

⁵⁹ "Turkey, an emerging healthcare destination for healthcare travel," Turkish Healthcare Travel Council, <https://thttdc.org/page/health-tourism>, accessed 11 September 2019

⁶⁰ "Turkey Medical Tourism," Medical tourism website, <https://medicaltourism.com/Forms/Country/Turkey.aspx?cid=225>, accessed 11 September 2019

⁶¹ "Quick facts about Medical Tourism," Patient Beyond Borders website, <https://www.patientsbeyondborders.com/media>, accessed 23 August 2019

⁶² "700,000 medical tourists visited Turkey in 2017," Hurriyet daily news website, <http://www.hurriyetdailynews.com/700-000-medical-tourists-visited-turkey-in-2017-134942>, accessed 12 September 2019

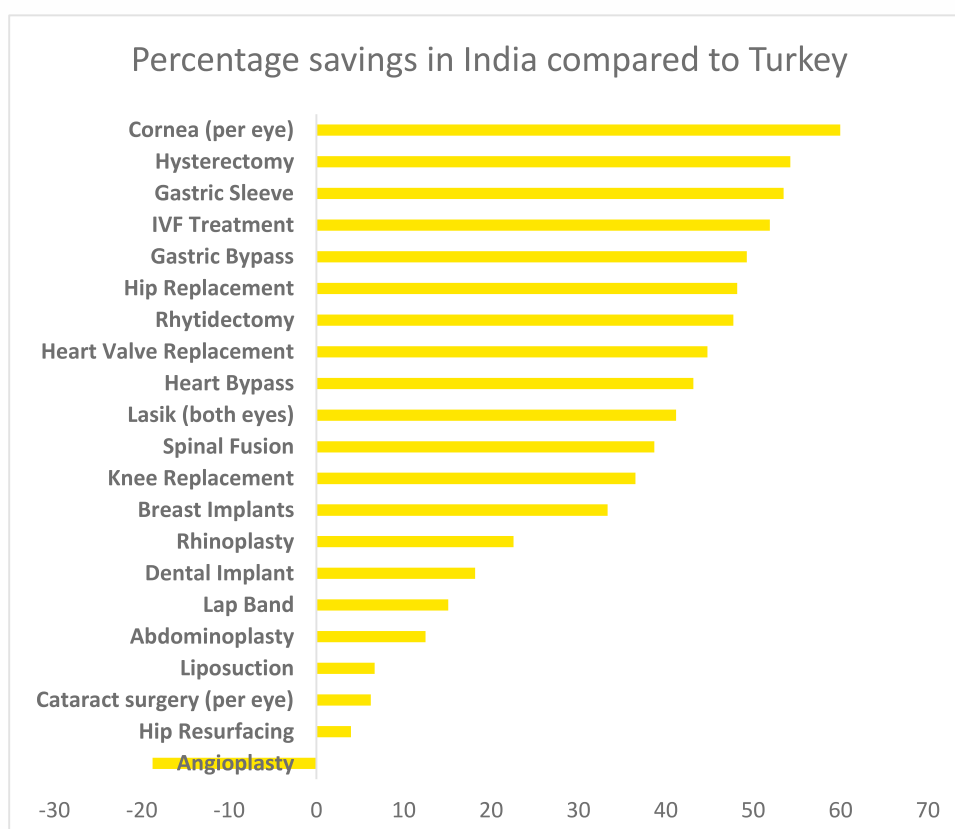


Figure 12 Percentage of medical treatment cost savings in India when compared to Turkey
Source: Medical Tourism Association, 2019

Visa Procedures:⁶³

- e- Visa is available for 108 countries and multiple entry e-visa is available for 38 countries
- Visa on Arrival is available for 37 countries
- The e-visa fee for single entry fee: USD 43 for 6 months
- Passport with an expiration date at least 60 days beyond the “duration of stay” as per visa
- Travel insurance is required⁶⁴

MVT facilitators and service providers regulations:

The Regulation on International Health Tourism and Tourist Health is in effect since 13 July 2017. The regulations are discussed in detail in Section 3. The key takeaways about the regulation are as follows:

- The authorization certificate by Ministry of Health (MoH) is mandatory for all international hospitals and facilitators to operate in Medical tourism. Otherwise, MoH suspends the organization operations
- Competency criteria is defined by MoH to issue certificate for hospitals and facilitators, in terms of infrastructure, foreign language proficiency, man power etc.,
- Organizations will be inspected at least once in a year and MoH has also defined various sanctions in case of violations
- The other major responsibilities of International Health Tourism Healthcare Facility are as follows:
 - Responsible to register foreign patients in web-based system set up by the Ministry
 - Should comply with the procedures and principles determined in the health tourism price list by the Ministry

⁶³ "General information about Turkish visas," Republic of Turkey, electronic visa application system, <http://www.mfa.gov.tr/general-information-about-turkish-visas.en.mfa>, accessed 6 September 2019

⁶⁴ "How to apply sticker visa," Republic of Turkey, Turkey Embassy in New Delhi website, <http://newdelhi.emb.mfa.gov.tr/Mission/ShowAnnouncement/339693>, accessed 6 September 2019

- A document including the detailed information of the health services provided to the patient and unit cost should be provided in receipt or invoice annexure
- International Health Tourism Unit shall be established within the international health tourism health facility which is assigned to take care of all the process including international health tourists' admission to discharge, and coordination of operations and transactions related to intermediary institutions (facilitators)

Analysis based on Compete markets study:

After a sound understanding of different compete markets, the following analysis can be drawn. The study helped in realizing India's current status in MVT by drawing comparisons based on six factors mentioned below:



Figure 13 Overall performance of India

India ranks third in terms of number of JCI accredited when compared with compete markets which exemplifies the quality standards maintained by Indian hospitals. However, there is a need to improve on post-operative care in terms of environment, hygiene and precautions required after a patient is being operated. Hence, the quality of healthcare in India is moderate as compared to its compete markets.

India enjoys the advantage when it comes to price of treatment. At an affordable cost, it has successfully provided high quality treatments to international patients.

Compared to compete markets, India faces a slight disadvantage in visa fee. Apart from visa fee exemption for Bangladesh and Afghanistan, fee is higher than compete markets for all other countries. Improvements in visa fee can stimulate the foreign patients' arrivals.

India has better connectivity to major source markets against compete markets. The only exception is Turkey which has better connectivity in terms of low flight time for Middle East and African countries.

When it comes to tourism, India slightly lagged in providing world class hospitality services than Malaysia, Thailand, Singapore. Also, according to Travel and Tourism Competitiveness Index, India ranks below to compete markets.

India is performing low when it comes to regulations. As of today, there are no regulations applicable for the industry pertaining to facilitators, hospitals, insurance, any legal or medical issues, promotion activities carried out by stakeholders etc. With lack of regulations, MVT in India might not be able to thrive at a steady pace. Hence, formulation of regulations is important to make this industry sustainable.

Chapter- 3: MVT Facilitators

MVT Facilitators are responsible for managing and coordinating all the activities related to patient care and their treatments while travelling abroad. They are an important part of the medical tourism industry, helping patients to engage in medical tourism.

3.1 Facilitators in India:

The facilitation business is majorly unorganized. The following is the break-up of organized and unorganized segments. The unorganized segment includes business managed by students, translators, tourists, unaccredited facilitators etc.

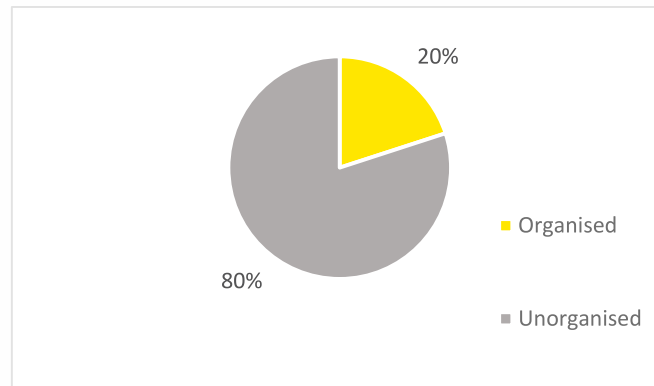


Figure 14 Segment wise breakdown of MVT industry

Major business markets

Facilitators are getting majority of their business from Bangladesh, African countries like Sudan, Nigeria, Kenya, Uganda etc., Middle East countries, Afghanistan, and Pakistan. These markets provide approximately 85% of the business to these facilitators.

A pictorial representation of Facilitator's business model is shown below:

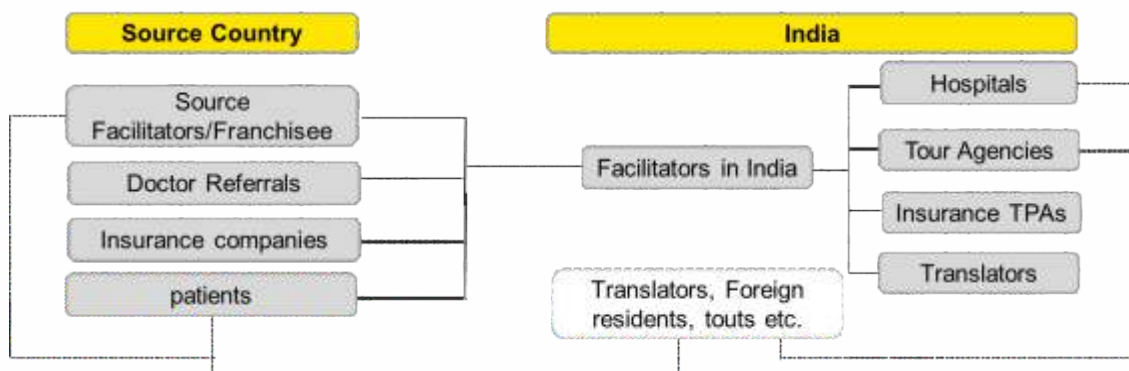


Figure 15 Business model of Facilitators

The facilitators operate on different business models in destination countries like B2B, B2C, doctor referrals, patient referrals, insurance companies, source facilitators and franchisee partners. These channels provide business and helped them in having deep penetration in these destination countries. A brief description about each channel is provided below:

- **Doctor Referrals:** The doctors in source countries after careful examination of the patient, refers to the Indian facilitators who assist patients in choosing the right doctor and hospital
- **Tie ups with Insurance companies:** Some of the insurance companies have direct tie-ups with facilitators instead of having with each hospital. This reduces their hassles in doing business

- **B2B:** In this model, the facilitators act as a medium in between the hospitals and insurance companies. The insurance company guarantees payment to the facilitator and facilitator guarantees to the hospitals
- **Intermediary:** The facilitators assist the patients with international medical insurance by providing detailed information about the hospitals which are being empanelled on their insurance scheme. In this, the facilitators get care coordination fees only
- **Franchisee Partners:** Some of the facilitators have franchisee partners in different countries. These partners generate leads and assist them to have a good medical treatment in India
- **B2C:** The patients who are directly approaching facilitators assist them in finding the best hospital. The patient pays directly to hospital and the hospital pays the facilitator for providing services

The facilitators generate leads through these channels and facilitate international patients by having agreements/connections with hospitals, tour agencies, insurance TPAs and translators. They provide end-to-end services to international patients right from visa issuance to coming back their home country. Depending upon the quantum of business, some facilitators have in house facilities like translation, accommodation, travel agents etc. while other have tie-ups. There are many unorganized players operating in this business like foreign nationals, translators, touts etc. who are obtaining leads from their country nationals. By having language and cultural connect, these players can take patients to any other hospital/nursing home of not so good quality which ultimately tarnishes the reputation of India.

The facilitators are different from tour agencies in a sense that they have specialised teams consisting of doctors and personnel with deep knowledge of medical science. They can also advise patients as to which hospital is good for which treatment and can understand if the disease and treatment is correctly diagnosed. Also, the emergence of start-ups has assisted in growth of the industry by serving the international patients with desired quality standards. It is expected that more start-ups will indeed help in streamlining this industry.

Facilitator Accreditation

MVT Facilitators can voluntarily choose to get empanelled by NABH in India. NABH issues certificate to agencies which ensures the implementation of NABH empanelment criteria. The empanelment criteria are not expected to be prescriptive. NABH only lay down the requirements and it is up to organization to come out with the systems, processes and modes of measuring performance indicators which can demonstrate compliance to the requirements as specified in the empanelment criteria.

The application fee of INR 5000 and certificate fee of INR 20,000 is applicable for assessment. The certificate issued will be valid for 2 years and the organization should apply for renewal six months before the expiry of validity.

There are only 17 MVTs certified by NABH in India out of 230+ facilitators as per IMTJ. The major reasons for why facilitators are not motivated to get empanelled could be because of

- Limited infrastructure, manpower due to which they can't qualify for the accreditation
- Lack of motivation for investing resources on accreditation process
- Many MVTs are online/ offline based start-ups

3.2 Case Studies of other major MVT markets

To understand the best practices which can be deployed by facilitators, the facilitation business in different compete markets have been studied below.

3.2.1. Malaysia

Malaysia Healthcare Travel Council (MHTC) is an agency established under the Ministry of Finance in 2009 to facilitate and promote the healthcare travel industry of Malaysia. It is one stop centre for international patients seeking treatment in Malaysia in terms of treatment, accommodation, travel, tourism etc. The two services offered by MHTC are:

- MHTC Malaysia Concierge Lounge (MCL)
- The MHTC Partnership Programme

MHTC Malaysia Concierge Lounge

The Malaysia Concierge Lounge provides end-to-end services to health travellers. There are two MCL naming:

- Kuala Lumpur international airport
- Penang International airport

These two serves as the first point of contact to the international patients travelling to Malaysia.

Some of the services offered are:

- Meet and greet services
- Dissemination of information to walk-in travellers
- Facilitation in arranging accommodation, transportation and travel in Malaysia

The MCL has partnered with Medical Travel Companions (MTC) to provide end to end services.

The MHTC Partnership Programme

The MHTC Partnership programme recognises various healthcare facilities that provide quality medical services to foreign patients. All the members are screened by stringent criteria in both healthcare and supporting service. The certificate of registration with the MHTC is given by the Minister of Health Malaysia which should be renewed after every two years.

Benefits of having MHTC partnership

- Provides marketing and exposure through MHTC's international marketing programmes
- Certificate of registration which assures as a quality provider of healthcare services to international patients
- Special incentives provided by Malaysian government
- Validity for Income Tax Exemption equivalent to Investment Tax Allowance (ITA), up to 100% on qualifying expenditure for improving healthcare travel infrastructure provided by Ministry of Malaysia

There are two types of partnership programmes naming:

- MHTC Elite Partner Membership
- MHTC Ordinary Members

MHTC Elite Partner Membership

MHTC Elite partners comprises of most prestigious private healthcare institutions in Malaysia. All the partners are accredited by international Healthcare accreditation agencies like Joint Commission International (JCI), Malaysian Society for Quality in Health (MSQH), the Australian Council on Healthcare Standards (ACHS), Accreditations Canada, and the CHKS Accreditation Unit (UK). As of now, there are 21 MHTC Elite members.

MHTC Ordinary Members

In MHTC ordinary members, a committee consisting of representatives from government as well as private sector stringently evaluates and select these medical providers to ensure that quality standards and medical care are maintained up to the industry standards. These healthcare facilities should have atleast one accreditation from international healthcare accreditation agencies. Currently, there are 52 MHTC Ordinary members operating in 11 cities.

Process flow of Medical Travel to Malaysia

The process flow is divided in to two segments:

How to apply for eVisa (Medical)

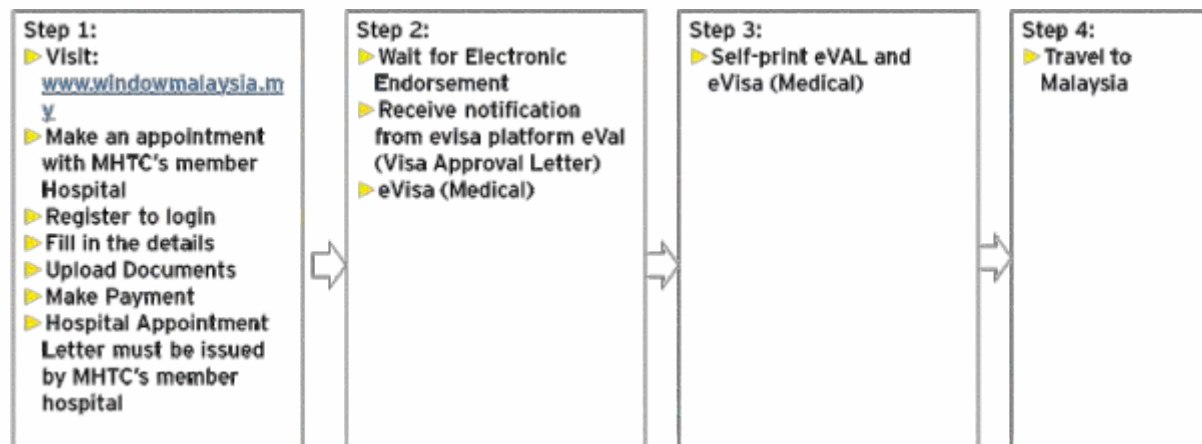


Figure 16 Visa process flow (Malaysia)

Healthcare Journey

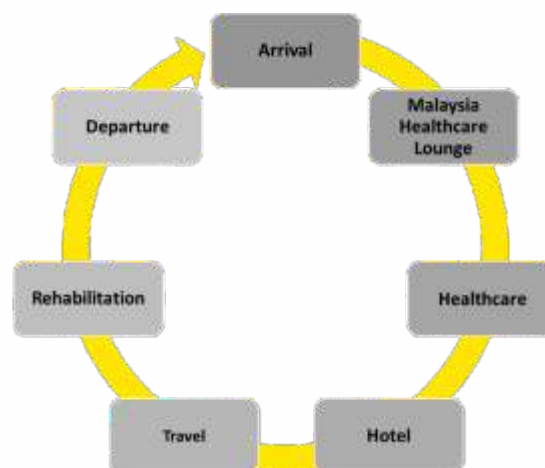


Figure 17 Healthcare Journey for Foreign patients in Malaysia

3.2.2. Turkey⁶⁵

Turkey has recently come up as an attractive MVT destination. This can be attributed to relaxing laws pertaining to organ transplants, visa policies and conducive environment to foster the growth of the industry.

All international healthcare service providers and facilitators are mandated to register with Ministry of Health, failure to comply would result in suspension of organization operations.

The criteria for issuing certificate to hospitals and facilitators is defined by Ministry of Health in terms of infrastructure, foreign language policy, manpower etc. According to article 14, the facilitators will be audited once in a year by the city/district health Directorate except for complaints and various sanctions have been defined in case of violations. The system of registration and notification has been established by the Health Ministry to evaluate the complaints regarding the medical tourism and disputes which may arise during the application.

The healthcare facilities and intermediaries must comply with the procedures and principles determined in the health tourism price list by the ministry of health. Under article 11 of the regulation, it is mandatory to organize the sale receipt or invoice according to the applicable laws and rules in Turkey. In addition to this, it is obligatory to provide the detailed breakdown of the fees charged for services such as accommodation, transport and transfer, interpreting and counselling provided to foreign medical tourists, their family members/attendants and other relatives.

⁶⁵ Issue no. 30123 Regulations concerning International Health Tourism and Tourist Health, Ministry of Health, Turkey

Turkey has also established stringent rules pertaining to publicity and promotion which can be carried out by the facilitators. Some of these regulations are:

Promotions regarding their services cannot be made in Turkish language and not to be in a manner that will create demand for these services within the borders of Turkey. The promotions can be made in English or in the languages of the countries where services will be promoted.

The MVT facilitators can publish information on their website about the services offered and detailed transportation information.

The promotions should not contain information about healthcare services that are not authorized or mentioned in their license. The information provided should be strictly adhering to professional and ethical rules and, in any case, should not be misleading in a manner that might create demand among the citizens of Turkey. The patient's stories can be used as a promotional material subjected to patient's consent and privacy is not violated. A document is prepared evidencing that the patient's consent is duly obtained. Also, the medical practices prohibited in Turkey should not be promoted.

Medical information provided on the website should be strictly made by legally authorized health professionals having knowledge and experience in the field.

3.2.3. South Korea

South Korea has grown into one of the major medical tourist destinations. This can be attributed to concentrated efforts by every stakeholder involved in this industry. To regulate this industry, certain steps have been taken by the government. The facilitators are required to register with the government to provide services to foreign medical patients.

The Korea Tourism Organization is an organization set up by Ministry of Culture and Tourism which had created an integrated online platform naming "Visit Medical Korea". The platform has 184 registered Korean medical institutes and organizations (129 medical institutes, 46 medical tourism facilitators and 9 tour service providers).

The platform works as a medium between the patients and the health service provider and facilitators. It acts as a one stop center to medical tourists by providing the complete information uploaded by the registered organizations and institutes. The patients can book relevant services, appointments from the platform and can reach out in case of any complaints or legal issues. The platform provides benefits to medical service providers in terms of promotion globally. It also provides marketing and tourism information to all its registered members.

There are two centres available at the platform for customer service and grievance redressal namely:

- Medical Korea Information Center
- Medical Tourism Information Center

Medical Korea Information Center

The Medical Korea information center is set up by Korean Health Industry Development Institute established to provide assistance to foreign patients travelling to South Korea with legal assistance and information on Korean medical institutions and health services in different languages. The main services provided are:

- Information on cosmetic surgery tax refund
- Illegal broker Report Center
- Medical consultation and medical interpretation center
- Legal assistance for medical disputes and complaints

Medical Tourism Information Center

The Medical tourism information center is operated by Korea Tourism Organization which provides assistance to foreign medical tourists with everything from visa to making appointments at the clinic. Some of the activities done by them are:

- Comprehensive medical tourism counselling and immediate linkage with the desired hospital
- Provides precise information on hospitals through a network of 400 hospitals
- Provides various brochures and pamphlets of hospitals

Apart from these two centers, each local government has Regional Medical Tourism Centre to assist the medical tourist in visiting a particular city.

3.2.4. Thailand

Thailand is among world's top medical tourist destination primarily due to low treatment cost, quality treatment, ease in visa regimes and conducive business environment in this industry.

The Tourism Authority of Thailand was set up by Ministry of Tourism and Sports in 1979 to promote tourism in Thailand. The website lists the name of different medical facilitators operating in different parts of the world. The website acts as a one stop solution for foreign medical tourists to have detailed information about the medical tourism of Thailand. There are numerous medical tourism companies registered with the body and working in different parts of the world.

The patient residing in the foreign country can approach these medical tourism companies to undergo medical treatment in Thailand. These companies arrange the necessary arrangements including tourism.

3.3 Issues/challenges

To have an in depth understanding of the issues, several stakeholders including hospitals, facilitators were being consulted. The following observations were being noted during the meetings.

Facilitators

The following issues have been surfaced during consultations with various facilitators which have been categorised into 2 areas namely:

Visa

The general issue faced by facilitators is with visa regime. For countries like Iraq and Afghanistan, medical tourists can apply for e-medical visa however, they have to visit the Indian embassy for biometrics which is far away. This problem is more severe in countries where public transportation is not robust which causes more hardships to the patient already suffering from medical illness.

Another issue with visa is the long waiting time. For some countries like Nigeria, Afghanistan, it takes around 15-20 days to get a medical visa. There are also some restrictions pertaining to number of visas to be issued in a day. Such restrictions impact the MVT business.

General issues

- There are lack of medical immigration centres, lounges and information centres at Indian international Airports. This creates hassles for medical patients which needs to be reduced.
- Some fake government websites on internet are having similar domain names. These websites are looting foreign tourists as well as facilitators.
- There is no declaration by foreign patients at immigration check regarding the amount of cash they are carrying. This promotes unorganized business.
- Some touts who are standing outside the airport and hospitals, divert patients to low standard healthcare service providers in terms of cleanliness and treatment. This not only poses threat for the patient but also maligns the image of India.
- There is no regulations or entry restrictions on doing this business. People with no experience are working in industry. Also, students, translators etc. are working informally which leads to majority of the issues.
- There is a lack of awareness about Indian MVT in foreign countries. The private organizations are themselves taking initiatives to boost the industry.
- There is no government organization looking at MVT in India. Countries like Thailand and Malaysia are ahead because of proper functioning organization looking at this industry.
- There is no patient grievance or redressal body to address any issues faced by patients in terms of treatment, cost, legal etc.
- There are no regulations to promotional activities carried out by hospitals and facilitators. This may cause misleading information about treatments, costs, medication etc. and can lead to discrimination.

Hospitals

The Indian hospitals generate 60-65% of their international business through facilitators. Hence, hospitals have active tie-ups with different facilitators. Some hospitals have low reliance on facilitators because of:

- Deep connections with different international government institutions and bodies.
- Aggressive marketing campaigns and strategies in different source countries to create awareness.
- Many years of experience in this industry and quality service which resulted in deep penetration in the source markets.

Issues faced while dealing with facilitators

While having benefits of doing business with the facilitators, there are some issues/challenges with them. The most common challenge faced by them are from unorganized players, touts, translators, foreign students etc. Currently due to the lack of proper regulations, anyone can start working which disturbs the business environment and poses problems for the industry.

Second issue is the exorbitant fees being charged. Having strong connections with different hospitals, they tend to divert the patients to hospitals who are offering them high fees. This mark ups the treatment fees which adds more misery to the patients. Also, diverting to low quality hospitals poses threat to patient's health and maligns country's image and reputation. This can have significant impact on the future growth of this industry.

Since this industry is de-regulated, some fraud players are operating which impacts the overall industry. Both the patients and hospitals suffer from them. Many hospitals have high pending dues which creates difficulty in managing their working capital. This happens especially in case where facilitator is acting as a medium between an insurance company and hospitals. The facilitator receives the payment from insurance company and then pays back to the hospitals after adjusting their fees.

Chapter- 4: Payment Settlement in MVT

The cost of the treatment is one of the major determinants for a patient to choose a country to travel for medical treatments. It is important to understand various mechanisms through which international patients make payments for medical treatments and other facilities in India.

The mode of payments include cash, card payments, wire transfer etc., The patient can arrange amount required for the treatment by various means to undergo treatment in India as mentioned below:

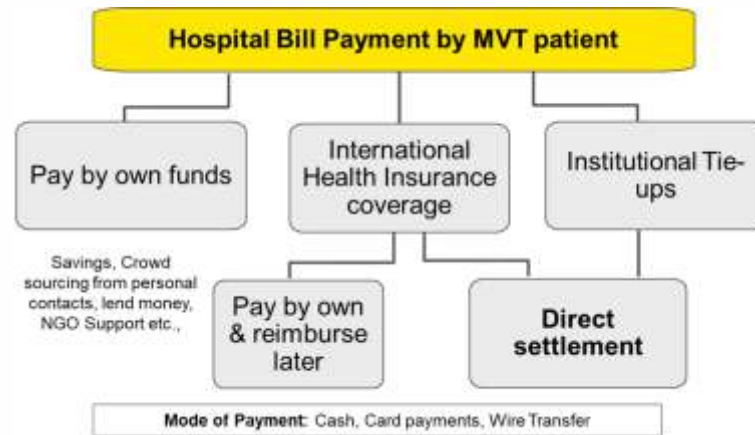


Figure 18: Various options available for patient to pay bills
Source: EY Analysis

- i. **Pay by own funds:** The patients will make their own arrangements to pay for the treatments. Some patients crowdsource portion of amount from personal contacts or take NGO support or lend money from institutions in source country.
- ii. **Make use of insurance:** If a patient has an international medical insurance coverage, then there is an option to settle the amount between healthcare provider and insurance company directly depending upon the terms between them. This method also reduces the financial burden on patient significantly. The patient can also pay by their own funds initially and get the reimbursements from the insurance company.
- iii. **Institutional Tie-ups:** Direct settlements can also happen when patients come to India for treatments through institutional tie-ups by source country government or companies with healthcare providers in India.

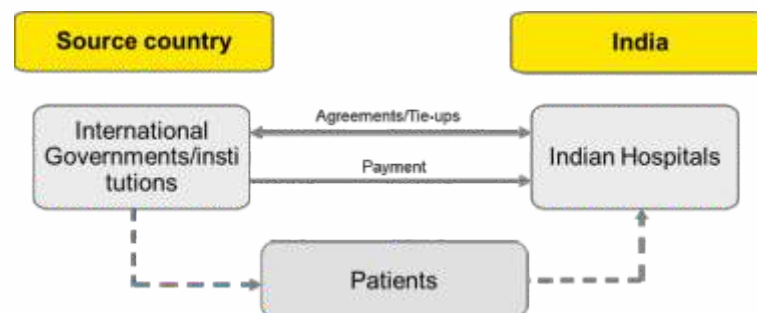


Figure 19: Institutional Tie-ups

The most convenient option for an international patient is when the settlement happens directly (Direct settlement) between insurance provider/institutions and healthcare service provider with/ without involvement of TPA or facilitators. The direct settlement between insurance company and healthcare service provider is studied in detail below:

4.1. Direct Settlement by insurance provider:

It is mandatory to obtain Guarantee of Payment (GoP) or Letter of Authorization (LoA) from insurance company upon request by Hospital/ patient for availing direct settlement for treatments. Sometimes GoP is not required, depending upon the relationship or settlement terms between both parties that they would have mutually agreed upon.

Guarantee of Payment:

Guarantee of Payment (GoP) assures payment directly by insurance providers to healthcare service providers. The patient or hospital can request for GoP by providing patient details and suggested treatment details. The insurance company will issue GoP which consists of details about the insurance coverage and clearly mentions the amount that will be paid by an insurance company directly for the treatment and the components that will be paid by patient like co-insurance, co-payments, deductible etc., The indicative components of GoP are shown below:

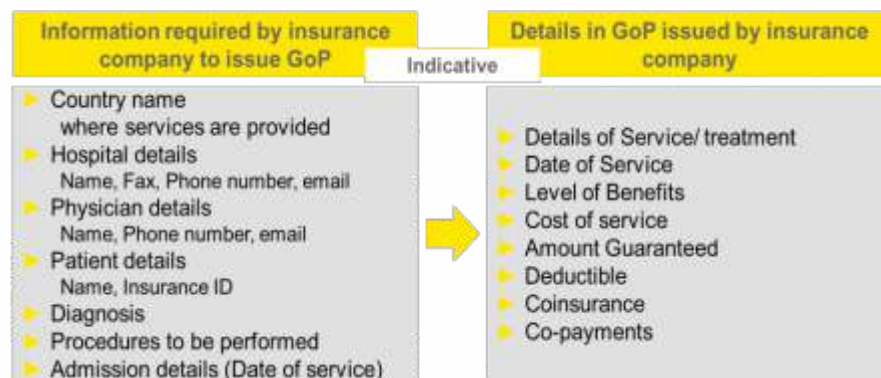


Figure20: Contents in a GoP sample
Source: Sample GoP from Seven Corners

The procedure followed in case of direct settlements between hospital and insurance company is illustrated below:


Stages	Before Admission (usually 2-4 weeks)	Admission	Discharge	After Discharge
Stakeholder				
 Patient	Informs Insurance company directly or via hospital about treatment	Presents Insurance membership card and GoP	Pays amount that is not covered (as per GoP)	-
 Health care provider	Provides information about treatment, costs etc., and request GoP	Accepts GoP and proceed with treatment procedure	Collects payment (as per GoP)	Send invoice with full amount, amount paid by patient and discharge report
 Insurance company	Sends GoP to patient and Health care provider (usually within 48 hours)	-	-	Pays amount and acknowledge settlement patient & health care provider

Figure21: Direct settlement based on GoP
Source: Direct payment based on GoP by Cigna, EY Analysis

Some hospitals expect GoP within 48 hours after admission of patient in hospital. Up to 48 hours while issuance of GoP from insurance company is in process, the patients are expected to deposit certain amount and it will be refunded later after insurers' authorization. If there is any delay more

than expected, then patient should pay the bills on their own and hospital will provide necessary documentation for claiming the reimbursements from insurance company after their return to source country.

Some major international insurance companies provide separate portal for partnered healthcare service providers. This portal facilitates issuance of GoP on real time basis. Hospitals themselves can verify patient's eligibility for insurance claim, Explanation of Benefits (EOB) etc., and can submit claims/bills online by hospitals on behalf of patient⁶⁶.

4.2. Key Findings:

As per the discussion with the stakeholders, the percentage of international patients who make use of insurance coverage for paying treatments is less, approximately 10-20% of the international patients received by hospitals and as per facilitators it is approximately 2-10% of international patients dealt. Majority of hospitals provide packages for a treatment and many patients pay the whole or portion of amount upfront and settle the remaining amount before discharging. The process followed to settle the claims with insurance companies is smooth. However, few issues are identified as follows:

Key findings related to the insurance settlements are as follows:

- International Health Insurance providers will have overseas counterparts, claim service providers or TPAs to coordinate with international claims raised by patients.
- There are no restrictions on international insurance companies/ TPAs to deal with Indian hospitals and settle claims raised by international patients.
- Any international patient who has valid international insurance coverage may avail the service in India by contacting claim service providers or respective TPAs, managed by international insurance companies.
- All transactions that happen between the parties are as per Foreign Exchange Management Act (FEMA).
- The patients who travel to India for tourism purpose with a travel insurance which includes coverage for any sudden illness/ medical treatments, the procedure followed to avail the insurance coverage is similar to planned treatment.

4.3. Issues:

■ Lack of Government involvement:

- There are no government to government institutional arrangements between India and Source countries.
- The institutional tie-ups are maintained individually by hospitals and facilitators without Indian Government interference. Mostly deferred payments are followed in these cases and delay in payments or defaults are observed in some cases.
- There is no Grievances or Redressal Mechanism in place for international patients to raise any complaints
- Currently, there are very few insurance settlements. Approx. 10-20% of total international patients as received by hospitals and approx. 2-10% of total international patients as received by facilitators
- There is no policy arrangement in place to insure patients in case of unexpected complications in treatment.
- Some patients are not aware of limit on cash payments, that they can pay amount in cash only up to 2 lakhs at Indian hospitals. They usually convert all the money into cash immediately after their arrival in India. This leads to last minute hassles during settlements at the time of discharge.

⁶⁶ "Claims and Payments", Aetna Website, <https://www.aetnainternational.com/en/providers/claims-payments.html>, accessed 10 August 2019

Chapter- 5: Visa regulations

The first step that a patient has to go through is the process of obtaining visa, immediately after deciding on the country/ hospital that they would like to travel for medical treatment. There are various visa regulations depending on citizenship of the patient. This chapter discusses about various types of medical visas, visa regulations in major source countries coming to India, issues faced by patients that are identified from stakeholder consultation.

5.1. Types of Medical visas in India:

Any foreigner who enters India should possess a valid national passport or any other internationally recognised travel document along with a valid visa (other than Nepal and Bhutan Nationals). There are about 26 visa categories that are being granted to foreign nationals based on the purpose of visit⁶⁷.

The major categories and sub- categories of visa related to medical purpose are as follows:

1. Regular Visa: Medical Visa and Medical Attendant Visa
2. Visa on Arrival
3. e-VISA: e- Medical Visa and e- Medical Attendant visa

5.1.1. Regular visa: Medical Visa, Medical Attendant Visa⁶⁸

There is no visa requirement for Nepal and Bhutan Nationals. One should apply for the Indian medical visa by filling the online application. The signed physical copy of the completed online application form should be submitted at the concerned Indian Visa Application Centre (IVAC) or directly to Indian Mission/Post, on the scheduled date of interview along with the requisite supporting documents. The supporting document requirements vary from country to country. After the visa is processed successfully, it may be either collected from Indian Mission/ Collection centre or by post



Figure22: Regular Visa Process

Source: Bureau of Immigration, Ministry of Home Affairs India

5.1.2. Visa on arrival⁶⁹:

Currently, Visa on arrival for medical treatments is available for only Japan and South Korea Nationals where entry is allowed only at 6 airports namely Delhi, Mumbai, Chennai, Kolkata, Bengaluru and Hyderabad. It is applicable for the period not more than 60 days. The fee for visa on arrival is INR 2000 (~USD 28).

⁶⁷ "Visa Categories," Government of India Website, <https://indianvisaonline.gov.in/visa/visa-category.html>, accessed 31 July 2019.

⁶⁸ "Visa," Government of India Website, <https://indianvisaonline.gov.in/visa/>, accessed 31 July 2019.

⁶⁹ "Visa on Arrival," Government of India Website, <https://indianvisaonline.gov.in/visa/visa-on-arrival.html>, accessed 31 July 2019.

5.1.3. e- Medical Visa and e- Medical Attendant visa:

Currently, the foreign nationals from 166 countries are eligible for e-visa. The nationals holding e-visa can enter India through 28 designated international airports and exit through 34 airports. e-Visa facility has also been provided to enter through 5 major Indian seaports and exit through 31 seaports.

The process to attain e-visa as described by Bureau of Immigration and Ministry of Home Affairs, India is as follows:

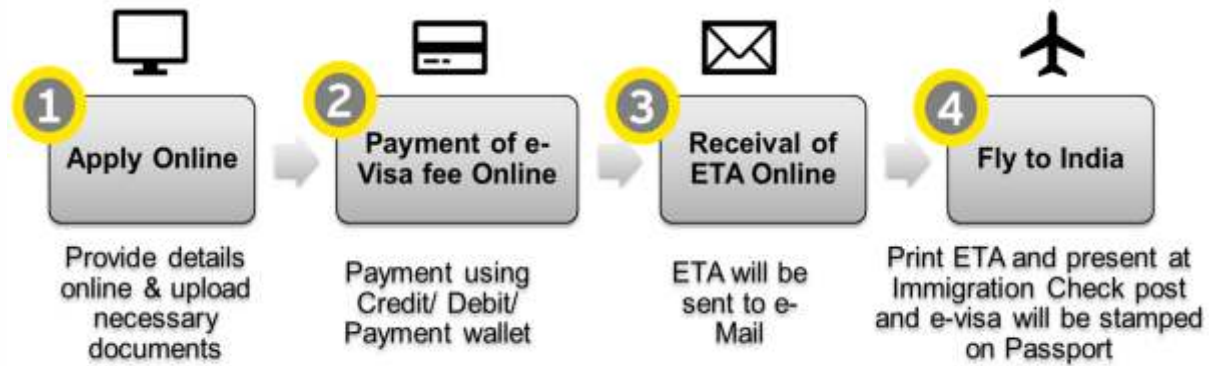


Figure23: e-Visa process

Source: Bureau of Immigration, Ministry of Home Affairs India

The whole process of issuing e-visa is done online. e-Visa fee depends on type of visa, duration and country/territory. Visa fee is divided into various types like Basic fee, special fee, processing fee by outsourcing agency⁷⁰. Bank transaction charges of 2.5% will be charged additionally on applicable e-Visa fees⁷¹.

Some major guidelines/ requirements for attaining e-medical visa are as follows⁷²:

- Only two e-Medical Attendant Visas will be granted against one e- Medical Visa.
- It is necessary to provide copy of Letter from the Hospital concerned in India on its letterhead including the date, on which admission have been suggested.
- Applicants of the eligible countries/ territories may apply online, with minimum 4 days in advance of the date of arrival
- Biometric details of the applicant will be mandatorily captured at Immigration on arrival in India
- Passport should have at least six months validity from the date of arrival in India.
- It is not available to any International Travel Document holders other than Passport.

5.2. Visa Regime Timeline:

In order to simplify and accelerate the procedure of obtaining Visa for foreigners coming to India, the Government of India has liberalized visa regimes in all categories. The following are the relaxations happened in medical visa category over the past three years from 2017 to 2019:

⁷⁰ "Visa Fee," Government of India Website, <https://indianvisaonline.gov.in/visa/visa-fee.html>, accessed 31 July 2019.

⁷¹ "Payment Related," Government of India Website, <https://indianvisaonline.gov.in/evisa/tvoa.html>, accessed 31 July 2019.

⁷² "Instructions for applicant," Government of India Website, <https://indianvisaonline.gov.in/evisa/tvoa.html>, accessed 31 July 2019.

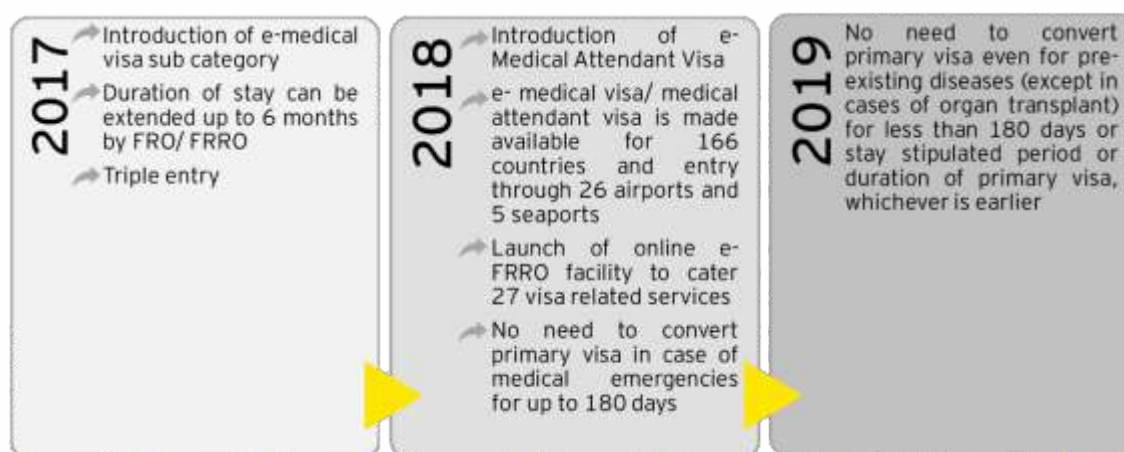


Figure 24: Changes in Indian medical visa regulations from 2017-19

Source: Press Information Bureau, Government of India, Ministry of Tourism

About e-FRRO/ FRO:

It is a centralized online platform for foreigners that is completely cashless, faceless and paperless mechanism to avail visa related services since February 2018. Presently, there are 12 FRROs in 12 cities across India which deliver 27 visa related services like visa extension, visa conversion, registration, exit permission etc.,⁷³ There is no requirement of registration for a foreign national (other than Pakistan and Afghanistan nationals) with a visa valid for a stay in India for a period of 180 days or less.⁷⁴

5.3. Visa regulations in Major Source Countries:

The major 5 source countries based on number of Foreign Tourist Arrivals on Medical visa in 2017 are Bangladesh, Afghanistan, Iraq, Maldives and Oman. The trend of FTAs on medical visa from these countries over the period of 4 years from 2014-17 is shown below.

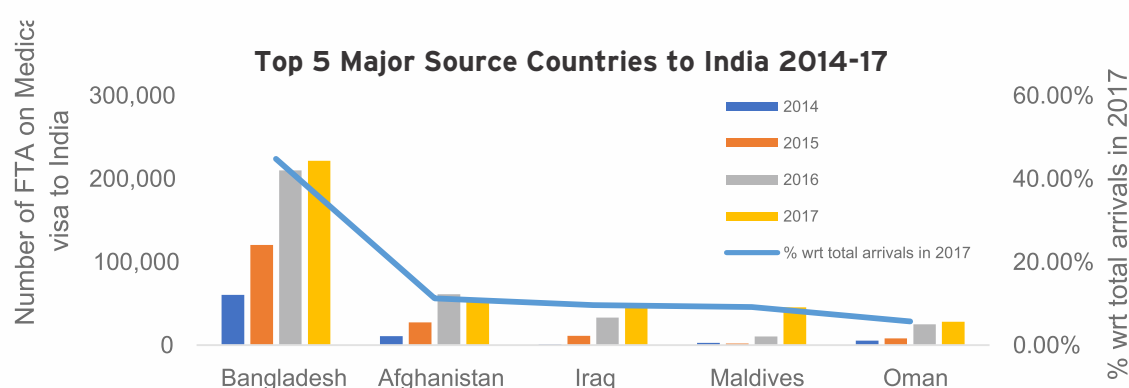


Figure 25: Trend of FTA arrivals from top 5 source countries and % of arrivals with respect to total FTA in 2017

Source: Ministry of Tourism, 2014-17 & EY Analysis

It is evident that around 80% of total arrivals are from these 5 major source countries⁷⁵. However, it can be observed that foreign nationals from only one country, Oman are eligible for e- medical visa.

⁷³ "About eFRRO", eFRRO Online Portal, <https://indianfrro.gov.in/eservices/home.jsp>, Accessed 31 July 2019

⁷⁴ "Visa Related Services Provided by FRROs/FROs", Ministry of External Affairs Government of India, <https://www.mea.gov.in/visa-related-services-provided-by-FRROs-FROs.htm>, Accessed 31 July 2019

⁷⁵ Ministry of Tourism, India 2017

Similarly, in the top 10 source countries which constitutes about 90% of total FTAs on medical visa in 2017, only 2 other countries namely Kenya and Uzbekistan are eligible for e-medical visa⁷⁶.

Maldivian Nationals are eligible for visa free travel up to 90 days⁷⁷

Top 5 source countries	e-Visa facility	Visa fee
Bangladesh	X	0
Afghanistan	X	0*
Iraq	X	USD 80
Maldives	X	0
Oman	✓	USD 80

Table 8: e-visa facility and visa fees

Source: Embassy of India of respective country website, EY Analysis

*No Visa fee but IVAC Service charge of USD 4.47 is charged at the time of hardcopy printout submission⁷⁸.

The detailed medical visa regulations for the top 5 source countries to India are described in Annexure 1.

5.3. Issues:

5.3.1. Implications of new visa regime:

The new visa regulation will facilitate foreigners in getting the medical treatment in India without hassles. The foreigner who is travelling to India on any primary visa can undergo indoor treatment even for pre-existing diseases (except in case of organ transplant), without converting primary visa into medical visa, for a period of 180 days or duration of visa, whichever is earlier.

The number of medical tourist arrivals data that captured till 2017 is based on number of foreign tourist arrivals on medical visa as collected by Ministry of Tourism. With the new relaxation, it is difficult to estimate number of patients travelling to India, as patients may not apply for medical visa but can still avail treatment in India with their primary visa. Hence, there is a possibility of missing few medical tourist arrivals data.

The difference between e-tourist visa and e-medical visa for the 3 countries in Top 10 major source countries, for which e-visa facility is available are shown below:

Table 9: e-Tourist and e-medical visa fees comparison

Country	30 days e-TV (April to June) in USD	30 days e-TV (July to March) in USD	1-year e-TV In USD	5-years e-TV In USD	e-Medical Visa in USD
Oman	10	25	40	80	80
Kenya	10	25	40	80	80
Uzbekistan	10	25	40	80	80

Table 10: Other difference between e-TV and e-Medical visa categories

Features	One-month e-TV	One-year e-TV	5 years e-TV	e-Medical Visa
Duration	30 days	365 days from the date of grant of ETA	5 years from the date of grant of ETA	60 days from the date of arrival
Entries*	Double	Multiple	Multiple	Triple

* Stay: Continuous stay during each visit shall not exceed 90 days for countries except USA, UK, Canada and Japan. For USA, UK, Canada and Japan continuous stay during each visit shall not exceed 180 days.

⁷⁶ "Countries/ Nationals who are eligible to avail eVisa," Government of India Website, <https://indianvisaonline.gov.in/evisa/tvoa.html>, accessed 31 July 2019.

⁷⁷ Agreement on Facilitation of visa arrangements between the Government of the Republic of India and the Government of the republic of Maldives signed on 17 December 2018, https://mea.gov.in/Images/CPV/vfa/Visa_Agreement_English_Maldives.pdf

⁷⁸ "Visa Services," Embassy of India, Kabul, Afghanistan Website, <https://eoi.gov.in/kabul/?3431?000>, Accessed 31 July 2019

Observations:

- **e-Tourist Visa is cheaper than e-medical visa:** The fee of e-medical visa is higher than one month and one- year e-tourist visa category fees. It is just equal to the fee of five- year e- tourist visa category.
- The option to avail Triple Entry is the only one benefit in case of obtaining medical visa.

Hence, it is convenient for international patient to get medical treatments with e-tourist visa/ primary visa itself without acquiring medical visa to avail medical treatments in India. On the other hand, this would result in more inaccurate data capture of medical tourist arrivals.

The other issues identified from stakeholder consultation are as follows:

- There is no mechanism in place to track where patient goes for treatment after arriving in India. It is necessary to provide an invitation letter issued by Indian hospital for getting medical visa. However, there is no guarantee that patient would get treatment from the said hospital.
- **Long visa processing time:** Nationals of few countries should go to Embassy located at Capital city for providing bio-metrics (finger prints and Photograph of Iris) to initiate visa process after online submission of visa application (E.g. Afghans should travel to Kabul and patients from Iraq to Baghdad). Also, applicants will be attended on first come first serve basis within the stipulated period.⁷⁹ All these factors result in longer visa processing time.
- e-medical visa facility is available for few top source countries (only 3 in top 10 countries)

⁷⁹ "Visa Services, "Embassy of India, Baghdad, Iraq Website, <http://www.eoibaghdad.gov.in/page/visa-services/>, Accessed 31 July 2019

Chapter- 6: Recommendations

Medical Value Travel industry is thriving in India and receives over 5 lacs medical value travellers annually from different source countries. Currently, MVT sector in India may be termed as “organic” or in process of development. However, it may be noted that it is developing at a fast pace.

During developing the report and discussions with various stakeholders from the value chain i.e. service providers (hospitals), medical value travel facilitators, government agencies, industry personnel etc. we may say that MVT in India is facing following impediments-

1. Non- recognition of MVT as a sector
2. Absence of any dedicated agency to regulate/ coordinate MVT sector
3. Requirement of dedicated resources, promotion & marketing for the sector to attract source countries/ patients

Based on our analysis of the sector, we present our recommendation for development of the sector in two parts -

a. Short term recommendations:

1. Facilitators:

Facilitators are an important stakeholder in the whole MVT value chain. They drive the business by generating leads in different source countries. To further bolster the business environment, it is imperative to take some actionable steps. Some of the steps mentioned below may assist:

Initiatives required:

- Formulation of MVT Facilitators' Association to deliver quality services and standardize price among all facilitators. The association will hold discussions on behalf of facilitators, tour agents etc. for any grievance, assistance like promotions, financial assistance or any amendment/ implementation of new regulations which can strengthen the industry
- MVT start-ups may be incentivised. The Government of India had set up Wellness and Medical Tourism Promotion Committee (WMTPC) to provide financial assistance to Medical and wellness tourism service providers except for publicity. By providing them guidance through incubation centres and financial assistance can have cascading effects in to the economy. This can also resonate with start-up India launched by Prime Minister of India to promote entrepreneurship in India.
- Different criteria can be defined for MVT facilitators based on turnover, experience etc., and can be categorised as silver star, gold star and platinum star. The criteria will be designed and will help in justification of price charged for services offered. This will provide more transparency to patients and other stakeholders in the system
- NABH accreditation may be made mandatory after five years of successful operations in the field. The facilitators operating in the industry must possess this accreditation to ensure their non-clinical services are of certain quality standards. This is important especially during post-operative care where patient might need accommodation and other services. Currently, India slightly lacks in post-operative care compared to its compete markets. Hence accreditation signifies that proper hygiene and safety standards are being met.

2. Service bracketing of hospitals:

The hospitals may be categorised based on factors like quality of health care, volume and range of services provided. This will help in standardization of prices for the services offered by the hospitals. It enables international patients to decide on the hospital based on their requirement. Government may also provide category wise incentives to encourage hospitals to improve the quality of services.

MHTC Partnership Programme based on accreditation

The MHTC Partnership programme recognises various healthcare facilities that provide quality medical services to foreign patients. All the members are screened by stringent criteria in both healthcare and supporting service. The certificate of registration with the MHTC is given by the Minister of Health Malaysia which should be renewed after every two years.

There are two types of partnership programmes namely:

- **MHTC Elite Partner Membership:** MHTC Elite partners comprises of most prestigious private healthcare institutions in Malaysia. All the partners are accredited by international Healthcare accreditation agencies like Joint Commission International (JCI), Malaysian Society for Quality in Health (MSQH), the Australian Council on Healthcare Standards (ACHS), Accreditations Canada, and the CHKS Accreditation Unit (UK). Currently, there are 21 MHTC Elite members.
- **MHTC Ordinary Members:** In MHTC ordinary members, a committee consisting of representatives from government as well as private sector stringently evaluates and select these medical providers to ensure that quality standards and medical care are maintained up to the industry standards. These healthcare facilities should have at least one accreditation from international healthcare accreditation agencies. Currently, there are 52 MHTC Ordinary members operating in 11 cities.

Benefits of having MHTC partnership

- Provides marketing and exposure through MHTC's international marketing programmes
- Certificate of registration which assures as a quality provider of healthcare services to international patients
- Special incentives provided by Malaysian government
- Validity for Income Tax Exemption equivalent to Investment Tax Allowance (ITA), up to 100% on qualifying expenditure for improving healthcare travel infrastructure provided by Ministry of Malaysia

3. Installation of Helpdesk:

The provision of helpdesk at Indian international airports will help in guiding and briefing the patients after their arrival. Some of the key features of helpdesk are:

- The helpdesk will provide the information about the do's and don'ts during their stay in the country
- They will be responsible for capturing the information pertaining to name of the disease diagnosed, treatment sought and name of the service provider and facilitator
- They will also assist in connecting with facilitators or service providers outside the airport.
- It will reduce the chances of patients getting in hands of unorganized translators, touts etc. who tarnishes the image of MVT in India

Government of India had taken the initiative to set up facilitation centres at major airports like Delhi, Chennai, Mumbai, Kolkata, Hyderabad and Bengaluru⁸⁰.

MHTC Malaysia Concierge Lounge

The Malaysia Concierge Lounge provides end-to-end services to health travellers. The MCL services are offered at Kuala Lumpur international airport and Penang International airport. These two serves as the first point of contact to the international patients travelling to Malaysia. Some of the services offered are:

- Meet and greet services
- Dissemination of information to walk-in travellers
- Facilitation in arranging accommodation, transportation and travel in Malaysia

The MCL has also partnered with Medical Travel Companions (MTC) to provide end to end services.

⁸⁰ Promoting Medical Tourism, Press Information Bureau, Ministry of Tourism, Dated 30 January 2018

Information Centres by Korean Government

Medical Korea Information Centre: It is set up by Korean Health Industry Development Institute established to provide assistance to foreign patients travelling to South Korea with legal assistance and information on Korean medical institutions and health services in different languages. The main services provided are:

- Information on cosmetic surgery tax refund
- Illegal broker Report Centre
- Medical consultation and medical interpretation centre
- Legal assistance for medical disputes and complaints

Medical Tourism Information Centre: It is operated by Korea Tourism Organization which provides assistance to foreign medical tourists with everything from visa to making appointments at the clinic. Some of the activities done by them are:

- Comprehensive medical tourism counselling and immediate linkage with the desired hospital
- Provides precise information on hospitals through a network of 400 hospitals
- Provides various brochures and pamphlets of hospitals

Apart from these two centres, each local government has Regional Medical Tourism Centre to assist the medical tourist in visiting a particular city.

4. Branding and Marketing:

There is limited awareness about competencies and quality which India possess in healthcare, and India as a preferred MVT destination. Hence, Branding and marketing becomes imperative to promote MVT in major sourcing countries. Ministry of Tourism, Government of India has provided Marketing Development Assistance (MDA) scheme to medical tourism service providers including hospitals, facilitators, tour agents/travel operators and wellness tourism service providers to conduct fairs, events, roadshows, seminars.⁸¹

MVT can be promoted as a vertical in Incredible India campaign. Target group-oriented branding and marketing plans to be strategize and implemented on mission mode with “Heal in India” campaign.

Short Term Recommendations	Responsibility
Facilitators	
▶ Formulation of MVT Facilitators' Association	NABH
▶ Categorisation of Facilitators	NABH
▶ NABH accreditation for facilitators	Ministry of Skill Development and Entrepreneurship, Start-up India program under Ministry of Commerce (MOC)
▶ Incentivising MVT Start-ups	
Service Bracketing for hospitals	
▶ Categorisation of hospitals	NABH
Installation of Helpdesk	Ministry of Tourism (MOT), Ministry of Civil Aviation (MOCA), Ministry of External Affairs (MEA)
Branding and Marketing	Ministry of Tourism (MOT), Ministry of Civil Aviation (MOCA), Ministry of External Affairs (MEA)

Table 11: Ownership agencies for recommendations

⁸¹ Revised Guidelines for Marketing Development Assistance (MDA) scheme for Medical Tourism/ Wellness Tourism Service Providers, Government of India, Ministry of Tourism

Long term recommendations:

- Creation of an Online MVT Portal
- Establishment of Governmental body for regulation and implementation

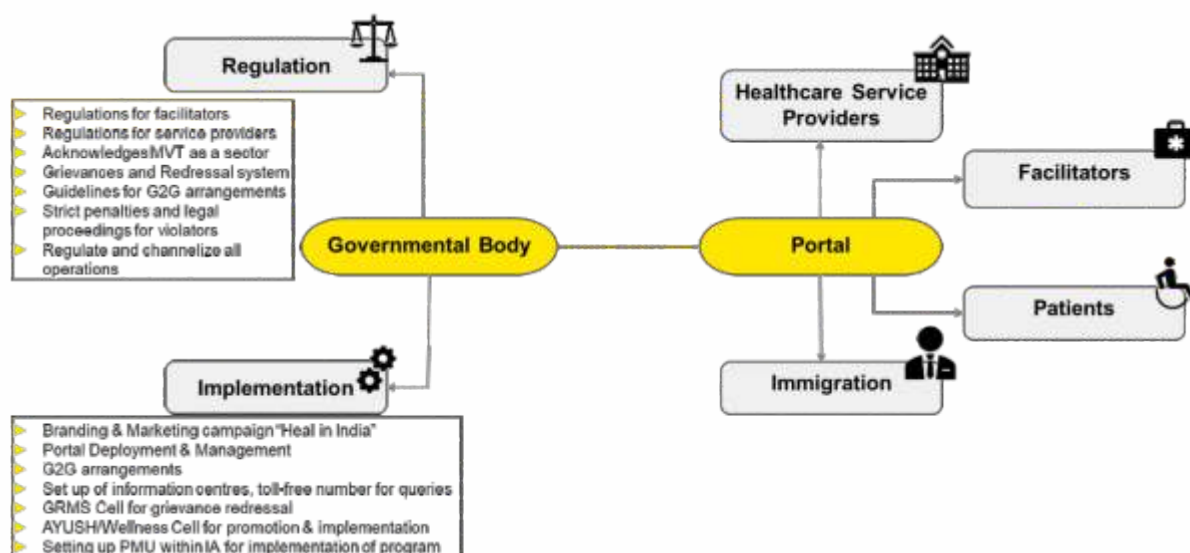


Figure26: Proposed Recommendations

5. Creation of an Online MVT Portal:

To address the issues listed by hospitals and facilitators, creation of online portal is beneficial. The portal will act as an end-to-end mapping of the services provided by each stakeholder to the international patients. Currently, there is no proper mechanism in place for regulating the industry. By creating an online portal, the government can oversight the functioning of industry players and will be better able to enforce rule and regulations.

The case study of Malaysia Medical tourism mentioned in section 3 can be taken as a reference as to how creation of centralized platform can promote the industry. The website enlists the names of different healthcare service providers under different partnership programmes, facilitators and system of online payment. This results not only in better service but also in effective regulation and minimisation of various risks inherent in this business. They have placed stringent procedures for healthcare service providers who are availing any of their partnership programme. With this, they ensure quality treatments to foreign patients seeking treatment in Malaysia. The payment mechanism entails detailed procedure which a patient can follow to pay for the treatment in advance on the website.

The main features of the portal are:

- Provision of login accounts for every stakeholder working in the industry like Immigration, Governmental body, service providers, facilitators, insurance companies/TPAs and international patients
- Provision of information dissemination to international patients regarding Indian hospitals and facilitators. Government of India launched a Healthcare Portal named "India Healthcare Tourism" by Department of Commerce and Services Export Promotion Council (SEPC) which acts as a single source platform to provide information to medical travellers on the top healthcare institutions in India in multiple languages
- Tracing of the patient movement inside the country through verification of information provided by facilitators, hospitals and patient self-declaration at the time of leaving the country
- Removal of unorganized players like translators, touts etc. by tracing patient's activity. Also, placing of restrictions on players entering in to facilitation business to ensure quality services
- Ease in streamlining marketing and branding initiatives taken up by the governmental body by promoting the portal and the players registered on it
- Assistance in better maintaining stringent regulations in the industry
- Better able to capture industry data which can be useful in making important decisions

- Facilitators' rating can be done based on user experience. This rating will be visible to all patients seeking treatment in India at the portal. The rating will help in maintaining service quality and patients will have better information to select the preferred facilitator.

The governmental body and immigration will be having a master login through which they can access the data uploaded by service providers and facilitators. At the time of departure, the immigration department will verify if the patient had actually received the treatment from the registered service providers through the data uploaded by the said service providers, helpdesk and facilitators. This will help in elimination of unorganized business and will foster a healthy business environment.

The governmental body will look over the activities of the players operating in the industry. They will also look after the regulations pertaining to MVT.

Advantages of online MVT portal:

- Assistance in formalization of the industry
- Ability to effectively enforce regulations and policies
- Boost to the industry growth coupled with high foreign exchange earnings
- Reduction in incidence of illegal foreign nationals operating in the industry
- Better healthcare service offerings to foreign patients
- One stop solution for foreign patients looking for treatments in India
- Focussed and concentrated efforts from government and industry regarding branding, marketing, institutional tie-ups, investments etc.
- Better data capturing through which various analysis can be drawn which can assist in further sound decisions
- Implementation of payment system can also be arranged on the portal. This will help in reducing default risks

6. Establishment of Governmental body for regulation and implementation:

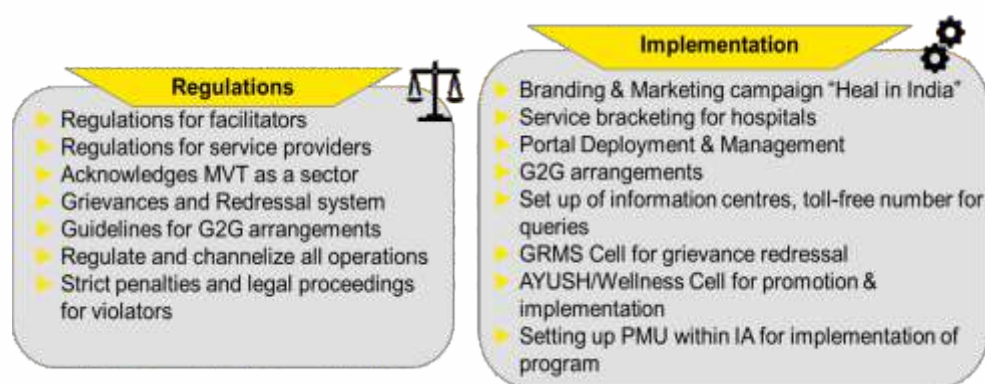


Figure27: Responsibility of Governmental body

Government of India may decide to designate/create a dedicated body for Medical Value Travel. This governmental body will have separate verticals for regulation and implementation part. The regulation body will have overarching task of regulating each stakeholder, it may be healthcare service provider (hospitals - for this they may have a wing to co-ordinate with NABH), facilitators etc. The implementation agency may undertake research & development based action plan for branding & marketing, setting up of Helpdesk/ information centres, setting up & running of the portal, grievance redressal, any co-ordination required between different Ministries etc., The other responsibilities of the governmental body may be as follows:

- Regulate and channelize all the operations and restrict unauthorized transactions
- To facilitate all the institutional arrangements/ affiliations between source country governments/ institutions and healthcare service providers in India, rather than individual tie-ups between them.
- Data collection of MVT patient arrivals to India with the help of portal
- Streamlining visa regulations and procedures without jeopardizing nation's security
- Responsible for regulation of facilitators

Annexure 1

The important medical visa regulations for the top 5 source countries to India are described in detail below:

Bangladesh⁸²:

The following are the required documents to apply for medical visa by Bangladesh Nationals:

- A copy of the Citizenship/domicile certificate along with English translation clearly indicating the address.
- A letter of appointment from a government / ICMR (Indian Council of Medical Research)/ NABH (National Accreditation Board for Hospitals & Healthcare Providers)/ MCI (Medical Council of India)/ CGHS (Central Government Health Scheme) recognized hospital in India.
- Medical records and diagnostic reports of the medical patient in Bangladesh clearly indicating the diagnosis and recommending treatment abroad for specialized treatment of ailment/ disease for which medical facilities are not easily available in Bangladesh.

The other important details regarding the process of obtaining Indian medical visa are described below:

- The Medical visa is valid for up to one year or for the period of treatment whichever is less.
- Typically, triple entry is allowed and the permission for multiple entry is granted on need basis.
- The Medical visa and the Medical Attendant visa will be extendable by another one- year subject to production of the required medical report.
- Medical attendant visas will be granted to three accompanying attendants, co-terminus with the validity of the Medical Visa granted.
- Bangladesh nationals visiting India on a valid visa, who wish to stay for a continuous period exceeding six months, are required to register within 14 days of arrival with the respective FRRO/ FRO and should obtain residential permit

Afghanistan⁸³:

The following are the required documents to apply for medical visa by Afghanistan Nationals:

- Identification Document
- Medical papers (last visit Medical Visa may also be submitted, if any)
- Confirmed return air ticket.
- For medical treatment/check up for a longer and regular period, a letter from Indian Doctor/hospital must be submitted.

The other important details regarding the process of obtaining Indian medical visa are described below:

- Afghanistan nationals are required to register with the FRRO/FRO concerned within 14 days of arrival.
- It is exempted only in the case of Afghanistan nationals coming to India with a visa duration of 30 days or less, provided the visa applicant will give their local address in India to the Indian Mission.⁸⁴
- No visa fee is charged for Afghanistan Nationals
- Processing period: 4-5 working days

Iraq⁸⁵:

The following are the required documents to apply for medical visa by Iraq Nationals:

- Letter offering the treatment from recognized Hospital in India.

⁸² "Visa for Bangladesh Nationals," Ministry of Home Affairs website, https://mha.gov.in/PDF_Other/AnnexIV_01022018.pdf, accessed 30 August 2019

⁸³ "Visa Services," Embassy of India, Kabul, Afghanistan Website, <https://eoibaghdad.gov.in/kabul/?3431?000>, Accessed 31 July 2019

⁸⁴ "Visa Related Services Provided by FRROs/FROs", Ministry of External Affairs Government of India, <https://www.mea.gov.in/visa-related-services-provided-by-FRROs-FROs.htm>, Accessed 31 July 2019

⁸⁵ "Hospitals in India," Embassy of India, Baghdad, Iraq Website, <http://www.eoibaghdad.gov.in/page/hospitals-in-india/>, Accessed 31 July 2019

- Recommendation letter from treating Doctor from Iraq to undergo treatment in India.
- Proof of financial standing/availability of money to spend during the stay in India.
- Processing period: Minimum 1 working day

Maldives⁸⁶:

The following are the required documents to apply for medical visa by Maldives Nationals:

- Copy of reference letters from hospitals in India or Maldives
- Bank statements of last 3-months or insurance coverage
- Copy of registration (only if they stayed more than 6 months previously in India)

The other important details regarding the process of obtaining Indian medical visa are described below:

- Maldivian nationals are exempted from requirement of visa in case of medical treatment/ tourism/ leisure purpose for not more than 90 days.
- However, they should have a valid Passport/ travel documents, relevant medical documents and evidence of sufficient funds to support their stay⁸⁷
- No e-medical visa facility is available. Medical Visa beyond 90 days should be obtained from the Embassy of India in Malé⁸⁸
- There is no Visa fee for Maldivian nationals except in case of emergency Visa applications, wherein MRF 586 (~USD 38) is charged as Emergency Visa Fee.
- The aggregate visa free period for Tourism, Medical or Business purpose shall not exceed a total of ninety days in a period of six months immediately preceding the date of entry into India.

Oman⁸⁹:

e-Medical visa and e-Medical attendant visa are available for Oman Nationals. The requirements are as already stated in section 5.1.3 e-medical visa and e-attendant visa.

⁸⁶ "Visa Fees, "Embassy of India, Male, Maldives Website, <https://eoi.gov.in/male/?2850?000>, Accessed 3 July 2019

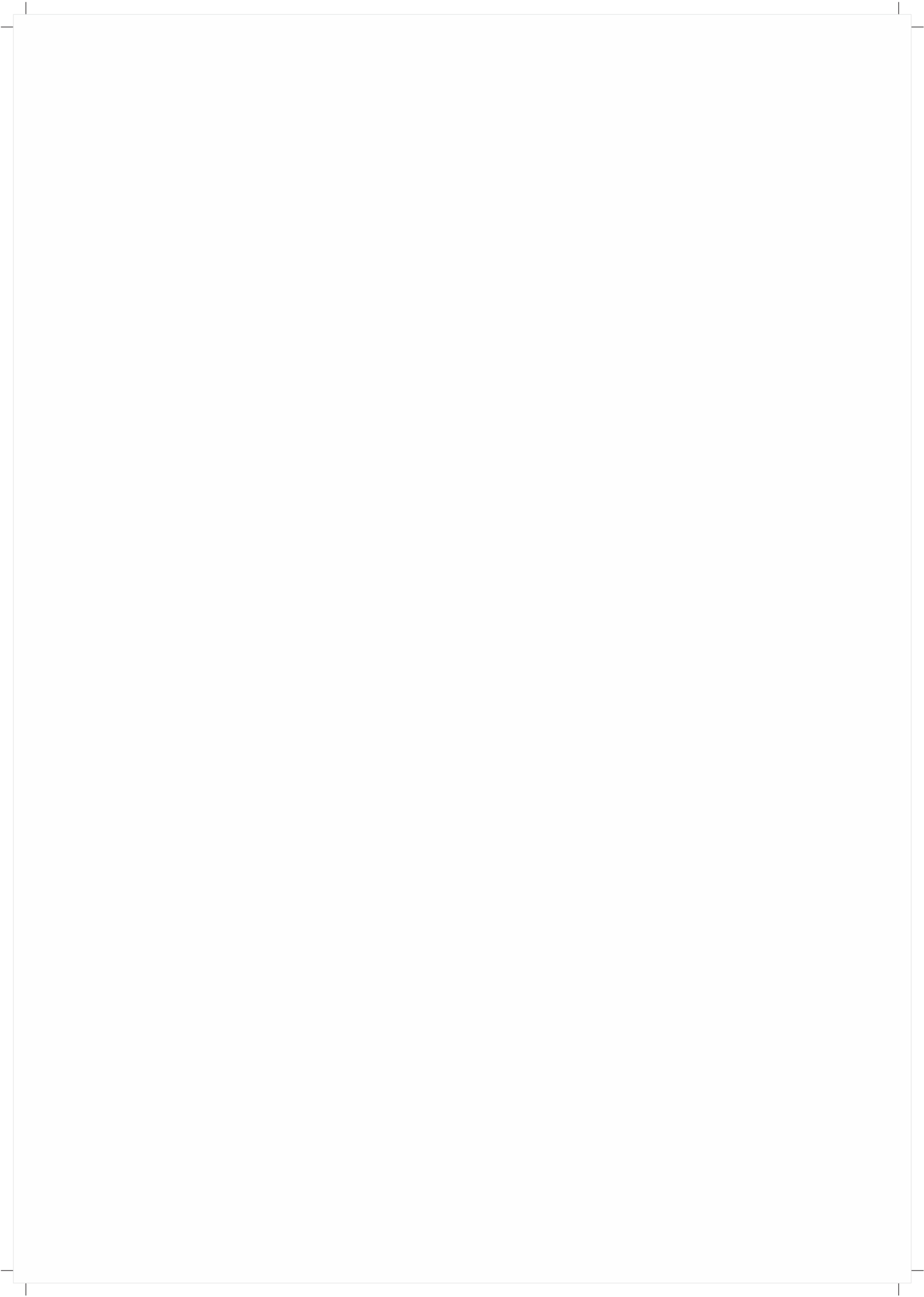
⁸⁷ "Visa Fees, "Embassy of India, Male, Maldives Website, <https://eoi.gov.in/male/?2850?000>, Accessed 3 July 2019

⁸⁸ "Visa Information, "Embassy of the Republic of Maldives Website, <https://www.maldivesembassy.in/visa-information/>, Accessed 23 July 2019

⁸⁹ "Visa Services, "Embassy of India, Muscat, Oman Website, <https://www.indemb-oman.gov.in/page/visa/>, Accessed 31 July 2019

Abbreviations:

ACHS	Australian Council on Healthcare Standards
CAGR	Compound Annual Growth Rate
CIS	Commonwealth of Independent States
CLMV	Cambodia, Laos, Myanmar and Vietnam
EoB	Explanation of Benefits
ETA	Electronic Travel Authorization
EU	European Union
EY	Ernst & Young LLP
FTA	Foreign Tourist Arrivals
GCC	Gulf Cooperation Council
GoP	Guarantee of Payment
ICA	Immigration and Checkpoints Authority
ICT	Information and Communications Technology
ISO	International Standards Organization
ITA	Investment Tax Allowance
IVAC	Indian Visa Application Centre
JCI	Joint Commission International
LoA	Letter of Authorization
MCL	Medical Concierge & Lounges
MEA	Ministry of External Affairs
MHTC	Malaysia Healthcare Travel Council
MoC	Ministry of Commerce
MoCA	Ministry of Civil Aviation
MoT	Ministry of Tourism
MSQH	Malaysian Society for Quality in Health
MTA	Medical Tourist Arrivals
MTC	Medical Travel Companions
MTI	Medical Value Travel
MVT	Medical Value Travel
MVTF	Medical Value Travel Facilitators
NABH	National Accreditation Board for Hospitals & Healthcare Providers
OHSAS	Occupational Health and Safety Assessment Series
SAARC	South Asian Association for Regional Cooperation
SAC	Singapore Accreditation Council
SEPC	Services Export Promotion Council
SINGLAS	Singapore Laboratory Accreditation System
TAT	Tourism Authority of Thailand
TPA	Third Party Administrator
TRS	Tourist Refund Scheme
UK	United Kingdom
USA	United States of America
USD	United States Dollar
WMTPC	Wellness and Medical Tourism Promotion Committee



About FICCI

Established 90 years ago, FICCI is the largest and oldest apex business organization in India. Its history is closely interwoven with India's struggle for independence, its industrialization, and its emergence as one of the most rapidly growing global economies.

A non-government, not-for-profit organization, FICCI is the voice of India's business and industry. From influencing policy to encouraging debate, engaging with policy makers and civil society, FICCI articulates the views and concerns of industry, reaching out to over 2,50,000 companies. FICCI serves its members from large (domestic and global companies) and MSME sectors as well as the public sector, drawing its strength from diverse regional chambers of commerce and industry.

The Chamber with its presence in 14 states and 10 countries provides a platform for networking and consensus-building within and across sectors and is the first port of call for Indian industry, policy makers and the international business community.



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