

3. Medical Tourism – Economy

India's medical tourism sector is rapidly growing, attracting global patients with its low-cost, high-quality healthcare and unique wellness offerings like Ayurveda. The government actively supports this with initiatives like the 'Heal in India' portal and a dedicated Ayush Visa, while facing challenges in quality regulation.

Overview of Medical Tourism in India

Definition – Medical tourism (also known as medical travel or global healthcare) is the practice of traveling across international borders to access healthcare services.

Driving Factors – The sector's growth is primarily driven by two factors –

1. Skyrocketing healthcare costs in developed countries.
2. The desire of millions of Non-Resident Indians (NRIs) for timely, high-quality treatment in their home country.

Scale and Growth – India's medical tourism sector has evolved into a global phenomenon, attracting patients from around the world. In 2023 alone, India welcomed over 635,000 foreign medical tourists, and this number is projected to grow exponentially.

Why India is a Premier Destination for Medical Tourism

1. Unmatched Cost Efficiency

Massive Savings on Procedures – Patients can achieve significant savings, with NRIs saving anywhere from 60–90% on major medical procedures. Example – A complex surgery that costs over \$100,000 in the US can be performed in India for just \$10,000–\$20,000.

Affordable Advanced Care – India's hospitals deliver sophisticated treatments, from heart bypasses to kidney transplants, at a fraction of global costs.

Cheaper Medicines – Even pharmaceutical costs are substantially lower, with medicines being up to 90% cheaper compared to international markets.

2. Insurance & Financial Protection for NRIs

Surge in Adoption – Health insurance purchases among NRIs have surged by over **150%** in the past year, indicating a strong trend of planning healthcare in India.

Demographic Trends – Young NRIs (under 35) led this growth with a 148% increase in policy purchases. The number of women NRI buyers increased by 125%.

Caring for Family Back Home – A notable trend is that 60% of NRIs are purchasing health insurance policies specifically to cover their elderly parents residing in India.

Drastic Premium Difference – Insurance premiums in India are often 25–40 times cheaper than comparable plans in the US or Gulf countries, making it a highly attractive financial option.

3. Expanding Access Beyond Metro Cities

Decentralization of Healthcare – High-quality medical tourism is no longer confined to major metropolitan hubs like Delhi, Mumbai, or Chennai.

Emerging Hubs – Tier-2 Cities like Hyderabad, Kochi, and Ahmedabad are becoming popular destinations. Tier-3 Towns such as Thrissur, Kollam, and Thane are also emerging as healthcare centers.

Enabling Factors – This expansion is supported by improved flight connectivity to smaller cities and streamlined visa processes, making them more accessible to international patients.

4. World-Class Infrastructure and Services

Advanced Technology – Indian hospitals are equipped with state-of-the-art diagnostic and surgical technologies on par with global standards.

Highly Skilled Professionals – Many doctors and surgeons in India have been trained or have practiced internationally, bringing global expertise back home.

Shorter Wait Times – Compared to long waiting lists in many developed nations (like the UK or Canada), medical procedures in India can be scheduled much faster, which is crucial for critical care.

Ease of Communication – Most medical and hospital staff are proficient in English, eliminating

communication barriers for a majority of international patients.

Key Concerns & Issues in India's Medical Tourism Sector

1. Quality Assurance & Regulation

Unregulated Growth – The rapid, "mushrooming" growth of wellness and medical centers has raised concerns about a lack of uniform service standards.

Accreditation Gaps – While quality guidelines from bodies like the National Accreditation Board for Hospitals & Healthcare Providers (NABH) and the Ministry of AYUSH exist, not all centers adhere to them, posing risks to patient safety and undermining trust.

Medical Ethics – Some facilities have been criticized for aggressive marketing tactics and a lack of transparency regarding treatment outcomes and success rates.

2. Accessibility & Transparency

Logistical Challenges – International patients often face significant hurdles in navigating visa applications, selecting the right hospital, and coordinating travel and accommodation.

Hidden Costs – Although India is known for affordability, a lack of clear and transparent pricing structures can sometimes lead to unexpected expenses for foreign patients.

Limited Insurance Integration – Many international insurance providers do not have direct billing arrangements or coverage for treatments in India, creating financial uncertainty and paperwork for patients.

3. Patient Safety & Legal Recourse

Limited Legal Protections – In the event of medical malpractice or negligence, foreign patients may face significant challenges in seeking legal redress through the Indian judicial system.

Infection Control & Hygiene – While top-tier hospitals have excellent standards, some smaller or unregulated facilities may have inadequate sanitation, posing health risks, especially for immunocompromised patients.

4. Government Initiatives to Boost Medical Tourism

Heal in India Portal – A dedicated one-stop digital platform launched by the government to help international patients find accredited hospitals, book appointments, and manage their travel logistics seamlessly.

E-Medical Visa – A simplified electronic visa process is available to citizens of 167 countries, making it easier and faster to travel to India for medical treatment.

Medical Value Travel Summits – The Ministry of Ayush regularly organizes these summits to foster collaboration between state governments, hospitals, and industry leaders to promote India as a top medical travel destination.

5. Wellness Tourism – India's Unique Proposition

Ancient Healing Systems – India is leveraging its ancient and holistic healing traditions—Ayurveda, Yoga, Siddha, and Naturopathy—to attract a different segment of tourists.

Target Audience – This appeals to travelers seeking preventive care, rejuvenation, stress relief, and spiritual healing rather than critical surgical procedures.

Promotional Efforts by the Ministry of Tourism –

Accreditation of Wellness Centers – The government is partnering with NABH and the Ministry of AYUSH to accredit wellness centers, ensuring they meet high quality and safety standards.

Market Development Assistance (MDA) – Financial support is provided to accredited wellness service providers to help them participate in global events and market their services internationally.

Dedicated "Ayush Visa" Category – A special visa category has been introduced for foreign nationals seeking treatment under traditional Indian systems of medicine, including Ayurveda, Yoga, Unani, Siddha, and Homeopathy (AYUSH).

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