

Health Travel ABC

INFORMATION, TIPS AND
GUIDANCE FOR THE
HEALTH CARE AND TRAVEL
INDUSTRIES



VisitFinland

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PUBLISHER
Business Finland/Visit Finland
Porkkalankatu 1, PL 358
FI-00180 Helsinki, Finland
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LAYOUT
SEK

PRINT
GRANO
2020

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A note from the authors

We postulate that health travel is as old as humankind. Shorter or longer journeys to other villages, countries, or cultures, and visiting professionals and/or witchdoctors to get advice and treatment have long been part of our daily life.

Those of you who have already attracted foreign patients are well aware of the efforts you invested in accomplishing this feat. This guide aims to “awake and shake” other Finnish health care companies still in doubt whether or not to join the international marketplace. We aim to provide a broader picture of health travel and practical guidelines for when you decide to conquer this emerging global market.

Take a glimpse into all institutions' roles and product and customer experience, check out the regulatory framework, and immerse in marketing matters. As David Packard once said, “Marketing is too important to be left to the marketing department”, so we wanted to emphasize the numerous aspects to be carried out at all healthcare management levels. As you know, medical travel is about trust and being meticulous. You will read about practices carried out in the leading health and medical destinations. We will focus and provide a few tips for doing business on the main target markets at this moment, such as Russia and China, while keeping an eye on the UAE market. Finally, one of the most critical recommendations includes following the Criteria for Internationalization developed by Visit Finland, now applied to health travel.

Health travel is changing its paradigm: care is becoming patient-centric instead of provider-centric; personalized medicine replaces the “one-size-fits-all” approach. Finally, health travel is looking to prevent illnesses and promote wellbeing instead of only treating sickness.

It is estimated that Finland welcomes 4,000 patients per year without calculating customers who take health-related holidays but do not use medical care. However, it is just not enough,

considering that Finland ranks as the 6th best health care system in Europe (Euro Health Consumer Index 2017), with highly skilled and bilingual medical staff and state-of-the-art medical technology. Offering your services abroad is never an easy task, mainly if you are among the 19,000 companies, mostly SMEs, in the social and health sectors. Collaboration on a national level should lead to synchronized and more efficient promotion on international markets, thus increasing Finland's image as a top health care destination.

Following the Euromonitor findings released in August 2020 (Travel 2040), it seems that global tourism will need at least three years to reach the level before Covid-19. Bearing in mind that spa-related holidays decreased the least (only 35%) and the growing demand for nature and wellness holidays balanced with environmental issues and sustainability, it is the right time to reshape the expectations and step in firmly on selected markets.

Good luck and stay healthy!

Prof. Dr. Kai Illing
Leila Kresic-Juric

Introduction to health travel

In this guide, we do not differentiate between health **travel/tourism** and **medical travel/tourism**. We use these terms in parallel since all of them describe patients' mobility to search for medical care, often even in other countries, and seek medical service to combat disease or strengthen health. Usually, their health status allows them to enjoy tourist programs as well. Health travel shows a substantial market increase that can be traced back to global economic development, international and bilateral trade agreements, and international travel expansion.

THE MAIN DRIVERS OF HEALTH TRAVEL INCLUDE:

- aging population
- growing middle class in developing countries
- affordable care
- long waiting lists at home
- increased degenerative diseases
- new technologies
- clinical trials
- experimental treatments
- ease of travel

Fig.1. Characteristics of Health Travel

PROS	CONS
Widens patients' choice	Liability if operations fail
Shortens waiting lists	Lack of mobility prevents patients from returning home after an operation failed
Consumers get access to treatment alternatives not available at home	Raises concerns about health equity: the rich get treatments immediately, while the poor wait in queues
Wealthy patients from abroad contribute to the destinations' income	Care quality and patient safety may be of serious concern when an operation takes place in certain countries
Permits prompt access to care	The continuity of care: lack of appropriate rehabilitation and after-care in many countries
Strengthens global competition	
Pressures expensive health care facilities to lower their prices	
Enhances economic and social development by improving health care in developing societies	
Allows treatments that are illegal at home but essential to the patient	

ROLES & RESPONSIBILITIES

1. Role of relevant institutions

The health travel service chain involves diverse stakeholders including hospitals, clinics and medical travel facilitators as well as tourism and even insurance companies. Professional associations and government organizations play an important role in building the health travel ecosystem on international and national levels.

1.1. Hospitals – clinics

Specialized medical treatment is the core business offer of health travel in Finland, making hospitals and clinics key players in this niche travel segment. It includes specialized private clinics (treating e.g. only cancer patients) and university hospitals covering a wide range of medical specialties. Their expertise lies in medical professionalism, but some also have a team to assist in practical arrangements, including visa invitation letters, accommodation, and travel arrangements. However, partners such as medical travel facilitators can also handle all those activities.

THE CREDIBILITY OF MEDICAL SERVICE PROVIDERS DEPENDS ON:

- Accreditation by renowned quality management institution
- Staff's and physician's professional experience
- Reference to the number of international patients
- Key figures regarding success rates
- Testimonials and their statements
- Emotional care shown with photos or videos.

The main challenges of clinics in medical travel:

Fig.2. Challenges of Clinics in Medical Travel

1. LEGAL ISSUES	2. ECONOMIC PRESSURE	3. INTERCULTURAL COMMUNICATION	4. QUALITY AND SAFETY	5. CHANGE AND DEVELOPMENT	6. LACK OF SPECIALISTS
Warranty (including international law)	Expectation by management	Coping with very different needs and cultures in the hospital in general	Need for accreditation	Development in the development of medical devices	This aspect does not count for all countries
Clearing with insurances and facilitators	Increasing competition of hospital in medical tourism	Different expectations regarding standard, hygiene, intimacy, food etc.	Pandemics	Continuous change of therapeutic need through demography, pandemics, spread of drugs etc.	Lack of specialists
Patients with illegally acquired organs	High costs through upgrade of information technology ("digital hospital")	Need for language skills	Risks of different kind (politics, economy) and consequently rapidly decreasing numbers of medical travelers	Permanently changing legislation driven by health policy	High costs of recruiting international personnel

1.2. Medical travel facilitators

The task of a medical travel facilitator (MTF) is to facilitate the patient’s process to master all hurdles regarding a medical journey abroad.

Fig.3. Range of Medical Facilitator’s Services

MEDICAL FACILITATION SERVICES & EXAMPLES	
Marketing	Offering all kinds of communication for either service providers or governments (ministries) or associations
Consulting	Patients, service providers such as clinics, government (ministry), associations, and insurances
Administration	Organizing transportation, transfers, accommodation, translator, security, psychological counseling, appointments with therapists/medical doctors, all payment transactions
Covering a range of diseases	Small (e.g. only for cancer) or wide range (e.g. cancer, orthopedics, gynecology, IVF, locomotory system, etc.).

HOW MEDICAL FACILITATORS EARN THEIR MONEY?

- **Administration fee:** The patient pays a fee (often a flat rate) to reimburse the efforts and expenses that the MTF incurred.
- **Referral fee:** the MTF gets a commission from the clinic (often 10-20% of the procedure) because he/she referred a patient to a client.
- **Package sale:** the MTF sells a package to a patient, including all or some services - medical (surgery, appointments), organizational (transportation), or tourist ones (sightseeing).

Sometimes a dynamic element is included in case of complications or unforeseen costs. The MTF can ask for a deposit and pay it back if not needed.

- **Annual fee:** The MTF gets a defined annual fee from the clinic. It may be the case when a facilitator works exclusively for one clinic.

Who is the right medical facilitator for my business?

Most countries have not regulated the MTF role yet. Even though the topic usually only revolves around the number of referred patients and the turnover, a detailed checklist assessing MTFs aims to help service providers contract “the right” medical tourism facilitator.

Fig.4. Checklist for Assessing Medical Facilitators

TOPICS	ASSESSMENT QUESTIONS
Profession	What kind of professional background does the MTF have? What is the MTF’s experience in medical tourism?
Communication	How did you establish the initial contact with the MTF? Was there a personal communication with the MTF? How easy is it to approach the MTF, especially when abroad?
Organization and staff	What kind of company type does the MTF have, and does the MTF run more than one office and/or in Finland? Does the MTF work alone or has staff? If so, how many?
Presentation	Does the MTF have a webpage or business card? How is the business presented? Was the information provided by the MTF convincing?
Country of operation	What countries does the MTF claim to be an expert for? What kind of network does the MTF have in this country? What are the MTF’s language skills?
Services	What kind of services does the MTF offer? Does the MTF focus on medical or tourist services, or both?
Clients	What types of clients does the MTF have (clinics, special clinics, hotels, other facilitators, and tourist agencies)? How does the MTF inform/approach clients, and how did the MTF acquire information about a potential partner-clinic? Did the MTF show an interest in collaborating with the clinic? Who is sent by the MTF to visit the clinic?
Data safety	Are systematic quality management processes in place? How are data stored / GDPR compliance?
Marketing	How does the MTF market their services? Ask about fairs, email marketing, social media, conferences, website.
Exclusivity	Does the MTF already have other customers? Are these customers competitors of the clinic? Is there a conflict of interest between the MTF’s clients and the clinic? Is the clinic allowed to cooperate with other MTFs?
Fees	How much does the MTF charge in comparison to others?
Contract	Does the MTF offer a standard contract? Which type? Check exclusivity, duration, redeemability, jurisdiction, payment.



Image: Visit Finland

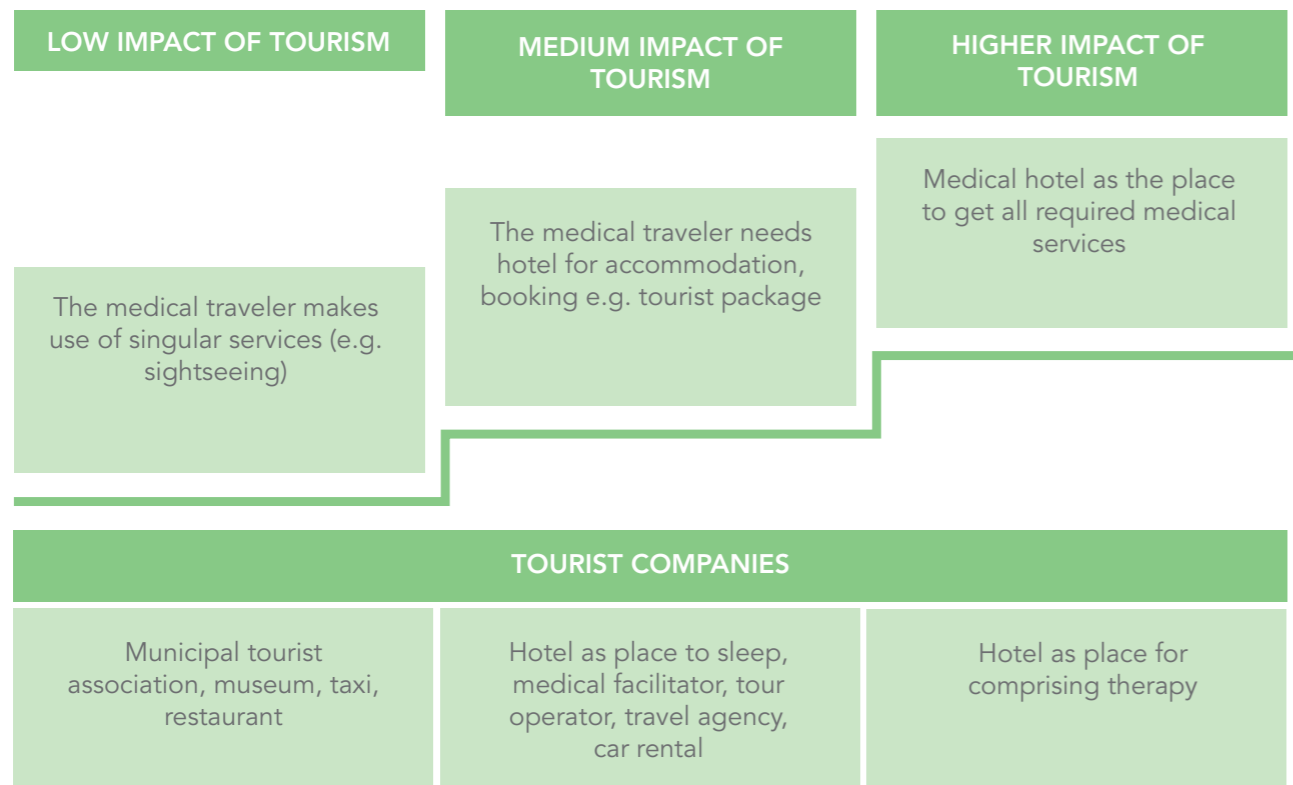
1.3. Tourist companies

Tourist activities of medical travelers depend on the disease and its life-threatening potential. Cancer patients seeking surgery abroad barely use tourist programs such as city tours, museum visits, or excursions. On the other hand, elective care patients having a satisfying health status are much more adventurous. Typically, fellow travelers are much more adventurous.

THE MOST FREQUENT TOURIST COMPANIES THAT DEAL WITH HEALTH TRAVELLERS INCLUDE:

- Hotels (wellness hotels, medical hotels, other specialized hotels)
- Health/spa resorts
- Tour operators and specialized travel agencies
- Medical travel facilitators

Fig.5. Impact of Tourism



1.4. Insurance companies

INSURANCES COVERING MEDICAL PROCEDURES ABROAD:

- Compulsory: A treatment might be covered abroad by the insurance that the patient usually has in their home country.
 - Comprehensive geographic coverage: For frequent travelers and those who often change their residence.
 - Universal (national) public health care systems: Cover citizens, permanent residents, and visitors against a reasonable monthly fee (e.g. Costa Rica).
 - Insurance paid by the employer: Covers specific treatments depending on the company's rank and country of residence.
- Some insurers promote medical tourism due to dramatic savings (even if the fellow traveler fully pays, the entire journey is cheaper than at home).

1.5. Professional associations

The most relevant global and European organizations that gather medical travel professionals and companies include:

- **European Union of Private Hospitals (UEHP), Brussels.** An umbrella association of organizations in 17 countries representing 5,000 private clinics and promoting patient-focused health care.
- **European Spas Association (ESPA), Brussels.** An umbrella association of national spa associations promoting spas, balneology, and natural remedies to become more available.
- **Global Healthcare Travel Council (GHTC), Turkey.** A forum of national councils aiming to raise awareness of health care travel and partnerships between the public and private sectors.
- **Medical Tourism Association (MTA), USA.** An international association of hospitals, medical providers, facilitators, insurers, and others who cater to international patients. Known for its destinations' Medical Tourism Index.



Finland has several professional associations ranging from ones that oversee the entire tourism and hospitality industry to others with a narrower target segment such as spas, private healthcare providers or medical tourism providers.

- **The Medical Tourism Association Finland.** The association promotes Finland as medical tourism destination and helps Finnish service providers in product development and partnering. Members include private hospitals and clinics along with medical tourism facilitators.
- **The Association of Finnish Private Healthcare Providers (LPY).** The association focuses on the development of the private healthcare industry in Finland. About 40 member companies providing medical, dental, hospital, laboratory and imaging services.
- **The Finnish Spas Association.** Represents 12 independent well-being destinations around Finland.
- **The Finnish Sauna Society.** The society promotes Finnish sauna culture emphasizing the meaning of sauna bathing for a healthy lifestyle. Organizes seminars and symposiums, supports and initiates scientific research about the health benefits of sauna bathing.
- **The Finnish Tourism Industry Association (SMAL).** A consortium of travel agencies and other tourism companies promoting the development of the travel industry in Finland and the common interests of its members, as well as monitoring their rights and maintaining good business practices.
- **The Finnish Hospitality Association (MaRa).** A leading national trade and labour market association in the hospitality industry in Finland. Represents a wide range of companies in the hospitality sector including hotels, restaurants, wellness service providers and other tourism businesses. The combined turnover of MaRa's members is over 85 % of the total turnover of the hospitality sector in Finland.

1.6. Public institutions

Governments. Besides governance and support, they should also create a regulatory framework to ensure quality and patient safety, develop national strategies for health travel, and invest in destination branding.

IMPORTANT GLOBAL AND EUROPEAN INSTITUTIONS RELEVANT TO HEALTH TRAVEL ARE:

- **World Health Organization (WHO), Geneva.** UN agency responsible for public health and for taking over leadership in global health responses.
- **United Nations World Tourism Organization (UNWTO), Madrid.** UN agency that "promotes tourism as a driver of economic growth, inclusive development, and environmental sustainability" (UNWTO).
- **European Travel Commission (ETC), Brussels.** An umbrella association of National Tourism Organizations that "promotes Europe as a tourist destination to long-haul markets" (ETC).

IN FINLAND, THE MOST RELEVANT PUBLIC INSTITUTIONS INCLUDE:

- **Business Finland.** The government organization for innovation funding and trade, travel and investment promotion. As the national expert organization and an active player in the travel industry, Visit Finland unit of Business Finland is responsible for helping Finnish travel companies to internationalize, develop, sell and market high-quality travel products for foreign customers. Health travel is one of the thematic development areas promoted by Visit Finland.
- **The Ministry of Economic Affairs and Employment.** In charge of developing Finland's national tourism strategy and the Health Sector Growth Strategy in Finland.
- **The Ministry for Foreign Affairs and Finland's missions abroad.** Working hard to improve international business opportunities for Finnish companies and playing a central role in the Team Finland network overseeing e.g. country branding.

KEY TAKEAWAYS on ROLES & RESPONSIBILITIES

- ✓ Health travel embraces a range from tourist companies to medical institutions
- ✓ Get ready: choose your niche, market, and partners
- ✓ Not all medical facilitators are the right ones for your business
- ✓ Insurers and facilitators send patients, but they can also support your business in many ways
- ✓ Collaboration and partnerships bring new opportunities that lead to new revenues

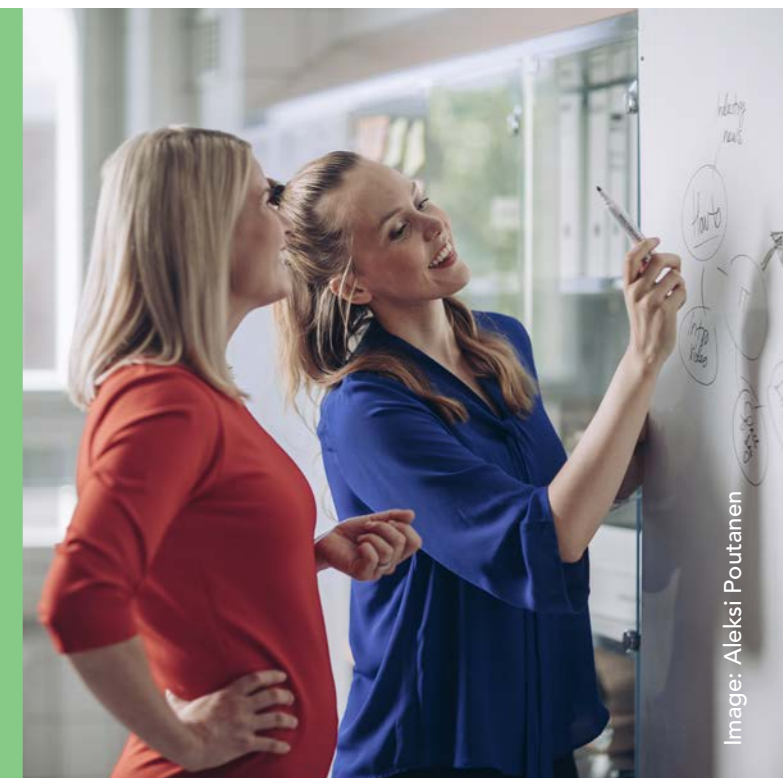




Image: Adobe Stock

PRODUCTS AND CUSTOMER EXPERIENCE

2. Customer-journey in international health care

2.1. Customers

THE WORLDWIDE FLOW OF PATIENTS CAN BE DIVIDED INTO THE FOLLOWING GROUPS:

- Those who seek specialized medical treatment abroad because it is not available in their country or not at affordable prices, do not trust service quality at home or waiting times are too long.
- Travelers who seek health-supporting natural infrastructures, such as hot springs, climatically preferred locations, or a stunning nature.
- Retirees/senior travelers who primarily seek a better climate and profit from cheap services in health care or other fields.
- Those who seek worldwide complementary medical systems such as Ayurveda or Traditional Chinese Medicine are interested in health, but also in religion and/or healing holistically.
- Customers looking for more information about their health status (e.g. health check-ups and cancer screenings) and improving their health through wellness, fitness, or relaxation in an exclusive atmosphere.
- People who get treated abroad for legal reasons (e.g. abortion, IVF).
- Patients who need rehabilitation after surgery or therapy.

Fig.6. Target Groups of Medical Travelers Sought After by Clinics

Group 1				
Health status does not play a role (wanted: hotel, wellbeing, sun & beach, relaxation)			wellbeing	
Group 2				
Health status does not play an important role (wanted: spa, wellness, fitness, outdoor)				
Group 3				
No symptoms and healthy, but health-oriented	preferred target groups		soft medical tourism	
Group 4				
Brief symptomatic phases, minor diseases				medical tourism
Group 5				
Lengthier and recurrent problems, chronic in some cases				
Group 6				
Need for surgery and/or rehabilitation, temporary stay in hospital				
Group 7				
Care in specialized establishments (nursing home) including palliative care				

2.2. Patient-journey

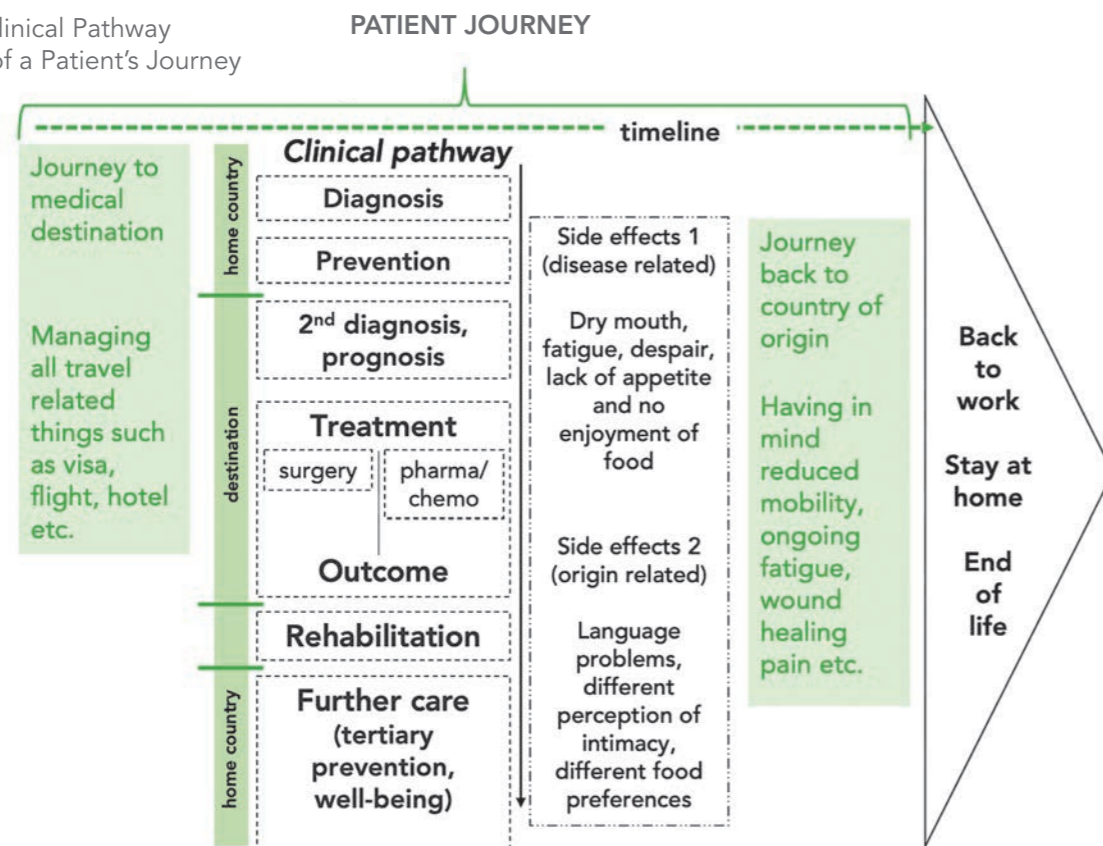
Each patient-journey is different: providers need to be flexible and adapt to the patient's sake. A general model of a patient-journey would be:

Fig.7. Standard Patient's Journey

1. JOURNEY	2. ADMISSION	3. INTENSIVE CARE	4. NORMAL WARD	5. DISCHARGE	6. JOURNEY
Information seeking	Anamnesis, diagnosis	Intensive care, surgery	Routine examination	Administration	Transfer to airport, railway station
Appointments with clinic and therapists	First aid	Monitoring station	Bed rest	Possibility of transferring to a medical hotel	Further rehabilitation
Booking tickets (hotel, flight, other transport)	Preparation of intensive care/ surgery	Transferring to normal ward	Rehabilitative treatments	Further recovery	
Arrival			Preparation for the journey back home		
Transport to destination (hotel, clinic)			Check if fit to travel		

The following graph shows a simple clinical pathway for cancer patients as part of their international journey:

Fig.8. Clinical Pathway as Part of a Patient's Journey



Particularly when looking for surgery that may cure serious illness, often limited by time due to life-threatening context, **it is of utmost importance to answer the patient within 48 hours of receiving the inquiry and patient's records.** A timely reply may win a patient over who most probably

looks after diverse medical providers in different countries. Yet, surgery is just one segment at the beginning of a therapeutic journey: after being discharged, patients need a 24/7 helpline, IT-based after-care, and access to different professionals such as dieticians or sports scientists.

2.3. Digital tools

Digital solutions for patient communication and monitoring:

1. Reduce uncertainty and help the patient to monitor and report about potential symptoms
2. Make it easier for international patients to contact the medical team before and after the procedure
3. Help the patient to prepare for the trip and submit necessary information beforehand and stay on track with the recovery plan once back at home

Remote appointments. Most of the doctors' first visits and follow up visits can be carried out as video appointments. Clinics can send confidential information via a secure email or other messaging systems. By offering remote appointments, you can make it easier for the customer to book the first appointment, often leading to a longer care relationship.

Second opinion services. In some cases, a patient or doctor may need another doctor's assessment to compare treatment options. It is a regular practice that can provide both the patient and the treating physician with valuable additional information or support in choosing a treatment line. Second opinion services are usually offered remotely via a video service. Consider offering this option as it can also be a first step in building more in-depth partnerships with foreign clinics and hospitals.

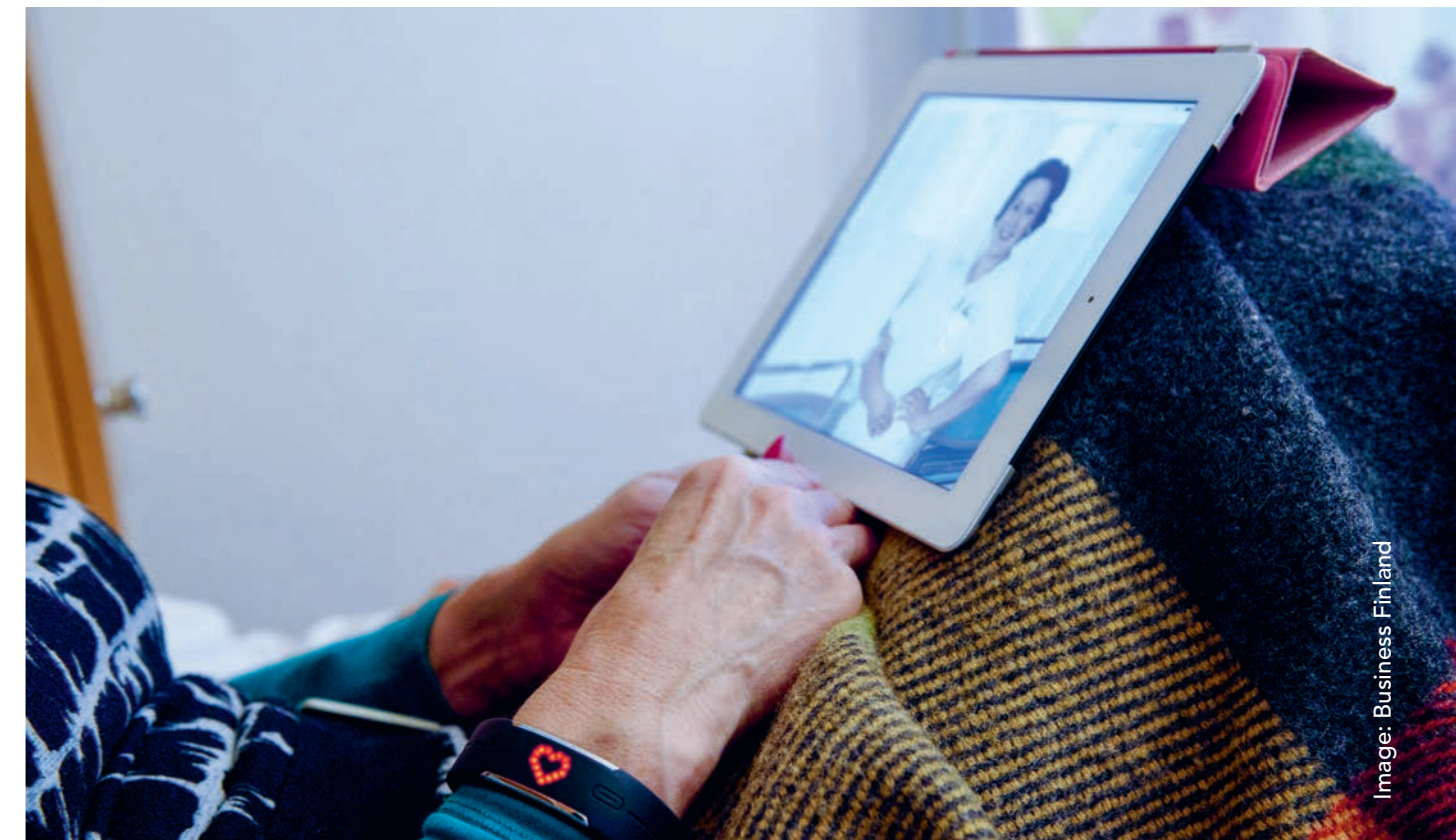


Image: Business Finland

3. Customer experience

3.1. What do patients want?

In short, medical travelers want to have high-quality treatment at a reasonable price. These features are often not available at home, so they try to find a solution out of the country. Yet, when it comes to “healing” as a holistic, spiritual, and preventive approach to health for healthy people, other factors play a decisive role.

WHAT DO MEDICAL TRAVELERS WANT?

- Low-cost health care
- High-quality services (medically and emotionally)
- Fast access to those services
- No waiting-time
- Travel opportunity (e.g. easy acquisition of visa)
- Convincing success rates
- State-of-the-art facilities
- Surgeon’s/practitioner’s expertise
- Access to the latest technology
- A pampering atmosphere if the disease is not too serious
- An opportunity to combine holidays with therapy.

Influencing factors that have a curbing effect on a potential journey abroad:

- Possible surgical (therapeutic) complications
- (Non)availability of doctors in case of post-operative complications
- The procedure or parts of it may not be legal in the target country
- Fear that a due process may not be available in case it goes wrong
- Concern about the quality or availability of post-operative care
- Procedural risk: explicit mention of risk inherent in the procedure
- Uncertainty about the value if promoted as “a special offer”
- Fear of peregrine culture abroad confronting with worrying factors
- High administrative burden disproportionate to the benefits
- High costs of mobility (travel).



3.2. Decision-making

A decision-making process implies choosing the best option out of two or more alternatives. The way to come to a decision may be emotional or scientific, or at least one that grounds on facts and figures.

Fig.9. Factors that Influence the Decision-making Process

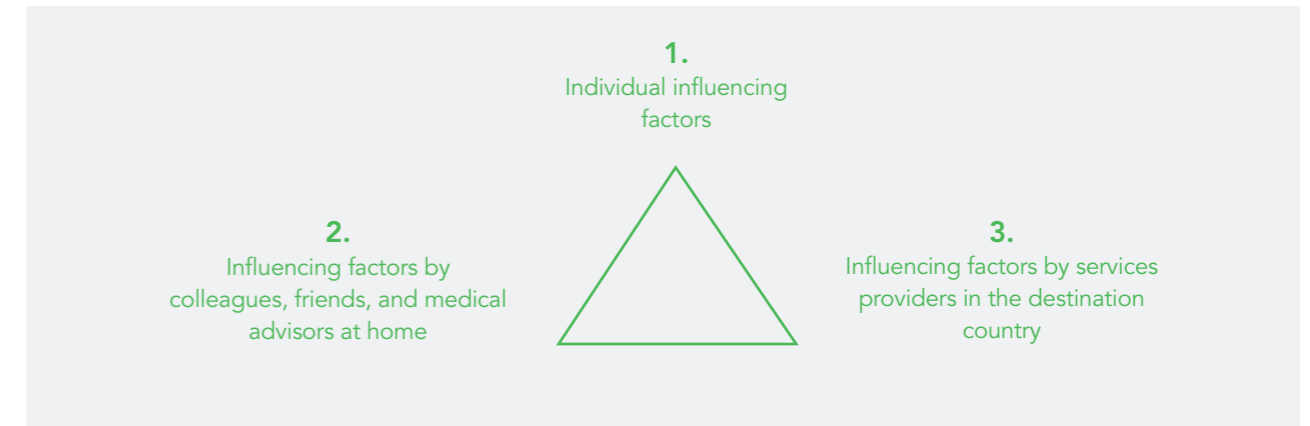


Fig.10. Decision-making in the Realm of Medical Travel

STEPS	CHOICES TO BE MADE
Defining goals	Defining what the goal is: health, relief, rehabilitation, body-styling etc..
Gathering information	Leaving the home country, or not? Strengths and weaknesses of each decision. Which country and which clinics? What are the limitations (waiting lists, legal factors)?
Judging the alternatives	Price, quality, price-performance ratio. Does the culture, political system, or the region of the destination country play a role? Do I feel annoyed by organizing the travel myself (visa, flight tickets, other transport, hotel)?
Assessing options	All questions and alternatives are evaluated either emotionally or rationally. Endogenous (age, sex, phase in the lifecycle) and exogenous (media, doctor, country's health policy) factors play a role..
Selecting	The result is a decision, which is not always the best one
Acting	Proceeding in compliance with the decision
Assessing results	Is the result as it was planned to be?

4. Culture & touchpoints

Patients usually choose countries with similar language, religion, and lifestyle. However, health travel professionals may help them bridge and adapt to cultural differences. For example, the Chinese prefer traditional treatments, but those seeking Western medicine give importance to sophisticated health care services. In contrast, the Russians have an authoritarian relationship with doctors and expect a paternalistic approach in which a doctor tells them what to do instead of asking what they want.

4.1. Patient's language

The key to a positive patient experience is communication. The hospital staff and the patient must have a common language, but an interpreter can also be a solution. Speaking Russian is of utmost importance for Russian patients and often a decisive factor. Chinese travelers, hence, understand it is not easy to speak Chinese, but they expect to have an interpreter. Besides the language, an essential skill is how to convey information.

USEFUL TIPS FOR COMMUNICATION:

- Before providing new information, the doctor should find out what the patient already knows.
- Let the patient ask for opinions and get new information but respect if they do not want to go into details.
- Many patients do not want to go into all details.
- Talking slowly with the patient allows the time to process the data, and telling the truth improves comprehension and limits stress.
- Patients trust more when they feel the doctor's empathy and understanding (choice of words, body position, facial expressions).



Image: Business Finland

4.2. Touchpoints

There are numerous "touchpoints" in health travel. Always make sure that the communication across them is sufficient. Sharing the right information on time can avoid mistakes and ensure a positive client experience.

Doctor - patient

- Listening to the patient and actively engaging in a two-way dialogue is a crucial factor in this relationship
- The medical staff should win the patient's trust
- For many international patients, it is vital to include family members in the information loop

Clinic staff - patient

- Contacting the clinic staff, should be made as easy as possible
- Depending on where your customers come from, offer several contact options including phone, email, WhatsApp, WeChat, and Viber
- The service hours (Finnish time GMT +2) and languages should be clearly communicated. It is recommended to offer service in several languages, taking into account the target markets of the clinic.
- 24/7 customer service is often highly appreciated by health travel customers

Medical travel facilitator - customer

The MTF acts as an interface between all relevant stakeholders and is the primary contact point for the patient for any non-medical inquiries. Preferably, the MTF staff members should be able to communicate in the patient's native language.

The primary functions of the MTF include:

- informing the patient about treatment options
- arranging or giving referrals about travel services
- assisting in processing medical information and payments
- meeting the patient upon arrival
- educating the patient about the local culture in order to manage expectations and avoid misunderstandings
- providing additional services requested by the patient

Clinic – medical travel facilitator

- Clinic and MTF should communicate adequate and up-to date in all occasions that have impact on the operational arrangements made by MTF
- Clear responsibilities and a seamless service path guarantee a positive customer experience
- Unexpected issues must be communicated to the partner without any delay.



Image: Business Finland



Image: Business Finland

5. Quality management

5.1. Certifications

Quality is a degree to which stakeholders (patients, clinics, facilitators, insurances, and banks) perceive their expectations to be satisfied. All of them might have different expectations of what a medical journey is made of. Clinics focus on surgery and therapy, banks on a timely payback of loans, and patients assess if medical costs will guarantee a benefit. However, quality management welcomes a systematic approach to improve quality.

A certified quality management accreditation is a stronghold to convince potential medical travelers about the quality of services. Almost all countries have a national board responsible for quality-related accreditation. Not claiming their completeness, most of the national quality institutions are practically unknown, and the focus stays on internationally recognized institutions:

- **International Organization for Standardization (ISO).** It is a global organization that creates guidelines and certifiable seals. ISO 9001 is an intersectoral quality seal focused on quality management; ISO 15224 covers quality-related processes in the health care sector.
- **International Society for Quality in Health Care (ISQua).** A global organization that promotes quality improvement in health care and education of health care professionals; members in 70 countries.
- **Joint Commission International (JCI).** US-based, international, and certifiable quality management system for medical providers.
- **Den Norske Veritas (DNV).** An integrated accreditation program for healthcare organizations that validates medical compliance.
- **Global Healthcare Accreditation for Medical Services (GHA).** US-based accreditation institution for medical service providers focused on patients' experience and targeting medical professionals (CMTP).
- **Temos.** European company offering accreditation and certification programs for clinics and medical travel professionals.
- **European Health and Spa Quality (EHSQ).** A certifiable quality management system that targets wellness and medical spas.

5.2. Risk management

The pandemics Covid-19 changed it all: IMTJ survey showed that 2/3 of medical providers lost 50% of international patients and 16% already left the business; respondents expect that **future medical travelers will select destinations that coped best with the pandemic, check on the provider's safety measures and book betterknown clinics.**

Social distancing is a new buzz word, and providers set comprehensive safety guidelines. Doctors may be visiting source markets to perform surgery and train locals, thus bringing partnerships; telemedicine might become a preferred tool for a second opinion; online events may replace onsite events.

Medical travel is also vulnerable to market changes driven by national policies like healthcare infrastructure investments. Many source countries showed the decline of outbound travelers after building new facilities. For example, the number of health care travelers sharply decreased in 2004 and 2005 when a new oncology center opened in Oman (National Oncology Centre, Royal Hospital), stimulating Omanis to stay home and get treatment. At the beginning 2000s, Abu Dhabi's citizens made use of government-funding to get cardiac surgery abroad. When a Cleveland Clinic opened in Abu Dhabi in 2015, medical travel decreased by more than 50%. Today, both destinations aspire to become top medical travel hubs.

KEY TAKEAWAYS on PRODUCT & CUSTOMER EXPERIENCE

- ✓ Health travelers seek prompt access to health, high quality, and affordable pricing
- ✓ The patient's journey is complex and clearing up the hurdles is highly appreciated
- ✓ Remote services will undoubtedly lead to an increase in the digital health market
- ✓ To win over customers' trust, learn their language and culture
- ✓ Quality seals increase trust and boost your brand



Image: Fotolia

REGULATION

Medical travel regulative frameworks consist of journey-related issues such as visa regulations, health care (health policy, insurance-related regulations, warranty claims, and data privacy laws), and general administration (VAT and billing).

6. Visa regulations

Visa management. Traveling for health is way different than traveling for leisure and business. When choosing a country for treatment, the main factors are primarily related to medical care, overall country standard, political security, and visa regulations. Often, patients cannot get the best health care available abroad because they do not have enough time to wait for a visa or resources to obtain the required visa permit. Fluent visa management arises as a severe challenge that works against health travel development yet allowing other countries to raise their medical tourism offer by introducing easy-to-get medical visas.

VISA PROCESSING

Travelers in need of a visa to visit Finland must apply for a Schengen visa, following the updated Schengen Visa Code in force as of February 2020:

- Visa gives permission to enter the country for a brief time up to 90 days
- Visa application can be submitted from 6 months to 15 days before the trip
- Fee EUR 80 per person
- Mandatory travel insurance
- Processing time approximately 2 weeks (exceptionally, 30 to 60 days)
- Travelers must lodge the application at the Consulate of the country they intend to visit (or to stay longest in case of several countries visited)
- Visa must be (generally) applied at the Consulate with territorial competence for the country in which they legally reside
- Application documents available online
- Application needs to be submitted in person

Patients from Russia and China need a visa to enter Finland, while UAE nationals do not need it. Finland does not offer medical visas with special conditions like in some countries promoted as medical travel destinations.

Collaboration with the MFA. Business Finland works closely with the Ministry of Foreign Affairs (MFA) to further advance and increase the Finnish health sector's worldwide visibility. Finnish embassies are vital partners when organizing business missions: they host high-level business events, provide support to Finnish companies visiting or exhibiting at events in the host country, enable to meet potential business partners, and they can check their status, references, and reputation. It may be beneficial for you as a service provider to establish a close collaboration or get introduced to the embassy in the target market, even without a clear agenda. By letting them know about a business project or your interest to step into the market, embassies can support your market entry and also provide valuable information about the visa process.



Image: Aleksanteri Baidin

7. EU cross-border health care

The European Commission implemented the Directive on Patients' Rights in Cross-border Healthcare 2011/24/EU in 2013 in EU member states. Norway, Iceland, and Liechtenstein also adopted the Directive. **It aims to guarantee patient mobility and the free provision of health care services. It regulates patients' rights to reimbursement for health care received in other states.** Exceptionally, Prior Authorization may be requested (in need of hospital overnight, highly specialized, or cost-intensive medical equipment). It may be refused when the treatment is not included in the home country's offer of care or accessible at home in a medically justifiable time limit.

The Directive allows EU-member states to get health care in another EU or EEA member state, yet considering the following points:

- Travelers need to plan health care; they need a referral and qualified public insurance. The doctor in the home country is not obliged to refer if feeling unfamiliar or not convinced about the service quality or not meeting patients' needs.
- The traveling patient must pay for the health care upfront, and once back home, apply for reimbursement to the insurance.
- The traveler cannot claim reimbursement for the cost of medicine to be needed afterward and for any kind of travel or leisure costs.

Patients across the EU do not possess enough information about their rights; thus, they do not use the option to get health care services across the EU. Neither healthcare service providers are informed about the opportunities "hidden" under the Directive application. On the other side, the Directive policy never aimed to boost health travel but enable free movement of health services and regulate reimbursements. **Understanding the Directive and patients flows can help health care providers in the private sector open new niche markets.**

Market potential also includes patients from Denmark and Norway who rank highly for the use of medical services within the EU Cross-border Healthcare Directive framework, but only when the so-called Prior Authorization is not required. It means that they primarily use non-invasive and less expensive medical services that do not require hospitalization.



Image: Adobe Stock

CASE EXAMPLE:

Docrates Cancer Center has found a specific niche in Sweden, contributing to 25% of its patients. Most cancer treatments in Sweden are only available in public hospitals, usually with long waiting lists. Being that the costs of treatment at Docrates are at the Swedish level, the Swedish government provides up to 100% refund, thus fully applying the Directive. However, it does not apply to innovative treatments not applied in Swedish public specialty care.

GDPR

The European General Data Protection Regulation (GDPR) came into force in 2018 to regulate personal data transfer inside and outside the EU. It heavily affects international businesses, particularly at online platforms, by imposing severe processing of personal data. It applies to any company targeting EU citizens but also protects all citizens. If products or services are offered within the EU, data processing must comply with the GDPR, no matter if the company is physically based in the EU or not. Consequently, it applies to all medical service providers welcoming customers to Finland.

8. Liability & responsibility

Legal & ethical issues. Sometimes health travel brings complex medical, legal, and ethical questions to the table, while there is no clear legislation or governing body. Medical facilitators can get insured in case of claims for damages. Yet, service providers, only by attracting foreign patients, are subject to other country's jurisdiction.

CLINICS SHOULD PAY ATTENTION TO:

- Patients' medical history and communicating appropriately
- Detailed documentation and treatment pathways
- Get fully informed consent and consideration of risk, moreover for patients with psychological issues, serious illness, and children
- Validating qualifications of surgeons
- Clarifying the relationships of the clinic, its surgeons, and staff
- Ensuring adequate insurance and recovery planning.

Clinics & facilitators. They should both establish vigorous internal processes. When choosing a partner, both should pay attention to the legal form, appearance, business conduct, and patient care. They should document their cooperation and ensure to record the processes. A valid contract can enhance a legally secure and economically viable operation. Besides referring patients and charging for that, facilitators should arrange other services such as translations, visas, and logistics. When one person represents the facilitator, they are more likely to escape liability for unfair conduct than a company. For this reason, companies are considered better partners. Uncertainty harms any market, and legal uncertainty even more.

Misinformation. Digital media boosted medical travel by enabling direct interaction of key stakeholders. Yet, it jeopardized the trustworthiness of the information. It can be helped by codes of conduct, quality labels, user guidance tools, or accreditation certificates. The lack of an international legal framework still raises questions about responsibility and legal redress.

Patient safety & service quality. International health care management organizations, including the WHO, offer patient safety information, or even publish safety guidelines.



Malpractice. Lawsuits regarding failed operations differ across countries. Malpractice comprises of wrong-site/wrong-patient/wrong-organ surgery, anesthesia errors, injuries, infections, or unnecessary procedures. As a rule, medical travelers undersign a form and provide consent before the treatment starts acknowledging the risks. It serves to minimize the doctor's liability and prevent charges if something goes wrong. A general consent serves for interventions that do not pose a significant risk to the patient, such as physical examination. However, informed consent is a prerequisite for risky interventions, such as surgery or blood transfusion. Medical travelers are advised to get international medical travel insurance covering medical negligence, complications, trip cancellation, medical evacuation, and/or accredited clinics insurance. Most travelers take policies covering medical complications and trip cancellation.

What happens if something goes wrong?

The Finnish Patient Insurance Center (www.pvk.fi/en/) provides information about patients' rights to medical travelers to Finland, thus treated according to Finnish law. In case

of expected complications and slower recovery, additional costs are usually covered by the patient, their insurance, and/or home country based on EU regulations if the patient is an EU citizen. Conversely, non-expected and unknown complications are covered by the hospital's insurance. If patients claim an injury, they can apply for financial compensation from the Patient Insurance Centre within three years, deciding if they are entitled to compensation.

CLINICS SHOULD BEAR IN MIND THE FOLLOWING:

- Certification of the clinic and/or surgeon
- Language skills of the personnel
- Offering additional health insurance for the time in Finland
- Offering a nurse who accompanies the patient during the stay
- Offering after-care facilities and post-operative follow-up
- What should be done in case of complications?



9. Act on travel service combinations

The Finnish Act on Travel Service Combinations (901/2017), the Act on Providers of Travel Service Combinations (921/2017), and the Act on Supervision and Insolvency Protection Fees for Providers of Travel Service Combinations (922/2017) came into force on 1 July 2018 to implement the European Union Package Travel Directive (90/314/EEC).

Travel Service Combination – TSC / Travel Package. Standard packages include at least two travel services. Still, combinations include click-through packages where services are purchased online from different partners within 24h of the initial booking and sharing travelers' data with partners.

Assisted Travel Arrangement. It occurs when a traveler does not buy all services online at once but choose and pay for one service before booking the next one. It also happens when a traveler buys additional services through a link on the organizer's website within 24 hours of booking.



Image: Nikoai Alin

WHAT'S NEW:

- The organizer must notify travelers of possibly exercising their cancellation right no later than in 20 days to 48 hours before the trip, depending on its duration.
- Travelers are also entitled to rectify a faulty/lousy performance by the organizer and compensate for the costs incurred.
- Assisted travel arrangement providers are only bound by a notification and insolvency protection duty.
- The registry only includes businesses required to lodge guarantee, but there is a possibility of reducing a guarantee of up to 50%.
- If the business is not obligated to engage an auditor under the Auditing Act, a signed statement by the CEO/Board is enough.
- There is a new fee comparable to a tax - for supervision and insolvency protection. It covers the state budget appropriation for guaranteeing the receivables and return of travelers.

How does the Act affect service providers? Whatever relates to travel service combinations, it applies to medical travel too. Accordingly, agencies that organize medical treatment in/from the EU and offer combinations must comply with the rules, as do other tour operators and travel agents. It imposes precise information to travelers, fair and predictable pricing, stronger cancellation rights, and bankruptcy protection.

Any EU based agency that offers a health-related package (travel, accommodation, medical treatment) must comply with the rules no matter if contracting other service providers and if customers are paying directly to them. Due to the limited chances of getting liability insurance, tour operators and travel agents hesitate to take the risk and offer medical packages - if something goes wrong, they might be liable.

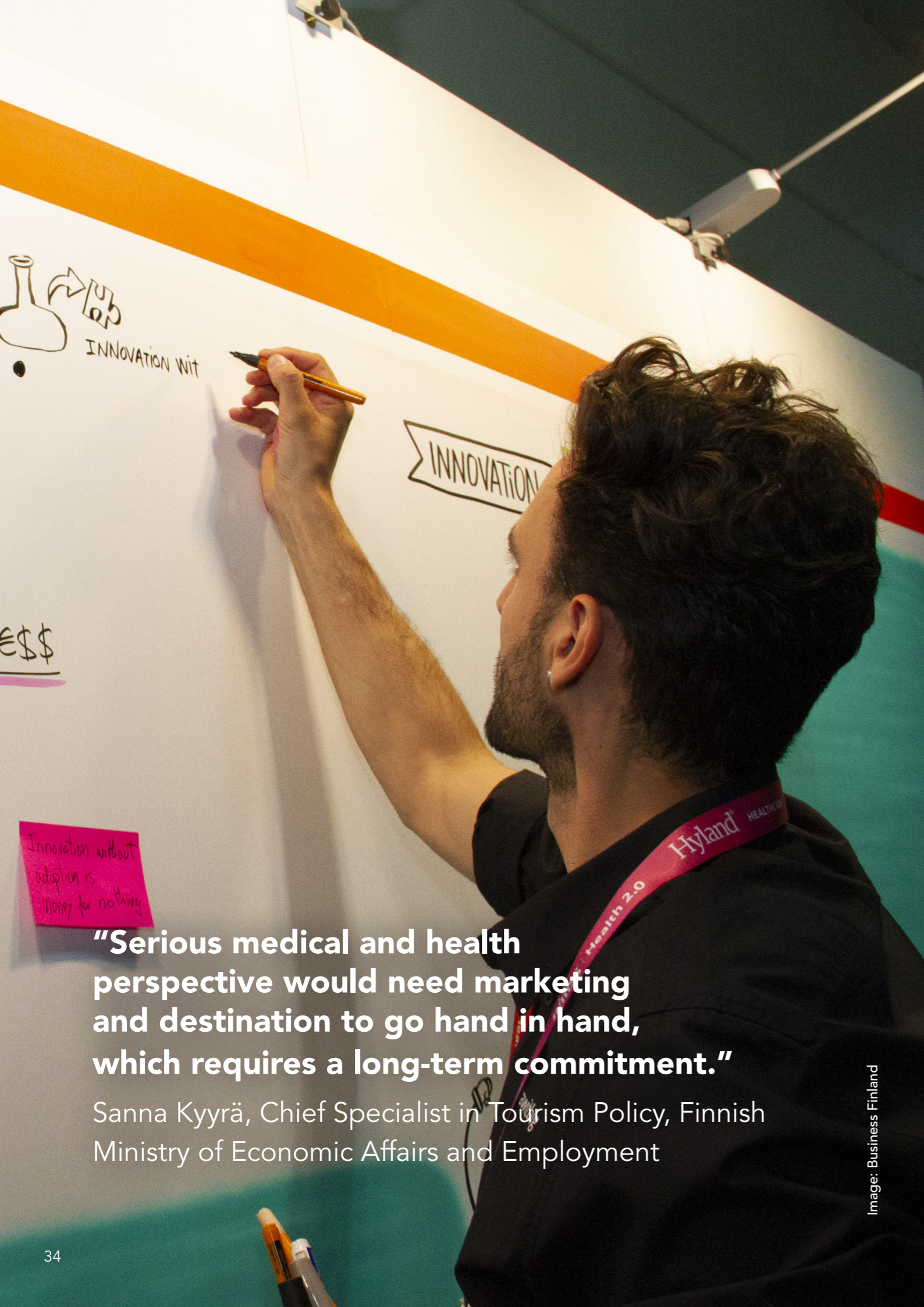
A FEW INFORMATIVE POINTS THAT ARISE FROM THE NEW LEGISLATION:

- Travelers have the right to cancel the trip at no fee if the organizer makes significant change/increases package price by more than 8%.
- Travel service combination providers can avoid the obligation to lodge guarantee by not charging advance fees.
- Websites must indicate who is running them and the office address.

Useful websites include one of the **Finnish Competition and Consumer Authority** and the **Association of Finnish Travel Industry (SMAL)**, which published General terms and conditions for package travel.

KEY TAKEAWAYS on REGULATION

- ✓ International health travel entails international regulations and jurisdictions
- ✓ A hassle-free visa regime may increase patients' inflow
- ✓ The EU Cross-Border Directive can help health care providers in the private sector to open new niche markets
- ✓ Protect patients' rights by applying data protection rules (GDPR)
- ✓ Finnish healthcare providers are obliged to 'take patients' insurance, which increases the patient and the care personnel's safety
- ✓ Any EU based agency that offers a health-related package must comply with the Act on Travel Service Combinations



"Serious medical and health perspective would need marketing and destination to go hand in hand, which requires a long-term commitment."

Sanna Kyyrä, Chief Specialist in Tourism Policy, Finnish Ministry of Economic Affairs and Employment

Image: Business Finland

MARKETING & TRENDS

10. Marketing in health care

Marketing for a potential patient requires understanding that someone who comes across the clinic's ad might not need the services now, but maybe many years later. Health care marketing simply requires patience.

10.1. Strategies

Hospital marketing should not only focus on quick sales for best prices or brand-building; instead, it should create a long-term relationship built on a positive connection and trust. To understand the shift that marketing for clinics has experienced during the last fifteen years, the terms inbound and outbound help to get an orientation:

- **Outbound** marketing strategies try to reach potential customers with ads on radio, TV, or other mass-media, accepting that many people are not interested in what they see or hear at all.
- **Inbound** is the opposite and tries to attract attention so that the potential customer voluntarily contacts the clinic. This approach is in the focus of modern marketing for clinics.

Content marketing. If someone searches for information about health-related issues, it usually chooses online-media. It is about diagnoses, therapies, clinics, chances of healing, medical doctors, and therapists. It is not primarily about sales, promotion, and prices, but using well-grounded knowledge offering content.

Value-based marketing. Another "must-have" is result-based information. So, the clinic communicates what it has achieved so far (e.g. the number of successful operations) and not only the great variety of therapies offered. This shift from volume to value is the central plot of value-based marketing. Fast consumption of information requires to be rapidly understandable, and infographics are very welcome.

10.2. Digital visibility

Medical tourism websites provide various information touching on medical, tourist, legal, and many other issues. Patients' access to accurate, trustworthy, and complete information completed by the knowledge that foreign health travelers need is one of the cornerstones of a successful communication strategy.

Multi-channel digital visibility is a basic requirement. Make sure that the content and layout of your website gives a professional first impression. Share as much fact based information such as infection rates, treatment results, safety information etc. as you can. Otherwise, the customer will look for this information elsewhere.

NOTE ESPECIALLY:

- Search engine optimized, up-to-date content that creates trust
- High quality pictures and videos
- Consistent layout and navigation
- Availability and clear, transparent pricing
- Tone of voice matches with your target audience
- Website localized to all main markets – including the visual appearance (images, symbols, color preferences, website functionality etc.). Make sure the content is always in compliance with local standards.
- Professional spelling and grammar check
- Clear call-to-action, e.g. online booking option for a first appointment
- Mobile optimization
- Social media supporting a customer's purchase decision
- Digital marketing campaigns supporting sales
- Monitoring results and managing information
- Partners: they are incredibly valuable in digital marketing since they can promote your brand to a broader audience

Fig.11. The Contents of a Comprising Webpage

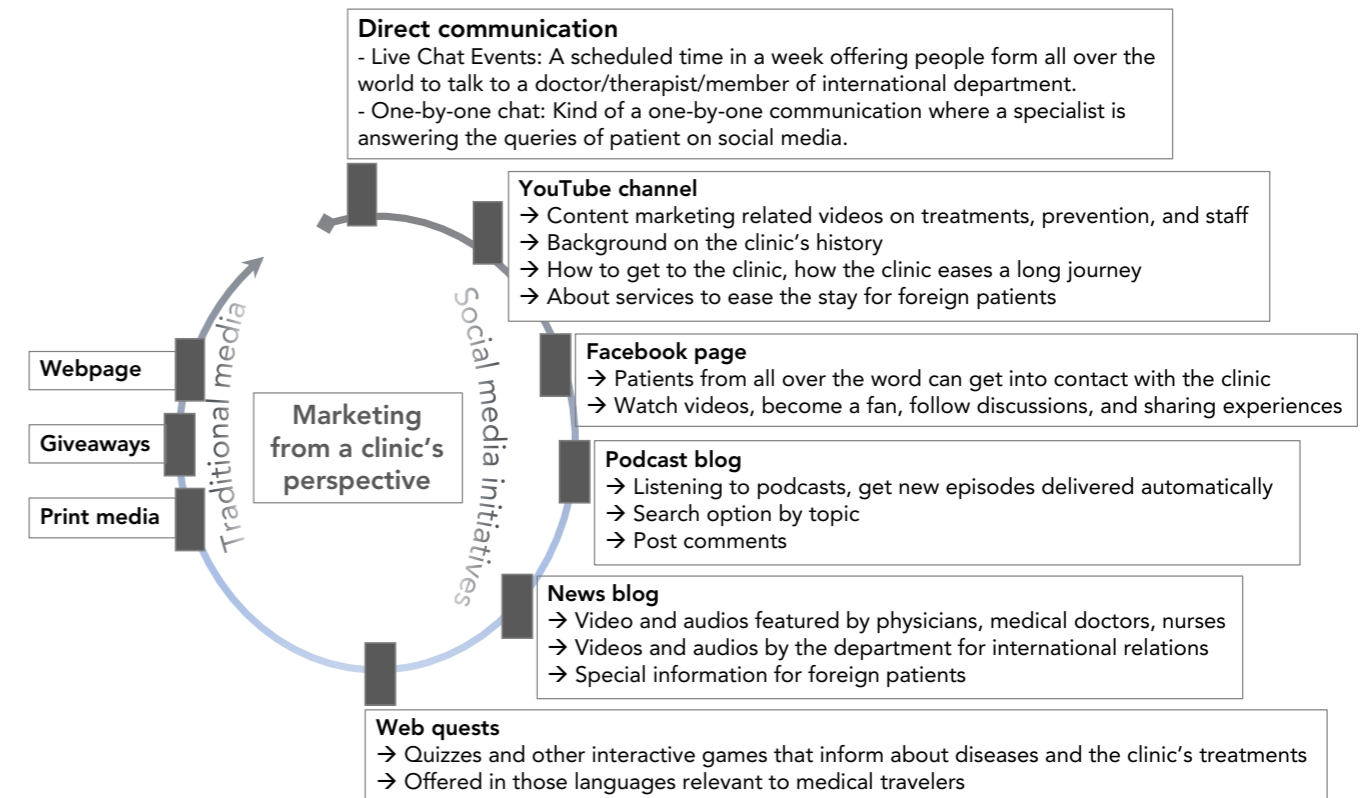
GENERAL INFORMATION	MEDICAL INFORMATION	TOURIST INFORMATION
Usually, service providers focus on the quality of their medical services. Often, medical websites are quite technical, unfortunately neglecting a human touch		We vote for a "button" at a prominent place with all information relevant for a medical traveler
Mission and vision	Medical/surgical qualification	Price comparisons with other countries
Accreditations, quality management certificates	Medical focus (what kind of surgery or therapy) is offered	Visa regulations and entry requirements
Cooperation with other medical centers	Success rates of surgical procedures	General information on tourist attractions
Patient's satisfaction scores	Outcome quality, success rates	Links to cooperating hotels
Patient's testimonials, treatment experiences	Translation services multilingual fluency	Quality of food and related services
Quality assurance information	Information on general medical support	Shopping and sightseeing
Links to facilitators and other cooperating partners	Who is guiding the patients through the healing process	Price-level and exchange rates
Publication list about leading medical staff and other information	Pre- and post-operative consultation	Epidemiological and other health-related risks
The hospital's departments	After-care services (e.g. follow-up care rehabilitation)	Links to health-related services outside the clinic (spa, gym, nature-based activities)
How to contact the clinic, specific departments, and staff?	Legal regulations and patients' rights	What is if travel back must be postponed due to medical reasons?
Prices of treatments and packages	Surgical risks	Information for fellow-travelers
	Presentation of medical staff (photo, short CV)	Links to tourist guides
	Medical approach info (Western Medicine or also complementary)	

Social Media

A state-of-the-art approach to marketing gives digital and social media a larger role than traditional media.

The chart shows a glimpse of the impact of using social media more often:

Fig. 12. Digital Marketing for a Clinic



10.3. Distribution channels

Fig.13. The Relevance of Distribution Channels in Health Tourism

	WELLNESS / SPA HOTEL	MEDICAL HOTEL	CLINIC
Very important			
Important			
Less important			
DISTRIBUTION CHANNELS ↓			
Homepage			
Telephone helpline			
Social media			
Insurances			
Tour operators			
Tourism agencies			
(Regional) Tourism organizations			
Medical Facilitators			
Medical faculties, staff exchange			
Medical device industry			
Print media: leaflet, glossy magazine			
Radio, TV			
Tourist fairs			
Medical technology fairs			
Embassies at source markets			
Self-help groups			
Digital tourist booking engines			
Info booth at airports (ex. treatment)			
Public health events at source market			
Health club, fitness club, public gym			
Email communication			
Direct mailing (by mail)			
Banner advertisement			

OUT-PATIENT DEPARTMENT (OPD) AS A WAY OF SOURCING PATIENTS:

It is a successful but costly way of sourcing patients, usually for invasive treatments. Doctors attend the so-called OPD camp at the partner hospital on the target market and examine around 100 patients for three to four days. Afterward, approx. 10% of the patients travel to undertake a treatment abroad upon a doctor's recommendation.



Image: Visit Finland

10.4. Pricing

The price-setting for clinical services is a tricky topic since it is influenced by laws and regulations that differ from country to country, meeting the needs of transparency and providing fair prices for everybody (e.g. Affordable Care Act, US). Furthermore, the price-setting may differ for local patients on the one hand, and foreign patients, on the other hand.

THE PRICING DIFFERENTIATES BETWEEN THE FOLLOWING ALTERNATIVES:

- Cost pricing means to relate the price to product (service or physical good) costs and possibly add a mark-up.
- Competitive pricing is to define a price based on the competition.
- Value-based pricing sets a price depending on what is perceived the customer is willing to pay.
- Skimming (or price-skimming) sets a high price and lowers it when customers do not accept the high cost.
- Market-penetration pricing sets a relatively low price to enter the market with the aid of a predatory price (predatory price strategy).

OTHER OPTIONS FOR ONLINE PRICING:

- Some online platforms indicate a way out to avoid a complicated pricing system of deductibles and surcharges. For example, clinics list all treatments online, and a potential patient puts the procedures of interest in a virtual wish list. After the patient has submitted personal data, a calculation and price are sent, leaving the patient to make the last step and order the entire package.
- Since the process of a surgery or other kind of treatment is often not foreseeable, some service providers work with so-called deposits. They define a fixed price, but they charge an extra fee for complications, given back later if everything works well.
- The Samsung Medical Center in Seoul (Korea) works with price ranges. Before offering the final price, the calculator leads the potential customer through questions, after which the potential client is asked about some private data before getting their quote.
- The Bumrungrad International Hospital in Bangkok (Thailand) prefers to offer online packages with fixed prices, as shown below.

Fig.14. Package offer at Bumrungrad International Hospital (Bangkok)

Total Knee Replacement (including implant)
Total Knee Replacement Surgery Accommodation for 3 nights

Total Knee Replacement Surgery Accommodation for 3 nights

The eligible patient who can apply this package
The eligible patient who can apply this package is patient without complication and attending physician considered appropriate to this package. Patients with the following conditions will be considered as "high risk" and will not qualify for the package:

- Organ failure
- A patient with severe systemic disease. Examples include (but not limited to) poorly controlled DM or HTN or COPD, implanted pacemaker etc. (ASA classification III and above)
- Recent acute myocardial infarction within 4 weeks
- HIV infection
- A patient who has history of previous knee surgery except if his/her attending physician considers him/her appropriate to this package

Package Name: Total Knee Replacement (including implant)
Package ID: JOINT04

Approximate cost in
315,000 THB **8,585** USD

Package Inclusions:

- Operating Room Charges: OR Room Use, Recovery Room, Scrub & Circulate Nurse
- Accommodation for 3 nights in the surgical ward
- Medical equipment, medical supplies and implant specified in package
- Medications related to the procedure
- Doctor Fees
 - Surgeon
 - 1 Assistant Surgeon (if necessary)
 - Anesthesiologist

Package Exclusions:

- Consultation fee for an initial visit and follow-up visits
- Charges for inpatient stays in excess of 3 days, for close observe

Terms and Condition
1.The invoice for this package can be sent directly to your corporate partner company for payment; this package can be used with insurance.
***This package cannot be combined with any other offers, discounts, corporate

10.5. Payments

Payment methods. They depend on the sponsor: the traveler, insurer, or government. In the case of self-payment, the traveler must pay in advance or an initial deposit before the operation, either in cash, credit cards, or bank transfer. A cash payment is ordinarily possible, while the clinic usually wants to receive it in the national currency. Patients can use international standard debit cards such as Visa or MasterCard, in person or online. Most clinics accept international wire transfers. Rarely accepted payment methods are checks and traveler's checks. Hospitals typically do not accept installment payments. If taken, it often includes interests to compensate the seller for the credit risk. If a third party is paying the costs (employer, insurance), the patient should check that before. In case the patient has coverage by a well-known and internationally available insurance, it is sometimes the clinic that makes sure if the procedure would be paid or not.

Pre-payment. It is common for private hospitals to ask the foreign patient to pay in advance for a surgical intervention keeping in mind the expected length of stay, cost of surgery, and other charges. Often the customer has to pay an estimate of what the treatment may cost. If a clinic cannot calculate

exact costs in advance, the patient should pay a deposit of at least 10% of the estimated price. If the total cost turns out to be lower, the clinic will reimburse the patient.

Insurance & government sponsorship. In insurance coverage, the insurer pays for the treatment following the agreement with the healthcare provider. The patient does not make any payment. If the government sponsors the operation, the local embassy of the traveler's country endorses the payment on an agreed amount before travel. The amount is paid in agreed terms or stages during the treatment or even at the end. Governments rarely make payments for treatments in advance.

Taxes. In the USA, medical care costs abroad, including transport, travel, and hotel, are tax-deductible for the patients and their families, but it is not the case in Russia and China. Furthermore, VAT usually does not apply to medical treatments but to the hotel and medical prescriptions. Medical destinations launch tax incentives to boost their service providers' competitiveness, such as India and Malaysia.



10.6. Trust building

It is of the highest importance that patients suffering from a life-threatening disease get the feeling of empathy and trust when they think of the clinic offering them treatment. However, since a life-threatening cancer surgery is different from egg-donation during fertility treatment, trust has quite a different meaning. **Medical marketing is "trust marketing," but not "one-size-fits-all communication."** Moreover, do not forget that fellow travelers have feelings that need to be taken care of, too.

Fig.15. Overview of Emotions Prevalent in Health Travel

NEGATIVE EMOTIONS	UNCERTAINTY: <i>I don't know what happens to me</i> ↓ Providing knowledge (valid information), answering quickly to an inquiry, ICU, post-surgery, referral to contact persons in the home country	SADNESS, DESPAIR: <i>Someone died; my cancer is incurable</i> ↓ Providing bereavement counseling, train alternative life-strategies, spending time with the patient	FEAR: <i>Fear that operation won't help; I'll never be powerful again</i> ↓ Providing spiritual aid, prayer room, explaining upcoming operation carefully	EMBARRASSMENT, SHAME: <i>I am so helpless, weak, ugly, vulnerable</i> ↓ Providing body shaping and counseling, strength and stamina training, self-confidence training
	TRUST: <i>This clinic will do the right thing with me</i> ↓ Communicating quality seals, specialist's CV, and publication list use warm-hearted faces of staff in all media communication	HOPE: <i>Everything will be good again</i> ↓ Positive thinking of all staff based on well-grounded knowledge, staff's effort to be in resonance with clients' emotions	HAPPINESS: <i>I gave birth to a healthy child</i> ↓ Celebrate the achievements made so far	RELIEF: <i>I feel much better now; not hurting anymore</i> ↓ Providing information to improve even more, share positive emotions, be happy together

11. Future markets

11.1. Medical hotels

Health travel is boosted by hospitality, from wellness and medical hotels to medical spa resorts. Yet, the question is how to tailor services for health care customers? Medical hotels play a role in pre or after-care, but they often get guests who do not relate to clinic care. Here are the peculiarities:

Fig.16. Medical Hotels vs. Other Health Travel Facilities

	SPA HOTEL	MEDICAL HOTEL	HOSPITAL/CLINIC
Location	Frequently nature-based	Often in a nature-based vicinity	Often in cities, rarely nature-based
Voluntary stay	Yes	Both voluntary stay and doctor's order	Based on the doctor's order
Aim	Wellbeing	Improvement of health & wellbeing	Relief of suffering and healing
Payment	Self-payment	Mostly self-payment	Reimbursed by insurance (partially)
Customer	Healthy	Healthy and sick	Sick
Personnel	Few doctors/ therapists	A higher number of doctors/therapists	A high number of doctors/therapists
Profit aim	Yes	Yes	Patient's care often more important
Medical focus	None	Western medicine and naturopathy	Western medicine
Health aim	Wellbeing, primary prevention	Primary and secondary prevention	Prevention, therapy, surgery, rehabilitation, avoiding long-term nursing care
Process management	Guests decide what they want	Guest patients partly autonomous but also dependent on doctors	Patients defer to the doctor's orders
Accommodation	Comfortable, even luxurious	Pleasant ambience, medically functional	More practical and functional
Diagnosis	Rarely	Yes	Very complex
Pampering services	Often	Less often	Less often
Therapy	Non-invasive	Mostly non-invasive	Invasive

THERE ARE FIVE MAIN DIFFERENCES BETWEEN A MEDICAL HOTEL AND A CLINIC:

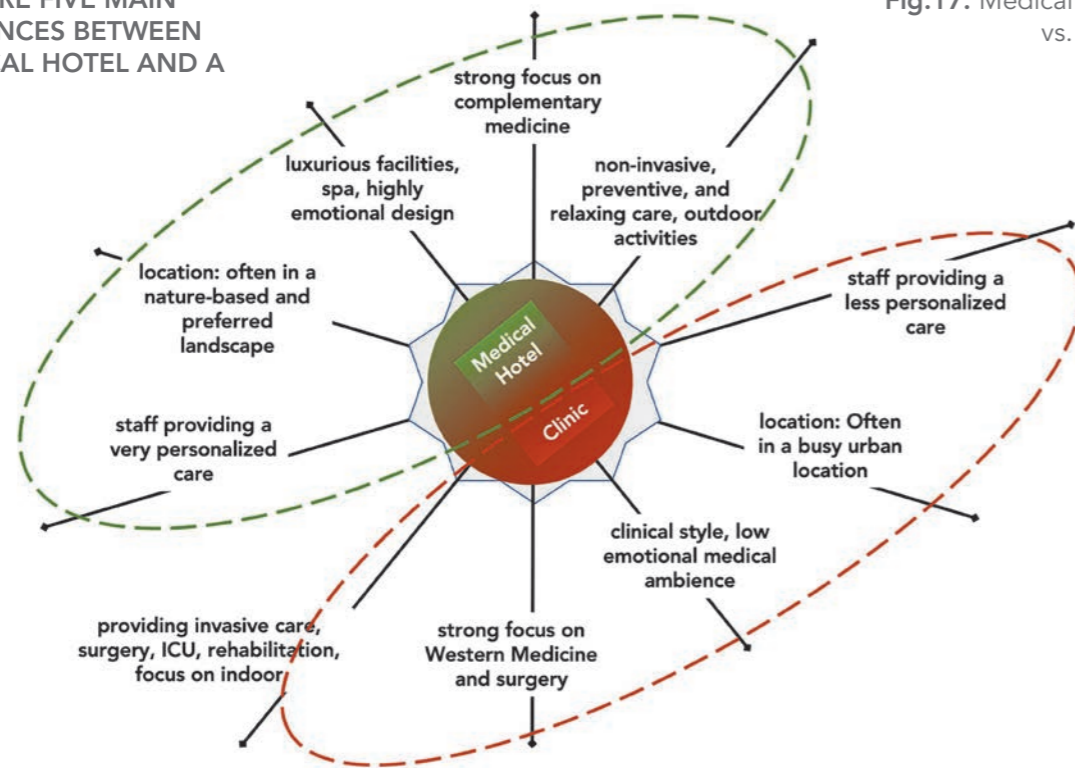


Fig.17. Medical Hotels vs. Clinics

11.2. Healthy climate resorts

In 2013, respiratory diseases accounted for approximately 13% of all causes of death worldwide, while a high number of people suffer from respiratory diseases. According to the Global Asthma Report, asthma affects 334 million people and continually increasing. In some European countries, more than 20% of 13-14-year-olds suffer from asthma. The ecological circumstances in Finland are ideal for placing more efforts on this kind of health tourism. The location should provide a preferred healing climate comprising of:

- Less aggravating factors including reduced heat, enough radiation, reduced contamination, and less humidity
- Stimulating factors such as cold sources, strong daily air temperature variations, gusty wind, and increased sun intensity
- Holistic medical concept with healing efforts focusing on pulmonary diseases
- Aims including prevention, cure, weight-loss, physical fitness and performance, recreation and wellbeing, body and rejuvenation, creativity and stamina
- Strong emphasis on outdoor activities in a healing climate, supported by sports scientists

KEY TAKEAWAYS on MARKETING & TRENDS

- ✓ Trust is one of the cornerstones of clinic marketing, besides content and value-based marketing. Do not forget the patients' emotions!
- ✓ Build up a strong digital presence and multi-channel visibility but still remember traditional distribution and communication channels
- ✓ Pricing is important – be aware of VAT and insurance implications
- ✓ Various future markets are worth considering since Finland has a lot to offer by integrating its natural resources into medical travel

KEY MARKETS & BEST PRACTICES

12. Russia

12.1. Health insurance system

The healthcare system in Russia resembles a similar system as in Europe. The government-aided services are the backbone of the health system, free for citizens and long-term residents. Also, a strong healthcare system with facilities and physicians operate on an out-of-pocket pay system.

THE RUSSIAN MODEL OF PRESERVING AND PROMOTING CITIZENS' HEALTH INCLUDES:

- **The state health care system** implies mandatory use of standards by medical institutions, conducting health and sanitary measures
- **Personal medical insurance** - voluntary medical insurance purchased by citizens. The major insurers are SOGAZ, Absolute Insurance, VSK, AlfaStrakhovanie, Alliance Life, VTB Insurance, Ingosstrakh, Renaissance Insurance, RESOGuarantee, and Rosgosstrakh.
- **Private clinics and hospitals.** The largest include ABA-Peter, Medsi Group, European medical center, K+31 Clinic, Alfastrahovaniya Medicine, Branch CDC of Gazprom, SM-Clinic, and Family Doctors.

THE INSURANCE COMPANIES OFFER THREE OPTIONS TO THEIR CUSTOMERS:

- Individuals fully pay individual medical insurance
- Employers pay medical insurance for their employees
- Employers and employees share the insurance premium

12.2. Russian tourist profile

Russians are dissatisfied with the state healthcare system. Until the financial crisis in 2014, more than 1% of Russians went abroad for treatment each year. Afterwards, the figure decreased by half and now stands at 80-100 thousand people (according to the Russian Association of medical tourism).

Before the ruble's devaluation, the Russians' flow grew steadily, mostly from the middle class. Today, many of them simply cannot afford treatment in foreign currency. Of course, there are other limiting factors, such as language barriers, fear of traveling abroad, and visas. Also, most Russians travel for treatment accompanied by family or friends.

Various research shows that the **leading driver for medical travel is state-of-the-art technology** not available at home. The decision comes from an **urgent necessity** motivated by an inefficient health care system (waiting list, outdated equipment, the legality of procedures) or a **desire to take better/unique procedures and remain anonymous** (plastic surgery).

CHOOSING A FOREIGN CLINIC IS A TWO-STAGE PROCESS FOR RUSSIAN PATIENTS:

- Conducting research and getting information often collected from different sources, including articles and advertisements, word-of-mouth recommendations from colleagues/relatives.
- A final decision on where to get treated based on formal data about the clinic, cost of the treatment, patient's preference/opinion

The main motivations of Russians traveling for medical services include:

- Advanced medical procedures/technologies not available at home
- Better quality of mandatory medical services
- Availability (shorter waiting time)
- Low cost of mandatory medical services
- Low cost of variable medical services

12.3. Treatments & destinations

THE TYPES OF TREATMENT THAT ARE MOST IN-DEMAND AMONG RUSSIANS ARE:

- Comprehensive examinations/screenings (medical check-up)
- Diagnosis and treatment of oncological diseases. Western countries are introducing revolutionary cancer treatment methods, e.g., immunotherapy, personalized genetic research, and gene therapy.
- Cardiology (coronary bypass surgery, angioplasty of the coronary arteries, prosthetics of a heart valve)
- Orthopedics (joint and spine injuries, sports surgery and traumatology, hip and knee replacements)
- Dentistry (dental implants, whitening procedures)
- Reproductive health (IVF, fertility); aesthetic surgery and cosmetology (rhinoplasty, changing body-size, liposuction)

Russians' top medical destinations include two traditional favorites, Israel and Germany, both recognized for offering their services in the Russian language. New and cost-effective destinations are in Eastern Europe (Hungary, Czech Republic), Finland, Turkey, and some Asian countries (South Korea, India, Malaysia). Those considering Finland live mainly in the St. Petersburg area, as shown by the recent study conveyed by Visit Finland.

12.4. Attracting patients

Attracting Russian patients implies building a destination's image by offering services and state-of-the-art technology not available in Russia, and speaking the Russian language at medical facilities. There is a particular hierarchy in medical services promotion, where the most significant are personal sales and direct marketing, and the least effective is regular sales promotion. The most popular and effective promotion is "word of mouth" either through acquaintances, friends, doctors, or those with experience in treating such a disease.

KEEP THE FOLLOWING IDEAS IN MIND:

Advertising. Articles in specialized media describing technologies and equipment of medical facilities, advertising on the Internet.

Sales promotion. A package offering a discount; discounts on certain medical services, promotions, and charity operations.

Public relations. Embracing communication with media, online and offline events with opinion leaders, identification tools, partnerships with Russian clinics, celebrities, bloggers, insurers, clusters, and associations.

Standardization/certification/accreditation. The accreditation certificate of a generally accepted system of standards developed by JCI and/or Temos significantly increases the clinic's chances to get Russian patients.

Availability and transparency. Finnish medical institutions and patients' reviews from Russia will be a strong advantage in choosing the destination.

Referrals. They could come from doctors or personal recommendations, who are very important when choosing the doctor and facility.

Set up an international patient office. An intermediary between a Russian patient and a Finnish doctor will help organize a consultation, diagnosis, or treatment and help with accommodation at the destination.

TIPS TO CONSIDER:

- Advertising is only applicable to well-known medical services.
- The most effective sales promotion is a package offer; less effective are discounts because they would often scare the Russian patient, causing doubts about the doctor's competencies.
- The image reflects the medical provider's public perception in society, its contribution to the country's healthcare development, innovative potential, stability, and reliability.
- It is essential to create a strong professional network with Russian medical institutions and Russian and Finnish specialists to get referrals. Do not forget internships and joint conferences.



Image: Fotolia

12.5. Digital marketing & events

Russia is Europe's largest internet market, with 110 million users (76% of the population). Omni-channel promotion is a trend in digital medical marketing in Russia, connecting patients via all communication channels.

WHEN GOING DIGITAL IN RUSSIA, YOU SHOULD CONSIDER THE FOLLOWING:

- When considering digital marketing and **Search Engine Optimization (SEO) exercises**, keep in mind the Russian search engine Yandex which controls over 20% of the Russian market (compared to 39% at Google)
- **Social networks** (Facebook, Instagram, VKontakte, and YouTube): their development has changed the modern view of marketing communications; they combine interactivity and the possibility of personalization due to rapid feedback from users
- In addition to their «v-cards» page in Russian on social networks, **clinics in Finland are encouraged to join groups that discuss medical problems and treatment methods**
- The clinic's website and social media groups **should contain links to the clinic's pages in social networks** — Facebook, Twitter, YouTube and Instagram

- An exciting venture could be creating a medical information portal for patients from Russia following the TripAdvisor principle, to build an interactive platform between consumers from Russia and medical travel services providers from Finland

MAJOR MEDICAL TOURISM EVENTS:

- Recreation Spa & Health-international expo and conference on medical and health tourism, September, Crocus Expo, Moscow
- InterMed international exhibition of medical treatment abroad, March, Crocus Expo, Moscow
- Med Travel Expo, international exhibition "Sanatoriums. Resorts. Medical centers", December, Expocentre, Moscow
- Treatment abroad exhibition, Moscow MedShow, Autumn/Spring
- Medical tourism Saint-Petersburg, Expoforum Convention and exhibition center, September

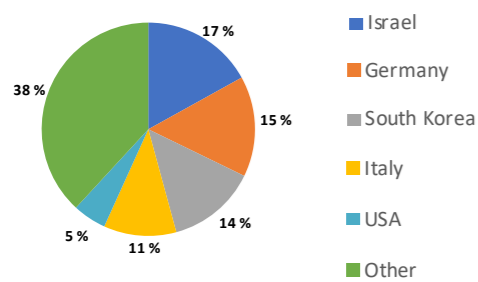
12.6. Survey - Russian buyers

The HTI surveyed 84 qualified B2B buyers (companies) in July 2020: travel agents, insurers, hospitals, associations, and health travel portals. The respondents have the necessary professional knowledge and relevant experience in medical tourism in Russia, which allows them to make a competent judgment. The 28 responses received are summarized below.

DESTINATIONS

As expected, the first two choices are **Israel** (17%) and **Germany** (15%). **South Korea** (14%) has gained popularity in recent years due to advanced technologies in plastic surgery. **Italy's** popularity (11%) comes out of being the preferred spa and leisure destination in Russia. The **USA** (5%) closes the top five as a country of high technologies and opportunities, and famous for gynecology profile, IVF and childbirth among Russian women.

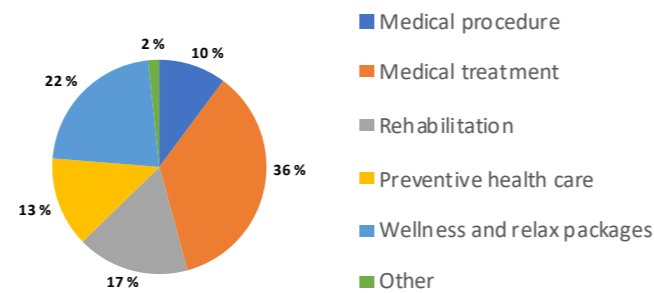
What are the 5 most wanted health travel destinations (i.e. country, region, city) of your customers?



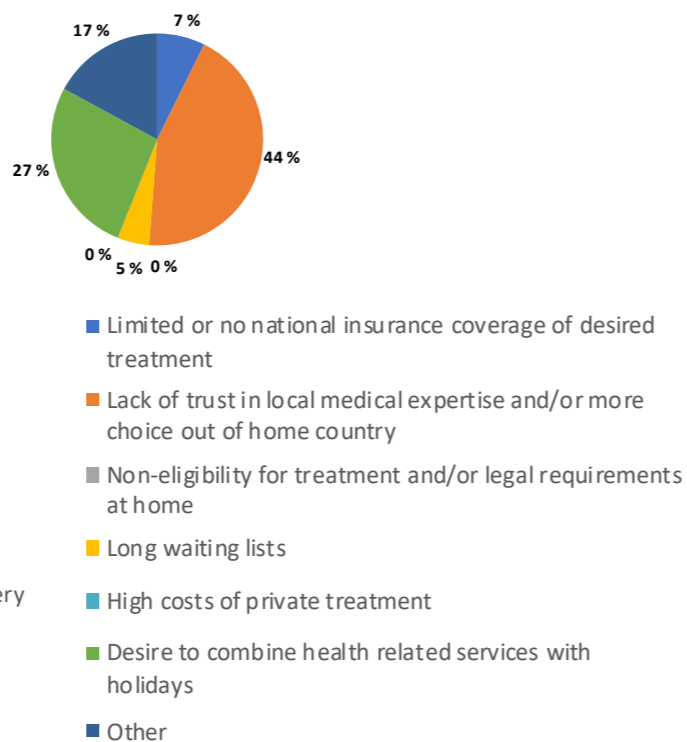
MARKET NEEDS

When asked about the main purpose of the trip, 36% of respondents named **treatments** to be the purpose of their trip and 22% named **health and relaxation**. **Rehabilitation** is also frequent (17%). Most customers were motivated by **lack of trust in local medical services and/or more choice out of home country** (44%), or **desire to combine health services with holidays** (27%).

What is the main purpose of health related travel of your customers?



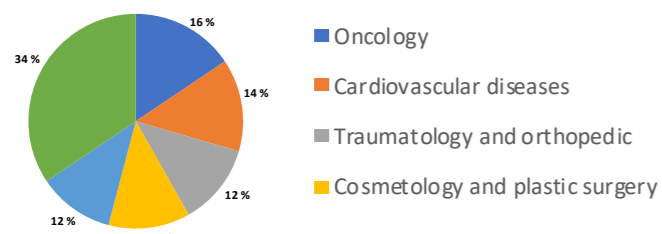
What is the motivation for your customers to buy health services abroad?



TREATMENTS

The most popular treatments were **oncology** (16%) (including diagnostics, surgery and treatment) and **cardiovascular treatments** (14%) (including bypass surgery and valve replacement). Traumatology and **orthopedics** (12%) ranked third mostly for joint replacement and/or surgery together with **plastic surgery and cosmetic procedures** (12%) as well as **spa treatments** (12%).

What are the 5 most wanted health related services asked by your customers?

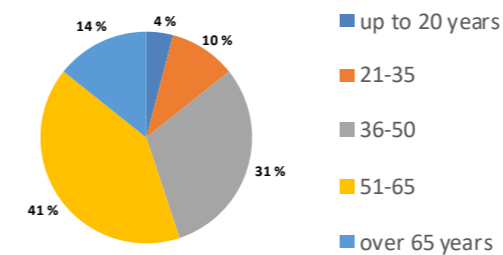


DEMOGRAPHICS

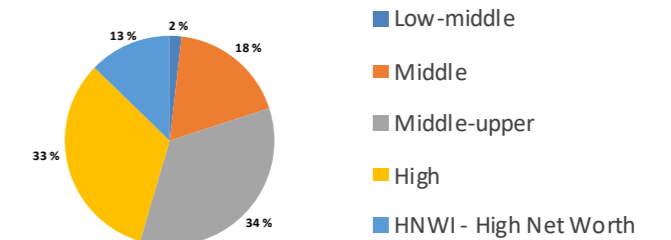
Most of the health travel customers are aged **51-65 years** (41%) or **36-50 years** (31%) and come from the **middle-upper** (34%) or **high income** (33%) households. Most of them travel with **family** or a **partner**.

Survey 1. Results of the HTI Survey with Russian Buyers, July 2020

What is the average age of your customers?



What is the estimated income level of your customers?



HNWI - High-Net-Worth Individuals

When they travel, who do your customers usually travel with?

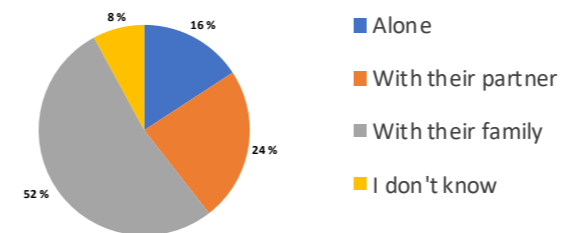


Image: Adobe Stock

13. China

13.1. Health insurance system

Healthcare in China involves public and private medical institutions and health insurance. Approximately 95% of all citizens have at least basic health insurance, and public health insurance covers about 65% of medical costs (the proportion is lower for severe or chronic illnesses). The government in China offers a national “wide coverage” and aims to achieve “full coverage” by 2030.

THE FUNDING LEVELS OF THE SOCIAL HEALTH CARE SYSTEM INCLUDE:

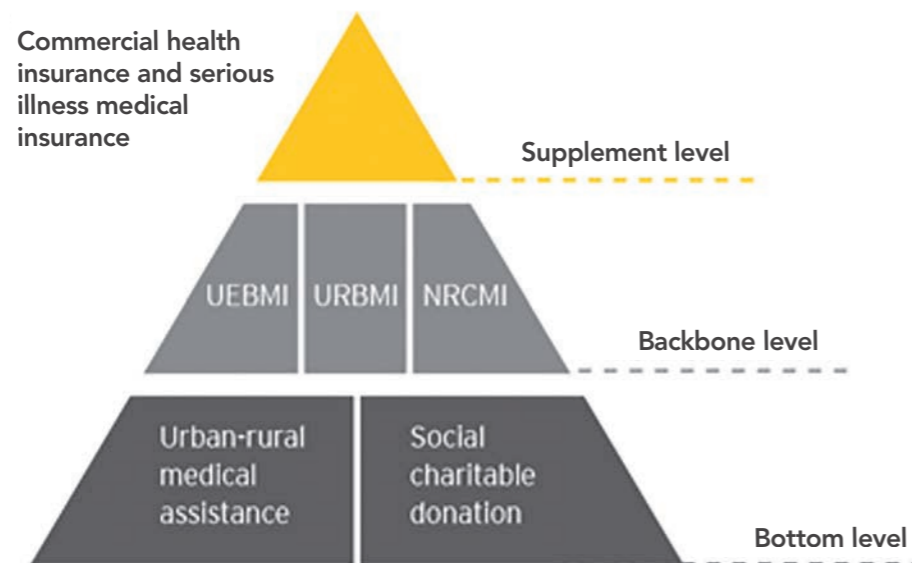
- **Bottom level** – funded by urban-rural medical assistance and donations led by the government
- **Backbone level** – funded by the Urban Employee Basic Medical Insurance (UEBMI)
- **Supplement level** – funded by serious illness medical insurers and commercial health insurance.

The number of foreign players in China is increasing. Many international groups have acquired stakes in Chinese insurance companies to gain a foothold in the market. Most of the 20 largest multinational insurance companies have operations in China. The foreign life insurance companies (private health insurers) used to be limited by Chinese law to maximum ownership of 50%, and that percentage has expanded to 100% since January 2020.

The Basic Medical Insurance (URBMI) and the New Rural Cooperative Medical Insurance (NRCMI) are programs run by the government, and individuals and organizations take out these insurance policies.

The dominant private health insurers in China are domestic, the largest being Ping An Health Insurance Co. (No. 7 on the Forbes Global 2000 in 2020), PICC Health Insurance Co., and China Life Health Insurance Co.

Fig.18. China's Social Health Care System



Source: EY paper on China Insurance Sector – July 2019

13.2. Chinese tourist profile & treatments

The China Tourism Academy issued the Annual Report on China Outbound Tourism Development 2019, which stated that outbound tourism volume had reached 149 million tourists in 2018 who spent US\$ 130 billion, with 3.83% of them have gone to Europe. The largest groups of tourists were from Shanghai, Beijing, Jiangsu, Guangdong, and Zhejiang.

Studies show that by 2024 there will be over 108 million more urban Chinese aged 40-64 and 57 million more aged 65+; these groups suffer more and more from lifestyle diseases and will seek treatment abroad.

Bear in mind that the Chinese trust their connections at social media that can influence any traveling decision.

Ctrip.com International estimates that the Chinese took 500,000 outbound medical trips in 2017, a fivefold increase from a year earlier. While many included plastic surgery and routine examinations, medical travel agencies claim that the number of critically ill Chinese patients taking a medical treatment abroad is growing. It is set to continue with the projected figure to surpass 800,000 in 2020, growing at 31% annually since 2012.

Medical specialties such as oncology, cardiothoracic, transplants, fertility, and pediatric care are the most sought after. Besides, preventive health care, wellness, relaxation packages, and physical checkups rank among the most desired health services in the Chinese market, including the IVF procedures (keeping in mind the new “two-children” policy in China).

TOP 2 REASONS FOR THE CHINESE TO SEEK MEDICAL TREATMENT ABROAD:

- a. **Better and different:** Chinese believe they will find something better abroad, such as overall quality, regulations, practices, or something not available at home, including medical procedures. It may be better just because it comes from a well-developed country.
- b. **Advanced technology:** In the patient's eyes, technology means not only devices available for diagnostics and treatment but also physicians /doctors' skills. Advanced technology available in some developed countries, and the trust in technology can motivate traveling to long distances and spend money on medical treatment.



Image: Santeri Korhonen

Catering to the local patient's requirements, marketing in China, and competing with local competitors is very much different from anywhere else. **It is all about trust, and the Chinese trust strong brand names, so it is of utmost importance to build the brand name and make it reputable on the Chinese market.**

KEEP IN MIND:

- **A genuinely local website.** It should be in the local Chinese language, cater to local needs (not just a translation from English or Finnish), ensure local content and presence, and be mobile-friendly.
- **SEO.** You should put local SEO strategies in place since global SEO strategies do not work in China, but Baidu is the "key."
- **Payments.** Do not forget to consider payment options in China.
- **Social media.** Boosting your awareness and customer awareness on social media. Most global social media platforms are not accessible in China. Local and regional platforms should enable accessing the market. The most popular platforms include WeChat, Weibo (Chinese twitter), Douyin (Chinese TikTok live video streaming app, and new media outlets - Bilibili or Tencent videos.
- **Online platforms.** Boosting your presence in China by collaborating with the leading doctors' platforms.
- **Influencer marketing.** Influencers (Key Opinion Leaders) can be a doctors, nutrition experts, fitness bloggers etc.. They all have numerous followers on social media, and the Chinese trust them a lot.
- **Events.** Carrying out local roadshows and advertising campaigns and organizing trade visits to Finland for Chinese medical facilitation companies.
- **Trust building.** Doing business in China often requires "making friendships first, then business" – the Chinese want to know their partners and gain trust. Remember that guanxi means a network that opens doors.

13.3. Professional associations

The top professional associations that add a lot of value, credibility, and ability to increase patient volumes include:

Beijing Business Aviation Association: It serves the business aviation industry; members are airplane operators, financial leasing, and FBO operators in China. A gateway to connect with HNWI clients in China.

Chinese Medical Doctor Association (CMDA): It is a non-profit, professional association of 2.1 million physicians in China who can refer patients. Its Health Management Branch serves as a bridge to foreign medical providers.

HMBest Healthcare: It is an extensive network of health care providers and HNWI clients who work with insurers, banks, the top 100 Chinese hospitals, and world-class universities and hospitals. Offer international events to help grow in the Chinese market.

PUMCH Training Center: A professional organization offering training for healthcare managers at home and abroad. Peking Union Medical College Hospital is a Class A comprehensive tertiary hospital delivering state-of-the-art care, research, and education. The PUMCH has topped China's Hospital Rankings ranking for ten years (Hospital Management Institute, Fudan University). Founded by the Rockefeller Foundation in 1921, the PUMCH aimed to become the "best medical Center in Asia". Today, it is a healthcare network connecting over 2,000 hospitals in China.

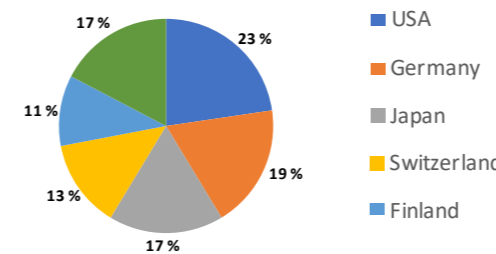
13.4. Survey - Chinese buyers

The HTI surveyed 30 qualified B2B buyers (companies) in China in July 2020: travel agents, insurers, hospitals, associations, and health travel portals. They all have the necessary professional knowledge and relevant medical tourism experience in China, allowing them to make a competent judgment about the current situation. The 27 responses received are summarized below.

DESTINATIONS

The most wanted health travel destinations are the **USA (23%), Germany (19%), Japan (17%), Switzerland (13%)** and **Finland (11%)**, closely followed by the UK and Singapore. Finland is well-known for its clean air, lakes, forests, saunas, and nature and as a destination where you can enjoy peace and calm, a wonderful place to go for well-being. Institutional awareness is needed to promote rehabilitation and high quality of health care and medical service providers.

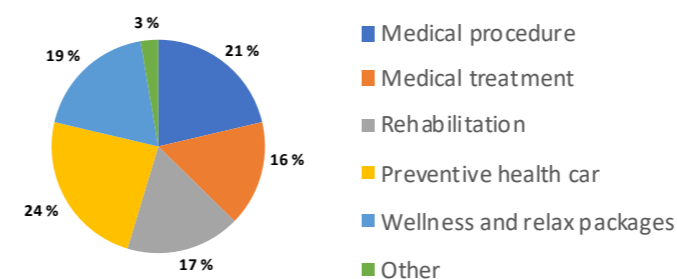
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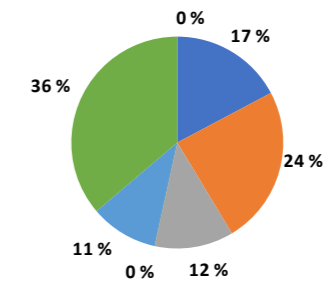
MARKET NEEDS AND TREATMENTS

Following the survey results, the main reasons for health travel are **medical procedures, treatments, rehabilitation**, and then **preventive health care and wellness and relaxation packages**. 36% of the respondents are motivated by a desire to **combine health-related services with holidays**. The holiday treatment programs are usually prevention therapies, anti-aging treatments, or minor procedures in dentistry and ophthalmology. 60% of the people that seek health services abroad do it either because **they do not trust the services at home (24%)** or **want to combine the treatment with their holidays (36%)**.

What is the main purpose of health related travel of your customers?

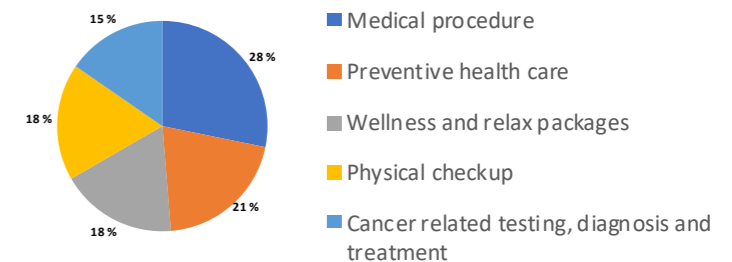


What is the motivation for your customers to buy health services abroad?



- Limited or no national insurance coverage of desired treatment
- Lack of trust in local medical expertise and/or more choice out of home country
- Non-eligibility for treatment and/or legal requirements at home
- Long waiting lists
- High costs of private treatment
- Desire to combine health related services with holidays

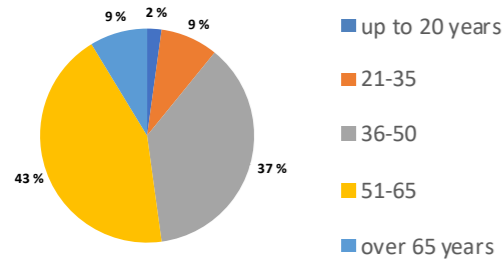
What are the 5 most wanted health related services asked by your customers?



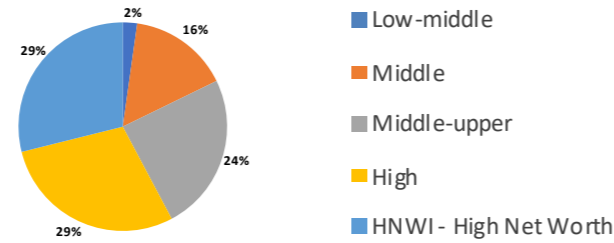
DEMOGRAPHICS

The survey results show that 43% of treatment seekers are between **51 and 65** years old, and 37% between **36 and 50**. Out of the people who traveled abroad, 58% fall within the **high-income group**, and 83% travel with **family or a partner**.

What is the average age of your customers?

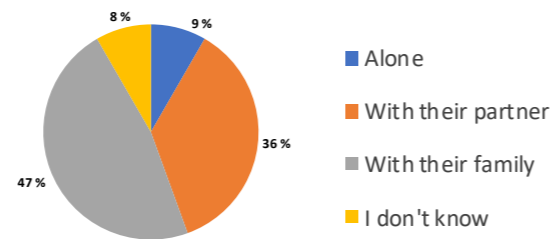


What is the estimated income level of your customers?



HNWI - High-Net-Worth Individuals

When they travel, who do your customers usually travel with?



14. UAE

14.1. Health insurance system

The UAE has a comprehensive, government-funded health care system and a rapidly developing private sector that delivers a high standard of care. Health care regulations are at the Federal and Emirate level. The health care system varies from emirate to emirate, but it is of high quality throughout the country. The UAE is a unique mix of 17% local Emiratis and 83% expatriates from over 100 countries, thus becoming one of the most cosmopolitan countries. However, where UAE nationals receive treatment at public facilities and clinics at low cost, sometimes even for free, ex-pats need to pay.

Private health insurance is provided by over 30 licensed insurers in UAE, both local and global insurance providers. The top medical insurers include a national insurer DAMAN, Abu Dhabi National Insurance Co, AXA Insurance Gulf, Metlife Alico, Salama Islamic Arab Insurance Co, Cigna Middle East, Oman Insurance Company, and Takaful Emarat and Morgan Price (National Takaful Company – Watania).

TOP FACTS ABOUT HEALTH CARE IN THE UAE:

- Abu Dhabi and Dubai are the two emirates that attract the most ex-pats. In these emirates, health care is of exceptionally high-quality medical procedures and excellent facilities
- Private facilities currently outnumber public ones
- Employers in Abu Dhabi must provide health insurance both to the employees and their dependents (up to one spouse and up to three children under the age of 18)
- In Dubai, employers only provide coverage for employees
- Employers in other emirates, Ajman, Ras Al-Khaimah, Sharjah, Fujairah, and Umm Al-Quwain, are not required to provide health insurance to their employees.

14.2. UAE tourist profile

The Gulf Cooperation Council citizens who travel for medical treatment have been a topic addressed by multiple research studies and the target for many hospitals and governments globally. The UAE traveler forms a large component owing to their purchasing power. Despite the UAE aspiring to become a medical destination, many of its citizens and residents travel abroad for treatment. **Data show that about one-third of UAE nationals, if seriously ill, would seek treatment abroad, and the government takes on the cost of the treatment and travel allowances.** In some cases, offices of the Emirates rulers or the Crown Princess's offices pay these costs. The total spending by all government departments in the year 2019 was over US\$ 2 billion, with over 20,000 patients that traveled for treatment.

Fig.19. Medical Travelers in the UAE by Age

Age Group of Medical Traveler	%
Less than 40 years	31
41-50 Years	27
51-60 Years	24
61 Years and above	18

Source: Outward Medical Tourism: A Case of UAE. Theoretical Economics Letters, 8

Following the available data, the preferred medical destinations were **Germany, Thailand, the USA, Singapore, and India**. Other EU countries and the UK are sought after for specific medical treatment but bring much lower revenues. The main reason is the **advanced technology** in countries such as Germany and the USA on one side, and the **low cost of treatment** in others (mainly required by non-UAE nationals). These countries do not have similar cultures and languages, which confirms that medical treatment quality and cost are the most critical factors. Hence, **quality of services and care, qualified and experienced doctors, and world-class facilities** are the most relevant when deciding on medical travel.

Other motivational factors highly rated by Emiratis are **the costs of travel and accreditation by international organizations**. The majority of the travelers stayed for more than one month in medical tourism countries. Many medical tourists traveled abroad more than once, and nearly 60% of them combined medical treatment with sightseeing or shopping. All patients travel accompanied by family, friends, or trained caretakers.

The before mentioned study found that the primary determinant for selecting a specific hospital and the country as a medical destination was:

- Government recommendation of facility and doctor - (35%)
- Referrals by doctors (family or treating physician) - (24%)
- Word-of-mouth information by friends and family - (30%)
- Internet, tourism guides, and other marketing channels - (11%)

All patients travel accompanied by family, friends, or trained caretakers.

The most common medical specialties sought after are **orthopedic surgery (13%), oncology (13%), and neurosurgery (10%)**. Oncology patients make most of the trips. The stay duration was one month or more for 60% of the medical tourists, while approximately 37% stayed less than one month. About 39% travel only for medical services while many combine other activities like relaxing holidays (31%), sightseeing/shopping (25%), and business (5%). The travelers who combined medical treatments with tourist activities were more satisfied than those seeking only medical service. The top variables considered by the UAE medical traveler are **quality, attraction, affordability, accessibility, and image**. Hence, successfully targeting these facts requires effective communication across the UAE.

14.3. Attracting patients

FOR ATTRACTING UAE PATIENTS:

- Know your customer: is it Emirati or a resident ex-pat?
- Identify the target if a resident is an ex-pat: what is their nationality?
- Verify who is paying: insurer, government, or individual?

DEPENDING ON THE ABOVE, YOUR TARGET CUSTOMER COULD BE:

- An Emirati citizen seeking medical treatment
- An Emirati citizen traveling for a holiday and combining preventive or primary diagnostics and treatment
- An ex-pat resident traveling for a holiday and choosing to get a minor surgery or medical treatment

It is essential to understand target customers' behavior. You can reach local Emiratis by radio advertising from 9:00 pm to midnight, or Western ex-pats using English radio channels at peak hours from 6:30 am to 9:00 am.

THE MOST EFFECTIVE COMMUNICATION CHANNELS ARE:

- Registering with government authorities and insurers and letting them know the areas of specialization
- Word of mouth. Being part of several groups and promoting services through these groups and meetings
- Social media – Facebook, Instagram – in multiple languages
- Radio as a tool to promote services and treatments
- Medical travel facilitators – B2B partners

FOR DIGITAL MARKETING:

- Identify and know which medical traveler you are going to target
- Have a local version of the website to build trust among customers
- Use search engine optimization (SEO) to get your website discovered on Google
- Draw on targeted, appealing, and newsworthy content to educate potential customers
- Use social media to distribute content and connect with leads & customers in real-time
- Have customer referrals and testimonials, speak about the treatment they received and the experience they had.

During the last few years, the UAE has become a significant hub of business **events in health travel.**

MAJOR EVENTS INCLUDE:

- Arab Health, Dubai, January (in 2021, exceptionally in June)
- Arabian Travel Market, Dubai, April
- International Patient Experience, Abu Dhabi/ Dubai, November
- World Spa and Wellness Convention, Dubai, February
- Dubai Expo, medical travel events, October 2021 - March 2022



Image: Arctic Light Hotel Rovaniemi

15. Best practices around the world

15.1. Clinics

European Institute of Oncology (Milan, Italy) www.ieo.it

One of the world's most prestigious hospitals and the fastest growing comprehensive cancer center in Europe, integrating prevention, diagnosis, treatment, education, and research. Designed by Professor Veronesi, it is a highly specialized cancer center fully devoted to innovation. The EIO is a leader in breast-cancer treatments and using advanced techniques, hence providing robotics surgery education. It receives more than 32.800 patients per year. Many come from the Middle East, Central & Eastern Europe, South America, and Russia (around 4% of all patients are international).

BEST PRACTICES:

- JCI accredited since 2002.
- Awarded as "Highly Commended International Patient Centre" (IMTJ 2015), and the only European hospital that got the Hospital Benchmarking Award for international best practice in cancer care.
- The EIO International Patient Office ensures pre-arrival assistance and cultural mediation and serves as a liaison between patient and staff before, during, and after hospitalization.
- The EIO strives for excellence in cancer prevention, diagnosis, and treatment through clinical and scientific research coupled with innovative organization and management while paying constant attention to the quality of its service. The IEO mission is to achieve "Excellence for a future without cancer."

Bagatin Clinic (Zagreb, Croatia)

www.poliklinikabagatin.hr/eng/

A private clinic for aesthetic surgery, cosmetology, dermatology, and stomatology. In only five years, 2013-2018, it grew from 25 to 90 employees and EUR 0.9 to 6 million in revenues, thanks to high customer-orientation, employees' satisfaction, and international exposure. Foreign patients come mostly from Europe and the US (around 10% of all patients or 600 per year).

BEST PRACTICES:

- Vigorous use of CRM supports processes and cost-cutting, tracks revenues in real-time, and serves as a reporting, controlling, and quality assurance tool. It facilitates measuring KPIs and improving service quality (return rate of 30%, less than 1% claims, and customer satisfaction 9.80/10).
- Extensive investments in branding (international accreditations, certificates, destination guides, media articles, brand books, conferences, fairs, press events, social responsibility) and awards (Best Dermatology Clinic of the Year, IMTJ 2017 and 2019).
- Digital marketing leader in Croatia: strong company's website and social media (Google SEO for 50 terms, Facebook ads). Other digital tools: videos, newsletters, testimonials, and influencers.
- "The Rules": never advertise on a single marketing channel only, find your marketing mix, and be visible where your customers are.



Image: Riitta Supperi / Keksi

15.2. Hotels

Example of a medical spa hotel: Lefay Resort & Spa (Lago di Garda, Italy) www.lefayresorts.com/en

The Lefay hotel is situated in a mountainous area and offers stunning views in the heart of the enchanting Riviera dei Limoni. It is a luxurious spa hotel that stands on a complementary and non-invasive medical pillar focusing on Traditional Chinese Medicine (TCM). Still, it receives both medical guests and those who want to relax in a unique nature. The hotel gives the impression that guests contribute to global wellbeing. The hotel makes about 50,000 overnights and EUR 17.6 million revenues per year. International guests account for 66% (primarily Germany, Switzerland, Austria, UK); the average room occupancy is 80%. Its health department accounts for 22% of total turnover in comparison to the total revenue. Each customer spends EUR 150 for treatments per day.

BEST PRACTICES:

- Organic gourmet food and own organic cosmetics line.
- Fifteen world-recognized awards from various authorities and the media, thus endorsing its owners' powerful vision.
- Committed to sustainability endorsed by social responsibility and ecological certificates ISO 14001/14064/9001, Green Globe, Climahotel, and others. Soon, becoming 100% CO2 free. A set of ethical principles that all staff must comply with ("Code of Ethics").

15.3. Clusters

My Switzerland Health Travel. Joint marketing and promotion through roadshows and specialized events on selected source markets; developing strategic partnerships and online one-stop-shop to book health services. www.myswitzerland.com/en/planning/about-switzerland/health/

Spaincares. Ensuring globally competitive services, pricing, and quality; a program designed for travel agents, medical facilitators, and companies that can present Spaincares' offers under exclusive conditions negotiated at registration. www.spaincares.com/

Example of a medical hotel & clinic: Lanserhof (Lans, Austria) <https://www.lanserhof.com/en>

The Lanserhof, an internationally operating chain of medical hotels, has been successfully developing its non-invasive treatment range to become one of the most world-renowned places where the well-to-do meet to improve their health.

BEST PRACTICES:

- From a traditional weight-loss focus, the company expanded its treatment range to medical prevention, luxury, and lifestyle.
- The company successfully attracts top health care specialists.
- All subsidiaries set new benchmarks in high-quality services (e.g. butler caring for sportspersons' sweaty clothes).
- The company has an ambitious quality management strategy but prefers spa related quality accreditations rather than formal health quality accreditations.
- Both measures help to establish a balanced image as a leading medical enterprise in a luxury spa-setting.
- Newest marketing activities comprise of a stronger focus on social media such as regular campaigns on Facebook, more presence on Instagram, and advertising on international focus markets.
- These activities increase international patients share, at least in the Austrian subsidiary, to far more than an estimated 50%.
- Medical hotels of that kind often present excellent economic figures such as excellent occupation rate and a high number of treatments sold, which contribute to an outstanding revenue-cost-ratio.
- Building a strong and international brand involves perseverance, long-term vision, and a clear definition of the target group.

Malaysia Healthcare. A successful public-private partnership of designing joint strategies and executing their promotion, backed by the Government. A one-stop reference for travelers seeking health care, Medical e-Visa, call center, medical tourism concierge, and airport lounge. www.mhtc.org.my/



16. Practices in Finland

16.1. Docrates Cancer Center

INNOVATIVE AND EXPERIMENTAL TREATMENTS AT NO WAITING TIME

Founded in 2007 and guided by a vision to provide state-of-the-art cancer care both on domestic and international markets, privately owned Docrates has grown to become the largest private oncology clinic in Scandinavia. With EUR 20 mill revenues in 2019, over one third comes from foreign patients. Only 1% of revenues come from public funds and 20% from insurers, including global ones.

BEST PRACTICES:

- Innovative medical procedures and diagnostics, including experimental cancer treatments that are not yet widely available
- No waiting times
- Transparent price lists without hidden costs nor extra-margins on foreign patients
- Professional website and overall multilingual digital presence including remote services
- Multilingual staff attending patients from 60 countries, and only 10% of administration staff
- Leadership committed to internationalization
- Consistent marketing efforts on target markets, including digital marketing and advertising in foreign media
- Partnering with facilitators, especially in Russia
- Constantly collecting market information
- Keeping connected with Finnish embassies on target markets.



Image: Docrates

16.2. Kruunupuisto

LOCAL PARTNERSHIPS & TAILORED SERVICES FOR DIFFERENT TARGET GROUPS

Kruunupuisto health resort is one of the most comprehensive ones in Finland. It targets various customer groups, from rehabilitation to healthy holidays.

BEST PRACTICES:

- Different solutions to support and help meet diverse customer groups' needs, e.g. in accommodation
- Use of the surrounding natural environment in rehabilitation and wellbeing, e.g. outdoor therapy work and activities
- Individual-centered rehabilitation programs tailored by a multi-professional team of healthcare experts
- Co-operation with the nearby Clinic Helena, offering a rehabilitating and invigorating aftercare stay for their patients

16.3. Luova Finland

KNOW YOUR CUSTOMER

Luova Finland is a Finnish medical service travel facilitator founded in 2016 whose destination management services include creating packages in Finland and Finnish/Chinese-speaking experts' guidance. It started with tailor-made packages of authentic experiences and educational travel primarily to Chinese travelers. Still, they recently began offering health travel and wellness tours, including DNA tests and cancer screenings.

BEST PRACTICES:

- Website created particularly for Chinese medical travelers: <https://visitmedicalfinland.com/>
- Translating patients' medical reports, forwarding them to the clinic, and arranging a Chinese nurse to accompany patients to a doctor's appointment and treatments
- High-quality personalized services with a local touch to Chinese-speaking customers
- Knowing the target market, and adjusting to the customers' needs, including dietary requirements
- The local partner in China to act as the principal point of contact for business development in medical travel



KEY TAKEAWAYS on KEY MARKETS & BEST PRACTICES

- ✓ In Russia, offer services that are not yet available and high-technology, and use public image and word-of-mouth
- ✓ In China, offer a strong brand and high-technology, and use social media influencers. Do not forget "guanxi" (network)!
- ✓ In the UAE, offer quality, attractiveness, and image
- ✓ Medical hotels could enable Finland to attract new Chinese travelers seeking unspoiled nature, rehabilitation, and prevention services
- ✓ Look out for strategic, local partners on target markets, build up your network, and learn from your competitors

Image: Kruunupuisto

FURTHER READING & RECOMMENDATIONS

17. Visit Finland criteria for internationalization

VISIT FINLAND CRITERIA FOR INTERNATIONALIZATION

HOW TO APPLY THE CRITERIA IN HEALTH TRAVEL?

1. QUALITY You monitor customer satisfaction and develop the quality of your service based on the feedback that you receive. You pay special attention to cleanliness and aesthetics, as well as the details.

1. QUALITY Actively use customer feedback to improve your services. Ensure sharing equal quality targets with your partners. Consider working with one of the international accreditation organizations.

2. SERVICE You offer a seamless service package to your customer. Your staff is well acquainted with the customer group, has good language skills, and is committed and professionally competent.

2. SERVICE Health travel customers' expectations differ a lot from leisure travel. International patients often look for more guidance and personalized services than Finnish clients. Language and cultural understanding are of utmost importance.

3. SUSTAINABILITY As a responsible actor, you promote the principles of sustainable tourism: you take into account the well-being and needs of the local community and the environment in your activities, you support the local economy through your choices, and you treat all customers equally.

3. SUSTAINABILITY Transparency, ethical business, respect for other people and the local community, and efficient use of energy and other resources create the basis for sustainable development. Ensure that your services are accessible and non-discriminatory regarding religious and cultural differences.

4. SAFETY You ensure the safety of local residents, your staff, and guests, compliance with the law and regulations, and the authorities' recommendations.

4. SAFETY Ensure the safety of the entire customer journey with your partners. Remember to continually communicate about your company's safety and hygiene measures. Ensure sufficient personal space for every customer.

5. CAPACITY AND NETWORKS Your capacity or the capacity offered through the cooperation network ensures a comprehensive service for independent travelers and/or groups. You possess a network of local service providers.

5. CAPACITY AND NETWORKS Choose the right partners for you. Once you have a comprehensive partner network, you can concentrate on your own core business. Make sure to ensure a smooth customer journey from start to end.

6. ACCESSIBILITY Your service location has good transport connections, or you can arrange transport from the nearest bus or train station or airport.

6. ACCESSIBILITY Always try to find the most appropriate transport for your customer. Transport connections by land (car/bus/train) can be an asset. Take care of pick-up services and escort from the airport/train. Also, butler services are appreciated in health travel.

7. AVAILABILITY AND PURCHASABILITY Your products and services are clearly described and priced in the language of the target market or English on your company website. They can be easily found and purchased through tour operators or other sales organizations, your website, or other digital booking channels.

7. AVAILABILITY AND PURCHASABILITY Maintain up-to-date information about your services and pricing on your website with several contact options (phone, email, WhatsApp, WeChat). The response time should be no more than 1-2 days. Make sure to be visible in digital channels. Use attractive, high-quality pictures and videos.

8. AUTHENTICITY AND APPEAL In product development and marketing, use authentic Finnish experiences and ingredients based on your region's pull factors, traditions, culture, and lifestyle.

8. AUTHENTICITY AND APPEAL Finland has been recognized as the happiest nation in the world, and high-quality healthcare is one of the Finnish society's cornerstones. Finland leads the rankings in the availability of the latest technologies. Health tech is the largest and one of the fastest-growing export segments of the Finnish high-tech industry. Finland also remains a world leader in digitization and one of the largest start-up ecosystems in the world. The exceptionally pure Finnish nature and air quality can also be an asset in health travel marketing.



Image: Fotolia

Value proposition

The motivations behind health travel include access to higher-quality treatment or treatment that is not available in the traveler's home country, as well as prompt admission and transparent pricing.

Finland's value proposition is that we provide fast access to high-quality care in a safe environment with excellent quality-price ratio – now and in the future.

Fig.20. Health Travel Value Proposition of Finland



Sustainability

We want Finland to be an excellent destination for health travel, both now and in the future. Stable finances and an ethical way of working create the basis for sustainable business operations. It is also essential to communicate openly with Finnish stakeholders and consumers about what health travel is, how it affects domestic patients, and how it will enable us to develop better services for the local community.

REMEMBER TO FOLLOW THESE GUIDELINES:

- Make decisions that are sustainable for the future. By putting quality first in developing your services, you ensure the continuity of your operations.
- Be proactive in renewing and tailoring your services for different target groups and markets to ensure their future demand
- Only engage in fair and honest trading. Build your partnerships on openness and trust.
- Treat all your employees, guests, and partners equally and respectfully
- Remember to take people's unique needs into account in your operations
- Train, guide, and encourage your staff to act respectfully with people from different cultural backgrounds. Cultural sensitivity is vital due to the personal nature of health travel.
- Support local products, services, and businesses and employ local people whenever possible
- Always take care of your staff and guests' safety and comply with the law and official regulations
- Make climate-friendly choices and aim to reduce your carbon footprint by more efficient use of energy and resources
- Communicate openly about your current operations as well as further plans and visions - including successes and challenges



Image: Elina Sirparanta



Image: Business Finland



18. Education & investment opportunities

HEALTH TOURISM PROGRAMS

There are only a few programs at European universities that offer health tourism:

- FH JOANNEUM in Graz, Austria
- Faculty of Tourism and Hospitality Management in Opatija, Croatia
- Apollon University for Health Care Management in Bremen, Germany
- Technische Hochschule Deggendorf, Germany
- University Osnabrück, Germany

PROJECTS

WelDest – Health and Well-being in Tourism Destination. The European Commission provided funding sources for this project. It aimed to create a framework and toolkit for destination management organizations, public institutions, and private companies in destinations looking to develop or strengthen themselves as health and well-being destinations. More information is available at <https://weldest.blogspot.com>

Investment opportunities

Finnish health care providers aim to lure patients to Finland, which may also happen by doing business with health care travelers abroad. Companies that want to invest in medical travel abroad can do that in a few ways:

- An investor acquires a medical facilitator instead of creating their own department for international marketing. Its location can be in Finland but also in core source markets. Again, an investor can do both if the allocation of responsibilities is clearly defined.
- A Finnish clinic co-operates with or invests in a clinic located abroad (e.g. the Cleveland Clinic Abu Dhabi)
- A Finnish investor can invest in upstream industries, which means investing in those industries that produce a clinic's prerequisites. An example would be investing in medical equipment production.
- A Finnish investor can invest in a downstream business for which the clinic itself represents a prerequisite. An example is investing in a rehabilitation clinic since rehabilitation comes after surgery.

Investments usually involve sought-after medical specialties: apart from traditional ones such as pulmonology or rehabilitation, dentistry, or sports medicine, new opportunities today include aesthetic surgery as well as medical hotels, especially those for cancer patients, as presented below.

Medical hotel for cancer patients.

They offer innovative health care services outside the clinical setting and focus on treating cancer to patients who already had surgery and rehabilitation but are now looking for complementary relief and healing. Holiday services for cancer patients should not concentrate on the patient's traumatic medical history only, but rather, on all those activities that help regain pace regarding an optimistic future characterized by stimulating activities. Several medical hotels for cancer patients are already in place in a few Central European countries.

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Visit Finland