



# LAND OF THE PHAROAHS

As a popular tourist destination for visitors from all over the world, Egypt has been refining its medical offerings for international patients for some time. Dianne Glon assesses the quality of, and access to, care available today and examines the country's booming facilities for medical tourism

Egypt has long been an attractive destination for tourists from around the world for both historical and cultural reasons. The country is home to some of the world's most ancient wonders, beautiful resorts and beaches, as well as unique oases tucked away within the country's vast expanses of desert land. However, in recent years, Egypt has become a destination of other sorts – namely, medical. The Red Sea runs along its eastern border and the country is also host to mineral-infused, curative muds and a temperate climate, all of which are ingredients for climatotherapy and the treatment of chronic conditions such as psoriasis and arthritis – ailments that have typically been treated in Egypt's Dead Sea. Thus, the country's high levels of annual tourism, combined with an increasing number of foreigners who venture to the home of the Great Pyramids seeking medical treatment, has steadily transformed the nature of medical care available in Egypt, resulting in a wider offering that is higher in quality and, comparatively, quite affordable.

International Travel Insurance Journal

## A healthy infrastructure

The Egyptian government is planning for a general influx of tourists, and it is estimated that over 14 million foreigners will visit Egypt by 2014. Accordingly, available medical services to cater for these foreigners will increase too. Private tourist clinics have sprouted at an incredible rate over recent years, following the continuing rise in tourist numbers, and are seen as a profitable enterprise. These tourist clinics more often than not tend to resemble something closer

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to a retreat or spa, focusing on helping patrons 'get away' from the hustle and bustle of everyday life and relax; but others, such as the El Salam Hospital Arabia Beach in Hurghada and El Gouna Hospital in El Gouna, situated on the Red Sea coast several hours

south of Cairo, provide more conventional medical treatment, including general surgery.

There are a range of local and international assistance companies operating in Egypt, and they are best placed to direct patients to the most appropriate medical facility for the treatment they need. Such assistance companies include Connex Assistance Middle East, General Assistance, Middle East Assistance, Ramsis Assistance, and Kahil Assistance, based in Cairo, as well as foreign-owned assistance companies such as Mapfre Assistancia, International SOS, and Remed.

Assistance companies send patients to a variety of different facilities. Dar Al Fouad Hospital, a private medical facility based in Egypt's capital, Cairo, provides emergency care for trauma and accident-related injuries, cardiac-related issues, and provides foreign patients requiring surgery with emergency care at an international standard. It boasts a trauma team, provides vascular surgery, orthopedic services, intensive care, and has all the necessary equipment and trained medical staff to operate laboratories, a radiology department, administer CT scans and MRIs in order to support emergency services, as well as provide normal day-to-day medical care.

According to its representatives, Dar El Fouad Hospital has several years' experience working with insurance companies, both in Egypt and abroad, including Bupa, AXA, Mondial Assistance, and Alico,

and works with several of the approximately eight assistance companies that are fully operational in the Middle East. Among these is Connex, which provides foreigners travelling in Egypt with solutions to their medical needs according to the contracts they have with their insurance companies, and maintains close working relationships with Mondial Assistance, Euro Assistance, SOS International, Filo Diretto, AIG, Eurocross, and several other international companies. Orthopedic cases are generally referred to El Salam International Hospital in Cairo, a private facility. Hematology cases are sent specifically to the Nasser Institute, also in Cairo, and cancer cases are referred to the Cairo-based National Cancer Institute, both of which are public hospitals. Other hospitals across Egypt that provide specialised medical care include the private Luxor International Hospital for cardiac catheterisation and dialysis, Sharm International Hospital, a government facility, for trauma and emergencies, Alexandria University, Mostafa Kamel Military Hospital in Alexandria, and the private Alexandria International Hospital. El Salam International Hospital, the Nasser Institute and the National Cancer Institute are accredited by the International Organisation for Standardisation (ISO), and are among the most reputable and well-known in the country. Dar El Fouad Hospital, on the other hand, has been accredited by Joint Commission International (JCI) twice in its 10 years of operation, has received ISO accreditation, and has collaborated

with Cleveland Clinic (USA) and Care International. It is, in fact, the first hospital in Africa and Egypt to be accredited by JCI. In this capacity, foreigners can feel reassured about receiving treatment – emergency or otherwise – in internationally accredited facilities in Egypt.

For cases that require treatment in more remote parts of Egypt, Connex, for example, works with a network of 1,200 medical facilities across the country and sends cases to the most reputable and internationally accredited of these. Helmy Tanahy, chairman of the company's Middle East division, maintains that hospitals in tourist areas are well equipped to deal with 95 per cent of the cases that pass through them. These include El Salama Hospital in Alexandria, Sharm El Dawly Hospital in Sharm El Sheikh, Luxor International Hospital in Luxor City, Mubarak Military Hospital in Aswan, and El Salam Hospital in Hurghada, all of which have trauma and emergency units. These hospitals are located across Egypt, so no matter where one is travelling inside Egypt, high-quality medical attention is never far away.

### Doing the sums

As we have seen, high-quality medical care is available across Egypt for foreigners and at a fraction of the cost of the same treatment in other countries. For example, hip replacements may cost up to \$100,000 abroad, but only \$25,000 in Egypt. Knee replacements can cost up to \$60,000 abroad but only \$15,000 in Egypt. Open heart surgery and valve replacement in Egypt can run to just 20 to 25 per cent of the cost in the US, while patients receiving cosmetic surgery in Egypt, on the other hand, can pay as little as 15 per cent of the cost for the same cosmetic procedure in western countries.

However, costs in the country are sometimes inflated through the over treatment of leisure and medical tourists, especially within smaller clinics. This is a persisting problem, with some medical providers seeing foreigners as a potential source of revenue. Established assistance companies help to mitigate this problem and have experience dealing with fraudulent invoices on behalf of medical facilities. Generally, though, as has been shown, medical services are far cheaper in Egypt when compared to the same treatment in countries such as the UK or the US. Medical attention in less touristy areas might be a bit more costly compared to medical facilities in Cairo, for example, but Tanahy maintains that, most of the time, procedures cost less than half of what they would for a foreigner back home. One only needs to make certain that various courses of treatment and medical attention can be covered by their insurance, which can be facilitated by an assistance company. Facilities like Dar Al Fouad and others such as Nasser Institute, Luxor International Hospital, Sharm International Hospital, Kasr El Ainy International Hospital, El Salam International Hurghada, El Salam International Hospital and most private hospitals in touristic areas have a long history working with international patients, and also have a history of dealing and cooperating with insurance companies thanks to Egypt's prominent standing as an attractive tourist destination. Thus, the processes involved post-care is perhaps easier than what can be found in other developing countries.

The issue for foreigners who visit Egypt – whether

for medical purposes or as a tourist who then requires medical attention – is to discern between reliable and imposter medical facilities and medical providers. Egypt does have its share of phony clinics and physicians with little or no training and falsified degrees. These clinics and individuals are mushrooming around the country and are hard to regulate, so the role of assistance companies is again important to ensure that foreigners in the country are matched with qualified and well-trained professionals in established and reputable institutions.

Pharmacies in Egypt can be found on virtually any street. Pharmacists often speak English and are very well informed about the various medications that can be taken if a person's medical need does not necessitate the attention of a doctor. Medicine in the country is fairly cheap, and often does not require a prescription. However, foreigners should take care to read the leaflets inside boxes of medicine to ensure that it is exactly what they are seeking, as pharmacists might try to sell something slightly more expensive that may not exactly address one's medical needs.

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### Seeking treatment

Ms Omayma El Hussein, media co-ordinator at the Ministry of Tourism in Egypt, reiterates the nature of the country's position in the field of medical tourism and the overall medical care it affords foreigners: "Egypt's competitive advantage stems from its position as an attractive and popular tourist destination ... Other advantages include a relatively reasonable cost of living, proximity to the European market, and ideal weather for recuperating and [general] health restoration." She notes that the country's potential to become a primary destination for medical tourism, like India or Brazil, has been recognized by Egypt's government and planned for accordingly. "A general budget has been developed, giving a total development cost of US\$19.5 million over the next 12 years," says El Hussein. Currently, those who travel to Egypt specifically for medical purposes seek treatment in government hospitals like the Nasser Institute, Ain Shams University Hospital and New Kasr El Ainy French Hospital, as well as in private hospitals like Dar Al Fouad Hospital or El Salam Hurghada Hospital.

But what of the healthcare available to Egypt's indigenous citizens? The government currently provides primary care and medication free of charge for its citizens – including those in rural areas – in government hospitals and clinics. It also provides universal 'subsidised healthcare' in specialist, state-owned hospitals at very low prices, but this is




and includes a variety of general medical treatment. Although subsidised healthcare is cheaper, there are shorter waiting lists for economic healthcare. In addition, government-sponsored medical treatment is available to chronically and critically ill patients who apply to the government for a grant to cover their treatment costs in private, governmental or military hospitals. There is generally a very short waiting list for treatment for patients with a government grant. For certain illnesses, such as chronic renal failure, where a patient needs regular, structured treatment, the patient is best off getting such sponsorship from the government. State sponsored treatment is also better in the case of time sensitive critical illnesses that require operations, such as open heart surgery, cardiac catheterization and liver or kidney transplants. Grants are given out by the General Medical Council

predominantly used by those who need it the most, as there are long waiting lists for treatment. There is also 'economic healthcare', however, which is provided by both military and government hospitals and is cheaper than treatment at a private hospital,



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at the Ministry of Health. While anyone who pays into the national health insurance service is entitled to state health insurance, some decide not to participate in it because of the hassle of long waiting lists and unavailability of beds in state hospitals. Despite this, the existence of private medical insurance is still widely underdeveloped within the country. Tanahy claims that only 20 to 25 per cent of the population has private health insurance, reflecting the fact that only a minority of Egyptians have the financial resources with which to purchase high-end medical insurance or be treated in private hospitals. In terms of quality of medical care and facilities, university hospitals, reputable private hospitals, and military hospitals are roughly all equivalent in terms of quality of care. The quality of care

in state hospitals is generally lower because overheads are very high: expenditure for general hygiene and the volume of services provided are too much for the government budget. Private hospitals tend to be exceptional in terms of hygiene and the personal attention afforded to

patients, and they are void of long waiting lists. There is a wide network of public primary healthcare clinics and hospitals all around the country, though the Ministry of Health was unavailable to provide an exact number. However, the

US Embassy in Cairo can provide visitors with a list of all available hospitals in the country, and a list of hospitals in each of Egypt's governorates can be found when visiting the Ministry of Health's website online. It is worth noting, however, that the metropolis

**hospitals in tourist areas are well equipped to deal with 95 per cent of the cases that pass through them**

of Cairo is one of the world's most densely populated cities. The city is quite large and, on a typical work day in the middle of the week, traffic is an undeniable factor that seriously impacts transport time, specifically with regards to emergency transportation and ambulance services. Still, despite the traffic that plagues city dwellers and foreigners alike, representatives of Dar El Fouad Hospital insist that ambulances – provided by the government – have become far more advanced and have improved dramatically over recent years. Consequently, at any given time, one can dial 1-2-3 and a government ambulance will be sent and arrive to a patient in anywhere between five and 15 minutes, say the representatives. However, there is speculation among the country's residents as to just how efficient, timely, and responsible these ambulances actually are.

In any case, ambulances are typically provided at no cost to a patient in the case of emergencies, but ambulance crews often demand payment whenever the patient has medical insurance, whether local or international. Still, many medical facilities, including the Dar Al Fouad Hospital, maintain their own road ambulance services.

**ITIJ AHWM RATING**

HEALTHCARE COST	★★★★☆
ACCESS TO EMERGENCY CARE	★★★☆☆
OVERALL QUALITY OF CARE	★★★★☆
EMS (AIR AMBULANCES)	★★★☆☆

**Please note:**  
These ratings are an overview of what ITIJ believes to be a fair reflection of the general standards in the country, and do not represent any one hospital or service. ITIJ recognises that some individual facilities and services would receive different ratings than others, and to those shown in our chart, should ratings of each be done separately.

When it comes to air ambulance provision, the government does maintain such an evacuation programme, but it is not very well organised or run. No private air ambulance companies currently have bases in the country, although this is something that Connex is looking at providing. While well-equipped facilities with modern technology and well-trained staff – including staff that have overseas training – are available in Egypt, Tanahy maintains that more hospitals

**ITIJ spoke to Europ Assistance about its experience of working in Egypt**

In Egypt, the Europ Assistance Group has been represented locally by a partner – Connex Assistance – since the beginning of 2000, and it relies on this partner for its expertise in Egypt. The local team includes medical professionals and experienced operations staff that have been in the assistance industry for a significant number of years, and manages a select network of local providers. Europ Assistance currently handles in excess of 1,000 cases per year in Egypt, with costs exceeding €1 million. Generally speaking, in Egypt, private hospitals are cleaner than public hospitals. However, this depends on the area. Public hospitals receive a huge number of cases; the hospitals are usually well equipped but not always well staffed. Staff can be overworked and are spread quite thin in comparison to the number of cases received. Private hospitals, which normally receive fewer patients, can more easily control and manage the standard of healthcare given. Tourists involved in road traffic accidents and national emergencies are immediately transferred, following instruction from the Ministry of Health or the Ministry of Defence, to the closest public hospitals. Tourists are, however, generally advised to visit the private hospitals as hygiene levels are better and staff tend to speak English and possibly other languages. Since 2005, through medical audit programmes performed by specially recruited medical auditing doctors, Europ Assistance has evaluated medical facilities all around the world. These audits are based on more than 200 criteria. Examples of the many hospitals audited in Egypt by the dedicated medical teams of Europ Assistance include: Dar El Fouad Hospital (well known as having one of the best standards of healthcare in Egypt), Luxor International (a public hospital with a good standard of healthcare and hygiene), Sharm International Hospital (a public hospital with a satisfactory standard of healthcare). Usually both private and public hospitals in tourist areas have English speaking doctors and reception staff. Certain hospitals may have staff who speak additional languages such as Russian, Italian, German and French. Patients in the remote areas, which are popular

with tourists, can first be stabilised locally then moved to the main towns or cities. Europ Assistance, with the help of its local partner, is equipped to organise and perform local and international evacuation. The roads between different tourist areas are, in general, quite long: Sharm El Sheikh is 550km from Cairo, Luxor 800km and Aswan 1010km. Air ambulances are provided by government bodies, such as the Ministry of Health and the army. The aircraft used are mainly Beechcraft B helicopters, and can be leased out from the army and some petroleum companies. The issues of overcharging, overtreatment and fraud can be a problem in tourist areas where small clinics are set up by fresh graduate doctors for the sole purpose of profit. These clinics have increased dramatically in the last three years and can create problems that are typical of tourist areas everywhere in the world. This includes the payment of tour guides for insurance policies, and commission on invoices for tour guides directing a tourist to a certain facility, even if the facility is not suitable. However, continuous investigation is undertaken into new providers in order to avoid, as much as possible, any difficulties. Finally, unnecessary bureaucracy remains mostly in public facilities where phone and fax communication is difficult and representatives must be sent in person to deal with the hospital. On-the-spot cash payment is also usually necessary with most public facilities. In general, the cost of treatment in private facilities in Egypt is significantly less than private facilities in Europe and other Middle Eastern countries such as Israel, Jordan, Lebanon, and Gulf states such as Saudi Arabia and the United Arab Emirates; and much less than in the US. Every hospital in Egypt has two different sets of price lists, one for locals and one for non-locals. Europ Assistance has developed a medical cost control policy and also relies on the regional knowledge of its local agent. It must be noted that Egypt doesn't have any reciprocal agreements regarding the treatment of foreign nationals, such as is covered by the European Health Insurance Card.

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WIHURI AVIATION

**the country's potential to become a primary destination for medical tourism, like India or Brazil, has been recognized by Egypt's government and planned for accordingly**

There has been a move towards the heightened regulation of third-party administrators (TPAs) operating in Egypt. ITIJ caught up with Interhealth, an international TPA that has just opened an office in the country. Here's what they said

Egypt has a large population, with an increasing number of people moving to the urban centres. This has created a challenge for health providers, both government and private, to meet the healthcare needs of the population. However, health insurance is a growing industry in Egypt, as more people look to it as a means of gaining access to adequate and quality healthcare when the need arises. There are new health insurance products coming to the market on a regular basis, offering insurance cover from rather basic to very comprehensive cover, including international cover.

The independent management of medical insurance claims has been offered in Egypt for a number of years, with varying levels of expertise and professionalism. The majority of insurance companies outsource this management to TPAs, as they should have the approved and accredited provider network in place through which the managed members can gain access to treatment at affordable and managed costs. The TPAs should also be able to provide professional management of all these claims and be able to keep the insurers updated in an accurate manner. This is also applicable to a growing number of companies that are choosing to self insure their own workforce, and carry the risk themselves, or take out risk-limiting type insurance, which still works out less expensive than full insurance, but has its own challenges. However, such quality TPA service provision is not always the case!

Through the often inefficient services of some TPAs, medical providers are often reluctant to deal with them, leaving members and insurance companies stranded for choice, and leaving some members having to pay for the medical treatment they have received as their TPA has been suspended for lack of payment. The government, however, is taking this issue very seriously, and it has just launched a new combined EFSA (Egyptian Financial Supervisory Authority), which has taken over from EISA (Egyptian Insurance Supervisory Authority), that will oversee various departments and industries, including the health insurance and the TPA industries. The EFSA will be setting new standards to be met in all financial services. Interhealth is proud of the fact that, despite our short existence in Egypt, and as an independent international TPA, we are the first TPA to receive approval from the EFSA.

Egypt has always been a tourist destination, though people also travel to the country for a variety of other reasons, such as for business or to study. With the expected increase in visitors from the UK due to the weakening of the pound, travel insurers in the country, as well as international medical insurers, need to be more vigilant in their management of cases in Egypt. Insurers without a presence in Egypt are often exposed to working through independent doctors or hospitals, with no real management. The range of medical service providers in Egypt is vast, though, and ranges from the extremely good to very questionable. Thus, reputable TPAs can offer important access to networks of accredited medical service providers. Interhealth found establishing such an accredited network to be a major challenge, but we now have a dedicated team of doctors managing our network and adding new providers on an ongoing basis. We also have a dedicated bills auditing team in Cairo, so we are confident that we are able to provide an important service on a national basis.



accredited by organisations such as JCI are needed in the country for it to become a more sought after destination for medical tourism, and to guarantee visiting foreigners that it can adequately address their medical concerns

and needs. He believes the country has all the ingredients necessary to reach these two goals, however: "We have the hospitals, the resources, expertise, personnel, and equipment. Hospitals in touristic areas are now well aware of this and ...

[generally] meet international standards." Besides accreditation, he also stresses that hospitals need to strengthen their relationships with insurance, travel, and assistance companies around the world in order to provide a more rounded offering to international patients. ■

Born and raised in the San Francisco Bay area, Dianne Glon began her writing career in her early twenties, contributing pieces concerning a range of topics to newspapers, magazines and other publications, both in the United States and Egypt. Dianne currently writes for an English-language business magazine in Cairo, but still covers a variety of topics pertaining to local business, culture and lifestyle, international relations and development.

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