

# New policy hits the tourist trail

THE GROWING phenomenon of health tourism has spawned an offshoot – an insurance plan dedicated to covering people who go abroad for medical care.

The aim of the Angelis medical travel policy is to help patients who seek treatment abroad, although the plan provides only limited cover if the policyholder's operation goes wrong.

But that is more than most travel insurance plans, which are designed mainly to cater for holidaymakers and exclude people who go abroad to have surgery.

Launched last month to coincide with Britain's first Health Tourism Show, at Olympia in London, the Angelis scheme also offers standard travel insurance cover, such as lost baggage, theft and personal injury unrelated to the planned procedure. Cover is extended to out-of-pocket expenses should a follow-up appointment be needed within a year of treatment.

All hospitals or clinics have to be accredited. So, before buying policyholders would need to know where they intend to have the surgery and check the hospital was accredited by the scheme.

Malpractice is not covered. Other problems arising from treatment are also broadly excluded. However, ever since the trend to "self-pay" surgery

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developed in Britain's private sector, insurance advisers have been urging people to buy "all-in" packages, so the hospital takes responsibility for the troubles that inevitably occur in medical practice.

The Association of Aesthetic Plastic Surgeons gave warning four months ago of a rise in botched operations that needed further surgery. Cases included women who had lost a nipple through slapdash surgery or developed a serious abscess on breast or buttocks.

Norman Waterhouse, president of the association, said: "In these cases, patients usually have no knowledge of the competence and experience of the surgeon, and there is very little prospect of follow-up care and advice."

The new plan is currently restricted to UK domiciles but Leila Wilcox, Angelis's managing director, said she was moving towards selling the plan across Europe and elsewhere.

She told me: "We are rolling this out as quickly as possible. It all depends on the underwriters as to how quickly we can do it. Italy, Spain and France are key markets."



Leila Wilcox: Italy, Spain and France are 'key markets' in the Angelis expansion programme

Ms Wilcox, 28, conceived the idea of health tourism insurance after smashing three vertebrae and a foot in a car accident near Oxford two years ago. During a long recovery in an NHS unit she witnessed the mental anguish of a fellow patient who had her hysterectomy operation cancelled three times.

"That was a turning point – I often wondered why should people go abroad for treatment when they can get it free on the NHS? When I saw that woman, sat on the bed next me, nervous about having the operation and then told to go home, I realised the answer." At the same time, Ms Wilcox, a winner of Channel 4's *Make Me A Million* and described as "one of the UK's youngest and most successful female entrepreneurs" saw the commercial angle. She stressed, however, that her own NHS treatment, leading to a full recovery, was superb.

Another insurance plan, Health Traveller, launched several months ago covers health tourists on a basis similar to Angelis, but without provision for return to the

treating hospital within a year. Jeffrey Klipp, managing director of London-based brokers and underwriters Marcus Hearn, which conceived Health Traveller, said: "The trouble for most people is that travel insurance doesn't cover people on health tourism trips. Once treatment becomes the object of travel, insurance is invalidated."

Around 100,000 Britons are thought to have travelled abroad for treatment last year, compared with 77,000 in 2006. The value of the UK medical tourism market is put at £375 million, of which £180 million goes on dentistry. The figures derive from a survey conducted by European Research Specialists on behalf of Treatment Abroad, an agency whose website can help patients find the right hospital at the right price. It estimates the number of patients leaving UK by 2010 could reach 200,000.

Of course, private patients in Britain can equally well be treated without travelling. But most foreign providers greatly undercut their UK counterparts.

Nick Darby, a spokesman

for Treatment Abroad, which had a well-attended stand at the Olympia show, said cosmetic surgery made up a quarter of demand.

Well-publicised cutbacks on NHS dentistry had also spurred people abroad, he said. The remainder of the market consisted of elective surgery – such as knees and hips – and optical treatments, mainly laser eye surgery and cataract removal.

If the launch of a cover plan specific to health tourism marks a milestone for a burgeoning industry, the best insurance still lies with patients researching their hospital and surgeon. Agencies that arrange travel are one source, the web another and personal recommendation another. Mr Darby urged patients to ask hospitals how many of the procedures in question had been performed, what post-operative infection rates were and how the surgeon measured up.

□ [www.angelisgroup.com](http://www.angelisgroup.com)  
□ [www.treatmentabroad.com](http://www.treatmentabroad.com)  
□ To contact Health Traveller email [insurance@healthtraveller.co.uk](mailto:insurance@healthtraveller.co.uk)

## Survey rates NHS worse than Estonia

BRITAIN'S health care system is worse than Estonia's, according to a survey of patients, writes *Kate Devlin*.

Of 31 European countries, Britain came 13th for patient satisfaction.

But Alan Johnson, the Health Secretary, condemned the data as "flawed" and said some of it was out of date.

The NHS improved its position on the same index last year, when it came 17th, but was brought down by the length of waiting lists and access to drugs.

The Euro Health Consumer

Index looks at six areas: patients' rights and information, "e-health", waiting times, outcomes (which includes the number of cases of MRSA), range of services provided, and availability of drugs. The best-performing countries were Holland, Denmark, Austria and Luxembourg. Estonia was ranked 11th.

A spokesman for Health Consumer Powerhouse, which compiles the poll, said: "We hope this table sparks debate about having the NHS or private health services, as are offered in the Netherlands." Johan Hjertqvist, the organisation's president, said that in Britain "the improvement in patient rights and information should be applauded. However, both waiting times and uptake of modern drugs remain a problem."

Another international report, by the Commonwealth Fund, scored Britain highly for "access" and "efficiency", despite lengthy waits for specialist care.

Mr Johnson said: "The UK has been one of the highest performing health services for the past three years".

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## William Russell offering a year's free travel cover

EXPATRIATES buying a top-range medical insurance plan this month from UK-based provider William Russell will get a year's free global travel insurance worth US \$104.

The Global Travel Plan provides cover for baggage, per-

sonal effects and other travel insurance benefits on trips of up to 120 days outside their country of residence as well as the medical expenses and evacuation cover provided by the GlobalHealth Elite plan.

James Cooper, sales direc-

tor, said the November promotion combined usefully with the international medical plan.

"It provides complete protection to expats when they are travelling away from their country of residence and pre-

booked trips within their country of residence. After their free year members can continue to benefit from our Global Travel Plan at a very low cost because the medical and evacuation costs are met by their health insurance."

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