

“The Taj Medical Group, another major firm established to link UK patients with Indian hospitals”

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DESPERATE TO LOSE WEIGHT, ONE MOTHER JOINED THE GROWING NUMBER PAYING FOR COSMETIC SURGERY ABROAD

# Why I'm delighted with my £3,000 Delhi belly

UP to 30,000 Britons pack their bags and head off abroad each year for surgery – and the number is growing. Why? Because of obesity-wracked Britons desperate to lose weight, one mother joined the growing number paying for cosmetic surgery abroad

**A**nnemarie Jones loves her five children, but her joy has come at a price. Having been with a partner for 19 years, she became self-conscious about her weight and no amount of dieting could shift the pounds. Her partner, health and safety manager Edward Turnbull, 30, kept telling her he loved her as she was, but she just couldn't get the weight off. "I wanted to look 29," Annemarie's condition triggered a bout of depression and she also had her work as a health insurance underwriter at risk. "I was told by the NHS and a private consultant that the operation to remove my belly fat would cost her £12,000. A friend, who learned of Surgery Abroad International, a company that helps people to find suitable medical centres and procedures abroad, contacted me. I met Dudley West Midlands started consulting, photographs, records and sent them to the clinic. I then flew to New Delhi and from there to Mohali, an hour's flight north.

She arrived on a Saturday and on the Sunday she had a liposuction of surgery, during which two stones of fat were removed from her belly. "Two weeks later, having satisfied the surgeon that she was fit to travel, she was booked on a flight home. Three weeks after that, she was back but cost £3,000. I was amazed. My whole shape has changed and my self-esteem is restored. I feel like a new person. But there are risks with all surgery. But they didn't outweigh the problem of my condition. The Britons who go abroad for cosmetic surgery or for operations to bear the NHS queues, are often desperate to get away from root canal work to fillings or denture fitting.

**M**ost go to the Continent, but a growing number have fared well in countries such as India or South Africa. And the cheaper destinations, such as the Philippines, Apollonia hospital in New Delhi, cost £1,000. The cost of the equivalent private treatment in the UK, even with a knee replacement in Britain might cost £14,000 compared with about £5,000 in Poland, while a hip replacement in the UK costs £10,000. In Britain compared with £5,500 in Poland, a hip replacement in Poland might cost £18,000. Another of SA's clients is widow Wendy Jaegers, 62, who earlier this year flew to Mohali for a pioneer-known as "contour threading", where plastic threads are inserted then drawn up to lift skin tissue and counter the effects of sagging. "Until recently, this was the only way to get rid of my sagging skin," Wendy, a retired hairdresser from Birmingham, "you could do it in France or the US or India, but not



Schedule: The Apollo hospital in New Delhi is popular with Britons seeking cosmetic surgery



cerns around the health aspects of the trip, even if the polio-immunized traveler suffers an accident en route.

**ISSUE ONE Insurance**

NO specific travel insurance is available for patients going abroad where the policyholder is undergoing medical treatment. The insurance arrangements of NHS to sort out.

**ISSUE TWO Who pays if things go wrong?**

80 per cent are few weeks of foreign surgical treatment. Most people have their trips and treatments insured. If these do their job properly, they should always look into the insurance arrangements of the insurers and clinics they recommend.

Even so, limits may apply to the amount of cover available. Specialist provider MakeSure their insurer in the event of an accident abroad. Some of these insurers, says Gary Miller, founder of Surgery Abroad International, might be inadequate to compensate for injuries resulting from botched operations.

These are serious questions that need addressing, says Miller, who is trying to set up a trade association for foreign surgery agents. There are also doubts about how the agents are regulated. "There is an insurance available for policyholders to protect them against 'hijacked' or badly per-



Cost of the surgery: Annemarie Jones, from left, from her husband, Edward Turnbull, and their three children

**ISSUE THREE Your money and the middleman**

THERE are about 200 individuals in the UK seeking surgery abroad – and most have to medical agents and are not subject to any financial regulation. Some may be reliable and helpful, others not so much. Melvyn J. Surgenon, founder of Surgenon & Safari in Johannesburg, which arranges for patients to go to South Africa, says: "There is a growing problem with people presenting themselves as qualified advisers.

There are dolly birds who have them a free facelift and who in return are running around the UK trying to drum up paying custom. Many bearing her name that advises people who want cosmetic surgery, she says: "I've had a lot of enquiries by night advisers, she says. She urges UK patients not to pay agents or advisers for the operation. "I make it clear to patients that the deal direct with the clinic. "I make it clear to patients that the surgeon or clinic, she says. "I am paid by the surgeon or hospital for the time I've taken to help the

patient through the process. "This is not a free service. The firm established to link UK patients with Indian hospitals, Surgery Abroad International, 0121 635 5010, advises that the cost of the surgery is £3,500 (surgeon and-safari.co.za); Linda Briggs, 01354 610686 (linda@briggs.co.uk), says the cost of the surgery is £4,666 (linda@linda.co.uk).

For advice and tips on health insurance, go to www.insurance.co.uk/health