Medical Tourism in Greece, prospects of IVF development

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We hereby declare that the work submitted is ours and that where we have made use of another’s work, we have attributed the source(s) according to the Regulations set in the Student’s Handbook.

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Abstract

This dissertation was written as part of the MSc in Hospitality and Tourism Management at the International Hellenic University and aims to identify the importance of Medical Tourism in Greece, with an emphasis on the prospects of the fertility tourism and IVF development. Initially, it is essential to detail and identify the basic concepts surrounding medical tourism around the world. In the first section, there is a centralized inquiry of some key issues directly related to this phenomenon as well as a critical analysis on the way they are implemented between the most discrete cases worldwide. Then, by going further into the study, the next section presents a more specialized approach, as far as the Greek reality is concerned, in the context of the already existing utilization of the medical services, the infrastructure, the benefits and potential dangers may be due to inappropriate implementation. A catalytic factor to the completion of the study and to the effort of demonstrating substantive and targeted proposals were undoubtedly the interviews conducted with various stakeholders of the area as through their contribution and cooperation. The study concludes with the presentation of different methods and proposals regarding the prospects of the medical tourism development in Greece, with an emphasis on the In Vitro Fertilization. The main scope of the present study is not only to analyze the concepts of this alternative form of tourism but also to present this phenomenon on a global and national level in order to clarify whether its proper practice can contribute to sustainable tourism and more generally to economic development.

Key words: Medical Tourism, Greek market, Fertility Tourism, In Vitro Fertilization (IVF)

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I. Introduction

Over the last few years, undoubtfully, the ongoing economic crisis, the steady increase in demand for health services and the lack of coverage of health needs, as well as the emergence of social and economic inequalities (related to access difficulties, waiting lists, high service costs and the existence of uninsured citizens in countries with organizational health systems) have been the trigger for the development of medical tourism internationally.

In 2011, the overall impact of the medical tourism industry contributed 9% to total world GDP and created 255 million jobs in the world. Over the next decade, the contribution of medical tourism to global GDP is expected to increase by an average of 4% per year, and in some cases, up to 10%. Ultimately, by 2022, it is estimated that 328 million jobs will be created in this industry, equivalent to 10% of jobs in the world. (Guardian MEDIA, 2014) Medical tourists usually come from countries with expensive medical services, countries without developed medical equipment or qualified doctors, countries with religious specificities that leave no room for example, for in vitro fertilization, while they can be just tourists who want to combine recreation with health treatments. (Στεργίου, 2014)

Greece is undoubtedly a popular tourist destination, but the country is not (yet) a particularly prominent health tourism player in the international medical tourism market. But, when talking about medical tourism, some questions arise. Can Greece be competitive? Does Greece have "advantages" towards established or emerging destinations of medical tourism? Greece has not been a prominent country in any relevant international study so far, while in the "forecasts" of medical tourism, the country's conclusion was included in the list of "other countries". In 2014, according to the Medical Tourism Climate Survey, for the first time, Greece was ranked at 14th place among the top destinations relative to the number of patients who will visit the country on a five-year horizon, leaving behind countries such as Poland, Brazil etc. (Πουτέτοη, 2014) According to Mr. George Stathakis (minister of Economy, Development and Tourism) and Mr. Andreas Xanthos (minister of Health), medical
tourism can create an added value in the tourism supply chain in the coming years, therefore, this will have tremendous benefits for the Greek economy, but it can also contribute to the prolongation of the tourist season, as demonstrated by international and domestic studies. (enikonomia.gr, 2017) The Greek private health centers, which keep an active character in the medical tourism industry, has set high standards, aiming at attracting at least 100,000 patient-tourists and securing revenue over 400 million euros over the next four years. Turkey for example, - the economy of which has multiplier benefits from tourism - in 2015 welcomed about 600,000 tourists, while its revenue exceeded the $ 2.5 billion. At the same time, world turnover is estimated to be at least $ 20 billion, double-digit growth over time. (Αξιώτη, 2017)

In recent years, as far as the Greek agencies are concerned, the Association of Greek Tourist Enterprises and the Greek Chamber of Commerce have been particularly interested in this field. The Greek Tourism Confederation (SETE) has incorporated the medical tourism industry into the products that need to be developed to increase the country's revenues, according to the strategic plan for the year 2021. In 2014, a survey on medical tourism took place, presenting the views of representatives of 280 clinics and hospitals that provide medical services in 60 countries over the next five years. 55% of the respondents said that they are expected to travel extensively for plastic surgery, 54% for cancer treatment, 40% for infertility and 38% for dental care. (Αξιώτη, 2017)

In Greece, after 8 years of crisis, health tourism can be the spearhead for the growth of the economy, the stimulation of the entrepreneurship and the regeneration of the health sector, which has been seriously precipitated and shrunk. This fact also created the need to mobilize various actors as a way of changing the country’s route. Besides, modern Greek doctors bring to their DNA the knowledge of medical science since the country has a history of thousands of years in medicine from the time of Hippocrates. (Olo Ygeiatv, 2017)
Purpose and Objectives of the Study

There is no doubt that Greece has faced many incidences the last ten years, mainly due to the economic crisis and the general unstable economic system. Therefore, especially this time-period, where there is a slight hope for evolution, it is more than important for the country to seek for new and even alternative sources of revenue. Today, medical tourism seems to be an effective tool for economic development, which could facilitate the way out of this condition of instability and uncertainty. The study aims at presenting a comprehensive analysis of the theoretical background of medical tourism, examining medical tourism market of successful medical tourism destinations, investigating the Greek medical tourism industry, analyzing the prospects of IVF (In Vitro Fertilization) progression in Greece and finally proposing the right approach accessible and compatible with the Greek reality.

Methodology

Our literature review is based on secondary research on Internet, mainly websites, policy and legislation documents. Additional methods employed, include reviewing scientific articles, journals, reports as well as books related to medical tourism. Results of medical tourism-related surveys are employed with the scope to support the already confirmed theoretical background.

For the completion of our research, we came in touch with various stakeholders and medical experts in Thessaloniki, to explore and identify their practices in the framework of the medical tourism industry as well as their contribution to its development. The correspondence of the chosen representatives was quite satisfying, and the information provided proved to be a decisive factor in our goals. The interviews took place between November 2017 and January 2018.

The main goal of the interview survey was to discuss in a more straightforward and simple way, without following a strict procedure. However, the interview questions were based on thematic areas referring to the individual attempts of each department’s management team, regarding the way they attract customers or the
kind of services they offer as well as to their personal opinion about the current situation of medical tourism in Greece and the prospects of its development.

II. Literature Review

Overview of Medical Tourism

Medical tourism, in cooperation with the tourism industry, is widely defined as the eco-competitive private medical care to patients in need of surgical procedures, and others specialized forms of treatment. Medical tourism, like other tourism products, includes not only medical care in the best hospitals but also transportation services, information, touring and catering. (Lunt, et al., 2016)

The main areas of medical tourism are the plastic surgery, dentistry, ophthalmology, cardiology, orthopedics, cancer treatment, the provision of services to kidney and organ transplants. (ΙΚΠΙ, 2012)

The term "medical tourism" denotes two categories of services:

1. The provision of medical services to guests who are in a foreign country due to vacations, business trips, or temporary placement. It includes emergency medical issues (e.g. heart attack) or regular health care needs for chronic diseases (e.g. hemodialysis of nephropathies).

2. The "Elective medical tourism", where the patient chooses to travel in order to receive a specific medical service, motivated by factors such as:

   a. The cost of the service.
   b. Quality of service and overall health care.
   c. The waiting time in the country of origin to provide similar service.
   d. The opportunity to combine medical care with entertainment / travel.
For the first category of services which refers to the management of the tourists’ medical needs, the most important groups of patients with chronic diseases are:

- Nephropathic
- Cancer patients
- Cardiopathic
- People with hematological diseases
- Older people requiring systematic medical and pharmaceutical follow-up

For the elective medical tourism, the most common services today are:

- Plastic / aesthetic surgery
- Dentistry
- Ophthalmology
- Artificial insemination
- Cardiology / cardiac surgery
- Orthopedic therapy and rehabilitation
- Cancer treatment
- Organ transplants (ΙΚΠΠ, 2012)

Medical tourism as defined here, and according to the specialized international institutions, does not include services such as spa, thermal baths, slimming centers, which are rather part of the broader term "health tourism" or "wellness". (Lunt, et al., 2016)

There is no doubt that medical tourism constitutes a phenomenon that has been fiercely advanced especially the last decade. Facts like the high cost of healthcare providence, the inadequate provision of health services or the extended waiting period for a medical service are forces that have driven patients to seek medical services out of the borders.
Nowadays, more and more countries are being involved in the medical tourism industry. Among others, the ones that are considered as the top choices for medical tourists are mostly located in Asia in areas like Thailand, Malaysia, India, South Korea etc. and some in the USA, in Costa Rica, in Mexico and finally in Turkey. (Woodman, 2011)

Europeans travel relatively less for medical purposes, perhaps because their health needs are covered to a greater extent by public health or insurance systems. In contrast, the middle class in Asia and America tends to pay privately, and this may explain the greater destination growth in Asia and South America. It should be noted, however, that a new Directive on Cross-Border Care within the European Union will sooner or later allow Europeans to receive services throughout the EU with covering from their own insurance systems. (ΙΚΠΙ, 2012)

Until now, public and private insurance organizations have limited involvement in covering expenses regarding the "elective medical tourism". This fact explains the reason why medical services, such as dental and cosmetic surgery which are not covered by any insurance, are overriding. In the nearby future, this tendency is expected to change as insurance systems will look for low-costly solutions on the global market. (ΙΚΠΙ, 2012)

Advantages of medical tourism

As it is aforementioned, the idea of medical tourism has become more widespread than ever. It is not a coincidence that many countries around the world pay attention to the creation and development of modern and efficient medical tourism services. The reason though has to do with the vital benefits - benefits for both patients themselves and countries that receive 'health travelers'. Specifically, for patients - medical tourists:

First of all, the cost for their medical care in combination with any travel and accommodation cost is often lower than the cost they would have to face in their country of origin only to cover their medical care. Secondly, they are provided with better medical care and advanced technology in terms of medical equipment as well
as deal with experienced and distinguished professionals who are willing to provide personalized care to the individual patient. (Anido, 2012), (Al-Lamki, 2011) Thirdly, they are not confronted with large waiting lists; instead, medical destinations are adequately organized in order to cover any time restriction. (Wilson, 2007) Fourthly, it is remarkable that health tourism enables patients to combine the body therapy together with the soul one. The different location, climate, and culture are forces that may contribute to a more efficient recovery, as the psychology plays an important role in curing a patient. (Anido, 2012) In addition, health tourism enables those who have limited leisure time to combine vacations with health care and visit countries that they may have never thought they would. (Wilson, 2007) Finally, medical tourism contributes to the protection of personal data and offers the corresponding privacy. Many are the ones who prefer to be far away from familiars, especially for an aesthetic surgery. Of course, it is worth mentioning that some countries are subject to strict legislation regarding some surgical procedures, mainly cosmetic surgery, failing to provide services which as a result may cause people to become "health travelers" (Wilson, 2007)

On the other hand, patients are not only the ones that get benefited from medical tourism. The destination countries of medical tourists are identically concerned as follows:

Firstly, the countries that embrace "health travelers" attach importance to the creation and development of an alternative form of tourism that targets a new, diverse and promising market, as a large proportion of people with health problems (cardio paths, cancer patients, neuropathies) was unable to enjoy their holidays in the past. By offering this innovative tourist product, their reputation is expanding worldwide and consequently leads to wider options of the tourism sector. (Macguire, 2006)

Secondly, the development of health tourism, like any other type of alternative tourism, contributes positively to the development of the region or country that is being implemented. (Anido, 2012) However, countries not only aim at creating and developing modern health services but at the same time struggle to dominate the world of medical tourism and gain a strong competitive advantage. Trying to become
even more competitive, they "force" other health tourism destination countries to invest even more in this alternative form of tourism. Therefore, they are striving to improve the quality of care, the existing infrastructure, their technology and staff. As a result, more and more countries or regions are becoming part of this alternative form of tourism and receivers of the economic benefits that might occur. (Anido, 2012) Essentially, it is a practice of enriching and improving social welfare, as "health travelers" are usually economically and socially well-off people.

Thirdly, the development of health tourism services attracts foreign multinational companies for investments. In conjunction with all the above mentioned, this gives a further boost to the development of the destination country. As a result, it improves employment by creating new jobs, and consequently, the unemployment rates are at relatively low levels (Turner, 2007)

Finally, it should not be forgotten that this form of tourism is not limited to a specific period of time, so it is a constant source of income for both the destination country and the economy as a whole. (Macguire, 2006)

**Risks - Disadvantages of Medical Tourism**

Despite the benefits brought in a tourist destination stemming from the medical tourism, it poses a risk to both patients themselves and countries in general.

Patients who decide to travel to a foreign country are subject to many risks that they must necessarily be aware of. More specifically, in many of the developing countries of medical tourism, such as Malaysia, India, Thailand, the presence of dangerous infectious diseases may lead to a magnitude of epidemics. Thus, patients, regarding on the selected visited area, should encounter the risk of getting in contact with infectious diseases for the first time without having previously the body formed with the corresponding antibodies. Particularly, sensitive categories like the elderly and children are the ones facing the biggest problem. This, among other things, may cause problems and delays in the general performance of the treatment. (Al-Lamki, 2011)
Additionally, most of the times, destination countries are located far away from the health tourists’ place of origin, having, as a result, an extensive and exhaustive transference which is obviously prohibitive. In this case, they can make several complications. Typically, long-haul flights and limited free space within a means of transport can cause complications such as thrombosis in the legs, venous thrombosis, pulmonary embolism and, in more extreme cases, even death.

Another risk that should be taken into account is the situation and efficiency of the medical centers that are responsible for rehabilitation treatments. Patients are likely to eventually meet centers lacking quality certification for their services or strong security rules. Due to the lack of a corresponding competent organization, they are forced to search for necessary certifications and accreditations regarding the medical center they would like to enter. Also, medical tourists when travelling to a destination country are not fully aware of both the rights and the obligations they will have to follow. Typically, there are cases where the health insurance of a patient does not apply to any medical services abroad. Therefore, it would be preferable for the patient to check beforehand whether and to what extent he is financially covered by his insurance before choosing the destination country. (Anido, 2012)

On the other hand, restrictions and hindering forces can also arise for the country itself - the destination of health tourism. In particular, in order for a destination country to improve its reputation and its medical infrastructure in terms of facilities, equipment and medical staff, there is a great need of appropriate investment and funding. Though it is not always the high financial cost the retarding force for this development but the legislative framework itself which in many cases is not as flexible as it should have been in attracting investment. (Wilson, 2007)

**Medical Tourism Stakeholders**

The stakeholders of the medical tourism industry are the ones that contribute to the development of this industry and take advantage of this development as well. Although there are many different stakeholders with disparate interests, there is a single objective under which they are being developed: the effectively use of a
strategy to promote medical tourism and the creation of a unified network to define roles amongst the interested parties. Some of the most discrete and important categories are analyzed below. (Jabbari, et al., 2013)

**Tourism facilitators**

In medical tourism, the companies that provide some sort of facility to enter the industry are those who play the most dominant role. These are the medical tourism facilitators who act as intermediaries for medical tourists and deal with the settlement of a medical service package, accommodation, and transportation while ensuring the necessary bureaucratic issues and the provision of supportive services for their stay within a country. (ΙΚΠΙ, 2012, p. 51)

Alternatively, even though some tourists may initially have direct contact with a medical or physician interested in working together, they should usually refer to an intermediary or travel agent who can assist them with the individual arrangements. Given the specific nature of medical tourism, it is vital for a country to achieve the attraction of potential tourists through the facilitation offered by other actors instead of engaging in the process of direct connection, promotion and placement through the trivial channels of tourism promotion. (Ellis, et al., 2011, pp. 30-31)

It is thus proved that the role of facilitators is distinct in this ecosystem. Most of these companies have highly sophisticated online tools through a web portal where one can learn more about their services or even plan further to provide medical tourism services. (ΙΚΠΙ, 2012, p. 51) The advantages of collaborating with this kind of companies, strengthen a marketing policy, whether it is being developed at a public or private level. Some of these are:

- Specialized knowledge and experience
- Reduced rates and medical tourism services in special offers and discounts
- Better access to well-known medical centers, hotels and airplanes
- Finding the optimal package of medical tourism services
- The arrangement of all-inclusive packages, with the aim of shaping the budget and avoiding unexpected costs. (Senior, 2013)
The medical tourism facilitators, or in other words, the medical coordinators are only a part of the medical support team that includes certified medical staff. Upon completion of the procedure and return of the patient to his / her own country, the medical support team should monitor the progress of the patient for six weeks or more as required to ensure the recovery and the most effective outcome of the care provided. Given the criticality of the liability assumed by medical tourism businesses, the patient should be more than careful in choosing the company that will cooperate with. It would be better for the patient to know more about the company, check its history, and possibly contact with previously satisfied customers. (Stephano, 2013)

The web

Networking is definitely one of the most important factors for the success of any business, especially in the tourism industry since websites can be the first and only contact with potential customers and can act as a determining factor in the success or failure of the relevant companies. The hotel industry has realized the importance of the Internet as a pioneering distribution channel for disseminating information about products and services, for direct marketing and the opportunity to communicate directly with consumers. (Katsoni & Venetsanopoulou, 2012)

By definition, the concept of networking refers to the interconnection of people and businesses related to the same commercial or business sector for the mutual exchange of experience and the conclusion of future partnerships. There are several types of business networking, with the “B2B” (Business to Business) approach to be the most applicable in the medical tourism. (Reyes, 2015)

As it is aforementioned, business networking acts as the most important factor for the success of any company operating in the medical tourism industry, as it comes to bridge the geographical gap between health providers and those who are interested in health care. From the businesses point of view, the Internet potentials give them the opportunity to be informed of new forms of service provision, innovative proposals and treatments, famous trends in the market, as well as to be competitive in a global basis. The benefits are equally important for the patients themselves. The patients will benefit from this networking as they will be able to access any medical information and news around the world and be favored from any price offer abroad.
If the client-patient makes use of this possibility and at the end he is extremely satisfied with the way the mechanism worked and with the medical care he received, then he will refer and encourage other people from his social network to that direction. The latter dimension has to do with customer satisfaction, which plays a central role in the way services are designed and delivered. (IΚΠΙ, 2012, p. 51)

The medical tourism webpages meet a range of needs and purposes that arise from the need for proper information. In addition to the source of information, they can also act as a link for health services, as a mean of evaluation or as a mean of communication through the use of forums for posting and sharing similar experiences. (Lunt, et al., 2016, p. 18)

Many medical tourism companies have differentiated themselves from their competitors, thus succeeding in attracting the news coverage and development of the social media strategy, and take advantage of free marketing opportunities provided by the social media such as YouTube, Facebook and Twitter. (Turner, 2007) In many cases, the main source of information regarding quality is provided by a consumer-friendly website that was created by intermediary organizations (Lunt, et al., 2010), which provides the assurance of the quality of the treatments and the professional qualifications and competences of foreign facilities and specialist clinics. However, it is difficult for most medical tourism companies to keep up with the development of new technologies, the emergence of innovative advertising strategies, changes in the consumer market and the growing competition due to the increase of globalization.

Despite the widespread use of the websites and the opportunities they offer, there is always the risk of on line pages with invalid and certified content. The creation and operation of a website on the internet do not require any extra cost, and the operators can publish any information without being subject to quality controls. In many cases, incomplete information on the treatment pattern chosen by the patient is revealed, concealing important issues regarding, for example, care and support after an intervention. Other phenomena delayed are the disposal of products of unrecognized quality, the promotion of unnecessary therapies or even dangerous interventions. (Lunt, et al., 2016, p. 18)
Insurance

Insurance coverage is a key factor in providing medical care abroad as it is a focal point for any complication that may arise either in the treatment or in the recovery period of the patient. Primarily, traditional insurance services as well as international health insurance do not undertake scheduled medical interventions other than emergency interventions. As a result, most of the time medical travelers are charged with non-scheduled costs, both for the treatment itself and for their caregiving as a result of their negligence.

As far as medical coverage is concerned, it has been observed that there is uncertainty both on the part of insurance companies and on the part of patients. Medical travelers are quite skeptical about the type and scope of medical coverage as it is often subject to special cases and regulations. In particular, insurance packages are often unable to cover all the needs of a planned intervention, making them undesirable and costly to the members concerned. On the other hand, insurance companies are not in the position to estimate any risks that may arise during the surgery or the exact quality of medical facilities, staff and medical practices. They also encounter many obstacles in the legislative framework of the relevant country, which act as obstacles to the realization of an agreement. (Ruka, 2015, p. 15)

Government

The government's contribution to the development of medical tourism and to the ways in which it is enhanced and promoted varies from country to country. There are cases of countries where governmental actions favor the development of medical services through visa facilitation, low taxation, investment in medical infrastructure or subsidies, as well as countries where policies are fading or disapproving of such actions. It is indisputable that governments have a decisive role in the development and visibility of the tourism industry as they have the first and last say about any action, either through the provision of medical services or through the subsidy of studies and surveys for the best possible specialization. However, there are times when their role does not favor the development of medical tourism methods. Long bureaucracy, vague legislation, and political interests are factors that discourage
potential stakeholders from stepping up into this industry. (Ruka, 2015, p. 18), (Somaiya, 2017)

Brokers and agents

Brokers or agents are usually companies or consultants who act as intermediaries between patients and medical centers. Through the Internet, they provide information about health services offered in places around the world where they cooperate with specific medical centers, the type and the cost of the services, as well as they arrange simple packages including the flight, accommodation and treatment. (Lunt, et al., 2016, p. 20) Their role can be confused many times with the role of the facilitators, without this meaning that they offer the same range of services. Due to the fact that they usually lack the necessary medical knowledge or the international healthcare certification, their contribution is often limited to initializing the patient’s first contact with the medical center. Therefore, they are unable to provide post-operative exercise and follow-up after the treatment is complete. Their main goal is to earn profits either through commissions received from customers or through commissions received from medical centers they cooperate with. (Ruka, 2015, p. 15)

Enabling forces for medical tourism development

The factors that play an important role in the increase of medical tourism can be examined from two sides. To begin with the supply side, “pull” factors as the quality and the cost of medical services can boost the medical tourism growth in countries that offer high tech medical services at lower cost. Furthermore, other worth mentioning factors are the development of modern hospitals and state-of-the-art medical centers as well as the specialized high skilled medical and nursing staff in more and more destinations. The fact that doctors have the ability to exercise their scientific capacity throughout the world, makes it easier to move and offer services in countries preferable to patients. The increase of private health service providers constitutes a significant aspect that leads to medical tourism development, as private health care institutions get a larger market share, and gradually gain more international rather than national role. In addition, insurance products that provide lower-cost security packages are becoming more and more intense in developed countries, enabling thus
the insured to pay less if the patient accepts treatment in other countries proposed by the insurer. However, there is always the case that in some countries, due to the fractured health system, health insurance is absent, or it does not cover specific procedures. (Paffhausen, et al., 2010) In general, another important catalyst is the profile of the medical tourism destination, including the climate, infrastructure, quality of services, historical and cultural heritage. To be more precise, the development of international certification standards for health care infrastructure can foster the medical tourism growth. Besides that, another factor is the continuously improving quality of health services in developing countries, mainly by using modern medical technology. At this point, the use of the internet should not be omitted, as undoubtedly, it is the most effective communication channel used by people to find out information regarding health care issues and compare services around the world. Globalization has also contributed to the increase of medical tourism since new technology advances have abolished any geographical barriers and enabled the cross-border offer of medical services.

On the demand side, the most important “push” factors that can lead to the development of medical tourism are the demographic changes. For example, medical tourism will be benefited from the continuous increase of the proportion of elderly people, as more and more will seek medical and healthcare treatments abroad. In combination with the rising incomes in developed countries, medical tourists have abundant leisure time and resources to spend in order to travel far away from their home country. (Paffhausen, et al., 2010) As mentioned before, the combination of high health care costs in developed countries with the high-tech medical services at lower prices in developing countries constitutes the main circumstance for people traveling abroad for medical purposes. Moreover, the long queues and waiting-lists in public hospitals of developed countries like U.S.A or Western Europe, lead the patients to seek therapy abroad. (ΙΚΠΠ, 2012) It is worth mentioning that many people look for treatment abroad as some specific medical procedures such as stem cell therapy or IVF treatment are forbidden in countries of origin. (Γκάλβου, 2015)

The emergence of a country as a destination for Medical Tourism is one extremely complex phenomenon. Many factors contribute towards this direction such as public
and private investment in health care infrastructure, commitment to international certification standards for the quality of services and transparency in terms of clinical effectiveness. The overall economic and political situation of a country plays also an important role. Referring to the ‘hospitality’ aspect of medical tourism, factors such as the accessibility pass of hotels, the necessary accommodation infrastructure near medical centers as well as the collaboration between those two tourism services providers contribute to the growth of medical tourism. Finally, the promotion of a country’s innovation and achievements in health care as a successful adoption of best practices and modern clinics differentiates a country among others as a medical tourism destination.

**Hindering forces for medical tourism development**

Trying to explain why some countries have not managed to become medical tourism destinations, even if they offer services of high quality at lower cost in comparison with other countries, it can be assumed that there are specific indicators that make a country an ineligible one.

In contrast with all the enabling factors for the development of medical tourism, the absence of specialized doctors for specific diseases or illnesses and non-modernized clinics and hospitals, obviously, affect negatively the expansion of medical tourism. Countries like India, Thailand and South Africa involve a high risk of diseases such as dysentery or hepatitis and the conditions of living may harm even more the health situation of a patient. In addition, in some countries, there are not sufficiently developed systems for the protection of patients' rights. Incomplete legislation on patient protection in the destination country may cause medical problems in case of error or negligence, while the privacy and other rights of international patients may be treated frivolously. In many cases, the legal system of the destination-country does not allow international patients to sue in case of malpractice and usually, in order to avoid any problems and bad reputation most of the health insurance companies do not cover medical treatments abroad. (Paffhausen, et al., 2010) Patients who want to travel and undergo a medical treatment abroad, think twice if the home-country
health insurance does not cover specific procedures or the costs of travel. This becomes more intensive if the preferred destination is far away from home-country and the patient must pay a lot and travel with a long flight that may involve risks to his/her health condition. Another critical issue noticed in many countries is the visa end entrance requirements. If the procedures are long and the bureaucracy inhibits the completion of visa issuance, patients may choose a country instead of others. Probably, one of the most important reasons why people may not prefer to travel abroad for medical purposes and consequently hinder the expansion of medical tourism is according to Tarun Khanna, the professor at Harvard Business School, “a lot of entrusting medical care to different locations is about a psychological fear of the unknown.” The cultural and linguistic differences of a country may cause a psychological fear to a patient, who would prefer to stay and be treated in home-country. (Lagace, 2007)

Implementation of medical tourism worldwide

Demonstrating the size of medical tourism worldwide involves a good number of deficiencies, mainly, due to the lack of valuable and credible data at country level. The figures and facts released, vary among top companies in the field of research. According to Medical Tourism Index, the medical tourism industry value is estimated at $100 billion, while, it is projected to grow year-by-year up to 25% for the 10 upcoming years. Approximately 11 million international patients travel to seek healthcare treatment abroad, choosing mainly American and Asian countries. Among the top 5 medical tourism destinations, Canada ranks at first place, while it is important to mention that Singapore, India and Israel continue to grow ceaselessly. (Dawson, 2016)

“Patients Beyond Borders” editors espouse a different opinion about the medical tourism market size. They exclude from the definition of medical tourist all the emigrants, the travelers that face health emergency cases while travelling abroad, the companions travelling with medical tourists. Thus, the medical tourism market happens to be smaller, closely to $45.5-72 billion, with around 14-16 million cross-border patients who spend an average of $3,800-6,000 per visit including all the costs

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of treatment, visitation and accommodation. Based on “Patients Beyond Borders” resource, the top medical destinations on a global scale are Costa Rica, United States, Mexico, Turkey, India, Israel, Malaysia, Singapore, South Korea and Taiwan. (Patients Beyond Borders, n.d.)

Analyzing the graph on picture 1, the main drivers for medical travel are the not approved or inaccessible treatments and medications in the home country, the higher quality of services and facilities, the reduced cost of cross-border medical treatment and the combination of recreation activities, mainly for companions of patients, and medical treatment. There is almost the same proportion of female and male patients who travel abroad, aging mostly from 45 to 54 years old; the majority are White; with high education; and more than the half married.
A very interesting survey was conducted by the Medical Tourism Association (MTA) in collaboration with The George Washington University in 2013 aiming primarily to obtain experimental data on medical tourism, figure out the most important influencers for medical travel and analyze significant implications of the medical tourism market. Some important findings of international medical tourism industry are listed below:
The vast majority of cross-borders travelers seek treatment abroad due to the reduced cost (80% of participants).

Almost 83% of medical tourists travel with companions. 90% of the companions take part in recreational activities.

The total expenditures per medical travel trip vary from $7,475 to $15,833.

48% of the participants who travel to seek medical treatment abroad would choose the same place in the future.

33% of participants travel for cosmetic surgery purposes.

Medical tourism can contribute $45 - $95 billion to global GDP for about 6 million travelers.

Latin America and Asia are the major players in medical tourism. (Sayfullaah, 2013)

In picture 2, the comparative cost of different operations per different countries in the world is presented, based on the Medical Tourism Association for 2016. The costs are indicative and do not include costs of traveling and costs of companions. In any case, the costs may vary according to exchange rate, hospitals, doctors etc. It is observed that the USA charges the highest prices in all the operations presented in the Table, while India, Thailand together with Turkey and Poland seem to have the most cost-effective policy in medical tourism. (Medical Tourism Association, 2016)
In the following section, cases studies from three different continents are presented. Firstly, Costa Rica, a medical tourism destination that seems to have some similarities with Greece in terms of medical tourism offering, is presented. Costa Rica constitutes a very good example, in terms of promoting medical tourism, following strategic moves that could be very effective in Greek reality, too. At a second place of this analysis, Malaysia comes, a new comer to the international medical tourism that has a great number of opportunities to compete with the big nearby “players” Thailand and Singapore. It is interesting, how a country with affordable, quality medical services, highly qualified doctors and specialists, modern, high-tech facilities and short waiting lists, all points similar to Greek medical tourism, as it will be analyzed below, starts to become a preferred medical tourism destination. (Lee & Fernando, 2014) The third example analyzed is Spain, probably the most important competitor of Greece, especially in fertility tourism. An analysis in a country with almost the same
morphology as Greece, and the same level of medical services could be beneficial and lead to meaningful solutions.

**Costa Rica**

Costa Rica is becoming more and more famous as one of the best medical tourism destinations worldwide. In accordance with the Banco Central de Costa Rica, 69,420 international patients visited Costa Rica for medical purposes in 2016, compared to 40,000 in 2012. (Romero, 2017) However, Costa Rican Tourism Board (Instituto Costarricense de Turismo, ICT) argues that medical and health tourism attracted 13,131 tourists in 2016, excluding all the emigrants who live in the country and are looking for treatment as well as tourists who face emergency health cases. (ICT, 2016) Costa Rica as a medical tourism destination is preferred mainly by Canadian and travelers from the USA, due to the closeness, the reduced cost comparing to their home countries, the high quality of medical treatments and the opportunity for recreational activities. (Health-tourism.com, n.d.) The health system of Costa Rica, usually referred as “Costa Rican Social Security System” (CCSS), including 30 public hospitals, 500 clinics and approximately 1,000 medical units, has been awarded by the World Health Organization as the best in Latin America. (Patients Beyond Borders, 2017) (Export.gov, 2017) Among private hospitals and clinics in Costa Rica, there are 3 JCI-accredited hospitals, located in the capital of Costa Rica, San Jose, 1 and plenty of smaller, private AAAASF (American Association for Accreditation of Ambulatory Surgery Facilities)- and AAAHC (Accreditation Association for Ambulatory Health Care)-accredited medical centers. The major medical treatments offered in Costa Rica are cosmetic surgery (face lift, breast augmentation, rhinoplasty) orthopedic surgery (knee replacement), dentistry (dental implants and crowns), cardiology, bariatric and laparoscopic surgery (weight loss) and ophthalmology. As it was mentioned before, the main advantages of Costa Rica as a medical tourism destination are:

1. Hospital CIMA
2. Hospital Clinica Biblica
3. Hospital Hotel La Catolica
✓ Exceptional healthcare system

✓ Close proximity to North America

✓ Cost-effective treatments. In most cases one-third or even one-fourth of prices in the USA

✓ Experienced doctors and medical staff who speak both excellent English and Spanish

✓ The culture of a country. Costa Rica is a foreigner-friendly, hospitable destination

✓ Accountability. The Costa Rican law protects international patients from malpractice and insurance usually covers expenses even for companions

✓ Excellent holiday destination

✓ Existence of “recovery resorts”, exclusively for international patients, situated close to clinics and staffed with medical staff

On the other side, the only disadvantage of the country in terms of medical tourism constitutes the austere regulations in terms of VISA policies for long stays (more than 90 days), repeats of patients and children’ travel. (Health-tourism.com, n.d.)

Regarding the medical treatments’ cost, on table 1, the difference in cost for different medical procedures between the USA and Costa Rica is presented:
The most important and effective mean of attracting foreign medical tourists in Costa Rica is the Internet and more specifically the social media. Apart from that, there are digital databases like the *HuliHealth website*, that provides all the necessary information about hospitals, doctors, prices as well as reviews to patients who seek treatment in Costa Rica, Panama or Mexico. (HuliHealth Inc., n.d.) Due to technological advances, people search on the Internet, compare prices and book medical procedures. (Ackerman, 2010) What Costa Rican government did in order to expand even more medical tourism industry was the establishment of the *PROMED Council* for the International Promotion of Costa Rica Medicine, which in 2017 was transformed into the Costa Rican Chamber of Health, listing 95 members. (IMTJ, 2017) Among the plans of PROMED is the investment in a training program for 110 companies that provide medical services to international patients. The aim of this program is the development of a chain, including hospitals, recovery centers, hotels,
transport companies in order to offer a holistic medical tourism package to tourists who want to undergo a medical treatment in Costa Rica. (Arias, 2015) There are also private medical tourism businesses and travel agents that offer medical packages to international patients, including transfers from/to airport and from/to a hospital, consultation, pre-op procedures and examinations, accommodation for a specific number of days at hospitals and recovery centers. Patients all over the world come in contact with these medical tourism businesses, who recommend them doctors, hospitals and medical recovery centers with whom they cooperate. (Tourism, 2017) In addition, Costa Rican representatives like PROCOMER Costa Rica’s Foreign Trade Promotion Office take part in events around the world and in trade missions to the USA, highlighting the great growth potentials of medical tourism in Costa Rica and trying to accomplish collaborations with insurance companies, travel agents and other medical tourism ‘facilitators’. (Ackerman, 2010)

To sum up, all the above different stakeholders of medical tourism in Costa Rica can be presented and examined on a cluster analysis, as shown on picture 3, diving them into two main categories, those who offer services within the country and those offering services outside the country. Another separation could be into private IFCs and Government institutions. The first category includes, among others, PROMED non-profit organization, medical certification boards and associations and international accrediting bodies. Into the second category, the Ministry of Health, of Tourism, educational institutions, tourism board and PROCOMER belong. It should be mentioned that almost all medical tourism efforts have been initiated by the private sector. (Bawazeer, et al., n.d.)
All in all, Costa Rica has benefited from the continuous expansion of medical tourism, taking into consideration its total contribution to the GDP, and the $337.7 million revenues generated by this sector, in 2011. (Anywhere Inc, n.d.) A major factor of the Costa Rican high-quality medical services proposition is the so-called “reverse brain drain” phenomenon. According to this, doctors and therapists study at universities in developed countries, return home and put into modern medical techniques all the expertise obtained abroad. (Anywhere Inc, n.d.) Also, the medical cluster of Costa Rica seems to work properly. However, there is always place for improvements in order to increase even more the cluster’s value proposition and make Costa Rica a successful example of research for more medical tourism destinations.

Malaysia
Malaysia has entered the medical tourism industry very aggressively, a fact proven by the continuously augmented number of medical tourists the recent years. Approximately, the number of medical tourists in Malaysia has increased by 100 % the
According to Malaysia Health Travel Council, Malaysia’s Medical Travel Industry has the potential of 30% year-on-year growth by 2020. Based on a TMR analysis, this means that medical tourism market revenues will reach from US$424.96 million to US$3.5 billion until the end of 2024. (TMR, 2017) It is worth mentioning that Malaysia is recognized as the best Health & Medical Travel Destination for 3 years in the row by the IMTJ. In addition, *International Living* ranked Malaysia’s healthcare system at first place for 3 consecutive years, since 2017. (mhtcmalaysia, 2017) *Prince Court Medical Center in Kuala Lumpur* was ranked as the best hospital for medical tourists by the Medical Travel Quality Alliance (MTQUA) for 2014. (Nault, 2015) The vast majority of medical travelers, visited Malaysia come from neighboring countries, with former Indonesia, followed by India, Japan, China, Australia, Nepal, Bangladesh, the USA, and the UK. Why is Malaysia attracting so many foreign medical tourists? Doctors in Malaysia are highly-educated and very experienced. Moreover, they speak English better than in Thailand. The country’s infrastructure is developed, with better quality than other Asian countries like India. (Henderson, n.d.) Besides, Malaysia has 14 JCI- accredited hospitals, and in total 35 hospitals certified by the local Malaysian Medical Society for Quality of Health (MSQH). (JCI, n.d.) (Health-Tourism.com, n.d.) Another vital component of Malaysia’s attractiveness is the lack of waiting time for medical treatments, as well as no need of many bureaucratic and registration procedures when entering the country and before undertaking a medical treatment. The fact that Halal food and other Islamic habits are part of daily life in Malaysia, as a Muslim country, contributes to captivation and focus on the Middle East and North Africa (MENA) that constitutes a large market for Malaysian medical tourism. (Connell, 2006) Manufacture of Halal pharmaceutical products is one of the priorities of Malaysian government and the Halal Industry Development Corporation. (Leong, 2014) The *Feel at Home Program* was initiated with a view to involve Arabic music and food at hospitals in order to make medical tourists from West Asia feel comfortable and familiar. (Bookman & Bookman, 2007)

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2 B.P. Clinical Lab Sdn Bhd, Gleneagles Kuala Lumpur and Penang, Institut Jantung Negara, International Specialist Eye Centre, KPJ Specialist Hospitals in Ampang Puteri, Johor, Seremban and Penang, Normah Medical Specialist Centre, Pantai Hospital Kuala Lumpur, Penang Adventist Hospital, Subang Java Medical Centre, The Tun Hussein Onn National Eye Hospital
Summarizing, the comparative advantage of Malaysia lies in the lower labor costs, well-trained medical staff, fluency of English language, availability of alternative forms of medicine, state-of-art facilities and last but not least attractive vacation opportunities. On the other hand, the major problems Malaysia faces in terms of medical tourism are the existence of two-tier health system, meaning that Malaysian people who are poor have a difficulty to utilize private medical services that are of better quality and consequently more expensive than at public sector. Moreover, the “Brain drain” phenomenon is appeared only in private sector, creating a negative impact on the public one. (Suleiman, 2013)

Finally, it is claimed that many international patients would think twice before visiting Malaysia, mainly due to security issues (terrorism, kidnapping, robbery at streets) as well as the bad reputation of Malaysian airlines owing to air crashes. Although Malaysia is mostly known for its medical examinations, tests and check-ups, nowadays, more and more medical tourists visit the country for fertility treatments, burn treatments, cardiology, orthopedics, neurology, oncology, dentistry. Recently, there is a spreading demand for cosmetic surgeries and rehab services. According to TMR, the most widely spread medical procedure in Malaysia in 2016 is dental treatments, representing 36.6% of the total medical tourism market and generating almost US $100 million, followed by aesthetic surgeries, orthopedics, health screening and IVF, as the following picture illustrates.
The most intense competition derives from other Asian countries like Thailand and Singapore that have managed to become important players in the international medical tourism market. A significance difference between these countries and Malaysia is that they attract wealthier patients. (Leong, 2014) However, the Malaysian strategy to offer high-quality treatments at lower cost and with shorter recovery time needed, seems to be successful. An obstacle needed to be overcame is for the time being the failure to convince foreign patients about the professionalism and skills of Malaysian doctors. (Wong, et al., 2014) What Malaysia also needs, is to use advanced technology into more specific treatments, thus creating value, aiming to attract more wealthier patients. (Herberholz & Supakankunti, n.d.)

Malaysia’s medical tourism is greatly promoted by the government that took action towards that direction by extending visa period for medical tourists, providing tax incentives for investment to hospitals, developing the country’s health tourism website (www.medicaltourism.com.my) and forming in 2009 the Malaysia Healthcare Travel Council, within its healthcare ministry. Also, Malaysian government has already set government-to-government agreements with Kazakhstan, Libya and Oman in order to receive more patients. One of the latest efforts of Malaysia Healthcare Travel Council is the development of the #ShareMyLove in 2017 campaign that aims to
expand the country’s brand awareness by emphasizing on warm hospitality and fundamental elements of healthcare system: quality, affordability, accessibility, confidentiality, safety and peace of mind. (MHTC, 2017) In general, Malaysia Healthcare Travel Council emphasizes on building Public-Private Partnerships (PPP) through promotional efforts like familiarization tours, trade shows, workshops, seminars and offering of medical packages. (Wong, et al., 2014) Moreover, many different Malaysian authorities have an energetic role on promotion of medical tourism abroad e.g. Ministry of Health, Ministry of Tourism, Malaysian Association of Tours and Travel Agencies, Malaysia Airlines, Malaysian External Trade Development Corporation and Association of Private Hospitals of Malaysia) Hotels are actively get engaged in the medical market. Many of them have expanded their operations horizontally by forming cooperation with big private hospitals. (Connell, 2006) At same time, there are hotels that have created their own hospital or medical centers with scope to provide their customers with the ultimate experience of hospitality combined with preventive healthcare. For instance, GHHS Healthcare, that belongs to the ownership of the Palace of the Golden Horses Hotel and is located within the territory of the hotel, is specialized for health and genetic screening as well as other medical and wellness packages. (GHHS Healthcare, 2016) Finally, it is worth mentioning that according to survey conducted by Yeoh, Othman and Ahmad in order to examine specific characteristics of medical tourists in Malaysia, Indonesians, the biggest market of Malaysia, depend on friends, relatives’ opinion and experiences about medical services offered at Malaysian hospitals. Also, they trust the media and travel agents for additional information. (Yeoh, et al., 2013)

Spain
Spain is a country with a considerably big economy as it is the 5th largest in EU. Tourism sector is also very developed, taking into mind that 16 million tourists arrived in Spain in 2016. The benefits of Spanish Health market vary from low cost and high-quality treatment, shorter waiting time comparing to other EU countries, healthy lifestyle and food. In addition, Spain has an increased life expectancy, a fact that create new business opportunities. Other positive points of healthcare market are the growth of
the biotechnology and pharmaceutical sectors. Different private companies and state authorities have initiated programs for research and development of innovative drugs and personalized medicine. The Spanish Health System (NHS) combines both public and private sectors. Although the financial responsibility of the healthcare system as well as the formulation of eligibility criteria belongs to the government, the NHS can be characterized as decentralized, since the 17 autonomous regions of the country manage the healthcare system in their own way.

Medical tourism is also thriving in Spain. Warm climate, competitive prices, high quality of services, no long waiting time are some of the factors that push medical tourism growth. (Embassy of The Kingdom of the Netherlands, n.d.) Taking into consideration the easy of travel, English-speaking doctors and medical staff, highly qualified doctors and surgeons and great holiday spots around the country, Spain is fairly considered as a popular medical tourism destination. Most of the medical patients arrived at Spain come from United Kingdom, Germany, Italy, France Ireland, Middle East and North Africa. (Perera-Gil, et al., 2017)

The most common medical procedures offered to medical tourists are:

- Clinical analysis
- Plastic & Aesthetic Surgery
- Orthopedics
- Ophthalmology and Eye surgery
- Obesity surgery
- Neurology
- Fertility Treatments

It is a fact that Spain is the most popular destination for fertility treatments, followed by Greece, as reported in the research conducted by Treatment Abroad that was based on the number of requests. (Intuition Communication Ltd., 2017) On the map below, the most popular countries for IVF treatment are shown.
Why these countries attract more medical tourists seeking fertility treatments? The reason lies mainly in the legal framework that is not so strict in comparison with other European countries, the big number of clinics and medical centers specialized on IVF and the advanced technology used into the medical procedures. (inviTRA, n.d.) Spain has about 200 fertility clinics offering a wide range of fertility treatments. The huge proportion of donor eggs and the expertise in this field make Spain an incomparable IVF medical destination. The difference in cost between Greece and Spain is presented in the table below, as it was estimated by Fertility Treatment Abroad in 2012. (Ltd, n.d.)

Table 2: Fertility Treatment Cost Comparison (Source: Fertility Treatment Abroad)

<table>
<thead>
<tr>
<th>Fertility Treatment</th>
<th>Spain</th>
<th>Greece</th>
</tr>
</thead>
<tbody>
<tr>
<td>A single cycle of IVF</td>
<td>150 or €4,200–€5,000</td>
<td>€3,000–€3,350</td>
</tr>
<tr>
<td>Medication costs and blood tests</td>
<td>990,00 €</td>
<td>990,00 €</td>
</tr>
<tr>
<td>An initial consultation</td>
<td>150,00 €</td>
<td>100,00 €</td>
</tr>
<tr>
<td>Egg donation: using an egg donor</td>
<td>3 €</td>
<td>3 €</td>
</tr>
<tr>
<td>costs/per cycle</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sperm donation: using a sperm donor</td>
<td>500 €</td>
<td>250 €</td>
</tr>
<tr>
<td>costs/per cycle</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Concerning other medical treatments, medical tourists face up to 30-70% cost savings. For instance, in U.K. someone should pay 60% more than in Spain for a cosmetic surgery. (Med Tourism Co, LLC, n.d.) Most of the Spanish clinics have agreements with touristic accommodation types. However, there are few of them that cooperate with specialized medical travel agents. Based on a survey carried out on 148 clinics around Spain, the most important points for a private clinic aiming to attract foreign medical tourists are the good reputation of the medical center and the doctors, the quality of facilities and equipment and the overall environment. Following, the position of the clinic and the possibility of combining treatment and holidays play also an important role in the decision-making procedure. (Perera-Gil, et al., 2017)

Marketing is always important for a destination in order to expand its awareness worldwide. What private medical institutions rate as necessary to increase medical tourism market, is the existence of differentiated marketing and international patient department that care about medical tourists from the very first time of arriving. Presence on Internet plays a catalyst role for being known through available information, reviews and medical packages offered to people who are interested in. Spanish Tourism Office is responsible for promoting Spain not only as a tourism destination, in general, but also as a medical tourism hub. Different Spanish regions take actions to increase the medical tourism by initiating plans and campaigns like the “Healthy Cures” in Andalusia and the brand “Barcelona Medical Destination” in Barcelona. (The Blueroom Project - TBP Consulting, 2016) Also, in the framework of marketing activities, international medical tourists found out about the medical treatments available in Spain through a search on Internet, word of mouth, published material from medical companies and finally through medical tour operators. (Padilla-Meléndez & Del-Águila-Obra, 2016)
III. Qualitative research

In this section, the data collected by primary research methods are analyzed. The method of both face-to-face and telephone interviews was judged to be the most appropriate survey method to examine points of view of different medical tourism stakeholders. The name and departments of the stakeholders are listed below:

- Mrs. Margarita Doumpogia, IVF Coordinator at Embryolab S.A.
- Dr. Athanasios Exadaktylos, Plastic Reconstructive & Hand Surgeon, President of Medical Association of Thessaloniki
- Mr. Ioannis Vlassopoulos, General Manager of Bioclinic Thessaloniki
- Mr. George Adamopoulos, General Manager of Evexia Rehabilitation Center
- Mrs. Maria Pournari - Development Manager - International Patient Department - European Interbalkan Medical Center

Although the interviews did not follow a strict procedure, the conversation with all the participants to the survey was based on thematic areas that will be analyzed in detail, below. However, the questions that formed the structure of the interviews are the following:

1. What are the activities of the medical department regarding the promotion of medical tourism?
   a. Is there cooperation with other medical centers, doctors, tour operators abroad?
   b. Are there intermediaries?
3. Do you offer all-inclusive packages (accommodation, transportation, recreational activities etc.)?
4. What do you think are the comparative advantages / disadvantages of Greece in terms of the development of medical tourism (or Thessaloniki in particular)?
5. Which country / countries are considered to be Greece's largest competitors?
6. Do you consider that the existing infrastructure in Greece (or Thessaloniki) is sufficient to accommodate and serve patients-visitor in the context of medical tourism? Which specific medical tourism sector has the greatest growth prospects in Greece? (or specifically in Thessaloniki)

7. Which are the actions that Greece (or specifically in Thessaloniki) should take into consideration for further medical tourism development?

8. Do you think that the NHS should be engaged in promoting medical tourism?

The answers of all the survey participants (the transcripts of the interviews are in the Appendix) are an integral part of the research and have a leading role in the formulation of the recommendations in the end of the study.

The first thematic area is referring to the business activities of each department as well as the means they use in order to attract medical tourists.

- According to the IVF coordinator of Embryolab in Thessaloniki, the clinic, except from the international distinctions regarding its level of services, follows a policy of a more personalized approach to the patients, taking care for their psychological condition as well. “The existence of personal coordinators is very important, as each of us is responsible for personalized care of each and every patient” (Doumpogia, 2017) This is also one of the main reasons for the company’s differentiation and innovation in relation to its competitors, such as related clinics in the Spanish market. Embryolab, as a domestic company, is subject to the Greek legislation framework, meaning that is offers the possibility of IVF treatments to people until the age of 50, a clear advantage over other countries like France where the limit ranges until the age of 42, or even like Turkey where it is totally prohibited. The way patients are approached varies between the Internet, the social media, related forums and of course the word of mouth which constitutes also a rewarding factor for the clinic’s services from patients who experienced them.

- The president of the Medical Association of Thessaloniki pointed out that one of the main operations of the association is the promotion of the domestic
medical tourism as well as the targeted provision of information for relevant issues. “All in all, we give general principles and directions” (Exadaktylos, 2017) It also keeps good relationships with foreign countries as an effective interaction of the nature of medical techniques and innovations. According to his opinion, patients approach a country for medical reasons based on the quality of the treatments, economic reasons or the unavailability of specific services in their country of origin.

- The general manager of Bioclinic in Thessaloniki, in the context of the company’s actions, mentioned the establishment of the “CrossBorderMedCare” which is responsible for the care of foreign patients in emergency cases. “This company offers to international patients both first aid services and more complicated treatments that require a long hospitalization” (Vlassopoulos, 2017) He reported also that they don’t use a specific practice in approaching international patients for medical reasons, but they focus on expertise on medical interventions.

- The general manager of Evexia Rehabilitation Center in Thessaloniki referred to the actions of Evexia by giving attention to the professionalism and hospitality they offer to international patients. Due to the fact that rehabilitation services are not covered by any insurance contract which has as a result the patients to pay a great amount of money for the treatment, Evexia is trying to be excellent in fulfilling their expectations. “The International Patient Department regulates some issues, prevents complaints, organizes the excursions and coordinates all the treatment procedures. International patients want to feel safe before they come, during their stay and after” (Adamopoulos, 2018) They are offering all-inclusive packages including recovery treatment, medical consumables, accommodation, transportation and food and organize excursions to make their stay as pleasant as possible. They aim to target markets mainly of the Former Soviet Union and afterwards Egypt, Australia, England and Cyprus. Evexia becomes known to the patients mainly through the internet -online search machines, social media, forums and advertisements on medical websites.
During the interview with the development manager of the International Patient Department of European Interbalkan Medical Center, he referred to their participation to conferences and advertising campaigns as part of their promotional actions in terms of medical tourism. Furthermore, they offer all-inclusive packages (accommodation and transportation) and assistance to any similar services. It is also worth mentioning the reference to the arrival of Libyan patients to Greece during the war as part of the medical tourism. “It constitutes one of the components of Interbalkan Medical Center’s mission to serve patients from the Balkan region” (Pournari, 2018).

Regarding the way they attract patients, except from all the aforementioned actions of the previous cases, they cooperate with tour operators and intermediaries.

The second thematic area is referring to the personal opinion of each interviewee about the current situation of medical tourism in Greece and the prospects of its progression.

As for the IVF’s Coordinator of Embryolab S.A. in Thessaloniki point of view, Greece keep a comparative advantage over other countries with facilities such as drug delivery without prescription, no waiting lists or complicated procedures in private clinics. She believes that Greece’s backwardness is due to the lack of an internal organization of the medical products it offers. “If we managed to categorize the medical services in Greece and present them abroad, Greek medical tourism could grow” At first point, it’s up to the government’s actions whether there would be a starting point for the organization of the medical services, the development of the necessary infrastructure and finally the promotion of the medical tourism.

The president of the Thessaloniki’s Medical Association pointed out that even though Greece keeps the know-how of medical services especially regarding Physical Medicine, Rehabilitation and IVF, it still doesn’t keep a single policy in the prices regulation or in the legal framework for medical tourism development. “Greece is not considered a “Mecca” of Medicine worldwide” He also claimed that Greece, in order to become well known abroad, should focus
on offering these specialized services that has the expertise and the necessary infrastructure and not to every field of medical tourism. “There is need of a legislative framework for the establishment of day-care medical centers and specialized centers” He doesn’t believe that the contribution of the National Health System(NHS) could demonstrate efficient conditions for the development of medical tourism as it is more likely to cause damage than support due to their lack of knowledge.

- The general manager of Bioclinic in Thessaloniki shares the same opinion with the former one as he mentioned that Greece is lagging behind a targeted strategy for attracting a niche market. There aren’t all-inclusive packages, uniform pricing policy or particular infrastructure. “The development of medical tourism in Greece is very limited” Except for the fertility units that Greece should give an extra effort to develop due to its comparative advantages that have been already analyzed, he also mentioned the growth prospective of the artificial kidney units as a way to offer a combination of vacations and therapy (like a package), especially those who are located near seaside areas.

- An interesting part in the interview with the general manager Evexia Rehabilitation Center was his opinion about the medical tourism in Greece as a term which is not exactly exist. “The only case that medical services can be combined with tourism to some extent, is travelling for cosmetic surgeries” The visit of patients to Greece is mainly due to the competitive prices and not to the fact that there is a clear interest on the part of tourist businesses. For this part, the main responsible ones are the medical centers by themselves. He is in favor of the development of the rehabilitation centers, as they can combine the therapy with services like excursions to touristic areas in order to offer to patients a more pleasant stay. In Greece, this is often unavailable due to the lack of accessible places for disabled people. On the other hand, foreign patients find difficulties in reaching rehabilitation centers due to the costly airline tickets. For these reasons, he proposed that a great solution would be the achievement of an agreement with airline companies to offer reasonable
price packages to those who are in a great need of a cure. In general, and similar to the answers of the other interviewees, he pointed out that Greece is in great need of innovation and expertise and to the acquisition of a strong brand name. “If we were able to make a unique achievement in medicine, or in a sector of medical tourism, we would have more opportunities to become known worldwide” He referred also to the NHS and mentioned that is unable to provide any assistance to the development of medical tourism as the services it offers cannot be compared to the corresponding ones provided by the private sector.

- The development manager at International Patient Department of European Interbalkan Medical Center mentioned that Greece even though it maintains a great level of expertise in medicine and offers competitive prices in comparison with other countries, it still lacks targeted movements and internal organization from the state bodies. “What is needed the most is the promotion of the whole country in terms of medical tourism at regional and country level” An interesting part of this interview that confronting other opinions is the fact that Greece has sufficient accommodation facilities and can host efficiently the incoming flow of medical tourists. She also mentioned that Greece has great opportunities regarding the IVF progression as it has already made a discrete progress judging by the visitation levels and the successful results. On the other hand, she believes that due to the fact that rehabilitation tourism is not so widespread in Greece, it can be combined with wellness and spa services. As far as the NHS is concerned, she doesn’t believe that its involvement could lead to successful results in the development of medical tourism. She strongly believes that the problem starts from the state actions, and this constitutes exactly the starting point for improvement.
IV. Medical tourism in Greece

Greek Health System

The Greek health system is a mixed system involving private and public sector, both in terms of service provision and funding. Historically, it has been developed based largely on social security (the Bismarck model), i.e. to meet the health needs of various professional groups through the Insurance Funds. (Kutzin, 2011)

Today the National Health System (Beveridge type system) stems from the health system of Great Britain. This system was developed on the basis of the Beveridge authorities. The basic idea is the coverage of the population needs in health services based on the citizens' social rights. It is also based on social solidarity and the equal coverage of citizens' needs regardless their socio-economic situation. (Παπαθεοδώρου & Αγγέλικη, 2011, p. 29)

The basic characteristics of the national health system are:

- Financing comes mainly from taxation
- The coverage of the population, based on their needs, is complete and universal
- Separation of health levels in primary, secondary and tertiary level
- Centralized and single funding from either taxation or insurance contributions (Χλέτος, 2011)

The Greek health system consists of three sub-systems, which operate almost independently, particularly in terms of meeting the needs of primary health care:

- The National Health Insurance (NHS) including mainly hospitals, health centers and National emergency center “ΕΚΑΒ”.
- The Social Insurance Institution - Unified Insurance Fund for Employees “ΙΚΑ” and other Insurance Funds, which offered different levels of coverage until the establishment of the National Health Service Provider “ΕΟΠΥΥ”.
- The private sector, with numerous diagnostic centers, clinics, maternity hospitals, laboratories, clinics and dental clinics.
The funding of the NHS comes from the state budget, which covers the fees of the medical and nursing staff (both in primary and secondary health care), the expenditure of the National Health Service Organization “ΕΟΠΥΥ” and any expenditure incurred for investment in building, medical and hospital equipment. The operating costs of public hospitals and health centers are covered by the pensions paid by the insurance funds. (Kutzin, 2011, pp. 12-13)

Levels of care

Primary care

Primary care includes non-hospital care and covers diagnosis and disease prevention services, which do not include the overnight stay. This category covers both public and private entities as shown below: (Καραμήτρη, 2012)

- Diagnostic Centers, which provide an expanded range of diagnostic services, supported by the appropriate technological equipment.
- External clinics for public and private clinics. Essentially, they operate on the same premises as the corresponding hospitals or clinics and are typically diagnostic centers.
- Microbiological-biochemical laboratories operating at a district level and providing a limited number of services within their premises, mainly due to their limited medical equipment.
- Private clinics.

Secondary care

This category includes services aimed at patients who need hospitalization in clinics or hospitals. Secondary care is provided by the following institutions: (Καραμήτρη, 2012)

- Public Hospitals, holding the largest share of this category. Their funding is provided through the state budget or social security.
- Private hospitals and clinics that are essentially autonomous private enterprises.
• Non-profit Private Law Entities, having their own resources and they are also subsidized by the state.

Tertiary Care
This category is made up of Regional General and University Hospitals, equipped with the necessary accoutrements to cover specialized cases. (Καραμήτρη, 2012)

Structure and organization of health services
The public sector in Greece has considerable capabilities - in terms of infrastructure - in many hospitals in the periphery, which are not occupied, and which could theoretically be used for medical tourism services. These hospitals are under-staffed and suffer from organizational and operational weaknesses and from 'hotel' infrastructure. The institutional framework and industrial relations are stiff and regarding the current situation, hospitals could not be certified for medical tourism.

The private sector instead, has 4-5 hospital complexes and other medical units with relatively good management, well trained doctors and infrastructure. They have over-invested for the needs of the Greek market and they are looking to extend in new ones. In recent years, because of the turmoil in the Arab world, several patients from there made use of the Greece’s private hospitals. But such influxes should not be considered as a systematic strategy, which is still pending. Apart from the big and well-known organizations, there are many private diagnostic centers and clinics across the country that are under-employed, as Greece has a very high number of centers and doctors in relation to its population. (grHotels, 2012)

The level of medical capacity in Greece is quite immense as more and more doctors are trained and bring the foreign know-how to our country, almost alongside with the foreign level of developments, especially in areas such as cosmetic surgery. Also, it should be mentioned that new technologies such as robotics and aerospace are already being used in our country.

The public sector may face several problems, but the private sector shows great invested in new medical technologies considering the fact that the level of health services is so high that could easily be confronted with these of Europe and America. (Βουκίδης, 2017)
In general, the health sector in Greece as a provider of medical tourism has good infrastructure in buildings and equipment in many regions of the country, many and good doctors in most specialties while it suffers from organization and procedures, marketing methods and institutional framework. (grHotels, 2012)

Possibilities for Greek medical tourism products

There are categories of medical services with many developmental potentials where Greece has a comparative advantage over other countries. These are: (grHotels, 2012)

1. Hemodialysis: even though there is good geographical coverage from public hospitals, there is a great need of special regulation and organization for health services to be provided. Apart from the two biggest centers of Greece, Athens and Thessaloniki, other private centers can be found in only touristic areas, in Crete and Rhodes. They already offer medical services to tourists, with many potentials for further expansion.

2. Rehabilitation - recovery: There is a large concentration of private centers in Macedonia and Thessaly, though they have not been sufficiently exploited. They have extremely high-level infrastructure, specially-advanced technology equipment and excellent scientific staff. In terms of quality, there are a few similarities in Germany and Switzerland, with the only difference that they are much more expensive. Therefore, there is a great possibility for Greece to create an important pole of rehabilitation tourism, especially in central and northern areas.

3. Artificial reproduction: Since Greece has favorable legislation compared to other European countries, the "reproductive tourism" has already begun to develop. Such private centers are located in Athens, Thessaloniki, Patra and Crete.

4. Thermal baths: They have a wide geographical dispersion. Their therapeutic value is not obvious, and clinical trials are required on a case-by-case basis to be documented. Once proven, the particular bath should be used with appropriate medical and tourism infrastructure.
5. Specialized Therapies in Tertiary Hospitals: Private tertiary hospitals are concentrated in Athens and Thessaloniki. The public is more dispersed in terms of infrastructure, but not in terms of specialist doctors. Only the University Hospitals (Patras, Heraklion, Ioannina, Larissa, Alexandroupoli) have doctors in the region who could serve medical tourism for tertiary treatment. For the private sector, the necessary requirement concerns the appropriate international networking and visibility.

Promotion of medical tourism in Greece

In recent years, a series of synergies and initiatives from both private and public sectors aims to make Greece obtain a more dynamic presence in the international medical tourism market. The trigger for medical tourism to “flourish” was the assignment of the Hellenic Chamber of Hotels to the Institute of Social and Preventive Medicine (ISPM), for the preparation of the first major study on the "Development of Medical Tourism in Greece", in 2012. (Κωβαίου, 2017) A year later, the Institute of Social and Preventive Medicine undertook a second study, again, with the scope to point out the comparative advantages of Greece and the actions that should be taken in order to expand the growth of medical tourism. Among others, Mr Yannis Tountas, medical doctor, professor and director of the Institute of Social and Preventive Medicine proposed the establishment of a National Medical Tourism Council with the participation of the relevant state bodies and representatives of the medical providers, as well as the creation of an Institutional Union of these providers. (Τούντας, 2017) So, in 2013, the Hellenic Medical Tourism Council NGO ELITOUR, a member of the 'Global Healthcare Travel Council' was founded by the biggest private healthcare providers. Elitour, with more than 50 members, is responsible for the promotion of health tourism in Greece by cooperating with international medical tourism organizations, bringing together all the stakeholders of the medical tourism sector and offering training services to medical units in order to obtain international standards of quality. (ELITOUR, n.d.) It is important to mention that, Elitour, in collaboration with the International Medical Travel Journal (IMTJ), will organize in 2018 in Athens the annual Medical Travel Summit. In 2016, the Greek Health Tourism
The Medical Association of Athens, founded in 1924, plays also an important role to the promotion of Greece as medical tourism destination. Through an action plan that includes workshops and educational seminars, conferences, participation in medical tourism events worldwide, public relationships with important business and political bodies for investment purposes, the Medical Association of Athens aims to bring into sight the huge potentials of medical tourism in Greece. An important imitative of the Medical Association of Athens and the Central Union of Municipalities of Greece is the foundation of the International Health Tourism Center that will act as ambassador of Greece in the medical tourism sector. (healthupdate.gr, 2017) In addition, the promotional campaign, led by the President of “ΚΕΔΕ” (Central Union of Greek Municipalities) and “ΙΣΑ” (Medical Association of Athens), Mr. Giorgos Patoulis, has played a decisive role to the development of medical tourism in Greece. (Πατούλης, 2017) An example of this campaign is the development of the “World Institute of Greek Doctors” in an attempt of the scientific development of the Greek medical staff. Through this institute, Greek doctors, except for the opportunity for further education, the will also be able to exchange views on scientific issues and new research findings with colleagues living and working abroad. In the context of his interview in the CNN Greece, Mr. Patoulis pointed out that the medical tourism will be the incentive for further development and new job opportunities, as well as a motivation for the capable medical staff of Greece to develop their possibilities inside their country. The World Institute of Greek Doctors, which has been set up in the need of the promotional efforts, can offer, among other things, further training to Greek doctors. Greek expatriates have already embraced this attempt and have rushed to help by communicating the campaign to local communities. (Πατούλης, 2017)

Not only state bodies and associations have a catalytic role to the promotion of medical tourism in Greece, but also various medical tourism travel agents and facilitators. For instance, as part of the promotional campaign of Medical Tourism in
Greece, Health Tourism Greece organization created the VitaBooking, an online portal that informs patients about the treatments provided in our country and gives them comparative values in relation to their country of origin but also detailed information about the doctor and the hospital unit they are interested in. (Πάντος, 2017) Moreover, it supports interpretation and translation services for documents, accommodation or transportation and other touristic services. (Αγγελοπούλου, 2017) Another example is the Vitabroad medical tourism facilitator company, that provide tourists-patients with medical travel packages that include healthcare services, transportation, accommodation and wellness or tourism services through a wide cooperation with travel agents and hotels. (VITABROAD, n.d.) Finally, Greek Med Top Partners (GMTP) is a medical tourism facilitator, advising international patients, mainly Russian, about medical treatments in Greece and worldwide, giving personalized assistance, while offering also logistic services. (Greek Med Top Partners, n.d.)

SWOT Analysis of Greece

Greece, the homeland of Hippocrates, the father of medicine, cannot be anything else, but the ideal place for a medical tourism destination. To begin with, Greece constitutes an ideal tourism destination for all year around, first and foremost, due to its unparalleled geographic diversity, the history of thousands of years, the customs, the culture and of course the hospitality. It is widely accepted that a main advantage of Greece, as a tourism destination in general, is its unique location, since it constitutes the major crossroad between Balkans and Southeast Europe, providing good transportation links. Greece has excellent, of high-quality medical infrastructure with several international certifications, a significant number of high-level medical services from internationally renowned scientists, as well as competitive prices in comparison with other destinations. The cost of the travel to a foreign country, together with the cost of medical care and the holidays and accommodation costs is often lower than the cost that patients would have to face in their country of origin only to cover their medical care. (Τσορώνη, 2013) Judging from foreign healthcare systems, for example, the Swedish one which is entirely part of the public sector, Greece has huge growth
prospects as private clinics provide immediate medical care in the sense that the
patient does not need to wait a long time to book an appointment nor does he need
special prescription medication to be provided with the necessary drugs. (Doumpogia,
2017) Greece remains a secure country, while many European countries are affected
by terrorist attacks. The healthy Mediterranean cuisine, the warm Mediterranean
climate and the 46 out of 120 natural resources identified by the Ministry of Tourism
as medicinal, make Greece as a favorable destination for medical, wellness and
rehabilitation treatments. (Καραγεώργου, 2018) All the reasons that urge someone
to seek medical services in Greece can constitute, at the same time, advantages of
Greece in the framework of medical tourism. Some of them are listed below:

- The inability of medical centers and hospitals abroad to cover specific medical
  operations.
- The high cost or inability of insurance companies abroad to cover medical
  transactions.
- The restrictions imposed by the legislation or the religion of specific countries
  on the conduct of certain medical procedures e.g. Assisted Reproduction. The
  legislative framework regarding fertility treatments is favorable in Greece,
  compared to other European countries
- The desire of advanced technology, e.g. Greece is the leading destination for
  Robotic surgery. In general, Greek private sector has excellent medical
  infrastructure (Exadaktylos, 2017)
- The desire to combine a medical treatment with a stay at a specific tourism
  destination. (Ξενοδοχειακό Επιμελητήριο της Ελλάδας, 2012)

On the other hand, unfortunately, nothing in Greece use to be simple and
straightforward. One of the most essential weak points of Greece, as a medical
tourism destination, is the lack of an integrated development strategy for this
objectives, Greece cannot increase its reputation as a medical tourism destination of
high quality even in developed fields as fertility tourism where it has a competitive
price advantage, offering value-for-money services. Notable, among others, is the fact
that there are deficiencies in Greece about the legislative framework that supports
medical tourism. A major disadvantage associated with this, is the inability of Greek medical units to collect by themselves, their own quality certificates and accreditations for their services by local and international health organizations. Indeed, this process entails costs and involves bureaucracy. In addition, medical tourism is not faced as a combined business proposal. Most of the medical tourist stakeholders focus on their own interest, instead of the common interest. (Adamopoulos, 2018) Clinics are interested in payment policies about surgical halls, for consumables and medicines, doctors in their fees, and no one cares about the whole business proposition including clinics, doctors, hospitals, administrative staff as well as hotels, taxi, restaurants, museums and so on. (Αβραμίδης, 2016) Also, most of the clinics cannot deal with medical tourism in a professional, systematic, structured and entrepreneurial way. Instead, they approach it as a short-term, profit opportunity and they are not willing to invest in this sector. It is fact that in the most medical centers, there is not a marketing or advertising department, specialized to assist and attract international patients. As the General Manager of Bioclinic in Thessaloniki claimed, Greece is lacking before in the following points:

- Absence of a comprehensive medical tourism package offered to international patients-tourists, including accommodation, transportation cost, medical care
- Absence of paying attention to a specific field of medical tourism that has probably the post prospective to thrive
- Weak National Health System that cannot support the growth of medical tourism
- Insufficient infrastructure developed for medical tourism especially for disabled people
- Even if there is a small proportion of collaboration between hospitals and hotels, it refers particularly at emergency cases (Vlassopoulos, 2017)

In terms of threats, the economic situation of Greece and the political instability of the recent years have caused a negative reputation to Greece as a tourism destination, in total. On the other hand, according to the present of Medical Association of Thessaloniki, the financial crisis may cause a positive impact, specifically to medical tourism industry. This happens because, in many cases, Greeks cannot
afford paying medical services offered by private clinics, which start to concentrate on clientele from abroad, expanding thus the extroversion of Greek medical tourism. (Exadaktylos, 2017) In any case, the most critical threat of Greece in terms of medical tourism is the competition that exists between Greece and other medical tourism destinations. For instance, as it was stated before, Spain constitutes one of the biggest competitors of Greece regarding fertility treatments. Also, Turkey has managed through huge investments, to expand to a great extent its medical infrastructure, a fact that contributes to a continuously bigger number of medical tourists every year. Turkey also offers medical services at fixed prices, since doctors receive a standard salary, in comparison to Greece, where doctors arrange their fees. (Vlassopoulos, 2017) Thus, a good marketing campaign together with better value for money may attract more visitors to these destinations, instead of Greece.

Concerning the opportunities, medical tourism in Greece has the potential to grow throughout the year, contributing to the extension of the tourist season, while also investing in new sectors, enhancing the level of services offered and improving the quality of the domestic tourist product. (Κωβαίου, 2017) Taking into consideration the bad relationship between Turkey and Russia, it is evident that in recent years, more and more Russian are visiting Greece. Highlighting the medical services offered to Greece, a place frequently chosen by thousands of Russians every year for holiday could even more increase the number of their arrivals. Russia is a notable market for medical tourism; as the General Manager of Evexia rehabilitation center said most of the patients coming to Evexia rehabilitation center are Russian. (Adamopoulos, 2018) Another opportunity for Greece arises from the very supportive legislation framework to specific medical treatments as the IVF. Efforts to focus on this segment or to recovery and rehabilitation treatments that seems to be also a sector with big potentials for growth could lead to a competitive advantage of Greece for medical tourism, in total. The success percentage rates of these sectors, that in fact exist and are noticeable, along with the advanced technology used in different medical units should become the subject of any promotional activity of Greece as a medical tourism destination.
V. Fertility Tourism in Greece

As it was mentioned before, Greece and Spain constitute the most popular destinations for fertility treatments like IVF. For both countries fertility tourism is a major source of revenues and important niche market of the tourism industry. What does exactly fertility tourism mean? According to American Society for Reproductive Medicine (ASRM) “Cross-border reproductive care (CBRC) refers to the activity surrounding patients who travel outside their country of domicile to seek assisted reproductive services and treatment.” (inviTRA, n.d.) In other words, reproductive tourism refers to the process of manually, in a laboratory, fertilizing an egg of woman with the sperm of a man and after that implanting the embryo into the womb of the woman. The main reasons that lead a couple to seek fertility treatments outside their country of origin can be summed up to the following points:

- Anonymity: many people prefer to undergo a treatment in a place with absolute confidentiality and security of their personal rights
- Legislation, religion and ethics: in Arabic countries, IVF is forbidden, while in Turkey, China and Indonesia IVF is permitted for married couples. (Intuition Communication Ltd, n.d.) In Muslim countries, surrogacy is not allowed at all.
- Fertility treatment failure in the past: many people feel despaired after many efforts of IVF in their country of origin

How these people choose a destination over others depend on the availability of specific fertility treatments in a destination, success rates of a clinic or a country, cost of the procedure, accommodation, transportation, customer service level, the expertise of doctors and state-of-art equipment.

According to a report published by Allied Market Research, the global market for IVF services is forecasted to reach $17,714 USD million by 2022. This tremendous growth is mainly due to the constant increase of the number of fertility clinics around the world and the even wider range of new and innovative fertility options. The main players of fertility tourism worldwide will continue to be Asia-Pacific (Japan, China and India) and North America. In Europe, Spain, our major competitor, is expected to grow
rapidly, since it is estimated that the 84 thousand IVF cycles, conducted in 2015, will reach 121 thousand until the end of 2022. (Allied Market Research, 2017) On the other hand, it is estimated that the number of IVF cycles, in Greece, is about 15,000 every year. Greece has the second highest rate of success in IVF procedure (32.1%) compared to the rest Europe. (Hellenic Sun Editions, n.d.)

In Greece, the number of fertility centers is also growing, counting more than 50 public and private fertility centers mainly in Athens and Thessaloniki, but also in other regional areas like Patras, Ioannina, Crete, and Larisa. The table below pictures the number of the fertility centers in each region.
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The most widespread methods of medically assisted reproduction and fertility treatments for both women and men in Greece are:

- Artificial insemination (AI) by husband (AIH) or by donor (AID)
  - Conventional IVF
  - Intracytoplasmic Sperm Injection (ICSI)
- In vitro maturation (IVM)
- IVF and conventional transfer of embryo or blastocyst embryo transfer
- Frozen Embryo Transfer (FET)
- Preimplantation Genetic Diagnosis (PGD)
- Preimplantation Genetic Screening (PGS)
- Cryopreservation of genital material or embryo
- Assisted Hatching (AH)
- Sperm Diagram- Semen Analysis
- Third-party reproduction
  - Egg Donation
  - Sperm Donation
  - Embryo Donation
  - Surrogacy
- Surgical sperm retrieval (PESA, TESA, MESA)

Greek fertility clinics and medical centers are visited by international patients from all around the world. Mostly, people from neighboring countries as Albania, Bulgaria, Turkey, Greek immigrants from Germany or the USA, as well as medical tourists from Italy, Austria, Germany and Australia choose Greece for fertility purposes. (Hellenic Sun Editions, n.d.) As for the reasons, why patients choose Greece instead of other destinations, for fertility treatments, Greece offers a wide variety of advanced fertility services, in certified medical centers, with high-skilled medical staff, utilizing breakthrough technologies. Patients do not need to wait a long time and are always served in a personalized, customer-oriented manner. In addition, there is access for unmarried couples, single mothers, and homosexual couples that seek fertility treatments, due to the progressive patient-friendly legislative framework. (myMEDholiday, 2015) The prices of fertility treatments are extremely competitive to
those of other popular IVF destinations like Spain. Additionally, the success rates are high, due to the innovative methods and the cutting-edge equipment. The hospitality and the Greek friendliness is part of healthcare approaches, a fact highly evaluated by foreign medical tourists, who seek personalized treatment with respect to the diversity of each culture. All in all, Greece provides cost-effective, secure, professional and quick fertility solutions, in an idyllic location for holidays and relaxation.

**Fertility Legislation**

The fertility legislative framework is one of the most liberal around the world, making, thus, Greece an ideal destination for couples seeking fertility treatments. All procedures for assisted reproduction are regulated after 2002 by strict and clear legislation (Law 3089/2002 - N 3305/2005). In Greece, women can undergo an in vitro fertilization treatment until the age of 50 years old, while there in not limit for men, in comparison with other European countries, as France, where the age limit for women is until 42 years old. (Doumpogia, 2017) Furthermore, the legislation regarding host surrogacy is favorable, compared to India where it is forbidden by the law. More precisely, in in-vitro fertilization, the number of fertilized embryos transferred to the intrauterine cavity allowed by the law, is three for women aged up to forty years old, while for women over 40 years old is up to four. The latest renewal of the Law (GG 2589 / 29.9.2014) engenders changes in the number of embryos that can be implanted. There are four different categories, to which a woman can belong. In the first one, women under the age of 35, one or two embryos can be transported from own oocytes. In the second one, women over 35 and under 40, two embryos from their own eggs are allowed to be transferred to the first and second rounds, and three to the third and each subsequent cycle. Women of 40 years of age are allowed to carry three embryos from their own eggs. Lastly, in the fourth category, women over 40 years of age, four embryos are allowed to be transferred from own eggs. In the cases of egg donation, up to two embryos can be transported. (Εθνικό Τυπογραφείο, 2014) The surrogate motherhood, freezing of embryos, oocytes and sperm, donation of sperm, egg and embryo are permitted under the Greek Law, with respect to the anonymity of the donors. The duration of cryopreservation of germinal material is set
at 5 years if it concerns future personal use, whereas at 10 years, in case of cryopreservation of semen and testicular tissue if the semen has been given by a third donor. In cases of same sex couples, single mothers or non-married couples, there may be a need of a notarial deed to be signed. Finally, the reproductive cloning, the purchase and sale of genetic material and its usage for reasons that do not comply with the Greek Law, are subject to criminal and administrative penalties. (Εθνικό Τυπογραφείο, 2005) The Greek National Authority of Assisted Reproduction is responsible to control fertility clinics and verify that they follow the existing regulations set by the law. In this way, the transparency and safety of all fertility procedures are justified.

The case of Embryolab

Embryolab, established in 2004, is one of the most advanced assisted reproduction units of Europe. The vision of the company is to offer superior services in the field of assisted reproduction and be part in every single step of the reproduction procedure. The advantages of Embryolab are the team of the company, consisted of eminent scientists in each field, the focus on quality, as the company’s total quality management system is certified annually according to ISO 9001 by the international organization Bureau Veritas, the modern and innovative facilities, the high-tech laboratory equipment and the contemporary human approach to each different case. (EMBRYOLAB, n.d.) It is worth mentioning, that the company created an internal Total Quality Management office in order to ensure that all the procedures are undergone according to certified international standards. The main values of the company are the quality, the transparency, since Embryolab applies the “Matcher” traceability system, meaning that the team gives all the information and explain every step of the procedure to the couples and finally, the innovation. The modern incubator technology for embryo development, as well as the combination of the Intracytoplasmic morphologically selected sperm injection (ICSI) with the intracytoplasmic sperm injection (ICSI) leading to an IVF treatment with a higher possibility of reproduction success and lower possibility of abortion pregnancy, are examples of innovative IVF techniques, that Embryolab implements. The range of
services, offered in Embryolab varies from embryological services to clinical services and psychological and dietary support. Briefly, the specializations of Embryolab include:

- Examination and treatment of female and male fertility issues
- Cryopreservation of genetic material
- IVF procedure
- Donation programmes
- Specialized genetic tests
- Counselling and support services

At this point, it should be pointed out that Embryolab is the only one clinic in Greece that created an International Education and Research Academy which aims to educate and train scientists from all around the world in assisted reproduction matters. The nationalities that prefer Embryolab for fertility treatments are mainly Greek, Balkans, from UK, Italian, German and French. Below, an indicative pricelist is presented: (EMBRYOLAB, n.d.)

Table 4: Fertility treatments cost n Embryolab (Source: Embryolab)

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<th>Treatment</th>
<th>Procedures/Details</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>IVF+ICSI</td>
<td>Embryoscope, Blastocyst culture, Assisted Hatching, IMSI</td>
<td>3.400 €</td>
</tr>
<tr>
<td>Micro-TESE</td>
<td></td>
<td>1.500 € - 1.700 €</td>
</tr>
<tr>
<td>PGD/PGS</td>
<td></td>
<td>2.500 € - 3.500 €</td>
</tr>
<tr>
<td>Egg Donation</td>
<td>One donor cycle, 9 mature FRESH eggs guaranteed</td>
<td>6.200 €</td>
</tr>
<tr>
<td>Embryo Donation</td>
<td>One donor cycle &amp; donor sperm, 5 day3 embryos guaranteed.</td>
<td>6.450 €</td>
</tr>
<tr>
<td>Egg donation multi-cycle</td>
<td>‘pregnancy guarantee’ until 3rd month, up to 4 embryo transfers and 2 different donor cycles</td>
<td>10.480 €</td>
</tr>
<tr>
<td>Embryo donation multi-cycle</td>
<td></td>
<td>10.980 €</td>
</tr>
<tr>
<td>Egg Freezing cycle</td>
<td></td>
<td>2.000 €</td>
</tr>
</tbody>
</table>
What differentiates the specific clinic from the prospect of the service provision, beyond the competitive prices it provides, it is clearly the way it approaches patients. It, therefore, aims at a more personalized contact and care, coming more often into contact with the patients and showing great interest for their psychological health before, during and after treatment. (Doumpogia, 2017)

According to the International IVF Coordinator of EmbryoLab in Thessaloniki, the company’s main source of activity focuses exclusively on the part of the treatment itself and not on the offer of an “all-inclusive” package that includes accommodation, transportation, treatment etc. She pointed out, specifically, that there is no cooperation with specific hotels or hotel chains, as the options of the visitor’s accommodation usually vary from the type of hotel - whether it is near the sea, mountain or inside the city, and of course from the amount of money they are willing to provide for. At this point, the role of the coordinator plays a catalytic role in presenting various accommodation options, only for their convenience and without gaining any commission, according to their preferences. (Doumpogia, 2017)

Finally, the way patients approach the clinic is based primarily on online sources, through the website or related forums, or through the international department of the company as well as through the well-known word-of-mouth.

VI. Recommendations

According to most of interviewees the term “medical tourism” is a controversial issue in the Greek reality. All those cross-border and transnational medical practices, which international patients undertake, cannot be part of a “tourism” ideology. Patients who come for medical treatments in Greece cannot be considered as tourists, due to the painful part of medical services, in comparison with the pleasant experience of a holiday trip. (Adamopoulos, 2018) (Exadaktylos, 2017) (Vlassopoulos, 2017) However, a medical experience in Greece could be a positive one, if a holistic package would be offered to patients, including every single detail and arrangement of the whole trip. Big private clinics abroad, have their own international patients’ department that
takes care of all the procedures needed before and after patient’s departure. In the case of Greece, where there is not a business model for further development of medical tourism, there are some initial points that should be taken into consideration before any strategy would be established.

First, what Greece needs is concentration to specific fields of medical tourism where expertise and innovation are evident and can lead to competitive advantage. As the president of Medical Association of Thessaloniki claims, Greece has an excellent medical infrastructure, but it is not considered a “mecca” of medical tourism. (Exadaktylos, 2017) A conclusion to which this survey comes up is that the fields that could boost medical tourism in Greece and create a “brand name” are the fertility tourism and the recovery and rehabilitation tourism. As Greece has excellent treatment results to these fields, it is vital to promote and point out these points of excellence through any advertising campaign.

Once the unique medical product of Greece is created, it could be promoted in the proper way. What does it mean? As mentioned before, private clinics should create the appropriate departments that will be responsible for communicating this product abroad, attracting new patients and taking care of their needs and desires. In a second phase, when the demand for medical tourism will increase, and the arrivals will be more massive throughout the year, cooperation between clinics and hotels will be of primary importance. According to general manager of Evexia rehabilitation center, until medical tourism becomes massive, there is no need for cooperation between medical units and hotels, since, for the time being, medical units can serve international patients with the currently available infrastructure. (Adamopoulos, 2018) The IVF coordinator of Embryolab S.A. shares the same opinion, claiming that there is no cooperation with hotels due to different patients’ desires in terms of the type of accommodation, cost and location. (Doumpogia, 2017)

Nevertheless, aggressive marketing is of primary importance in order to increase the publicity of Greece in terms of medical tourism. Referring to fertility tourism, the number of fertility facilities in Greece, especially in Athens and Thessaloniki, exceed the requirements for these treatments. However, a small number of promotional activities are undertaken to promote and advertise this sector. (Pournari, 2018)
At country level, the synergy between different stakeholders is probably the most important step in establishing a country as a medical tourism destination. Costa Rica has managed to create its own medical cluster, consisted of both private and public organizations that all aim at promoting the country and building up its brand awareness as a medical tourism destination. (Bawazeer, et al., n.d.) According to Medical Tourism Association, a health or medical cluster constitutes the most important part for a region to become and thrive as medical tourism destination. (Medical Tourism Association, n.d.) This “clusterization” refers to the integration of different industries related to Health and Tourism sector into a medical cluster that has as the main goal, not only the achievement of collaboration between health providers and tourism stakeholders, but also the maximization of patient’s experience. (Medical Tourism Association, 2013) A healthcare cluster in Greece, could increase the productivity and publicity of the country, and make Greece able to compete with other already developed medical tourism destinations worldwide. All medical tourism stakeholders, such as Ministry of Health, Ministry of Tourism, Ministry of Economic Development, tourism operators, facilitators, hotels should work together, under the government support, to promote the high quality and cost-effective medical services and make up a “brand” name for the whole country. (Anon., n.d.) The government should undertake any medical tourism growth initiatives, by developing a business plan with long-term strategic approach to attract international patients and providing all the members of Health Tourism cluster with the proper movement directions. (Medical Tourism Association, 2013) Every single member of this medical cluster should have its own role and responsibility but always act collaboratively with the rest members, focusing on the common target and message created by the state bodies. (Bawazeer, et al., n.d.) Through “clusterization”, international branding of Greek medical tourism could be an easier task, as well as the communication of the value proposition of Greece, in terms of medical tourism.

The government should have a more active role in the medical tourism development. It is of vital importance to realize that the medical tourism is a suitable venture, needed attention, in order for Greece to confront the economic crisis. Malaysia is a medical tourism destination that is highly supported by the government, a fact that
approves the high prospects of medical tourism development. (Lee & Fernando, 2014) In combination with the creation of healthcare clusters, government could give incentive for investments in the healthcare sector. By developing Free Healthcare Zones, areas with decreased taxes on provision of medical services and fewer import duties in case of importing medical equipment, Greece could become an attractive destination for investors, but also for patients that would benefit from the advanced medical facilities and equipment. (Anon., n.d.) The main goal of Health Tourism Free Zones is to stimulate the economy, increase the quality of medical services, create value shared to investors, patients, community and trigger the visitation to country or region for medical purposes. (Constantinides, n.d.) (Medical Tourism Association, 2013) Taking into consideration the proposals of the IVF coordinator of Embryolab S.A., specialized medical centers could be created in Health Tourism economic free zones not only aiming at offering medical services to international patients, but also contributing to scientific findings through educational seminars, workshops, brainstorming among qualified, experienced scientific staff. (Doumpogia, 2017) Nowadays, there is only one Economic Free Zone dedicated to Healthcare, situated in Dubai (Dubai Healthcare City). According to Highness Sheikh Mohammed Bin Rashid Al Maktoum, Vice-President and Prime Minister of the UAE, the scope of creating a free zone is the development of an integrated center of excellence for medical services, research and education. (DHCC, n.d.) Another case is Turkey, as the Turkish Ministry of Health, has been planning to create free health care zones, since 2011. (Uysal, n.d.) Based to the IVF coordinator of Embryolab S.A., Greece meets the requirements for the establishment of such free health care zones, specialized to fertility sector, as the huge number of professional doctors and scientific staff that cannot be absorbed to the public sector, could be occupied to these zones. (Doumpogia, 2017)

It is obvious, that Greece has a long way to go and many progress steps to make, not only in order to be competitive in the international medical tourism market, but also in order to communicate this competitive advantage at a worldwide scale and create a strong, coherent brand name. The assisted reproduction sector is now and will continue to be the unique value proposition of Greece. Thus, all promotional activities should be based on the expertise of the scientific staff, the high-standard services and
facilities of assisted reproduction sector. In the fame of this study, proposals and approaches that could constitute the stepping stone for a more analytical and extensive research were introduced. What is important to mention, is that how matter a sector is effective and efficient, there is no room for inactivates. Even for assisted reproduction sector, as stated so many times, a successful medical tourism sector, fertility centers and clinics should be innovative and always a step further than competition. Through appropriate support from government, collaborative acts and strategic moves with a long-term direction, Greece could constitute a business model of how a small country with quite few problems will have managed to create a competitive medical tourism market with great benefits to the whole country. To sum up, we highly support, that Greece has the background to “build up” a great future of medical tourism.
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Appendix

Interviews:

1. **Response of IVF Coordinator at Embryolab S.A. in Thessaloniki:**

“We don’t sell an “all-inclusive” package of holidays, as it deviates from the original purpose of the treatment. We are interested in the treatment (the medical part of visitation). Many couples ask about other activities or accommodation, even for other medical treatments like ophthalmologic tests, cosmetic treatments and so on. According to the season of travel, we recommend our patients, but there is not official cooperation with hotels. Only doctors, if they want can recommend other medical services. We are only in contact with some hotels, as the visitor’s choice of accommodation usually varies depending on the type of hotel - whether it is close to the sea, the mountain or the city. At this point, the role of the coordinator plays a catalytic role in presenting various accommodation options according to the patient’s preferences.

Patients approach us in different ways. For example, they send us queries via email or phone. The most important promotional factor is the word of mouth either through direct conversation with patients who already visited Embryolab, or through forums, that are huge pools of information. There are not intermediaries. In the frame of scientific part, there are many presentations or meeting with doctors.

The fertility sector is constantly growing, especially in North Europe. Experience and branding of treatment results are of vital importance. We pay special attention on the results of our medical treatments, that have made us known abroad. Embryolab differentiates in the level of service provision and the way it approaches the patients as it aims at a more personalized contact, coming more often into contact with patients, showing great interest in their psychological health. We offer a holistic approach, in terms of treatment, way of approaching patients, behavior. The existence of personal coordinators is very important, as each of us is responsible for personalized care of each and every patient. We know that in some countries, social security funds or private insurance companies cover the cost of fertility treatments. The extent to
which we are responsible, is to found out the legislative framework of the origin
country of a patient who asks about our assistance in case of non-affordability. This is
personalized care. We have repeated patients.

From our experience, patients care more about the medical center than the country as
medical destination. Our patients care more about the quality of the services, the
scientific staff, certifications of facilities and embryological laboratory (ours is one of
the two certified laboratories in Greece).

We do not focus on specific target markets. One of the main competitors of Greece, as
a medical tourism destination is Spain. But we are extremely competitive in terms of
price compared to Spain. Spanish big clinics offer medical tourism packages. The
disadvantage of Spain, and therefore, a primary advantage of Greece is the
personalized service offered in Greece and the specialized treatments. Spain offers
massive production. In addition, Greece excels in hospitality and psychological support.
Moreover, another advantage of Greece, is the huge number of qualified scientific staff
that, unfortunately, on the other side, cannot be absorbed into the limited public
medical facilities.

Medical tourism has extreme potentials for growth, in Greece. There are some simple
differences between Greece and other countries that play an important role to the
possible future development of medical tourism (ability to buy pharmacies without a
doctor’s recipe, no waiting lists and complicated procedures in private clinics). If we
managed to categorize the medical services in Greece and present them abroad, Greek
medical tourism could grow. Internationally, there is a trend of co-location of various
medical services in one medical center. This trend will come in Greece, too. What we
are lacking, is the internal organization, before promoting medical tourism abroad.
Greek state should organize firstly its medical product, before taking any promotional
activities. There is need of cooperation of all the organizations(private)and brain-
storming between them. Everything will rely on the directions set by the State. The
Ministry of Tourism is partly responsible and after the Ministry of Health that should
organize Q&A sessions, seminars in order to inform all the medical tourism
stakeholders.
Embryolab is a private fertility center, but it is subject to the rules of the state and acts by the book, according to what the law permits and what not. There is a National Authority that control us. Generally speaking, assisted production sector is very much correlated with the legislative framework. The Greek legislation about fertility treatments is very well delimited. For instance, women in Greece can undergo an IVF until the age of 50, in comparison to France, where IVF treatment is allowed until the age of 42. All in all, entrepreneurship as well as private investments in Greece are complex issues.

The NHS couldn’t do anything. If the promotion of medical tourism was responsibility of public hospitals, there would be stagnation”.

2. **Response of Plastic Reconstructive & Hand Surgeon and President of Medical Association of Thessaloniki:**  

“The role of Medical Association of Thessaloniki to the promotion of medical tourism dates back in 2012, when, first of all, we started to be informed about medical tourism-related subjects and came for the very first time in contact with people who have developed tourism. We went to conferences, saw other countries promoting medical tourism and how we can do so in order to give a direction to anyone who asks for our opinion. The conclusions are the following:

**Advantages of Greece**

- Excellent infrastructure, mainly in private sector  
- Superiority to specific medical service as Physical Medicine and Rehabilitation, and IVF due to legal framework  
- Clear scientific excellence over the Balkan countries, more qualified scientists than in Bulgaria, Skopje, Albania

**Disadvantages of Greece**

- Greece is not considered a “Mecca” of Medicine worldwide or in a field such as the US or Israel. However, the scientific level is good.  
- The medical services are neither very cheap nor very expensive (better prices than the rest of Europe)
• Access is neither easy nor very difficult (visa issues)
• No government support such as Turkey that has also competitive prices
• No legislative framework for medical tourism development.

We also have good relationships with other countries in order for them to know about the level of Greece, and we, on the other hand, finger out what they are doing. It is like a guarantee and a “espionage” to see also the market gaps and not to sell what others do. All in all, we give general principles, directions.

What Greece should do is to direct the efforts on specific areas and offer excellent services in these areas. We should see what we can sell, and that is the specialization. We cannot compete with countries like Thailand, where the prices are extremely low, even not with Turkey, where doctors receive a fixed salary. Consequently, there is need of development of specific departments for the promotion of medical tourism in respective companies in these sectors. Also, there could be specializations on visa issues because there is a difficulty in obtaining visas and, on the other hand, it is often used for illegal immigration. The promotion of specialized units and medical centers, that will offer one and only medical treatment, gathering customers from all over the world for specific purposes is also something that could be done. In addition, attention should be put on tourists with special needs such as neuropaths. Recently, several steps have been taken (creation of hemodialysis center in Chalkidiki). There is need of legislative framework for the establishment of day-care medical centers and specialized centers. There are several models of medical tourism development around the world. The model that fits in Greek reality is the Canadian. It includes some small clinics that make a single operation, minimize the possibility of complications and promote only this. Greece could do something similar to pull the wealthy patients from both the Arab world and the former Soviet Union. But legislation does not allow such small flexible units to grow. The scientific staff exists for this, but in large clinics that cannot specialize in an operation and sell only that. The improvement of public sector in order to receive international patients is something that should be done. The public hospitals have the scientific level to offer quality services but not the necessary infrastructure.
The NHS cannot even get into this game, nor should it get involved because it could denigrate the country and cause damage. Facilitators contact patients and suggest clinics, doctors, etc. If there are not present here and abroad, the system will not work. They offer completed packages including transfer from / to airport, transfer to doctor, accommodation, transfer for examinations.

No reasonable person wants to combine his vacation with an intervention / treatment that is basically a painful thing. International patients come either to find quality medical solutions not available in their own country, or for economic reasons. In the case of rehabilitation services, medical tourism is not tourism. This term is used for moving, is a medical service rather than a tourist service”.

3. Response of General Manager of Bioclinic Thessaloniki:

“The development of medical tourism in Greece is very limited. There is on a total product that could be sold. What Bioiatriki SA did, in terms of medical tourism is the establishment of a subsidiary company, CrossBorderMedCare, that deals with foreign patients who are already in Greece, in cases of medical emergency. This company offers to international patients both first aid services and more complicated treatments that require a long hospitalization. With a broad scope to medical tourism, there are not practices attracting international patients for medical purposes. Although medical tourism is not our priority, we are trying to develop medical tourism through medical interventions. Also, we are at an experimental stage for collaboration with rehabilitation centers, but again only in case of emergency.

Medical tourism is very developed in other countries of Europe, like Serbia (ranked at first place for sex change interventions). In these countries, there is targeted strategy for attracting a niche market. Greece is lagging behind in the following:

- Lack of an “all-inclusive” package (accommodation, transportation etc.)
- No specification to specific field of medical tourism
- Price in terms of transportation, accommodation, surgeries
- Weak NHS that cannot support the medical tourism development. The public hospitals cannot support the service of foreign patients
• Moderate level of infrastructure, especially for disabled people. In general, Greece could correspond to future medical tourism growth
• Cooperation between hotels and clinics only in cases of emergency

Priority could be put on specific fields of medical tourism as the development of artificial kidney units. These cases can be combined with vacation and is a suitable “product” to various Greek regions (Chalkidiki, Rhodes, Santorini). The ease of travelling is one factor that contributes to the augmented number of hemodialysis units, in recent years. In addition, the location of Greece makes it an ideal destination for fertility purposes (taking into mind that fertility treatments are almost forbidden by the law in Arabic countries and Turkey). Spain is one of our biggest competitors together with Turkey, that has managed to attract investments, leading to very good medical facilities. Also, in Turkey the doctors’ fees are fixed, in comparison to Greece and Spain where doctors decide how much they receive for different treatments.”

4. Response of General Manager of Evexia Rehabilitation Center:

“Medical tourism is a complex issue, because in the sense of tourism does not exist very much. The international patient who comes in Greece is not tourist. The only case that medical services can be combined with tourism to some extent, is travelling for cosmetic surgeries.

As for how we attract international patients, it is important to mention that the decision-maker of destination is the patient’s companion. We come into contact with the companions. We have two categories of patients coming to Evexia rehabilitation center. The first case, which constitutes the 50% of our patients, refers to patients with chronic diseases, whom we cannot completely cure, and the rest 50% refers to patients who get an accident, or a sudden incident. One big source of becoming know, is the Internet. We have strong presence on Internet and we care about being at high position in search machines, as well on social media and on forums where patients discuss. Also, we advertise our services and facilities on different medical websites and finally we have made agreements with facilitators who recommend us abroad.

We have an International Patient Department, that takes care about the specific desires of patients who are to come to Evexia, regulate some issues, prevent
complaints, organize the excursions, and coordinate all the treatment procedures. International patients want to feel safe before they come, during their stay and after. We stay in contact with our patients and get, often, feedback about their health condition.

In case of the recovery and rehabilitation tourism, the main competitors of Greece are Germany and Israel. The main target-markets of Evexia are the Former Soviet Union to a great extent (Russia, Kazakhstan, Ukraine), Egypt, Australia, England, Cyprus.

The main reasons why medical patients come to Greece, is because specific treatments are not available at their own country, or, here, they found better services at better prices. Hotels are not interested so much in this niche market of tourism in order to promote and formulate marketing strategies to attract medical tourists. This happens because, mainly hotels focus on massive arrivals and don’t care about individual cases of foreign patients. Medical tourism in Greece and for time being is not massive. Therefore, medical centers and clinics are responsible for attracting medical patients-tourists. There is seasonality in Greece. I am not sure if medical tourism can eliminate this seasonality.

To my opinion, the main advantage of Greece in the rehabilitation sector, is the value for money services that are of same level as abroad but at lower cost. What extra we do, is the organization of excursions mainly in Chalkidiki in order to give to our patients the sense of being on vacation. Usually, they stay 1-2 months or even more, so we are trying to make their stay as pleasant as possible. We add to the package of medical services that includes the recovery treatment, medical consumables, accommodation, transportation and food, an extra value. If the patient, but mostly this happens in case of companion, desires to stay at hotel, we can recommend him/her, but for sure, there are not official agreements with hotels.

As for the disadvantages of Greece in the rehabilitation sector, is the cost of airlines transportation in the cases that rehabilitation treatment is directly needed and the countries of origin are far away from Greece. To make it clearer, after an accident for example a heart attack, a patient goes immediately to the hospital. After the treatment received in a hospital, almost in every case, there are some problems left
that can be solved with recovery treatment. But, it is important for the patient to visit the rehabilitation center immediately. Most of the international patients do not travel exactly after leaving the hospital, mainly, due to the high cost of transportation tickets or to doctors’ advices not to travel. It is important to mention, that with regards to Evexia, there is no any insurance organization that covers the rehabilitation treatment. So, patients have to pay all the costs. The result is, that when these patients come, the possibility to totally cure them, is very small. Something that could be done, is probably the achievement of agreements with airlines companies for transportation of people suffered an accident and have mobility and pathological problems. Another negative point of Thessaloniki, for example, is that it is not accessible for disabled people. There are only few areas accessible for people with mobility problems. As for medical tourism in general, there is not a strategy, set by the state in order to develop medical tourism. Greece relies on its natural beauty and attract visitors only during the summer. Efforts by the state are one-dimensional without trying to find solutions to attract visitors all year around. Everything is matter of marketing. For medical tourism to develop, there is need of extensive demand and of massive arrivals of medical tourists. in addition, I think that efforts for medical tourism development should be done in combination with promotional activities for more sectors of tourism. For example, if the religious tourism was more developed, more Russian patients would choose Greece as a medical destination, combining medical treatment with holidays. We have to take actions as a country in whole, not as separate units. Probably, something else that could lead to positive results is the creation of government-to-government agreements. All in all, Greece has to expand its brand name as medical tourism destination. Because now, the medical clinics have to compete with other countries in total, a not with specific medical centers, because in these countries, the branding of whole destination is stronger. In Greece, there is need of innovation and expertise. If we were able to make a unique achievement in medicine, or in a sector of medical tourism, we would have more opportunities to become known worldwide.

The level of fertility services and rehabilitation services offered in Greece is very high. The fertility centers offer value for money services and also have the advantage of the
liberal legislative framework. The recovery and rehabilitation sector is also a sector with many opportunities to grow. We, as Evexia, have 45% repeatability of patients.

The NHS, cannot be part in the medical tourism promotion efforts. Until now, everything is accomplished by private initiatives. I do not think that public hospitals can offer the services that we, for instance, offer to medical tourists, because it is not only about the medical services. We are talking about a total package of services that can be in many cases differentiated to each individual case (according to religious habits, different culture)

Our patients are interested in activities that they can do around the rehabilitation center. They want to visit Thessaloniki, for shopping, Chalkidiki for swimming”.

5. Response of Development Manager at International Patient Department of European Interbalkan Medical Center:

“The main actions we take in terms of promoting medical tourism in Greece, are participation in exhibitions in Greece and abroad, conferences as well as organization of conferences in Thessaloniki and advertising campaigns here and in countries with which we cooperate (European countries, neighboring countries, Balkans and Former Soviet Union).

The arrival of Libyan patients (not only to Interbalkan Medical Center but also to other hospitals) during the war can be seen as part of medical tourism. Besides, it constitutes one of the components of Interbalkan Medical Center’s mission to serve patients from the Balkan region.

We attract foreign patients through all the aforementioned practices as well as through meetings, conversations. The word-of mouth plays also an important role. Opinions of patients visited Interbalkan Medical Center, Friends and relatives constitute a driver for more arrivals.

Of course, there is cooperation with other medical centers, doctors, tour operators abroad directly and via intermediaries.

Also, we offer all-inclusive packages (accommodation, transportation). We can provide patients with assistance in terms of transportation tickets, accommodation through
cooperation with hotels. There are cases that we undertake and organize all the
necessary procedures. In cases that patients desire something special, we do not
undertake it but always help them. We can recommend them different
accommodation options

As for the advantages of Greece in terms of medical tourism development, they consist of:

• High level of medicine. It is recognized by almost all our patients
• High level of doctors and medical services
• Competitive prices in comparison with other countries abroad. Taking into consideration the relation between the skills, experience in famous clinics abroad, knowledge, expertise of doctors, especially in Interbalkan Medical Center, and the prices Greece is very cost-effective country.
• Combination of medical treatment and holidays

On the other hand, a main disadvantage of Greece is the lack of more targeted movements at government level. There is no organization from the state bodies’ aspect.

Countries, considered as competitors of Greece could be Germany, Turkey and Israel. In the case of Germany, there are examples of patients that left Germany and chose to come in Interbalkan Medical Center for a scheduled check-up or an operation in combination with vacation.

I regard that the medical infrastructure in Greece is sufficient to accommodate and serve patients-visitors in the context of medical tourism. The same applies in the case of tourist facilities, especially the number and different types of hotels. We, as Interbalkan Medical Center, have also the advantage of the close proximity to the city’s airport.

The legislation is in favor of IVF in Greece. There is a Fertility and In Vitro Fertilization Centre in Interbalkan Medical Center, visited by many foreign patients. We have good success rates. The word-of-mouth is very important in this case. Taking into consideration the big number of fertility centers in Athens and Thessaloniki,
proportion to the population and perhaps the demand, Greece has already concentrated on this specific sector of medical tourism. There is a tendency to this direction. As for the recovery and rehabilitation tourism, I think that it is not so widespread in Greece. Perhaps, these services could be combined with wellness and spa services, that seem to follow an upward course.

The NHS cannot be involved in the promotion of medical tourism, due to the great number of problems that it faces. The fact that many insured people go first to public hospitals, see the condition (condition of facilities) and then seek for a private clinic is a common case. This fact leads to the high necessity of state involvement and government bodies to the improvement of this situation as well as the improvement of some tourist facilities(airport). Each hotel group and health organization is responsible to promote and sell its product. What is needed is the promotion of the whole country in terms of medical tourism at regional and country level”.