



Charged & overcharged: Why some Americans seek health care abroad

Dispatcher: 911, what's your emergency?

Caller: America's healthcare system is broken and people are dying! (ambulance siren)

Welcome to **Code WACK!**, where we shine a light on America's callous healthcare system, how it hurts us and what we can do about it. I'm your host, **Brenda Gazzar**.

This time on Code WACK! Why are so many U.S. residents traveling to countries like the Philippines and Thailand for their medical care – even some residents who have health insurance? To find out, we spoke to my dear friend, Michael Djavahery, who prefers to travel abroad for his medical and dental procedures. Michael's a Los Angeles-based life coach, trainer, speaker, author, and master hypnotist.

The information shared in this episode is not medical advice. Many medical tourists get high quality, affordable health care abroad. However, some do not. It's essential to thoroughly research the risks and benefits before pursuing medical care in another country.

(5-second stinger)

Q: Welcome to Code WACK! Michael. You've led such an interesting and varied life. Tell us about yourself and what you do.

(01:10):

Djavahery: Yes, I do hypnosis sessions and I also teach stress management and how to get rid of your fears of public speaking. So I have students mostly from

Southeast Asia, Japan, China, Singapore. So that's what I do and I do sessions two, three nights a week.

(01:27):

Q: Amazing. And I know that you're also an author, correct?

(01:31):

Djavahery: Yes. I've written two self-help books. One to stop the fear of Public Speaking. The other one (about) letting go of anxiety and feeling better, sleeping better at night. Yes. And I also have 10 children's books. There are mystery books, Mystery detective books. Yes, they're all on Amazon.

(01:47):

Q: And on top of all that you're a medical tourist and have been for some time. In 2019, it was reported that nearly 2 million Americans sought medical care abroad. The COVID pandemic cut into that, but the medical tourism market, both inbound into the U.S. and outbound from the U.S. is projected to grow. When did you first seek medical care abroad and where did you go?

(02:12):

Djavahery: First time it was in 2018. It was in (the) Philippines on a small island for dental work and I was really pleasantly surprised. Very nice modern office, all computerized, everything, and I remember here at that time – 2018 – it would've cost me close to \$2,000, something like that to do some basic work. And over there, I think it was done for about \$300. That was the first time. So really good job. All the procedures, everything's exactly the same. That's true all over the world, you know, wherever you go they have the same procedure and then the second time was 2019 in Malaysia. That was at Gleneagles Hospital in Panang and I had arranged that one month ahead of time. They have a specific department just for medical tourism. So I saw three specialists, (had) two ultrasounds. Started at 8:30 in the morning, was done by 7:00 p.m. at night, including the ultrasounds and three specialists that were board certified in Canada. It was \$172.

(03:17):

Q: And how much do you think that would've cost in the United States?

(03:20):

Djavahery: Minimum, \$3,000 or \$4,000.

(03:22):

Wow.

(03:23):

Djavahery: Just because the specialist here is around \$600 each, just to see the specialist and the ultrasounds they charge you plus if there's any medications. So at least \$3,000.

(03:34):

Q: Wow. That's a huge difference.

Djavahery: Huge.

Q: When you went to the Philippines, did you have dental insurance at the time?

(03:39):

Djavahery: *No, I pay out of pocket because the cost is so low and a lot of expats people who have moved to other countries such as Malaysia, Philippines, Vietnam, or Thailand, they self-insure. You can buy global insurance of course. And that will help you. A lot of Americans do this in Mexico also. They pay out of pocket.*

(03:57):

Q: So 2019. And then what was the most recent trip that you took?

(04:01):

Djavahery: Recently, I spent two months in the Philippines and I spent one month going back and forth to a hospital, very famous in the Philippines called Makati Medical Center. Really beautiful, modern, top equipment, everything and I saw six specialists. I had a laser (procedure) done on my right eye cuz I've had cataracts before and it was getting cloudy. So I had laser done on that, four follow-up sessions with that same doctor. That was, by the way, she was certified in Boston, here. She got her board in Boston here and San Diego. I saw six specialists, I had two procedures done plus the laser and I had two crowns done. I had two night guards made and I had two fillings done. All of it, \$1,535.

(04:52):

Q: Wow, that's impressive. How much would you have spent if you had gotten all that work, the dental work and the medical procedures, done in America?

(05:01):

Djavahery: Just the dental work itself here. You know, they're charging around \$1,200- \$1,400 right now for a crown. So just the crowns that would be, plus they charge \$350 for night guards. So that's \$2,400 plus \$700, that's \$3,100 plus a couple of fillings, probably a couple hundred more. So that's just that part, just dental.

And then doing the tests at the hospital all of it was done at the hospital and seeing all those five specialists, six specialists, including the ophthalmologist, I would've spent probably \$5,000, \$6,000, easy, easy over there plus this. So including the dental, I would say around 10 grand.

(05:43):

Q: Wow. And you spent how much again over there?

(05:47):

Djavahery: \$1,535 cuz I keep track of all my expenses.

(05:51):

Q: That's incredible and so how do you feel about that? That you can go to another country and get it so much cheaper – the care that you need?

(06:00):

Djavahery: Yes and you know, I know you know that because you're so involved in this. The medical system here is broken, the healthcare system is broken here and they charge and overcharge so much. I mean, why would you charge \$1,200 for a crown? It doesn't make sense when you go to a different country and you do a couple of crowns for under \$300. It doesn't make sense. I know a lot of, like I mentioned earlier, a lot of Americans go to Mexico and do dental work there and they're top-notch doctors all over the world, you know, and a lot of them are board certified in the U.S. actually or Europe and Canada.

(06:39):

Q: Wow. Did you have any concerns about getting your treatment over there? Or what challenges did you face?

(06:46):

Djavahery: No challenges, no concerns. Everybody spoke English in Malaysia, like I mentioned. I had set up everything one month ahead of time. So when I got there at 8:30 in the morning, they had my files ready to go and all the three specialists. The time was set up so they would take me to the first one and then they come and take me to the next one and they come and take me to the next one and then later in the afternoon do the ultrasounds.

No concerns, all spoke English, all board certified through Canada or U.S. I'll give you another example. Like for cataract surgery in Cebu in the Philippines, the head of the ophthalmology department in Chong Hua Hospital, which is a huge Chinese hospital, is certified by Stanford here in the U.S. And that time I checked if you do two cataract surgeries, both of them including traveling there in one month, renting a condo near the hospital just in case you have to go back for any problems, would cost around \$5,000 for both of them, including traveling, hotel or condo and a procedure cost. Here, each eye is \$6,000 or \$7,000 each they charge for cataracts. If you go private, of course not if you have Medicare, that's a different story.

(07:59):

Q: Right. So you're saying that even with all the hotel and travel, it was still cheaper to do it in the Philippines?

(08:07):

Djavahery: Yes. You go sightseeing. You spend a month abroad. You're having fun and you do the procedure. You know, the procedure is very quick. It's a five minute procedure. But I said I was thinking at the time I was gonna do it and spend a month just in case there's complications so I can come back to see the same doctor just in case otherwise they would do both eyes within a week of each other and then in like 10 days you're done. You can travel back. But I was always taking more precautions. Say okay, spend a month in case there's complications to go back.

(08:39):

Q: So Michael, what kind of health insurance do you have in America and what kind of dental insurance do you have?

(08:45):

Djavahery: I don't have dental insurance. And I used to years ago but it didn't make much difference for me and then health insurance, I just have basic health insurance with Kaiser.

(08:56):

Q: Oh okay. So you do have a Kaiser plan.

(08:59):

Djavahery: I have it for emergencies.

(09:01):

Q: Oh, OK. What is it called and what does it cover?

(09:06):

Djavahery: Yeah, three times a year you can go see a doctor and then I think around \$8,000 maximum out of pocket. So it's good for emergencies, you know, G-d forbid you end up in a hospital and you have a \$200,000 bill out of pocket is around \$8,000 or so and they, every year they're adding to that out-of-pocket expense. So it used to be like three or four nights around \$8,000. So I have basic insurance. I just keep it for emergencies, you know, if in case you end up and, and you're not out of, out of the country, then you have, you have some insurance cuz you know something happens to you and you go to the emergency room easily. It's \$10,000 to \$15,000 right there.

(09:45):

Right, right. So why didn't you wanna pay for a better plan?

(09:50):

Djavahery: I don't think it's worth it to tell the truth. I don't think it's worth it because you pay so much more. It progressively gets a lot more expensive every level that you go up and I'm not using it. You know, in the past three years I only go to the doctor. I mean this because of the pandemic for three years I didn't have anything done. But usually I travel once a year or twice a year and I go get all my medical work done abroad and here, that's why I only keep it for emergencies if something happens, you know. You can pay \$9,000 out of pocket. The rest of it they can cover.

(10:24):

Q: Wow. How did you even get this idea to start getting your dental treatment in another country and your medical treatment in another country?

(10:32):

Djavahery: I started checking into abroad and different countries back in the 1990s. At that time I was looking to Panama and Belize. That used to be British Honduras. So at that time I started checking into that and I started looking around and finding out, cuz at that time, even though it was expensive, it wasn't as bad as now, but now it's super bad <laugh> compared to how it used to be 30 years ago.

So at that time I was looking to maybe move abroad, go somewhere else, but you know, your life gets busy, you end up working for all these years. So I started checking a long time ago. Then in the past few years when I started traveling and specifically in Southeast Asia and I came across a lot of people who live abroad, Americans who live abroad and are working abroad and see how much they're spending, what the cost of living is, what's the cost of groceries, what's the cost of medical expenses, I realize, you know, why would you pay so much here?

(11:29):

Why would you go and see a specialist that takes you three months to see that person, that doctor and pay him \$600, \$300, \$500 out of pocket when you can see the same day or two days later you can be seen in a top-notch hospital that is by the way certified by the same body that certifies the hospitals here – it's just the international version of it and you can see them the same day or in a couple days and pay 'em \$20 for a doctor visit for a specialist. Why would you pay \$300 to \$600 instead of \$10 to \$20?

(12:05):

Q: It seems like over the years, cuz you've been doing this for, you know, several years now, how much money do you think you've saved all together?

(12:12):

Djavahery: I would say about \$20,000. Yeah, and this is, you know, knock on wood, nothing major, but if you have anything major like knee replacement, hip replacement, if you have a heart attack, if you have to have bypass surgeries, the cost here in the U.S. is prohibitive. It's unbelievable. So it's much cheaper there and it's not just the expense, it's the quality of care. That's the big deal over there. You

go see a doctor, they spend as much time with you as you need. They ask you a lot of questions, they take their time. It's not like here when the doctor sees you in 10 minutes, next patient, 10 minutes next patient. Especially if you're at an HMO. So like Kaiser, you know, I feel bad for the doctors because they're giving in like 10 minutes to see a patient and then they're stressed out too. The doctors here are really stressed out, you know, so they have to see one patient after another. And I mean, if you have to spend 10 minutes with a patient, how much quality of care are you going to receive, right?

(13:11):

Q: Right. Yeah. Super good point. Do you know what kinda health care system they have in the Philippines?

(13:17):

Djavahery: Yes, they actually have what's called PhilHealth, like Philippines Health.

(13:21):

Host: PhilHealth is a national health insurance program run by the Philippine government. It's available to all Filipino citizens regardless of their employment status.

(13:29):

Djavahery: A lot of people go to private hospitals in the Philippines or Malaysia or other places. Thailand also has beautiful, great very modern dental offices and hospitals, too. So some people who can't afford it or want to get something done right away they go to the private hospitals but when I was there, I found out, they always asked me when I was coming there. Do you have PhilHealth? I said, no. He says, Ok. So they do take PhilHealth even in those private hospitals when quality care is superb.

(14:00):

Q: How would having a single payer health care or Medicare for All have made your life easier when it comes to getting the health care you need?

(14:08):

Djavahery: Oh, that would be a tremendous change because a lot of people cannot afford or go to the hospitals or they end up with a huge hospital bill and they become bankrupt. They lose their homes or, you know, they garnish their wages.

It's an unbelievable system. Yeah. And you cannot have good medical (coverage) for just a select few people. You have to have it for everybody in that country.

(14:32):

Q: How would it have impacted your life though?

(14:35):

Djavahery: I would've gone to a doctor here. I wouldn't have to go there, You know, especially if the cost would be comparable to there. Yes, I would definitely go here. The main reason I'm going (abroad) is quality care, better equipment in a lot of hospitals and the cost. Yeah, like if you go to Gleneagles in Penang in Malaysia, they have several great hospitals in Malaysia. That's just one of them. But Gleneagle is really good and they also have it in their capital too in Kuala Lumpur. You see the hospital is extremely modern. The basement is where they have all the restaurants like you've gone into a mall, you know, and the equipment is really good. So yeah.

(15:15):

Q: Michael, did you have any concerns about getting your medical care abroad?

(15:19):

Djavahery: No, I had done a lot of research ahead of time and plus I have friends who had gone like to Thailand. I knew someone who had gone to Thailand, had really bad problems with his teeth, an American guy and here they gave him a quote I think for \$40,000 to take care of his teeth. It was really bad. So he started checking around and in Thailand. Thailand, as I mentioned to you earlier, Thailand has great hospitals and dental care really top notch, really great. So he went to Thailand for two weeks and the dental office would put him in a hotel. Every day, they would come and pick him up from the hotel, take him to the dental office, get the dental work done, and he actually had time to do sight seeing too. So including traveling everything \$10,000. So one fourth of the cost (than) here.

(16:09):

Q: Oh my goodness. That's incredible.

(16:12):

Djavahery: And then they finished it in two weeks. In two weeks, he got it done here. It would've taken him four or five months to finish the whole thing and paying 40 grand instead of 10 grand and then he also got to see Thailand. He saw Bangkok

and I think he saw Phuket. I don't know if he saw Chiang Mai or not, but he saw a couple of cities and the sightseeing, you know Thailand is a beautiful place.

(16:32):

Thank you Michael Djavahery.

Do you have a personal story you'd like to share about our 'wack' healthcare system? Contact us through our website at heal-ca.org.

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