# Sun, sea and scalpel

Mixing surgery with a summer holiday is more popular than ever, but consider all options before you sign

hen our researchers phoned medical tourism companies posing as patients wanting a knee replacement overseas, one was told that it wasn't a risky procedure.

The company director said: 'No, because we've been doing it for about three years now; touch wood, we've had no problems.'

The researcher asked if he should see anyone medically qualified when he got home. 'You don't really need to,' was the reply.

One of our experts – Orthopaedic Consultant Stephen Cannon – says: 'He's selling a knee replacement without highlighting the problems you could have. It's misleading to say that you'll be fine, given that half of patients need physiotherapy and all cases should be reviewed later.'

#### **Checking advice**

If you're considering treatment abroad, getting the right information is crucial, as the example above shows.

We phoned various companies that offer knee replacements or dental implants overseas to look at their quality of advice.

We found good as well as poor examples. Our expert dentist, Martin Fallowfield, praised one provider for its comprehensive information, clear drawings, explanations of treatment and details of qualifications.

Of course, there are risks whereveryou're treated, but you're unlikely to get the same protection abroad as you do in the UK.

#### Why go overseas?

When we surveyed almost 300 members of the British public who had treatment overseas in the past five years, 49 per cent said they had undergone dental work.

Popular destinations included France, Germany, Poland, Belgium, Italy and even as far as South Africa and India.

We found there can be several reasons for going overseas. Sixty-four per cent said cost was the deciding factor, and 36 per cent chose to travel abroad rather than waiting for NHS treatment. Thirty-eight per cent said that they went abroad so they could combine their treatment with a holiday.

#### The pitfalls

While 57 per cent of respondents said they were very satisfied with their treatment, 18 per cent experienced problems.

Some described infections and other problems, including 'my tummy tuck

## What's on your final bill?

#### Check your written quote and ask about all possible additional costs

Clinical and professional fees This can include nursing; physiotherapy; counselling; clinic costs, such as towels, medication, anaesthesia; and scans and other investigations, such as lab tests. Future care costs You might also pay for rehabilitation, such as physiotherapy; follow-up appointments; reviews with your provider if included in the contract or guarantee; remedial work, including travel and accommodation if overseas and even specialist medical care and transport back to the UK if required. **Travel costs** You may need money for an accompanying person; accommodation until you recover; rescheduled flights; transfers and travel within the country; visas including medical visas in some countries; food and extras.



that went septic' and liposuction leading to 'my stomach leaking cellulite'.

Consultant plastic surgeon Jeremy Birch, who has researched the effects of cosmetic tourism on the NHS, says many patients can be discharged too quickly after major operations abroad (see 'Consumer news', p8).

Respondents also had unexpected costs (see 'What's on your final bill?', below left).

#### Do your research

Wherever you're thinking of going, make sure that you ask the right questions

It's easy to be dazzled and overwhelmed by glossy websites, brochures and sales talk and not uncover important details – as our researchers who phoned companies found.

Our experts questioned, for example, claims about experience that we recorded, including: 'He [a bone surgeon] has special interests in 11 different areas'.

Stephen Cannon says: 'Confirm your surgeon's practical experience in their specialist area as well as their training. Check qualifications, registration with a professional body and hands-on experience doing your procedure, as well as success rates.' (See 'Key questions', right.)

If you're unsure of what you should expect, try to speak to a UK clinician. They may also give you advice on finding useful organisations in your chosen country.

Thirty per cent of those we surveyed did not query qualifications, and 23 per cent didn't ask about the clinic before signing up. It's important to check arrangements for dealing with emergencies, for example.

Our experts also commented on companies minimising risks and potential recovery times – ask the clinician who'll treat you.

A Which? researcher was told that knee surgery wasn't risky

### than that surge ad so wash with risky

#### 'IT FELT LIKE A BUSINESS DEAL'

David Kennard retired clinical psychologist David had problems eating because of missing teeth but was 'staggered' by the guotes for implants he received in York where he lives - at around £2.500 a tooth.

He said: 'I searched newspapers and the internet, found that Budapest is a main dental centre and contacted a couple of organisations."

David's dentist advised him to have a UK consultation and provided useful questions.

His chosen clinic sent a costed treatment plan, which was about 50 per cent cheaper than the UK. However, he saw later the guotes were based on paying by cash. He took cash to avoid additional charges, but felt a bit 'unnerved' travelling with so much money.

David was struck by cultural differences: 'Dentists aren't as geared towards customer care there - it felt like a business deal. You must decide quickly and know what you want.'

He added: 'With the long consent form, it



seemed I was signing away most of my rights, but I was aware of time pressures.'

David's UK dentist, Jette Holbrook, told us: 'Afterwards, I wanted to provide a seamless service, but it was hard, as I didn't know the materials used. The work needs time to settle. so we won't know the clinical outcome for years.'

But David, who says he saved a lot by travelling abroad - can now eat and smile without thinking: 'To me, that's the best measure of success.'

## **Key questions**

Who will assess me before, during and after the procedure?

- What are the risks?
- What does the treatment involve?
- Am I well enough to travel?

What does your quote include and what else might I need to pay for?

Will I pay in a lump sum or stages and when? By credit card or in cash?

Can I be refunded if I decide not to go ahead or am not suitable for treatment?

Can I see evidence of professional registration and monitoring of my clinicians and the clinic?



What are the qualifications and experience of my clinicians, including specialist knowledge?

What are the clinicians' and clinic's rates of success, complication, readmission and infection?

What are your facilities for my particular treatment?

What insurance do you have?

- Are staff fluent in English? If not, when will translators be available?
- What happens in an emergency?
- Where will I stay after treatment?

What care and recovery time might I need after the procedure and once home?

When might I fly home safely?

What happens if I am unhappy with the results? Who pays for extra flights, hotel and remedial work?

Can I have copies of the cost plan, treatment plan, contract, guarantee, complaints procedure and record of the treatment?

## **Costs of treatment**

We contacted clinics across the globe to find out what you'll pay



cent of

overseas

Prices are for procedure only and are based on the average from three guotes from each country

#### Patient priorities

One Which? member went for private hip surgery abroad rather than wait for an NHS slot in the UK. Sue Shea focused on finding a surgeon with the expertise needed Thirty per and an approachable manner, rather than choosing a particular country.

She talked to other patients through online groups for hip patients: 'I posted questions; people were incredibly helpful.'

Dental patient David Kennard (see above) phoned customers of his chosen clinic in Hungary with detailed guestions.

One Which? member echoed the views of many of those we surveyed, saying: 'Get personal recommendations and try to visit the clinic.'

#### Your treatment

It can be difficult to visit the clinic and be clinician back home.

Sixty per cent of those we surveyed did not have a UK consultation, and 18 per cent weren't even asked about their medical history.

If you don't have a consultation in advance, you may be expected to consent to treatment quickly without a 'cooling-off' period, so have your questions ready.

assessed by a clinician beforehand. Some companies have no UK base, but many offer free consultations if you're prepared to travel. They should at least ask for your medical history and it would be good practice to communicate with your

patients we asked had not queried qualifications Ensure you meet your doctor in person and that they answeryour questions. Read documents carefully, and say if you need more time to consider the treatment.

#### Aftercare

Aftercare, such as physiotherapy, won't always be part of your treatment package. Thirty-two per cent of those we surveyed paid for follow-up care with their provider, and 30 per cent with a different company.

And 26 per cent told us they hadn't had the follow-up care they needed (see 'Consumer news', p8).

You may be offered a 'guarantee', but you need to be clear what it means and if there are conditions you have to meet, such as follow-up appointments.

You should always ask for general advice on recovery. What are the dos and don'ts? Will I need to be reviewed by a doctor?

Dentist Martin Fallowfield says there should also be a clear agreement about what will happen in the event of problems.

Also plan for aftercare before leaving the UK, such as equipment, like a walking frame, or private treatment. Ask your GP about NHS treatment you may need.

#### Prepare for all outcomes

Chances are your treatment will be fine, but plan with potential problems in mind.

Check whether travel arrangements are flexible, and don't rush home as soon as you're out of bed.

Be clear about what your contract says in the event of problems and remember that legal rights differ across countries (see 'Your legal rights', right).

And before you sign up at all, Professor Steve Field, Chairman of the Royal College of GPs, advises you to consider all options

#### **OUR RESEARCH**

In December 2007, we interviewed 299 members of the British public who had treatment abroad in the past five years. We also phoned ten companies offering treatment abroad, posing as potential patients.

#### Contacts

Department of Health cosmetic surgery advice www.dh.gov.uk/cosmeticsurgery

Foreign and Commonwealth Office travel advice 0845 850 2829; www.fco.gov.uk

Which? cosmetic surgery advice www.which.co.uk/cosmetic

and alternatives to your chosen treatment. He says: 'People should consider the whole treatment experience, from initial

planning to the care needed months after. This is particularly challenging with complex surgery, and overseas treatment may not be the right choice in such cases.'

He adds: 'People do best after overseas treatment if their GP was involved from the beginning.'

#### Which? says

More of us are choosing to go abroad for treatment each year. In 2006, around 80,000 UK people did this – three times the 2004 figure. But our telephone calls and survey show that you must do your homework before stepping on that plane if you're going to help avoid trouble.

Which? health campaigner Kate Webb says: 'Most people are unlikely to have problems, but it's hard to get the information you need to make the right choices.

'Shop around until all of your questions are answered, use UK health professionals to check information, and don't assume you'll have a safety net if things go wrong.'

#### YOUR LEGAL RIGHTS

We asked personal injury lawyers Fred Tyler, David Corless-Smith, Peter Higgins and Patrick Mullarkey – as well as consumer lawyer Peter McCarthy from Which? Legal Service – what legal issues you need to consider

#### **Protecting your money**

Pay by credit card so your card company is jointly liable.

#### Your contract

Scrutinise the small print. It may specify which country's law is used to settle disputes. Check terms of guarantees, too.

#### If you're not satisfied

 First, contact the clinic or agency your contract is with and follow its written complaints procedure.
When treatment isn't provided or there's a problem without causing harm, you could consider a claim for breach of contract or misrepresentation.

If you're injured If you're physically or mentally harmed, you could sue for personal injury. If you book a treatment package - including travel and accommodation – via a UK company, you may be able to take action against it. If the company is based in the UK, you might be able to use UK courts. If you book treatment or have a consultation in the UK, you could try arguing that the misrepresentation or harm took place here, and use the appropriate UK courts. If you're treated in an EU



member state, Norway or Switzerland, you'll usually pursue legal action in that country. Correspondence will be in that country's language, so you'll need translations as well as lawyers there and in the UK. Istandards and laws differ throughout the world, and outside the EU you may have less legal protection. Again, you would use the courts of the country where you're treated, unless your provider says otherwise.

#### Insurance

Travel insurance is for emergency cover and is unlikely to cover you for planned treatment abroad. The Foreign and Commonwealth Office advises checking plans with your insurer and getting agreement in writing.

