

When you think of an island in Southeast Asia, you probably think of beautiful beaches and coconut palms swaying in the breeze, but not world-class healthcare. I'll admit, my husband, Mark, and I chose to move to Penang, in Malaysia, for a host of reasons, and none of them was healthcare. We moved here when we were 48 and 39 respectively, so major healthcare issues weren't on our minds. In fact, we didn't even go to a hospital on our three-week reconnaissance tour of Penang.

Since living here, though, we've realized that Malaysia's top-notch healthcare at affordable prices is one of the reasons it's so attractive for retiring expats from around the world.

As it happened, about two months before we were set to move here, Mark woke up with terrible pain in his calf. He went to his general practitioner and was sent immediately from her office to the emergency room. There they performed an ultrasound on his leg and confirmed that he had several small deep vein thrombosis clots in his left calf.

He was given some medications and pushed out the door. Four hours in the emergency room and a little medicine cost him \$5,800. And that was after insurance.

Months later, on the day we flew to Penang, Mark slammed his left calf into a seven-inch metal pipe. Before he even left the airport, his calf had a sizable purple knot protruding from it. Since I am a great wife, I nagged him to seek treatment until he agreed.

When we went to the hospital in Penang, we found that, much to our surprise, it was every bit as clean and modern as the ones back home. The hospital performed the same tests he had previously completed in Chicago. Except that this time, the doctors spoke to him, listened to him, and were compassionate—a real departure from the U.S. hospitals.

It didn't take much longer to realize that the quality of care was vastly better than in Chicago. It was all the same equipment and tests, but the attention from the staff elevated the whole experience. Mark didn't feel like a number, or that he was being pushed through an assembly line.

We had barely been in the country for



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Efficient, But Unhurried: Malaysia's Modern Healthcare

Kirsten Raccuia

a week; we were anxious, in a new place, in a new home, and everyone made us feel at ease. Thankfully, there were no clots, and he was given some medication to help with the swelling. The whole experience was very impressive.

As we walked toward the lobby, our relief turned into anxiety at the cashier's desk: We had no insurance. We started exchanging nervous glances...this could be exorbitant. I was holding my breath when the attendant looked up and said,

"That will be 583 ringgit, sir." In today's exchange rate, that's \$140. Mark paid her, and we hurried out of the hospital, fearing that she might notice her mistake and adjust our bill.

As a U.S. resident, I was used to 15-minute doctor's appointments and being rushed out before I could ask any questions. It was normal to pay hundreds of dollars for those substandard 15 minutes, and that didn't include any medicine, which could easily be another \$100. That's not how it is here in Malaysia.

For most people retiring, excellent healthcare is at the top of their list of

requirements. And people who move to Malaysia get exactly that. It's not just the affordable treatment that brings foreigners to Malaysia; it is also the remarkable quality of care. Most doctors here trained in the U.K., U.S., or Australia, and they speak English, which is essential. Even for minor problems, you need to be able to communicate clearly and fully trust that the doctor understands you.

You don't have to take my word for it. The Joint Commission International is considered the gold standard in healthcare assessment around the globe, and it certifies four hospitals in Kuala Lumpur, Malaysia's bustling capital, and two in Penang.

Just as in North America, there are different levels of healthcare assistance. Pharmacists are well educated, informed, and speak English, so if you need medicine for something minor or have any basic healthcare needs, they are your first tier of options.

If your condition is more severe but not worth a hospital or specialist visit, there are doctor's clinics throughout the country. For something minor like a cold, the flu, or a sinus infection, a visit costs around \$16, and you won't have to wait as long as you

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would in a busy hospital.

A couple of weeks ago I had a cough that wouldn't quit. After sounding like a goose for five days, I finally surrendered and went to the clinic. I waited about 10 minutes before it was my turn to see the doctor. He checked me out, and unhappily gave me some antibiotics. One of the reasons I like him is that he will do everything in his power to avoid antibiotics and try more natural medicines.

After the check-up, I sat there and talked with him for an hour before his nurse came to tell him he had another patient. An hour. When was the last time you chatted with a doctor for more than the allotted 15-minute time window? The check-up, five days of antibiotics, and a special cough medicine cost me Rm100 (\$24). The chat? Free, because he wanted to. Certainly, he had paperwork to do and emails to catch up on, but he chose to spend that time with me, a patient.

My story isn't unusual. Kerri Maconaghie, 55, is a Sydney, Australia, native who has been living on and off in Kuala Lumpur since 1992. She says, "We go to the high-end private hospitals for some care but also to the local clinic. We aren't treated like rich Westerners, no matter where we go; we are just treated like patients. And now, our GP has become a family friend."

If you need to see a specialist, they are in every hospital. But, unlike in other countries, "you don't have to wait a week or a month for an appointment; you just choose your specialist, show up, and wait your turn," says Jacqueline Lucas, from Edmonton, Canada. "When we first came to Penang, we were completely surprised by the caliber of the doctors and that the medical care is as good as it is. The doctors are collaborative. They're not just guys trying to push pills who could care less about the commercialism of the pharmaceutical companies. Our doctors have a more holistic approach, a real East meets West methodology."

Sam, Josephine's husband, saw a cardiologist and had an electrocardiogram and a CT scan of his heart, all in one day. "That could never happen in Canada. It would take weeks, if not months," says Sam. "The hospitals here are very efficient."

In a hospital, a first-time visit to a doctor or specialist starts at \$16, with follow-ups beginning at \$11. If you are admitted, an overnight stay will cost \$55 to \$200, for a private room, per night. The price difference depends on which hospital you choose—some are more expensive than others, but none will break the bank.

"Hospitals offer health screening packages."

Some hospitals even have large family suites with pull-out beds.

Before Jim Thomason, from Texas, moved to Kuala Lumpur, he had a massive heart attack, which landed him in the hospital for three months. By the time he got out, his bill was \$1.5 million, and he learned first-hand the ins and outs of hospital care in the U.S. Knowing that he would need ongoing medical attention, he moved to the heart of Kuala Lumpur, right by two fantastic hospitals: Gleneagles and Prince Court. "We are not worried about healthcare at all here. We are really pleased with my cardiologists; they spend an hour with us going over every fine detail. I feel like I am the only

patient they have, even though there is a long line of people waiting," he says.

Many hospitals offer health screening packages, which can include a full blood panel, a complete physical, a chest X-ray, an ECG, an abdomen ultrasound, and a vision test. The basic package starts as low as \$55. More specific tests can be added on for a small extra cost: cancer markers (\$4 to \$17), mammograms (\$22), a DEXA bone scan for osteoporosis (\$32), and a glaucoma assessment (\$6). Tests take most of the day, but in the end, you have a complete, detailed assessment of your health.

There are two options for hospitals in Malaysia, public and private. Private hospitals tend to be slightly costlier but are closer to Western standards than the public hospitals. People can choose whichever hospital suits their needs best. But going the private route is still so affordable that many expats don't have insurance or only take out catastrophic/emergency policies for any critical health issues.

Dentistry in Malaysia has the same excellent standard of care and affordability as the hospitals. Most dentists speak English and were trained in the West. I was blown away by the technology when I first went to the dentist here. It's the same, if not better, than my high-end dentist in Chicago. In a state-of-the-art office, cleanings start at \$22, and it's only \$29 for a filling. Porcelain crowns begin at \$400. In Malaysia, the dentists don't force you to have expensive X-rays unless there is a reason. They don't waste your money looking for something to fix. ■

GETTING SOME WORK DONE? LOOK BETTER FOR LESS IN MALAYSIA

Malaysia's medical prowess isn't limited to the essentials. It's also a hub for plastic and elective surgery. Medical tourism is a booming market in Malaysia. According to the Malaysia Healthcare Travel Council, over 1 million foreigners came to Malaysia last year for treatment. Anna Robinson from Perth came to Penang for a few nips and tucks... "Three weeks in Penang, a tummy tuck, and an upper arm reduction was cheaper than the surgery cost in Australia, and I was able to heal in a beautiful location."

Within the last couple of years, Malaysia has been awarded the Destination of the Year by the *International Medical Travel Journal (IMTJ)*, and this year won nine out

of 15 awards given on a worldwide scale. The most prestigious award was presented to Beverly Wilshire Medical Centre in Kuala Lumpur for the International Cosmetic Surgery Clinic of the Year. And Gleneagles Hospital, also in Kuala Lumpur, won the International Hospital of the Year.

Here is an idea of cost to use as a guideline (prices vary depending on the doctor and your specific case).

Tummy tuck: \$3,350
Breast enhancement: \$2,870
Facelift: \$3,350
Eyelid lift (upper): \$1,075
Brow lift: \$1,075
Liposuction (abdomen): \$2,750
Brachioplasty (arm lift): \$1,675