

Project Dissertation Report on

**"New Perspectives of Medical Tourism in India"**

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## CERTIFICATE

This is to certify that the project report titled "New Perspectives of Medical Tourism in India " submitted to Delhi School of Management, DTU in partial fulfillment of the requirement for the award of the postgraduate degree of MASTER OF BUSINESS ADMINISTRATION (MBA) is an original work completed by Mr. Yhtiyar Achilov Academic Roll no. 2K19/DMBA/124 under the guidance of Dr. Deep Shree.

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## **DECLARATION**

This is to declare that I have carried out this project titled 'New Perspectives of Medical Tourism in India' myself in partial fulfillments of the Post Graduate Degree of Master of Business Administration from Delhi Technological University is a record of original work done under the guidance of Dr. Deep Shree.

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## EXECUTIVE SUMMARY

*While medical tourism sector is not a new marvel, the rapidity at which it is getting popularity is. People from less developed countries used to migrate to more developed countries for specialized healthcare services. Health tourism is also flowing in the opposite direction, with public from more developed countries traveling to less advanced countries for medical treatment. (S.Sultana,2014)*

*People are now flocking to such countries for care because it is both inexpensive and available. To answer the research questions and goals, both quantitative and qualitative research approaches are used in the work. The various research goals and problems can be thoroughly investigated using a variety of approaches.*

*The current study's main goal is to examine medical tourists' impressions of the different aspects of service they offered in India. Medical tourists are constantly searching for high-quality treatments at reasonable prices as economies become more globalized. Along with Malaysia, Singapore, and Thailand, India is one of Asia's fastest growing medical tourism hubs.*

*The medical tourism sector in India is expected to grow steadily, thanks to the government's legal and infrastructure support. An in-depth review of the current medical tourism literature. There is a lack of empirical literature on the needs and desires, according to the study. As a result, the current study has proposed a conceptual structure for obtaining medical tourists' impressions of the quality of service they offered in India. It will also assist policymakers, service providers, and facilitators in better understanding and serving the needs of foreign visitors.*

*India is quickly becoming one of the most popular tourist destinations in the world. The rise of India as a tourist destination can be attributed to a number of factors. The growth of medical tourism in India is one of the reasons examined in this paper.*

*The tourism and health industries, as a pair, have enormous potential for generating foreign exchange and job opportunities for the region. Medical tourists cross foreign boundaries in search of medical care.*

*Medical tourism has developed to become a multibillion-dollar industry. It is important to remember that the primary goal of medical tourists is to provide high-quality medical care at an affordable cost. When compared to other developed countries, India has emerged as the most sought-after destination for medical tourists due to the availability of world-class doctors at affordable rates.*

*This paper attempts to investigate the factors that have contributed to the growth and success of medical tourism in India, as well as the sector's future prospects in the coming years. A thorough review of the services rendered in India is also presented, as well as the cities in India that are emerging as centers of excellence. India also has a cost advantage in providing different services as compared to other emerging markets.*

*The paper ends with policy recommendations for advancing the rapidly growing medical tourism industry.*

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## **INTRODUCTION**

### **1.1 Background**

Health tourism is the practice of traveling to another country for medical treatment. Medical travel is a lucrative industry. More than 130 countries from all over the world are vying for a piece of the global pie. The current global medical tourism industry is projected to be worth about US\$ 40 billion, with a 20 percent annual growth rate. (Kumar Jadhav, 2018)

Medical tourism (MT) is a rapidly growing global phenomenon due to the globalization of industries and the diminishing gap between countries (Deloitte, 2008). Inaccessible treatment (long wait times), the consumerism, and an aging population are only a few of the factors that make it easier for patients from developing countries to fly to emerging healthcare destinations (IBM, 2012).

Tourism has emerged as one of the fastest growing service industries as a result of globalization. Medical tourism refers to travel for the purpose of receiving medical treatment. This sector has a lot of promise, and it could be India's next largest foreign exchange earner.

Medical tourism is a rapidly growing industry, with many countries vying for a piece of the global market. Medical tourism was not well-known around the world just a few years ago, and it was difficult to imagine these two services coming together.

Tourism and travel were once synonymous with unrestricted and unobligated leisure activities.

On the other side, the word "hospital" conjures up images of restraints and pain. “The dentist chair and the antiseptic smells of a hospital waiting room are associated with pain and a feeling of helplessness,” one writer observed. They really don't mix well with holidays and travel” (Ross, 2001)



However, it has recently been observed that medical tourism is rapidly growing in popularity. Orthodox medical therapies such as Yunani, Ayurveda, homeopathy, and naturopathy have all originated in India since ancient times. Travelers from all over the world have visited India to learn about these ancient customs. Some states have also specialized in the provision of specific medical services in recent years.

Ayurvedic treatments are available in Kerala and Karnataka, yogic practices and meditation are available in Uttarakhand, cardiac care, orthopedic care, and other allopathic treatments are available in Delhi, and eye care is available in Chennai. Some of India's best tourist destinations are found in Karnataka, Kerala, and Uttarakhand. (Researchgate.net 2019)

Medical tourists are often from developed countries such as the United Kingdom (UK), Japan, and Canada, where medical costs are high and there are long wait times for medical attention. These people fly to Thailand, Singapore, India, Malaysia, South Korea, Brazil, Belgium, and other countries that offer treatments in conjunction with famous tourist destinations. (N.Lunt, 2017)

## **1.2 Motivation for the Study**

As one of the leading providers of medical tourism services, this paper focuses on India “Lunt and Carrera, 2010”. According to “PricewaterhouseCoopers, 2007”, an estimated 180,000 medical tourists were treated in Indian facilities in 2004 (up from 10,000 only five years before), with the number increasing at a rate of 25-30 percent per year.

The study also demonstrates that India thrives as an MT destination due to the country's well-educated, English-speaking medical professionals, state-of-the-art private hospitals and diagnostic facilities, and comparatively low cost in comparison to the western world's spiraling healthcare costs.

### **1.3 Research Objectives**

The aim of this paper is to examine the rising medical tourism industry in India. The study attempts to investigate the health industry's development, prospects, and challenges in relation to medical tourism. A descriptive study of the themes related to medical tourism was conducted in this paper. The paper's main goal can be broken down into three categories:

1. An assessment of the current state of medical tourism in India
2. Factors that have contributed to the rise of medical tourism in India
3. Medical tourism in India's future prospects

The paper is a qualitative study descriptive review. The study's focus is limited to the Indian health-care industry. Based on research papers in the field, articles in journals, books, and newspapers, a report from the Ministry of Tourism, a report from the World Travel and Tourism Council, and the website [www.health-tourism-india.com](http://www.health-tourism-india.com), the content analysis methodology is used.

### **1.4 Rationales of the Study**

If appropriate focus is given to Medical Tourism in India, it can develop much faster.

1. India has some of the best doctors and hospitals in the world.
2. Care in India is less expensive than in other countries.
3. In India, there are no waiting periods for different medical procedures.
4. India is becoming one of the most prevalent medical tourism destinations in the West.

## **1.5 The Limitations of the Study**

The aim of the study is to see how powerful Medical tourism is in India and its future perspective. Since this is a case study, the research findings would be restricted to the case study institution chosen; however, further research of this study on a variety of institutions could yield research findin

## 2. LITERATURE REVIEW

According to **Connell (2018)**, medical tourism enabled medical tourists to access medical services more quickly than they could in their home countries because they would have to wait longer if they sought care in their home countries. Furthermore, improved transportation services by developed country governments have resulted in a significant increase in medical tourism.

**2016 (Cormany & Baloglu)**. Some of the characteristics of the private sector in developed countries (better medical facilities, efficient technological facilities, thorough knowledge of surgeons and physicians, conveyance facilities, better transportation, and short waiting times) have also aided medical tourism's success.

According to **Smith & Forgione (2018)**, countries that wish to advance in medical tourism must ensure that medical tourists receive high-quality healthcare and medical treatments at the lowest possible cost. At the same time, they would have to ensure that there was no lack of accountability.

Various medical organizations seem to be passionate about assisting medical tourists in their medical tourism endeavors. Health tourists tended to be able to obtain medical and healthcare facilities from these companies at a reasonable price. Furthermore, they used to provide medical tourists with the opportunity to visit desirable destinations in their respective countries (**Henderson, 2018**).

The medical tourism industry in India is at the forefront. India became a hub for outsourcing, not only for information technology (IT), but also for medical care, as its economy boomed in the 1990s. As a result, medical tourism in India has evolved into a business sector rather than a passing fad (**Schult, 2016**).

Medical tourism has been designated as an industry in more than 50 countries (**Lunt & Carrera, 2015**). Medical tourism brought in \$2 billion in revenue for India in 2017. Medical tourism, according to Indian economists, has the potential to become a primary growth engine for the Indian economy.

Some Western health-care professionals, according to **Grennan (2017)**, have coupled their jobs with the ability to fly to exotic locations. Physician voluntarists are the term for these doctors (Snyder et al., 2011). For instance, the Artemis Health Institute in Gurgaon, India, claims to receive inquiries from doctors in the United States and Europe who want to work there.

Medical tourism refers to the movement of patients from developed nations to other nations (especially developing countries) for the purpose of reception of a low-cost medical or surgical treatment (**Frechtling, 2017**)

These Indian doctors come from a Western country with advanced training and expertise to treat patients in India.

Medical tourism is defined as a trip outside of a person's home country for the purpose of seeking medical care, investigation, or therapy, with tourists taking advantage of the destination's attractions, infrastructure, and facilities (**Smith and Puczko, 2015**).

There are many definitions of medical tourism, but the most common one states that it is a type of health tourism that includes wellness tourism (**Stephano, 2016**). The distinction between the two types of health tourism is that medical tourism entails the presence of a medical distress that must be examined, diagnosed, and treated by medical procedures.

Medical tourism was described as a division of the health and tourism sector that contributes to recovering and maintaining health in general, and wellness in particular, using approved medical services, **at the 9th National Health Conference in Rostock, Germany, in 2018**. Medical tourism is more than just a trip to boost one's health; it's also an economic practice involving service trade.

### **3. RESEARCH METHODOLOGY**

Data will be obtained from medical tourists who travel to India for medical care in order to conduct study. There are numerous private hospitals in India that treat international patients.

The following are the membership requirements for patients and/or hospitals:

- Hospitals that provide medical care to international patients must be licensed and provide only services that are legally accepted in India.
  
- Patients may be from any nation (except Indians)
  
- Patients must go on vacation before or after their treatment.

Medical tourists who are undergoing or have recently completed care in India will have their data collected. This study will require a sample size of 150-200 respondents to allow for the use of multi-variate statistical methods.

To conceptualize service quality in medical tourism, the responses will be analyzed using Structural Equation Modeling. Appendix contains an instrument to assess medical tourists' SQ experiences based on the conceptual model described in Section 4. All of the products are rated on a seven-point Likert scale ranging from "extremely low" to "extremely high."

### **3.1 Research Design**

A research design is a set of logical measures that improves the validity of the results. “Burns and Grove 2019”, for example, describe it as "a blueprint for a study with control over features that may obstruct the validity of the results." A research design is "a strategy that depicts how, where, and where data will be gathered and analyzed. (Parahoo, 2016)

To answer the research questions and goals, both quantitative and qualitative research approaches will be used. The research goals and problems will be thoroughly investigated using a variety of approaches.

Data from agencies and organizations, as well as secondary data from studies and publications, will be used in the first stage of the project to create a comprehensive image of medical tourism in India.

A systematic review of the data collected will be conducted in order to shed light on many research issues.

In the second level, questionnaires will be distributed in selected locations, as well as qualitative interviews with relevant agencies, tour operators, medical visitors, and other public-private partners. We will enlist the assistance of PP Partners to conduct questionnaires.

The third stage will be devoted to the study of primary data collected through questionnaires. The research is limited to the entire world.

The study's focus is limited to investigating the obstacles that the Indian healthcare sector faces, as well as the sector's growth and development prospects. Both stakeholders will use the results to develop their plans, policies, and business strategies.

#### 4. DATA ANALYSIS AND INTERPRETATION

This chapter attempts to address research questions in order to comprehend the state of the Medical Tourism industry in India. To make inferences, data from the study field, travel agencies, tour operators, government offices, and other relevant research agencies was analyzed.

Traveling overseas for treatment has skyrocketed in the twenty-first century, and it is now one of the fastest-growing exports of healthcare services through private corporate hospitals. Many places around the world are becoming more popular as medical tourism destinations.

(Medcraveonline, 2017)

**Table 1: Popular medical tourism destination in the world (2020)**

<b>Regions</b>	<b>Countries</b>
Asia	India, Thailand, Singapore, Malaysia, Turkey
Europe	Spain, Germany, Hungary, Poland, Portugal, Greece, Austria
Latin America	Costa-Rica, Mexico, Panama, Brazil, Argentina, Colombia
Africa	South Africa

**Source:** Ministry of Tourism, Government of India, 2019

The United States of America is regarded as having one of the most technologically advanced medical health care systems in the world. The healthcare system in the United States is the most expensive in the world. According to the Deloitte Centre for Health Solutions 2019 survey, inbound medical tourism to the United States is worth \$5 billion annually, with patients coming from North America, the Caribbean, and Europe.(Delloitee,2018)

Patients from developed and developing countries have been traveling to countries such as India, Thailand, Malaysia, Indonesia, and Mexico for diagnostic, surgical, and non-surgical treatment in search of value for money. The key reason for the influx of patients from other countries is the



lower medical costs relative to developing countries.

**Table 2: Number of tourist arrived in 2019.**

<b>Country</b>	<b>No. of Medical Tourist</b>
Thailand	1,000,000
Singapore	2,70,000
Jordan	1,50,000
Malaysia	100,000
India	100,000

**Source:** Indian Tourism Organization annual report, 2020

Medical tourists visit India for surgical procedures, which benefits the country. India has many hospitals with high-quality certificates and highly qualified doctors, and it has a lower cost of living than developed countries. Treatments such as cardiology procedures (CABG) surgery, for example, cost US \$ 7390 in India, US \$ 15300 in Singapore, US \$ 10093 in Malaysia, and US \$ 19360 in Thailand.(MD Horowitz, 2017)

When comparing the costs of CABG surgery in the aforementioned countries to those in India, foreign patients will save 51.7 percent, 26.8%, and 61.8 percent, respectively. Similarly, the cost of care for a single chamber pacemaker in India is US \$ 5394, while it is \$ 7450, \$6857, and \$9500 in Singapore, Malaysia, and Thailand, respectively. As a result, a foreign patient will save money in India.(B-AI Ghamdi, 2016)

**Table - 3 Medical tourist love India (DNA)**

<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016 Jan- JUNE</b>
<b>17814 Bangladesh</b>	<b>31313 Bangladesh</b>	<b>68034 Bangladesh</b>	<b>47991 Bangladesh</b>
<b>7679 Nigeria</b>	<b>7493 Afghanistan</b>	<b>19644 Afghanistan</b>	<b>15695 Afghanistan</b>
<b>6743 Maldives</b>	<b>933 Yemen</b>	<b>5765 Nigeria</b>	<b>6606 Oman</b>

**Source- DNA November 19, 2016**

In only the last three years, the number of tourists arriving in India on all medical visas has increased dramatically. In 2013, a total of 56129 medical visas were issued, with 42017 medical attendants. The number of medical visas issued in 2014 increased by 25% to 75671. In 2015, the amount of attendance increased by 30 percent, to 99574. The number of visas issued increased by 30 percent to 96856 in the first six months of 2016. (N. Lunt, 2016)

**Table 4 - Status of Health Tourism in 10 states of India 2018-2019**

<b>Name of the state</b>	<b>Tourism in Lakh</b>	<b>Percentage of health tourist</b>	
<b>Maharashtra</b>	<b>5.1</b>	<b>28.5</b>	
<b>Tamil Nadu</b>	<b>2.8</b>	<b>15.7</b>	
<b>Delhi</b>	<b>1.9</b>	<b>10.6</b>	
<b>Uttar Pradesh</b>	<b>1.7</b>	<b>9.4</b>	
<b>Rajasthan</b>	<b>1.3</b>	<b>7.2</b>	
<b>West Bengal</b>	<b>1.2</b>	<b>6.7</b>	
<b>Kerala</b>	<b>0.7</b>	<b>3.7</b>	
<b>Bihar</b>	<b>0.6</b>	<b>3.6</b>	
<b>Himachal Pradesh</b>	<b>0.5</b>	<b>2.5</b>	
<b>Goa</b>	<b>0.4</b>	<b>2.5</b>	
<b>total top 10 states</b>	<b>16.1</b>	<b>90.3</b>	
<b>others</b>	<b>1.7</b>	<b>9.7</b>	
<b>total</b>	<b>17.9</b>	<b>100.0</b>	

Over the next five years, India's medical tourism industry has the potential to contribute about 5% of the country's GDP. The following table displays the foreign exchange earnings from international tourists from 2016 to 2021.

## 4.1 Reasons for India's Growth in Medical Tourism

In 2017, medical tourism in India is projected to expand at a 30% annual pace, and India's decision to give medical visas on arrival to people of 180 countries will be a major boost for the industry. According to a McKinskey report, health tourism in India is gaining traction and will be worth \$ 5 billion by 2021.

**Expert Hospital Staff:** India has an enormous number of clinics, just as a huge pool of specialists (roughly 7,00,000), nurses, and other care staff who serve patients. Specialized and drilled in Western nations have gotten back to set up noteworthy best in class offices in all significant Indian metros with the most recent in gear, innovation, and administration levels.

**Technology:** Elective medication, bone marrow transplant, eye procedure, and muscular medical procedure are the most widely recognized therapies sought after by clinical sightseers in India. India is famous for heart medical procedure, hip reemerging, and other progressed operations. Every clinical assessment and medicines are done utilizing the most present day and forefront demonstrative gear accessible.

**Quality:** The Joint Commission International (JCI), the worldwide arm of the Joint Commission Accreditation for Hospital Organizations, has effectively authorize 21 Indian medical clinics (JCAHO). Accreditation and adherence to quality principles are essential since they give vacationers confidence that the administrations they are getting are acceptable with worldwide guidelines.

**No waiting period:** Patients in the United States, the United Kingdom, Canada, and other non-industrial nations should must wait for significant medical surgery, which can require months. In such manner, India has an almost zero a medical procedure holding up list. Subsequently, countless unfamiliar patients from the United Kingdom, the United States, and Canada have headed out to India for clinical care.

**Language:** English is widely spoken in India, despite the fact that it is one of the many languages spoken there. Every hospital has a wide pool of excellent English-speaking physicians, nurses, and other hospital personnel, as well as guides. This makes it simpler for foreigners to convey in dialects other than their own; they are additionally organizing interpreters in most significant global dialects to go with patients during their visit to India.

**Online access:** The internet has made all information about hospitals and care options accessible all over the world, allowing people to choose from a variety of options. Because of its high-quality hospitals and doctors, Chennai has been dubbed India's health city, and it receives about 45 percent of all international medical tourists visiting India for care.

Maharashtra's tourism industry is booming, and the FICCI and Maharashtra's Medical Tourism Council have joined forces to encourage medical tourism. It's a Maharashtra government initiative, and several steps have been taken to ensure that the best medical facilities are available.

#### **4.2 Challenges in Medical Tourism in India**

To become a tourist destination with a expert medical tourism industry, a country like India faces the following issues/challenges. They are as follows:

1. Infrastructural deficiencies, such as a lack of communication, a lack of a coordinating system, a lack of electricity, and a lack of water.
2. Most Indian hospitals face a lack of confidence from international patients. Weak hygiene knowledge among medical attendants, unhygienic food handling, a lack of proper hospitality facilities, heterogeneous pricing of services, and a lack of industry standards have all been found in hospitals.
3. The government will play an important role in improving the medical tourism industry. However, the industry is confronted with the following issues, which are the product of government policy. They are (a) a lack of legislation, (ii) taxation anomalies, (c) bureaucratic roadblocks, (d) no land reforms, (e) a lack of long-term investor-friendly policies, and (f) terrorism and communal tensions.

4. The medical tourism industry in India is also experiencing some significant bottlenecks in terms of insurance and allied services. They are: (a) insufficient insurance coverage, (b) India's underdeveloped insurance sector, (c) insurance frauds, and (d) international firms refusing to reimburse.
  
5. The following challenges in India's medical tourism sector are due to infrastructural factors: (a) limited accessibility, (b) a lack of resources, (c) a lack of community engagement and knowledge, (d) a lack of rural sector involvement, (e) a lack of concern for sustainability, (f) complex visa procedures, (g) a lack of good language translators, and (h) poor airport facilities.
  
6. Apart from that, there are several specific issues that need to be addressed in order to encourage medical tourism in India.
  
7. They are (a) quality accreditations for Indian hospitals and service providers, (b) training and development for doctors, nurses, and other medical personnel, and (c) a lack of a customer-oriented approach.

### **4.3 Perspectives for Medical Tourism in India**

India gives a-list treatment for a portion of the expense in the United States and the United Kingdom. The Indian medical services industry is extending at a quick rate, with the area projected to arrive at US\$238.76 billion by 2020. As indicated by the Indian Investment Commission, the clinical business has developed at a pace of 12% each year throughout the most recent four years. (JW Peabody, 2019)

The main findings of the report can be summarized as follows, based on the detailed study of the potential of medical tourism in India and Gurgaon: -

- a) Cardiology and cardiothoracic surgery, orthopedic surgery (including knee and hip replacement surgery), and organ transplant surgery are all served by the majority of JCI-accredited and other Indian hospitals.
- b) A number of foreign investors and pharmaceutical companies have shown an interest in investing in the medical sector in order to improve India's reputation as a medical tourism destination and draw international visitors.
- c) Inexpensive and affordable medical care prices, ranging from 30% to 70% less than those in the United States, the United Kingdom, and Singapore as a Health Tourism destination. ( Survendra lal, 2018)
- d) A team of experienced and talented specialists, including nurses, technicians, attendants, clinical coordinators, and nutritionists, is collaborating to support the global medical tourist by conducting complex surgeries and other medical procedures.
- e) Indian doctors are disseminating their scientific expertise and surgical art to patients all over the world.
- f) Every hospital in India is now staffed with English-speaking personnel, eliminating the contact distance between patients and hospital staff.
- g) The United States, the United Kingdom, the United Arab Emirates, Nepal, Sri Lanka, Bangladesh, the Maldives, and Mauritius account for the majority of India's foreign medical tourists.
- h) Various health travel planners are stepping forward to collaborate with various hospitals, medical practitioners, airlines, and the hotel industry in order to provide the highest quality services to medical patients at the most reasonable price.
- i) The Indian government is spending a significant amount of money on promotional activities in

order to boost the country's medical tourism potential. Today's world revolves around the internet and the world wide web.

- j) In comparison to other Indian states, Maharashtra, Bangalore, Gujarat, Kerala, and Karnataka receive the highest number of international health tourists due to their natural healing and rejuvenation resources.
- k) Tourism is one of India's fastest-growing revenue-generating industries, accounting for 5.92 percent of the country's GDP and employing over 9.24 percent of the total workforce. (Himalayan times, 2018)

#### 4.4 Conceptual Framework

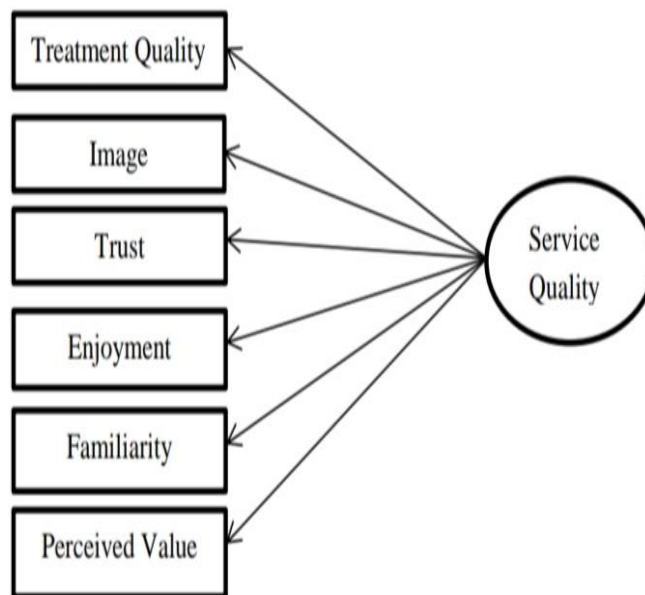


Figure 1 A Conceptual Framework to measure Service Quality in Medical Tourism



## 5. Medical Tourism in India

Medical tourism is rapidly expanding in India, and it is predicted that, after information technology, medical tourism will be the next big thing. The growth of medical tourism in India has been exceptional in recent years.

The majority of medical tourists in India are from the Middle East, Iran, Pakistan, Bangladesh, Afghanistan, Turkey, Europe, and the United States (USA). Apollo Hospitals, Escorts Hospital, Fortis Hospitals, Breach Candy, Hinduja, Mumbai's Asian Heart Institute, Arvind Eye Hospitals, Leelawati Hospitals, and Fortis Healthcare are among the top medical tourism providers in India. (Ministry of health and Population, India, 2018)

AIIMS (All India Institute of Medical Sciences) is a leader in this field. Patients come from as many as 16 different countries, mostly for complicated surgical procedures. At AIIMS, a dedicated healthcare team known as the International Healthcare Service team looks after patients from the time they arrive until they leave. (Sudhir karn, 2019)

**Table 1: Major Players in Indian Medical Tourism Industry**

	NUMBER OF BEDS	TURNOVER (Rs. Millions)	PERCENTAGE REVENUE FROM INTERNATIONAL PATIENTS	MAJOR INTERNATIONAL MARKETS
ESCORTS	326	2180	11.9	SAARC, East African Countries, Afghanistan
APOLLO	1500	2010	15	Middle East
INDRAPRASTHA-APOLLO	650	1650	7.3	Nepal, Bangladesh, Sri Lanka, Gulf and Africa
HINDUJA	351	1350	3	African and SAARC countries
JASLOK	376	1080	10	Japan, Middle East and African Countries

Wellness tourism, complementary systems of medicine, plastic surgery, advanced and lifesaving healthcare are among the facilities provided by the Indian medical tourism

industry. Ayurveda, siddha treatment for illnesses, and other alternative medical systems are examples. Dental treatment, plastic surgery, breast augmentation, and tummy reduction are also part of the cosmetic surgery industry.

Open transplants, cardio-vascular, eye surgery, in-vitro fertilization (IVF), and other advanced and life-saving medical procedures are among the advanced and life-saving medical procedures. Orthopedics and trauma, cardiac treatment including anesthesia, urology, neurosurgery, plastic and cosmetic surgery, laparoscopic surgery, gastroenterology, kidney transplantation, and knee/hip surgeries are among the medical facilities in India that attract international interest. (rily.org, 2017)

Alternative medicine services in India, such as unani, Ayurveda, homoeopathy, naturopathy, and wellness services such as yoga and meditation, are becoming increasingly common as nonsurgical treatments for a variety of ailments. Kerala is known for its Ayurveda and Kairali massage, while Uttarakhand is known for yoga and meditation, Goa for holistic living, and Rajasthan for spas and heritage living. (Ministry of Ayush, 2019)

## 5.1 Reasons for Growth of Medical Tourism in India

The rise of medical tourism in India can be attributed to a variety of factors. The cost advantage that India's health-care system has over other countries is cited as one of the main reasons for this. Tally seasoned consultants with a cost advantage. India is one of the top five most popular medical tourist destinations in the world because of its combination of world-class facilities and low costs. (Usaid.org, 2019)

India is also home to some of the world's most well-known tourist destinations. Natural wonders (Jammu, Srinagar, Shimla, Dehradun, Kerala backwaters, beaches of Chennai, Mumbai, Goa, Kolkata, etc.) heritage sites (Western ghats, Sunderbans, Nilgiris, Ajanta, Ellora, and Elephanta caves) spiritual destinations (Varanasi, Haridwar, Bodh Gaya, Ajmer Sharif, etc.) and spiritual destinations

This provides visitors visiting India with a range of activities to partake in in addition to receiving care for their ailments. Another explanation for the rise in medical tourism in India is the country's lower cost of living compared to other countries.

The cost disparity between India and other countries is depicted in the table below. When comparing the cost of living in India and the United States of America (USA), it is clear that the two countries are vastly different. (G.bird, Nov. 2019)

The gap in price for the heart bypass operation is \$120,000. The cost gap between India and Thailand is not important, but India excels in cutting-edge technology and has world-class hospitals and doctors. (Commonwealth fund.org, 2019)

Other reasons for the growth of medical tourism in India include: In some countries, there are long waiting lists to be handled.

- In contrast to India, developed countries have more favorable exchange rates.
- This reduces the cost of travel and accommodation for people from these countries.
- Because of the specialized physicians, nurses, and paramedical personnel in India, state-of-the-art facilities are available.

**Table 3: Cost Comparison between India, USA, Thailand and Singapore**

(Approximated figures in US\$)

Procedure	India	United States of America (USA)	Thailand	Singapore
Heart Bypass	10,000	1,30,000	11,000	18,500
Heart Valve Replacement	9,000	1,60,000	10,000	12,500
Angioplasty	11,000	57,000	13,000	13,000
Hip Replacement	9,000	43,000	12,000	12,000
Hysterectomy	3,000	20,000	4,000	6,000
Knee Replacement	8,500	40,000	10,000	13,000
Spinal Fusion	5,500	62,000	7,000	9,000

## 5.2 Legal Issues in Medical Tourism in India

The legal issue you can face as a medical visitor to India is determining the degree to which your insurance can protect you. If you are sued for malpractice, you can find it difficult to recover damages because insurance laws differ from country to country.

Despite the fact that hospitals and dental clinics in India carry medical malpractice insurance, the actual payout you receive for incorrect diagnosis, negligence, or misconduct can be less than you anticipate simply because you are familiar with the insurance laws and regulations in your own nation. So, before going to Indian, make sure you have all of the truth.

People used to fly as medical visitors solely to undergo plastic surgery, which is a non-essential medical procedure. Since elective procedures are rarely covered by insurers, insurance coverage was not a major consideration for medical tourists. However, India and a few other countries began to have medical treatments, some of which are life-saving. (LF Franzblau, 2015)

As a result, having a clear insurance policy in place is critical for a quick trip to India to seek specialist medical attention.

Experts have identified a host of issues with medical and leisure travel.

- Government and basic health care insurance, as well as some expanded medical insurance, often do not cover surgical procedures, leaving the patient to pay out of pocket.
- There isn't much in the way of follow-up. The patient is normally only in the hospital for a few days before going on vacation, which is then the responsibility of the health-care system in the patient's home country.
- Most countries that sell healthcare tourism have lax negligence rules, so if anything goes wrong, the patient has no recourse to local courts or medical planks.
- While some medical businesses that sell to outside vacationers are taking measures to enhance nearby service, there are growing allegations that profitable, private-sects and staff are separating themselves from the local population. (Morrison, 2018)

## **RECOMMENDATIONS FOR FUTURE RESEARCH**

India is growing economically and in such sectors like medical tourism, and India needs to promote its medical tourism industry because we see huge potential in it. We can look at some recommendations for the country and its people in this regard.

1. Improve the country's infrastructure, such as more super-specialty hospitals, a stronger railroad network throughout the country, and air transportation both within and outside the country.
2. Take the requisite measures to halt or slow the flow of doctors out of the country.
3. Facilitate and expedite the entry of foreign nationals into our country. This includes assisting them from the beginning of their journey until they leave the country. Medical tourists can be granted a visa-on-arrival or minimize the hassle related obtaining visa. The Indian embassy in a foreign country will work with the country's hospitals and officials.
4. Better support and incentives to hospitals as well medical tourism agencies by government.
5. Just a few states now lead the country in attracting medical tourists. The government should encourage other states to create state-of-the-art facilities.
6. Increase the quality of services in the industry of serving medical tourists, as they demand more in comfortable accommodation, easy of procedures related to documents, easy of move comparing ordinary tourists.
7. All inclusive packages should be implemented in medical tourism industries by agencies and research about popular destinations in EU, Thailand, Turkey etc.
8. Create positive atmosphere for tourists in all aspects of their journey, especially in the quality of medical treatment so word of mouth marketing works better and faster.

## **CONCLUSION**

- Medical tourism is one of the world's and India's fastest growing service sectors. India has gained a competitive edge in some medical facilities and is quickly becoming one of the most popular tourist destinations in the world. To grow this industry further, steps must be taken.
- This will necessitate continuous and ongoing efforts on the part of both the government and the people.
- Medical tourism is a business that can help a country generate foreign exchange while also providing jobs for its people.
- Despite the global economic slowdown, medical tourism in India has become the fastest growing segment of the tourism industry.
- Not only Indians, but also foreigners, will benefit from India's low-cost treatments. Patients from the United States and the United Kingdom are flocking to India in search of more affordable care options.
- The Indian medical tourism industry is currently in its infancy, but it has tremendous growth and development potential in the future.
- The medical tourism industry in India is projected to expand at a 30% annual rate by 2015, making it a Rs. 9,500-crore industry. Medical tourism is expected to be worth \$7 billion per year in India by 2022, according to estimates. (Grandviewresearch.com, 2019)

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