



Update from Bangladesh: Medical Tourism Opportunities

An Interview with Mr. Moin Ahmed, Managing Director, GD Assist, with questions from Elizabeth Ziembra, President, Medical Tourism Training

1. Would you please introduce yourself with a brief on your background and experience in medical travel?



I'm humbled by the opportunity to lead GD Assist, a subsidiary of Green Delta Insurance, as its Managing Director. Within a short period, GD Assist has emerged as a leading medical tourism service provider in Bangladesh. The company provides customers unmatched convenience in terms of having the largest network of renowned hospitals in Malaysia, Thailand, Singapore and India. I have more than 5 years of experience in medical tourism and have built GD Assist from scratch.

Before launching GD Assist, I was directly involved with the health and travel insurance products of Green Delta Insurance and also initiated emergency medical evacuation services for the first time in Bangladesh. I'm also the Additional Managing Director and Company Secretary of Green Delta Insurance. Before joining the Green Delta family in 2009, I was a career banker.

2. Many people are unaware of Bangladesh and its healthcare system. Can you please tell us about healthcare services in your country?

From a business point of view, Bangladesh offers immense scope in healthcare when one considers a large population of 163-million, prevalence of tropical diseases and emergence of lifestyle diseases, miniscule per capita healthcare spends and virtually non-existent rural healthcare infrastructure. Having said this, the healthcare system of Bangladesh is to a large extent reliant on the government or the public sector for subsidies and also for setting macro policies and service delivery mechanisms. Although the country's healthcare system is faced with many intractable challenges, it seems to receive little priority in terms of national resource allocation. In the face of this situation, the country's private sector is primarily engaged in providing tertiary-level healthcare services even as Bangladesh does not yet have a comprehensive policy to attract large-scale and long-term investments in healthcare.

3. What can you tell us about medical tourism in Bangladesh? Are people leaving the country for treatment and if so, where are they going? What types of treatments are they usually seeking?

Bangladesh is a densely populated country with the characteristics of several tropical diseases and ailments facing the population as well as the emergence of lifestyle and non-communicable diseases (NCDs). Typical tendencies to postpone diagnosis meshed with poor healthcare infrastructure in the country have emerged as some of the central reasons that have spurred the growth of the medical tourism industry in Bangladesh.

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On the other hand, affordability has emerged as a vital aspect in healthcare. The world over, the cost of healthcare has become a social and political issue. As someone who has been a part of the medical fraternity for a long time, I respect and subscribe to the demand for ensuring affordable healthcare for all citizens. But equally so, affordability cannot be examined in isolation and the need for healthcare that is of high-quality and which is accessible to all has to be an integral part of the prism. This is where medical tourism also finds its origins by facilitating patients to countries that have emerged as medical tourism hubs and coming to be known for their low-cost, high-impact treatment options and solutions.

A majority of Bangladeshi patients visit the following prominent healthcare destinations for meeting their medical needs:

- Singapore
- Thailand
- Malaysia
- India

Though most patients principally seek orthopedics, dermatology, cardiology and oncology treatment solutions, increasing medical awareness has also prompted a larger number to embark overseas for executive/preventive health check-ups, especially among those who are upwardly-mobile.

Yet another trend that is driving the Bangladeshi medical tourism market is the fact that a number of patients are combining healthcare with vacations. This trend continues to gain momentum as medical hubs of the world portray themselves as ideal holiday destinations while a larger number of patients have more disposable incomes in hand.

4. Are people coming to Bangladesh for medical treatment? If so, from what countries? And for what types of treatment?

The number of incoming medical patients is not impressive enough and, statistically, most of them are NRBs (non-resident Bangladeshis) who prefer to come to their hometown for seeking treatment solutions for ailments that are generally non-serious and non-life threatening while also getting to spend some time with their families and friends.

5. Is the government contracting with other countries or providers outside of Bangladesh for healthcare services? If so, which countries or providers? And for what kind of treatments?

To provide specialized medical services to Bangladeshi government's senior officials and to different governmental organizations/wings, the government often resorts to foreign countries for availing better treatment outcomes when it comes to tackling critical medical conditions. Usually, Singapore, Thailand, Australia and England get priority when the government seeks healthcare services for its high-ranking officials and other dignitaries.

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6. What are the overall trends that you see in the medical tourism market in Bangladesh?

The growing trend of Bangladeshi patients travelling abroad for availing themselves of medical services has led to some soul-searching in policy circles. While other countries of the Southeast Asian region are benefitting from medical tourism, Bangladesh not only lags behind, it also loses patients to these countries, thereby draining revenues for the exchequer. This exodus for medical treatment is seemingly driven by the higher perceived quality of treatment abroad, despite the fact that similar treatment is available more cost- effectively within the country. To be sure, the Bangladeshi healthcare system is not without its problems, which have diminished the perception of quality in the sector. Hence, there is a pressing need to develop the local healthcare system and build confidence among patients.

7. What opportunities do you foresee in the medical tourism sector of Bangladesh?

As is the trend worldwide, a larger number of citizens of Bangladesh are realizing the importance of good health and are seeking preventive healthcare. Continued distrust on local healthcare, especially for lifestyle and serious diseases, paired with the emergence of reputed medical tourism service providers like GD Assist has created a robust case for medical tourism in the country. About 1.5 million patients travel abroad every year to seek medical treatment. This number is continually on the rise, especially driven by the expansion of the mid-income population base.

8. If someone is interested in contacting you to learn more about the medical tourism market in Bangladesh, how can you be contacted?

GD Assist being a pioneering healthcare management and medical tourism of Bangladesh has their strong presence in the digital arena. I can be contacted through the following channels:

Website: www.gdassist.com

Email: gdassist@green-delta.com

FB: facebook/greendeltaassist

Contact Tel: +8801617666888

Thank you, Mr. Moin Ahmed for sharing your knowledge and expertise with us.

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