

CROSSING for CARE:

Why Americans Leave the United States for Health Care

Introduction:

Over 350 million people cross the 2,000-mile U.S.-Mexico border each year⁴. While many people migrate to reunite with family members or seeking better employment in the United States, there are more and more border crossings occurring in the *reverse* direction – from the U.S. into Mexico. The reason for this is a phenomenon known as “medical tourism.”

Imagine this: a trip to the doctor no longer means a quick drive over to your neighborhood clinic. Rather, you pack an overnight suitcase, dig out your passport and head south to your favorite border-crossing site.

This is the case for an increasing number of Americans. With health care expenditure in the U.S. nearly ten times what it was in 2002, many Americans are looking for ways to access more affordable health care and services⁷. Over 90% of U.S. residents who cross the border for health care cite “low cost” as the reason for seeking care elsewhere, followed closely by ease of access and language barriers¹. Of those who travel to Mexico for health care, 63% cross the border seeking dental care and 82% pharmaceuticals, making these two services the most commonly sought-after health services in Mexico¹. While there is some concern that the quality of care outside the U.S. is not as safe or as effective as that inside the U.S., there has been no significant proof to support this notion⁵. Overall, crossing the border provides health care access to Americans who are looking for more available and affordable services.

“Medical Tourism” on the Rise:

The phenomenon known as medical tourism describes “travel across jurisdiction for medical care”². For decades, foreign citizens have travelled into the United States and other developed nations for health care. However, in recent years, patients have started traveling to *developing* nations to take advantage of their more

affordable medical services³. Five main factors are responsible for the rise in medical tourism over the past several years: high cost of care in the U.S.; lack of availability of medical providers in the U.S.; competent care of international providers; ease of air travel; and connectedness between patients and providers via the Internet⁶.

Medical tourism has become increasingly popular over the past decade primarily due to the high cost of health care in the U.S. In addition to high cost of care, difficulties with gaining access to care have spurred patients to look elsewhere for medical services. In a study of residents of El Paso, Texas, researchers found that the most common reason given for visiting a medical provider in Mexico was lower cost (91.9%), followed by ease of getting an appointment (84.5%)¹.

Also contributing to the rise in medical tourism is the notion that lower cost does not necessarily correlate to lower quality care – that is, other regions can provide effective care, even though it comes at a lower cost⁶. Although quality of care does vary, research shows that 89% of users of Mexican health services still report being “very satisfied” or “satisfied” with care they received in Mexico¹.

Furthermore, as technology develops, air travel and Internet accessibility have allowed for easier transportation and communication between patients and providers. Today, patients can gather enormous amounts of information about medical services all across the globe. By merely logging onto the Internet, one can access prices, procedures, patient ratings and appointment times for clinics anywhere.

Who Crosses the Border for Care?:

It is not surprising that citizens who live closest to the border are most likely to travel to neighboring countries for medical care. In a study of adults attending a health fair in south Los Angeles County, located approximately 140 miles from the U.S.-Mexico border, researchers found that 14% percent of respondents have crossed the

border to seek medical care just in the past year⁴. In addition to living closest, geographically speaking, to less expensive care in Mexico, border residents often have the highest rates of poverty, and thus morbidity and mortality⁵. Therefore, border residents are even more likely to utilize medical care across the border year-around. Border insurance policies are available that cover the care border residents living in the United States may receive in Mexico⁵. This makes crossing the border even easier and more desirable for border residents.

Another population that tends to take advantage of medical care outside the United States is the elderly, especially those who have retired in the



southern United States or even Mexico itself. Although Medicare covers the vast majority of retirees over the age of 65 in the United States, many also purchase supplemental coverage to meet additional needs not covered by Medicare (for example, Medicare does not cover hearing aids, non-emergency ambulance rides, eye glasses or dental care)³. Affordable health care is an important issue amongst retired, older Americans. In fact, studies show that health care access is the number one concern among U.S. retirees residing in Mexico - by nearly a two- to-one margin to the second-ranked issue³. Therefore, it is not surprising that this group of Americans is likely to take advantage of cheaper health care options outside U.S. borders.

Also likely to head south for health care are the poor, uninsured, or underinsured populations in the U.S. For financial reasons, these groups are likely to leave the United States in favor of more affordable health care across the border.

What Are They Crossing For?:

In a study of over 2500 residents in El Paso, Texas, the number one reason patients cited for crossing the border was pharmaceutical services¹. Antibiotics and pain-medications in particular were

the most sought-after drugs¹. The price advantage of traveling to Mexico is clear: prices in discount drug stores in Tijuana can be lower than 40% of the price for the same medication in San Diego². In addition to being less expensive, drugs in Mexico are easier to acquire; many antibiotics that require prescriptions in the United States do not require a prescription in Mexico¹.

Pharmaceuticals are not the only health service luring Americans to Mexico. Dental care and eyeglass purchases are two major drivers of medical tourism, especially among older people⁵. Since Medicare does not cover these costs, retirees see the benefit of using these services in Mexico where they are offered at a much lower cost.

The Benefits of Medical Tourism:

Medical tourism benefits the economy of the country providing the care, as well as protecting the wallets of the patients seeking the care. People who are unable to afford medical care in the United States (or merely want to save money) can still get the care they need by traveling across the border. In addition, the economy benefits when patients come and pay for health services. This is especially true for regions along the border, like Ciudad Juarez and Tijuana, where medical tourism is most prevalent⁶. These regions welcome many Americans seeking medical care, and thus medical tourism has become an important part of their economies.

The Downside of Medical Tourism:

The biggest concern associated with medical tourism is the risk of receiving poor quality care. There is a high degree of variability in education, training, accreditation and regulation among providers around the world⁶. Although it is true that many international providers offer care that is just as effective as that provided in the United States, this is not the case for *all* providers around the globe. Despite these risks, many patients still seek care across the border for the

economic benefit. In a study following American residents seeking medical care in Mexico, researchers found that 70% of respondents actually preferred receiving medical care in the United States, but still decided to travel to Mexico to receive care⁴. Even though people are aware of the risks, for many, the affordability of the care outweighs the potential risks.

Medical tourism: the Way of the Future?:

The United States is home to the most diverse population in the world, with millions of people crossing our borders each day. Already, insurance providers are taking steps to provide more portable medical insurance. For example, Blue Shield and HealthNet already provide coverage to about 20,000 patients in California that may seek treatment in Mexico using their U.S.-based health benefits plan³. Mexican medical costs are between 25-30% of medical costs in the U.S., so the case for Medicare reimbursement abroad is a compelling one for both U.S. taxpayers and U.S. retirees alike³. Although right now this is not available for all insurance plans, this will prove to be an important feature for future health coverage.

Furthermore, many employers along the border have started offering unique border health care policies to their employees. These policies, which cover care in Mexico with no or lower patient co-pays than a comparable U.S.-only plan, save money for both the employee and the employer⁵. This concept of health care that spans across borders is especially important as immigrants make up an ever-increasing percentage of our population and workforce.

Finally, it is important to note the improved quality of medical care in developing nations as we consider whether or not we should encourage crossing the border to receive health. Developing countries have improved their quality of health care in three important areas: medical professionals, facilities and technology². As developing nations continue to make progress, both medically and technologically, it will provide even more options for affordable and effective health care around the globe.

For additional information and recent new stories on health care across the border, please visit:

- OnlineMedicalTourism: <http://www.onlinemedicaltourism.com/medical-tourism.html>
- USA Today: http://usatoday30.usatoday.com/news/world/2009-08-31-mexico-health-care_N.htm?csp=N009
- KPBS.org: <http://www.kpbs.org/news/2010/may/19/why-americans-choose-health-care-mexico/>
- PBS.org: http://www.pbs.org/newshour/bb/health/july-dec09/mexico_12-28.html

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- 5.) Miller-Thayer, Jennifer. "Health Migration: Crossing Borders for Affordable Health Care." *Field Actions Science Reports*. (2010). Web. 19 May 2013.
- 6.) Turner, Leigh. "Cross-border Dental Care: 'Dental Tourism' and Patient Mobility." *British Dental Journal*. (2008): 553-554. Web. 19 May 2013.
- 7.) "U.S. Health Care Costs." [KasierEDU.org](http://www.kaiseredu.org/issue-modules/us-health-care-costs/background-brief.aspx). 29 May 2013. <<http://www.kaiseredu.org/issue-modules/us-health-care-costs/background-brief.aspx>>.