



**CURRENT STATUS OF MEDICAL TOURISM IN INDIA, FUTURE TRENDS AND IMPLICATIONS FOR STAKE HOLDERS**

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**ABSTRACT**

At present there is a fillip to the medical tourism industry in India with the Government of India coming forward with issue of Medical visas and their liberal issuing. This indicates a possible proliferation of many more medical tourism hospitals. However, a thing or two that require caution can't be ignored like travelling on a medical tourism visa and not going for health care, but to have a marriage or coming in the guise of a medical tourist, but with some non-medical and law and order linked issues, that are likely to vitiate the health of the medical tourism sector. It appears that with increase in number of centres competitive prices and better quality services are on the cards.

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**INTRODUCTION**

Indian tourism industry is significantly contributing to the nation's GDP, foreign exchange earning and employment. People across world are travelling to India to obtain medical and surgical care, while at the same time visiting the tourist attractions of the country. Medical tourism in India is growing at an exponential growth of 25% - 30% annually. Present paper highlights the potential of Medical Tourism industry in India.

**Aims & Objectives:** In this article an attempt is made to look at the current status of Medical tourism in India, the Pros and Cons, the various measures to be taken, the difficulties faced, economic impact, future trends and implications for stakeholders.

**Medical tourism definitions**

1. Medical Tourism is a process of attracting foreign patients to overseas countries, which can offer Health care services at fees considerably less than the patient's home country and usually combining an element of post-operative tourism (recovery) for the patient. (Rowley, 2008).
2. Medical tourism is defined as when consumers elect to travel across international borders with the intention of receiving some form of medical treatment.

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This treatment may span the full range of medical services, but most commonly includes dental care, cosmetic surgery, elective surgery and fertility treatment. Medical tourism is an enlarging global industry, with a range of key stakeholders with commercial interests including brokers, health care providers, insurance provision, website providers and conference and media services.

**Significance of medical tourism:** - With the advent of globalization, the world has shrunk into a global village. Countries now appear closer than they have ever been. The concept of medical tourism was devised to help global citizens enjoy their tourist sojourns, while under cost-effective, world-class quality medical care. Over the last decade, India has emerged as the preferred destination for medical (healthcare) tourism, capitalizing on its strengths of 'lower cost skilled personnel, cultural factors, natural endowments and unique forms of medicine'. Now a days increasing popularity of medical travel is due to the high cost of health care, long wait times for certain procedures, the ease and affordability of international travel, and improvements in both technology and standards of care in many countries. The avoidance of waiting times is the leading factor for medical tourism from the UK. From USA, the main reason is cheaper prices in India. 1

Many surgical procedures performed in medical tourism destinations cost a fraction of the price they do in the First World. For example a liver transplant that costs \$300,000 in America costs, about \$91,000 in Taiwan, where as in India it costs less than \$50,000. Countries that operate public health-care systems often have long waiting times for certain

operations. Using Canada as an example, an estimated 782,936 Canadians spent time on medical waiting lists in 2005, waiting for about 9.4 weeks. Canada has set waiting time benchmarks, eg. 26 weeks for a hip replacement and 16 weeks for cataract surgery and in the same way for other elective surgeries.<sup>2</sup>

**Medical Tourism growth and development:-** Rise in health care costs in developed countries, coupled with the availability of high quality medical services at a low cost in developing countries have given a boost to the medical tourism industry. These medical services range from elective procedures such as cosmetic surgeries to complicated surgeries such as cardiac, orthopaedics, neurosurgery and others. Significant growth in this industry is due to economic developments in developing countries that in turn have led to the growth in the medical industry and quality of medical service.

Medical tourism market comprising India, Thailand, Singapore, Malaysia, Mexico, Brazil, Taiwan, Turkey, South Korea, Costa Rica, Poland, Dubai and Philippines is valued by – Global Industry Analysis, Size, Share, Growth, Trends and Forecast, 2003 – 2019. It states “The global medical tourism market is valued at USD 10.5 billion in 2012 and is estimated to reach a market worth USD 32.5 billion in 2019 at a CAGR (Compound Annual Growth Rate) of 17.9% from 2013 to 2019. The Medical Tourism of India grew at the rate of CAGR of 15% during 2010-2015.<sup>3</sup>

Rise in the healthcare expenditure in developed countries and also the growing elderly population contributed to the growth of the medical tourism across the globe. Economic crisis in the US increased the number of uninsured population, consequently further triggering the growth of this market. Recently, there are approximately 50 million uninsured Americans who are willing to travel abroad for affordable and quality medical care. Globalization and improved communication technology act as catalysts to boost the growth of this industry.

The development of medical tourism industry is based on several factors such as reduced cost of procedures, long waiting time and high demand for cosmetic surgeries. Though Medical travel witnessed intricate procedures, still it is expanding due to growing demand for cosmetic and dental procedures since these are usually not reimbursed under regular health insurance policies. Patients travelling abroad can save from 30% to 90% on a procedure, including their travel expenditures, as compared to the medical costs in their own countries.

Long waiting time is another factor which has substantially boosted the growth of this industry. Patients based in Canada and UK travel to low cost destinations for their treatments in order to avoid long waiting periods in their own countries and receive timely access to serious ailments. Medical tourism industry is dominated by the Asian region, that has captured the maximum share of the market. This region is highly competitive owing to the presence of technologically advanced medical specialties, less stringent government regulations and attractive locations. Thailand and India are recognized internationally for their high end medical services and receive patients from across the globe.<sup>4</sup>

Singapore is renowned for its healthcare infrastructure and receives patients primarily for complex medical procedures.

Thailand, India and Singapore accounted for approximately 60% of the total revenue of the Asian region in 2012. The Latin American countries such as Brazil and Mexico attract maximum number of patients from the US owing to the geographic proximity and cultural similarities. Similarly, growth in Turkey is witnessed on account of growing demand of cosmetic surgeries.

Paradigm shift in the market is seen owing to strong competition among the players of this industry.<sup>5</sup>

Malaysia is poised to have a significant growth in this market and is likely to emerge as a fastest growing country in terms of medical tourism with a CAGR of over 25% from 2013 to 2019. This advent in Malaysian medical tourism market is due to cost advantage over Thailand and Singapore. Moreover, rise in popularity of Malaysian region is attributed to many factors such as advanced healthcare infrastructure, highly skilled professionals, visa benefits and others. Additionally, robust government support for promotion of Malaysian medical tourism has propelled the growth in this nation. Increase in the government initiatives and growing inclination of private sector hospitals towards medical tourism is further supplanting the growth of this market. Indian initiative is on similar lines and a sound footing.

The cost of the tour operators can be as high as 15 to 20% of the total cost of the service offered. Thus for eg., the cost of the tour operator could be 15 to 20% of US \$69200/- (cost of a bone marrow transplant in India) or 15 to 20% of the total cost of the service offered. Thus for e.g., the cost of the tour operator could be 15 to 20% of say US \$ 69200 ( cost of a bone marrow transplant in India) or 15 to 20% of say US \$ 69350 ( cost of liver transplantation in India) Additionally, while the hospitals sell the medical services, the hotels sell India as a tourist destination using the ploy of selling “exotica” for eg. The traditional therapies and treatments of Kerala. Price is the major selling point. The cost of an open heart surgery could be around US \$150000 in USA or US \$ 70000 in UK, while the cost of the treatment in India could be as low as US \$ 3000. India’s share in the global medical tourism industry is around 5 percent by 2015 end. The growth of medical tourism industry is marked globally, encompassing around 50 countries in all continents. Asia itself generates revenues in billions and consists of 12.7 percent of the global market. Major healthcare players in India such as Apollo and Fortis have reported 10 percent of their revenues from the medical tourism segment.<sup>6</sup>

**Advantages & Challenges:** The inflow of health tourists from the West, especially the UK, US and some of the European countries has been on the rise for the last couple of years. Price difference or affordability of the treatment, coupled with quality of doctors is the main reasons for the growing western traffic. The quality of Indian hospitals has improved significantly and now matches with the best in any part of the world. India has more than 100 healthcare institutions, which are of international standard and in the Medical Tourists list.<sup>7</sup>

Many hospitals in India today have the infrastructure and equipment that match with the best centres in the world, be it transplantations (liver/kidney/ heart or bone marrow), cancer treatment including radiotherapy, neurosurgery, including stereotactic surgery. Angioplasty and cardiac surgery.

**Indian Medical Tourism Conference and Alliance (IMTCA):** is a non-profit international multidisciplinary organization that promotes excellence in research, treatment and provision of better and alternative healthcare, provides education and training, acts as a platform for doctors and international patients and creates awareness on global opportunities. 'Indian Medical Tourism Conference and Alliance' on November 2, 2012 conference at Hyderabad, Technopark study, reviewed that Indian market size of medical value travel would cross Rs.62,000 crores by 2020 and Rs.2 lakh crores by 2025 from Rs.4,500 crores in 2010. India could be hosting 2.4 million medical tourists by 2020, four times the number it catered to in 2010, and this figure is projected to increase to 4.9 million tourists by 2025. The main reason for India's emergence as a preferred destination is the inherent advantage of its healthcare industry. Today Indian healthcare is perceived to be on par with global standards. Some of the top Indian hospitals and doctors have strong international reputation. But the most important factor that drives medical tourism to India is its low cost advantage. Majority of foreign patients visit India primarily to avail of "Fist World Service at a Third World Cost".

According to Joint Commission Accreditation of Health Care Organisations (JCAMHO) the annual health bill of people from Afro-Asian countries seeking treatment outside their country is \$10 billion. If India can tap even a fraction of that market, the potential is enormous.<sup>8</sup>

#### **Role of Government**

- The role of Indian Government for success in medical tourism is two-fold.
- Acting as a Regulator to institute a uniform grading and accreditation system for hospitals to build consumers trust. For facilitating investment, the policy recommendations include.
- Recognize healthcare as an infrastructure sector and extend the benefits under sec. 80 IA of the IT Act. Benefits include tax holidays for five years and concessional taxation for subsequent five years.
- The government should actively promote FDI in healthcare sector.
- Conducive fiscal policies providing low interest rate loans, reducing import / excise duty for medical equipment.
- Facilitating clearances and certification like medical registration number, anti-pollution certificate etc.,
- The above measures will kick start hospital financing which is struggling now due to capital intensive and low efficiency nature of healthcare business.
- Reduce hassles in visa process and institute visa on arrival for patients. Follow an open sky policy to increase inflow of flights into India.
- Create medical attaches to Indian embassies that promote health services to prospective Indian visitors.
- Joint Ventures/ Alliances: To counter increasing competition, Indian hospitals should tie up with foreign institutions for assured supply of medical tourists. Specifically tie ups with capacity constrained hospitals and insurance providers will provide significant competitive advantage. <sup>9</sup>

**Innovation through medicities:** Medicities as hubs of medical tourism needs attention, encouragement, enforcement and implementation to provide excellent facilities to the medical tourist.

**Health care services:** India offers world-class healthcare that costs substantially less than those in developed countries, using the same technology delivered by competent specialists and attaining comparable success rates. Indian medical education turns around 30000 doctors and nurses every year adding to the existing pool of over 14 lakhs doctors and nurses. About a dozen corporate hospitals provide world class treatments across all specialties. Availability of over 1000 hospitals and 870000 hospital beds provides adequate infrastructure support to the healthcare tourism. Also provide quality post operative care with rehabilitation, naturopathy, physiotherapy, massage therapy and with best nursing care.

**Restrictive government policy:** Around 1.55 lakh tourists came to India in 2010, but the number is seen as just a bit of the Rs.4000 crore global medical tourism market says the study conducted by Indian Institute of tourism and travel management and commissioned by the tourism ministry. In India medical visa rules allow only three entries a year, with a mandatory two month gap between two entries. Foreign visitors have to report to government officials personally a problem in cases of sickness. The government has reviewed the rule of personally reporting to FRROs (foreigners regional registration offices) and devise a more realistic and human way in case of sick patients unable to bear the brunt. This is relaxed recently.<sup>10</sup>

**Growth of Medical Tourism in India:** In India, the Apollo group alone has so far treated 95000 international patients, many of whom are of Indian origin. Apollo has been a forerunner in medical tourism in India and attracts patients from Southeast Asia, Africa and the middle east. The group has tied up with hospitals in Mauritius, Tanzania, Bangladesh and Yemen besides running a hospital in Srilanka and managing a hospital in Dubai. Another corporate group running a chain of hospitals, Escorts, claims to have doubled its number of overseas patients from 675 in 2000 to nearly 1200 in a span of five years.<sup>9</sup>

Recently, the Ruby hospital in Kolkata signed a contract with the British insurance company BUPA. The management hopes to get British patients from the queue in the national health services soon. Some estimates say that foreigners account for 10 to 12 percent of all patients in top Mumbai hospitals in spite of road blocks like poor aviation connectivity, poor road infrastructure and absence of uniform quality standards.

**Promotion of Medical Tourism:** The key selling points of the medical tourism industry are its cost effectiveness and its combination with the attractions of tourism. The latter also takes the opportunity of selling the exotica of the countries involved as well as the packaging of health care with traditional therapies and treatment methods. Price advantage is, of course a major selling point. The slogan thus is first world treatment at third world prices.

The cost differential across the board is huge, only a tenth and sometimes even a sixteenth of the cost in the west. The price advantage is however offset today for patients from the developed countries by concerns regarding standards, insurance coverage and other infrastructure. In India the strong

tradition of traditional systems of healthcare in Kerala, for example, Kerala Ayurveda centres have been established at multiple locations in various metro cities, thus highlighting the advantages of Ayurveda in health management.<sup>11</sup>

**Medical visa of India: Eligibility:** Medical visa is granted to seek medical treatment only in reputed/ recognized specialized hospitals or treatment centres in India. Up to two attendants who are blood relatives are allowed to accompany the applicant under separate medical attendant visa their visa validity will be the same as the medical visa. Patient should carry medical certificate from local doctor. International health regulation norms must be satisfied for visa eligibility.

**Duration and validity:** The initial duration of the visa is up to a year or the period of the treatment, whichever is less. The visa is valid for a maximum of 3 entries during the one year with minimum of 2 month gap after the previous visit. Visa duration starts on the day of issuance not from day of entry into India.

**Specific Rules:** Persons travelling on a medical visa are required to register at the foreigners regional registration office within 14 days of arrival. This is relaxed of late. Patients from Pakistan and Bangladesh are required to register their arrival within 24 hours with the nearest police station / commissioners office.

**Ethics & legal issues: Ethical issues:** There are many ethical issues related to medical tourism, example the illegal purchase of organs and tissues for transplantation is a major allegation in countries like India. The availability of organs, the financial transactions the hospital and doctors fares, ethics involved in cosmetic, bariatric and other procedures. The definition of near relative is being enlarged soon. The qualification, experience and skills of doctors involved in the case the quality of nursing and other ancillary care, the issues of complications, compensations, rehabilitation etc, are all the entanglements related to the touring patient on medical visa. Patient education, counselling and patient satisfaction play a key role in the continued encounters of foreign medical tourists to any hospital or the destination country. This requires very sensitive dealing as the doctor and hospital selection the diagnostic and therapeutic procedures as well as the transparency of handling at every stage with human touch. Not all patients are gentleman and so too the healthcare professionals. Errant and unethical involvement can hamper the fair name of the treatment centres.<sup>10</sup>

**Legal Issues:** Receiving medical care abroad may subject medical tourists to unfamiliar legal issues. The limited nature of litigation in various countries is one reason for the lower cost of care overseas. Some countries currently presenting themselves as attractive medical tourism destinations provide some form of legal remedies for medical malpractice. Those legal avenues may appealing or not to the medical tourist.<sup>10</sup>

Hospitals or doctors in some countries may be unable to pay the financial damages awarded by a court to the patient. If problems arise, patient might not be compensated by adequate personal insurance or might not be able to seek compensation by way of a malpractice suit.

Many legal issues change from country to country, but high risk orientations, which may spread rapidly leading to higher causalities are banned in every country as per WHO – International Health Regulations 2005.

### **Prominent legal issues: AIDS/ HIV+ cases**

In 2002, the union health ministry had issued a notification, stating that mandatory test for HIV for India – bound foreign nationals should be removed from visa forms. However some embassies failed to enforce it and continued to display the requirement of HIV test certificate on their websites as well as on visa forms. India lifted all travel restrictions against HIV positive patients in 2010.

On September 17, 2010 the ministry of external affairs (MEA) clarified that there are no travel or residency restrictions for people living with HIV (PLHIV) coming to India.

HIV+ travellers can think of an Indian holiday. Currently there are no restrictions on entry to or travel within the country. The HIV status is not asked during the visa application process or upon entry at Indian customs.

Foreign students entering on Indian visa have to necessarily submit HIV test report from one of the WHO recognized institutions. In case of people from 15 to 60 years also if they are visiting India on a visa for more than one year this report is necessary. This report is one of many documents required for registration with the foreigners registration officer. This rule for students is present round the world.<sup>6,11</sup>

### **Reproductive tourism and prenatal sex selection/ abortion:**

Gender selective pregnancy is partially or completely illegal in 36 countries in the world that have adopted national laws or policies having the force of law on sex selection. Seven nations have already banned the use of gender selection technologies. Australia, Canada, China, India, New Zealand, Israel and the UK. 29 countries have stated that they oppose sex selection for non medical reasons (medical reasons would be to prevent the passing on of genetic diseases).

The World Health Organisation (WHO) stated that sex selection for non medical reasons raises serious moral, legal and social issues. Principal issues include the distortion of the natural sex ratio leading to a gender imbalance as it is likely to reinforce discriminatory and sexist stereotypes towards women by devaluing females.

The WHO defines sex selection as the practice of using medical techniques to choose the sex of offspring which encompasses a number of practices including selecting embryos for transfer and implantation following IVF and selectively terminating a pregnancy.

In nations where gender selection is banned people often travel to the United States, Mexico, Italy, Thailand and other nations where it is legal to undergo PGD/PGS. This new phenomenon is called reproductive tourism where people travel for gender selection and general infertility treatments such as IVF. In Australia, the Sydney IVF clinic discontinued its PGD sex selection program in 2005 after the Australian health ethics committee banned its use for non medical reasons. Many Australians now travel to Bangkok for sex selection procedures. Superior ART in Bangkok operates in conjunction with Sydney IVF its parent laboratory. In India sex selection is banned. In India this ----now is not possible in view of the PNDT act, rules and regulations. Fertility tourism or reproductive tourism is the practice of travelling to another country for fertility treatments. It may be regarded as a form of medical tourism. The main reasons for fertility tourism are legal prohibitions or regulation of the said procedure in the

home country or non availability of a procedure in the home country as well as lower costs in the destination country. In vitro fertilization and donor insemination are main procedures for which the medical tourist makes the trip. It has been proposed to be termed reproductive exile to emphasise the difficulties and constraints faced by infertile patients who are forced to travel globally for reproductive procedures. Indian centres attract patients for surrogacy or womb hiring. A new trend is emerging is female genital cosmetic surgery and Mumbai has the expertise.

#### **Essentials of health tourism**

1. Knowing proper destination like country, hospital and how to travel.
2. Destination hospital or wellness centre approval and standards
3. Travel to hospitals with proper visa like medical visa
4. Knowing current situation of states where the tourist desires to travel
5. Tourist should have the knowledge about state laws.
6. If travelling with insurance see the countries and hospitals which are approved by insurance companies.
7. Carry necessary documents and as much money as possible with some local currencies.<sup>12</sup>

**Health tourism agent:** Many times customers are converted to medical tourists by agencies. They guide the patient throughout the travel with a guide if tourist demands. Agents will link up with travel agencies and hospitals on commission basis and provide service to customers mostly with packages.

**Medical tourism hospitals:** Commonly provide package to the overseas patient with guideline to travel safely to the hospital. Some hospitals tie up with the agents to get tourist. Before travelling to the tourist hospitals, tourist must see the standards and rules of hospital as well as the state concerned.

**Media:** Internet advertisement, TV advertisement and newspaper advertisement and media play a major role in motivating tourism to concerned hospital.

**Accreditation:** Concerns for the quality and safety of the medical care provided overseas have also emerged due to the lack of robust clinical governance arrangements and quality assurance procedures in provider organisations intended to safeguard the quality of care provided to tourists. The accreditation bodies organize the standards and train the hospital in handling medical tourism. Initially accreditation organisation provides leads to its membership hospitals.

**Treatment or services:** After health tourist landing in to overseas the tourist is hosted in hotel or hospitals for treatment purpose. Many countries provide high class hospitality to medical tourist. Major overseas health services can be divided in to three types.

1. Wellness services
2. Modern medical system care
3. Alternative medical system care

**After treatment:** Patients have their option to take rehabilitation program or return home. Patient may have the regular check up by local doctors or they might come back to the hospital where they took treatment or got surgery done for regular consultations. Now a days, patients are preferring telemedicine after overseas treatment.<sup>12</sup>

**Common problems faced by medical tourists:** Lack of research into the clinic or hospital. Lack of a proper consultation with the physician or dentist, not considering their aftercare for example corrective treatment, taking travel risks, for example, air travel, after surgery, lack of insurance etc... Most insurers won't cover planned treatment abroad. Poor communication and language difficulties also act as hindrances.

#### **CONCLUSIONS**

Medical tourism in India is more productive, cost effective and cost beneficent to the patient. It is a good source of income to upcoming hospitals. Hospitals must have a separate international wing to the patient services with infrastructure and good standards. India is trusted by international medical tourists and the tourist flow can be accelerated by standardization of hospitals in collaboration with international medical tourist leaders like JCI, ISQUA and the NABH.

International insurance companies and agencies are playing a major role in converting patients to international medical tourists. It is felt that international insurance companies must be little more resilient towards overseas patients in not only reimbursement of hospital services but also in travelling and food expenses at least upto a limit.<sup>13</sup>

Various hospitals and health care providers across India are providing good health services to overseas patients. Major problem is that of communication and memorandum of understanding which plays a key role in guiding patients to hospitals. Even though language is a major barrier for the patients to communicate with hospitals, it is better solved when multispecialty hospitals employ some multi language guides for international patient communication. 14

The future of medical tourism in India is very bright as the Government of India has come forward with favourable rules and regulations. The number of high quality doctors and international standard infrastructure available in various medical tourism hospitals is on the increase and also the patient care – pre - care, care and after care coupled with insurance and taking a hospital shape. The expectation of the work of medical tourism in India by 2020 is to \$ 7-8 billion.<sup>15</sup>

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