



# Cardiac Care Europe

## Quality Care for American Patients

A presentation prepared for

Aetna Inc.





## A Quality Solution

Cardiovascular disease is the number one killer of Americans today. It's that simple – and that devastating for American families and their insurers bearing the high cost of procedures. The Cardiac Care Europe® program provides an innovative service that will make high-quality, affordable care a reality for Americans.

### Our Vision

Cardiac Care Europe is a unique medical travel program, by Clinical Liaison Sourcing, Switzerland, dedicated to providing patients with first-class cardiac care, while significantly reducing the costs of heart intervention and surgery. Both patients and their insurer stand to benefit from this big price gap. Patients will be able to both choose the best specialists, enjoy a more comfortable, nurse-assisted recuperation and receive the benefits of costs savings via reduced premiums, co-payments or deductibles. What is more, an attractive fringe benefit for patients is the opportunity to enjoy Europe and recuperate in beautiful, historic locations. Aetna, in tern, will benefit from satisfied clients, proven outcomes and reduced treatment costs. We provide a quality service that will make this innovative care solution possible.

### Changing Attitudes to Health Care

The ongoing health care debate and national recession has made Americans more aware than ever of the high quality care options available in Europe. Today's consumers—from the globetrotters to the average informed American family — have all come to demand quality-enhancing, cost-cutting choices. Insurance companies like Blue Cross Blue Shield of South Carolina have already started including medical travel to India and Mexico as part of their plans, but no location rivals Europe in health care quality, travel convenience, and historical and cultural interest for Americans.

### Our Network

Cardiac Care Europe partners with the most advanced cardiovascular care specialists and hospitals in Europe – equipped with the latest technology and facilities tailored around the needs of cardiovascular patients and their families. All of our network hospitals are ESC guidelines confirmed and have teams of cardiologists, cardiac surgeons, vascular surgeons, cardiac anesthesiologists, cardiovascular radiologists, cardiovascular nurses and other cardiac-care professionals who work to bring the most advanced care to each patient.

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## Our Expertise

Our network of specialists is comprised of leading cardiologists and world-class hospitals. As opposed to other providers and facilitators that assist patients with medical procedures abroad, we are focused exclusively on European cities and are specialized only in cardiac care for insured Americans.

### **Only Cardiac Care, Only in Europe**

We specialize solely in heart disorders treated only in leading European hospitals. This means that we are a 100% focused on providing the best care in the field. We have expert knowledge and a local network – our advisors are some of the most prominent American and European cardiologists and cardiac surgeons – and we know well the organization of cardiac care in Europe. The cardiologists and cardiac surgeons in our network are leaders in the field and recognized by American publications such as the Journal of the American Heart Association<sup>1</sup>.

### **Europe: First-Class Care and First-Class Destination**

At a time of serious medical need, the last thing patient want is to experience stressful or unsafe travel. Traveling to Europe is easy, safe, and makes for an enjoyable vacation for American patients. Language differences are of minimal concern, as English is spoken widely in all European countries and patients are assured of an English-speaking member of our staff by their side.

### **We Understand American Patients**

We speak their language, both literally and figuratively. We appreciate our patients' concerns and can comprehensively prepare them for treatment. We can provide a professional and transparent service, and address our patients' top concerns associated with medical travel— from ease of travel to after-care options. In addition, patients will also be able to stay connected to home— access to broadband Internet, international telephone calling plans and American television is secured everywhere in our partnering hospitals. We believe that sound communication based on compassion and understanding lays the groundwork for a comfortable and fulfilling patient experience.

*Cardiac Care Europe is dedicated to providing patients with first-class cardiac care, while significantly reducing the costs of intervention and surgery.*

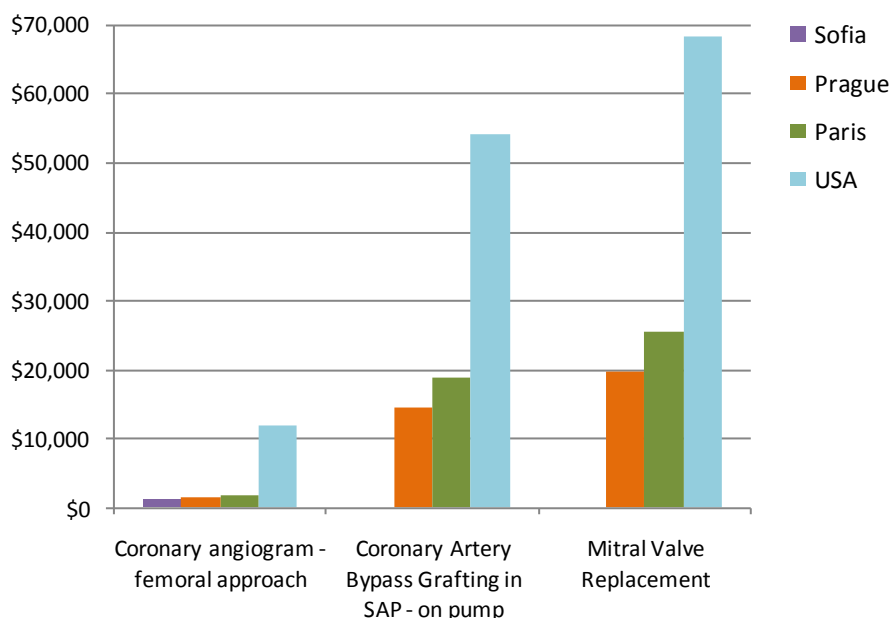
<sup>1</sup> *Circulation* 2008, "European Perspectives" ; 118; f13-f18

## Our Cost-Cutting, Quality-Enhancing Advantage

While invasive and interventional procedures and cardiac surgery in Europe is first-class in quality, their prices are often about a third of the cost of the same procedures performed in the United States. Even if patients receive a full package with accommodation and nurse-assisted in-hospital and in-hotel recuperation, the total cost for most procedures will still be less than half of the cost of those performed in America. Below is an idea of the procedure prices for three European centers.

	Paris	Prague	Sofia
<i>Invasive and interventional procedures</i>			
Coronary angiogram - femoral approach <sup>8</sup>	\$1,853	\$1,426	\$1,188
Coronary angiogram - radial approach	\$2,246	\$1,728	\$1,440
Coronary and/or carotid and/or renal and/or peripheral angiogram	\$2,153	\$1,656	\$1,380
Coronary angiogram in UAP	\$2,340	\$1,800	\$1,500
PCI in stable AP with BMS	\$9,173	\$7,056	\$5,880
PCI in stable AP with DES	\$14,789	\$11,376	\$9,480
PCI in UAP with BMS	\$11,045	\$8,496	\$7,080
PCI in UAP with DES	\$16,661	\$12,816	\$10,680
PCI in NSTEMI with BMS	\$11,794	\$9,072	\$7,560
PCI in NSTEMI with DES	\$17,597	\$13,536	\$11,280
PCI in STEMI with BMS	\$12,636	\$9,720	\$8,100
PCI in STEMI with DES	\$18,252	\$14,040	\$11,700
<i>Cardio surgery procedures</i>			
Coronary Artery Bypass Grafting in SAP - on pump	\$18,907	\$14,544	-
Coronary Artery Bypass Grafting in SAP - off pump	\$22,932	\$17,640	-
Aortic Valve Replacement	\$25,646	\$19,728	-
Mitral Valve Replacement	\$25,646	\$19,728	-
Aortic and Mitral Valve Replacement	\$32,386	\$24,912	-

**Below: a price comparison of three of the procedures offered by Cardiac Care Europe against their typical costs in the US, which are two to three times higher**



# The Full Patient Experience

From the moment a patient is referred to us with a diagnosis, a dedicated member of our staff is there to provide information and support for the patient and his or her family. Our first priority is to prepare the travel risk evaluation for the patient to determine whether their condition is stable for travel. Then we identify the best hospital and cardiologist or cardiac surgeon. Then, depending on the case, a patient can either make his or her own travel arrangements, or we can arrange for travel or any other service a-la-carte. For patients who want a full-service package, we can provide a comprehensive package— travel arrangements, accommodation, sightseeing, and recuperation care depending on the agreed budget. And, as our tradition goes, patients and their companions are treated to a relaxing visit to a major European historical site to remember.

Below is a list of the services Cardiac Care Europe can provide for patients:

## Information and Assistance

Each patient will have a dedicated member of our team throughout the process as well as a nurse who will care for them during their stay. A dedicated patient advisor will initially provide patients with the following:

- Initial consultation and medical evaluation including travel risk evaluation
- Profiles, ranking, and information about the network of European hospitals
- Information about contingency and malpractice insurance
- Curriculum Vitae of surgeons
- Information about the procedure
- Handling of medical records

## Travel, Transportation, and Accommodation

We want our patients to feel at home when they arrive. Our hospitality services include:

- Airport greeting and transportation for the patient and a companion
- Transportation to and from medical appointments
- Accommodation in luxury apartments or hotels (pre- and post-hospitalization)
- Concierge services
- Dedicated, English-speaking advisor on the ground in Europe
- Sightseeing tour and arrangement of any other tourist activities for the patient with a companion and/or for the companion alone.

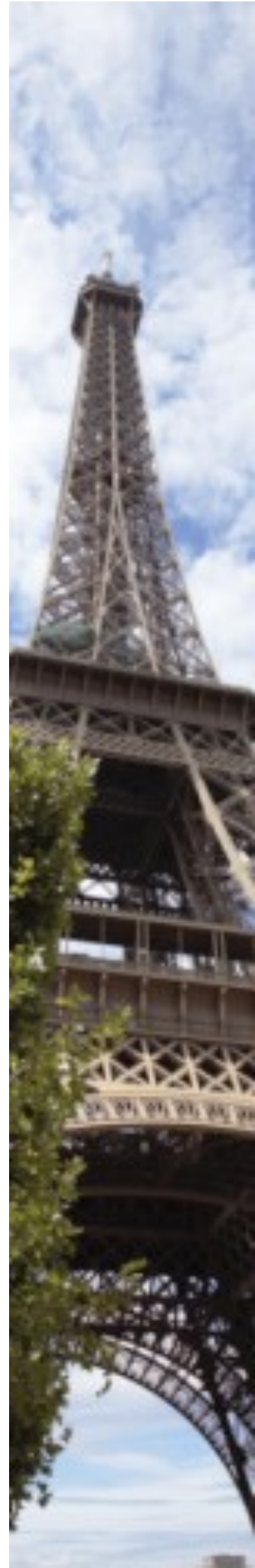
## Medical

- All surgical costs
- Surgeon and anesthetist consultations
- Hospitalization (private room)
- Ward costs
- Inpatient pharmaceuticals
- Inpatient nursing and physiotherapist
- Laboratory and radiological tests

## After-Care

Following their procedure and recovery our patients can expect:

- In-hotel physiotherapy and nurse care (post-discharge from hospital)
- Medical records sent, via a secure connection, back to their doctor in the US
- Weekly follow-up calls from their dedicated advisor for a month after their recovery and return to America



# Frequently Asked Questions

There are many valid questions about including medical travel as part of an insurance plan. Many focus on quality assurance, compliance with federal and state regulation, legal recourse in case of malpractice, accessibility of follow-up care, and patients' reluctance to travel.

## 1. How do you ensure quality control?

We work only with hospitals that are ESC guidelines-confirmed and only with experienced cardiologists and cardiac surgeons with outstanding proven track records of successful procedures. The specialists in our network are among the best in Europe, including according to American scientific journals<sup>2</sup>.

## 2. Are there any standards of care for medical travel?

Participating providers adhere to stringent standards of quality for all medical facilities such as ESC guidelines and many hospitals are in the process of JCI accreditation.

In addition, Cardiac Care Europe follows American regulations and guidelines:

- We comply with the guidelines set out by the American Medical Association<sup>3</sup>.
- Transfer of patient medical records is consistent with HIPAA confidentiality guidelines.

A further encouraging fact is that American state legislators have started being proactive in encouraging medical travel as part of health insurance and employer-funded plans. Both West Virginia and Colorado have discussed legislation to incentivize insurers to include medical travel as part of their plans.

<sup>2</sup> *Circulation* 2008; 118; f145-f150

<sup>3</sup> Cafferini, K. "Guidelines target safety of medical tourists," *American Medical News*, July 7, 2008:51(25). Available at: <http://www.ama-assn.org/amednews/site/free/images/prhd0707.pdf>

*Tsarevets, a historic site an hour and a half outside of Sofia*





Rooftops over Prague

### **3. In the event of malpractice, would the patient have any legal recourse?**

American patients who have considered care abroad are often concerned about losing the option for legal recourse in case of malpractice. This concern is understandable and there are two factors that will mitigate this concern:

- Malpractice compensation tends to be lower in Europe, but remains commensurate with the lower procedural costs
- For greater peace of mind, medical travel-oriented malpractice insurance can be purchased
- We have also established infrastructure to help guide patients through their legal options. Patients will be informed about all of their options by their dedicated European Cardiac Care advisor.

### **4. Are American patients ready and willing to travel for first-class medical care?**

Traditionally, US citizens have been portrayed as reluctant to travel and to consider health-care outside of America. However, Europe is Americans' most popular travel destinations, and the rise of affordable global travel has increased both the comfort and accessibility of international travel.

In addition, American patients are becoming more open to exploring care outside of the US, and European hospitals have been widely recognized as leaders in quality care. Already, a 2008 study by Deloitte Consulting showed that almost 39% of Americans would go abroad for an elective procedure and 9% for a necessary procedure, if they could save half the cost and be assured quality was comparable<sup>4</sup>. These patients were referring to the current options for medical travel, which focus on developing countries that involve long travel to countries with unreliable infrastructure and legal systems. This number will rise dramatically with the quality of Cardiac Care Europe's offering.

<sup>4</sup> Available at [http://www.deloitte.com/assets/DcomUnitedStates/Local%20Assets/Documents/us\\_chs\\_MedicalTourismStudy%283%29.pdf](http://www.deloitte.com/assets/DcomUnitedStates/Local%20Assets/Documents/us_chs_MedicalTourismStudy%283%29.pdf)

## Leading the Way in Better Care

With our expertise and dedication to excellence, we are confident we can provide the first problem-free option for quality care for American patients at reduced costs. A partnership between Aetna and Cardiac Care Europe will enhance the strength of Aetna's offerings, reduce costs and create a positive change in the lives of American cardiac patients and their families for generations ahead.



### Our Core Values

- Commitment to Excellence and Quality
- Compassion for Patients and Their Families
- Devotion to Innovation in the Delivery of Care



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