

GLOBAL MEDICAL, DENTAL AND SPA TOURISM

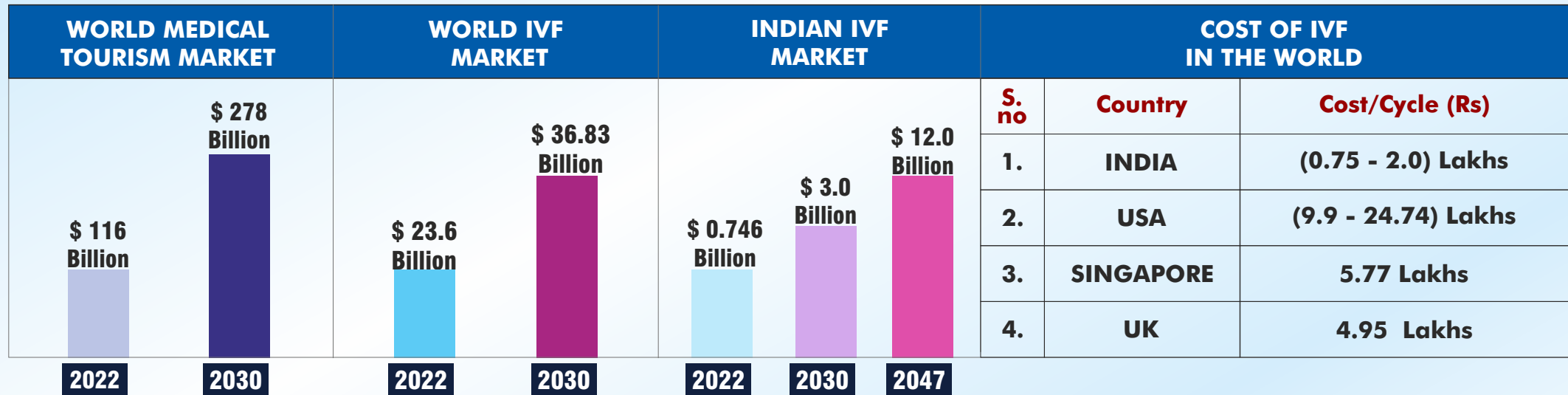


**If Budapest (Hungary) Can Be The
Dental Tourism Capital Of 44
European Countries**



**India can have 36 Medical & Dental Tourism
Cities With Cashless Mediclaim 100 (World's
First 100% Comprehensive Medical
Insurance) In Hospitals, Hotels and Resorts**

A.1) GLOBAL MEDICAL TOURISM & IVF TOURISM SCENARIO





A.2) PROPOSED 36 MEDICAL AND SPIRITUAL TOURISM CITIES OF INDIA

1) Mumbai Medical Tourism City, 2) Alibaug Medical Tourism City, 3) Goa Medical Tourism City, 4) Kochi Medical Tourism City, 5) Pune Medical Tourism City, 6) Coimbatore Medical Tourism City, 7) Bangalore Medical Tourism City, 8) Hyderabad Medical Tourism City, 9) Chennai Medical Tourism City, 10) Delhi Medical Tourism City, 11) Visakhapatnam Medical Tourism City, 12) Ahmedabad Medical Tourism City, 13) Jaipur Medical Tourism City, 14) Indore Medical Tourism City, 15) Bhopal Medical Tourism City, 16) Ayodhya Medical Tourism City, 17) Varanasi Medical Tourism City, 18) Prayagraj Medical Tourism City, 19) Puri Medical Tourism City, 20) Haridwar Medical Tourism City, 21) Mathura Medical Tourism City, 22) Vrindavan Medical Tourism City, 23) Amritsar Medical Tourism City, 24) Chandigarh, 25) Ujjain Medical Tourism City, 26) Ajmer Medical Tourism City, 27) Nashik Medical Tourism City, 28) Tirupati Medical Tourism City, 29) Sabarimala Medical Tourism City, 30) Kolkata Medical Tourism City, 31) Guwahati Medical Tourism City, 32) Lucknow Medical Tourism City, 33) Bhubaneswar Medical Tourism City, 34) Raipur Medical Tourism City, 35) Jammu Medical Tourism City, 36) Gaya Medical Tourism City,

AYODHYA THE FOCAL POINT
Oyo Plans 500 Hotels at Key Pilgrimage Destinations

New Delhi: Hospitality chain Oyo said on Wednesday that it will add 500 hotels at major religious centres across India to support the government's programmes to boost spiritual tourism in the country.

The expansion will focus on popular destinations such as Ayodhya, Varanasi, Prayagraj, Puri, Haridwar, Mathura, Vrindavan, Amritsar, Ujjain, Ajmer, Nashik and Tirupati, it said.

A.3) BENEFITS FROM MEDICAL TOURISM



FOR PATIENTS

- The benefit of best treatment due to AIRIGHTS BRAIN (Artificial Intelligence Based Medical Audit)
- The low cost treatment due to speedy diagnosis and Online Medical Audit (AIRIGHTS BRAIN)
- Hospital infection is avoided (In Indian Hospitals 40% of patients get Hospital Infection)
- Healthy life and longevity due to integrated Health (Curative Health + Preventive Health) Services
- India's First low cost 100% comprehensive Medical Tourism Insurance



FOR HOSPITALS

- As Turn Around of Patient(TAT) increases, income of Hospital increases
- Due to integrated treatment number of patients increases
- Marketing cost reduces through Medical Tourism Insurance
- Profit of the Hospital increases



FOR HOTELS & RESORTS

- Full Week And Full week & Year Occupancy From The Present Seasonal And Weekend Occupancy
- Marketing cost is drastically reduced
- Income and profit of Hotels & Resorts increases



FOR DOCTORS

- Speedy Diagnosis and immediate treatment through AIRIGHTS BRAIN
- Increased Practice as Diagnosis and Treatment time is reduced
- Minimum Medical Negligence cases due to Online Medical Audit (AIRIGHTS BRAIN)



FOR CORPORATES

- Corporate productivity and morale increases
- Absenteeism due to sickness comes decreases

India Inc Puts Employee Health and Wellness on Priority List This Year



FOR INSURANCE COMPANIES

- The incurred claim ratio reduces (Target 50%) due to low cost treatment
- Incurred claim ratio reduces due to integration of curative treatment and preventive health, which reduces Hospital admissions

B.1) WORLD TREND - HOTELS AND RESORTS AS PREVENTIVE HEALTH CENTRES

In USA and UK the top trend for 2024 is the astounding speed in which medicine is rewriting the wellness market, “says, Beth Mc Groarty, research director at the Global Wellness Institute, “**A new medical-wellness longevity and prevention clinics**” are becoming the most powerful, fastest growing new business genere. “**The Estate, USA**” is creating a new wellness-focused collection of hotels, residences and preventive medicine centres. Longevity clinics and expanding medical-wellness resorts are now offering full menus of advanced diagnostic testing such as Full-Body MRIs, Bone Density Scans and Genetic Tests

Book a spa, draw some blood: Inside the wellness hotel trend

The man once referred to as Los Angeles's "Nightclub King" is making a big bet on the wellness industry. Sam Nazarian, who made his name in hospitality with buzzy hotels such as the Delano, Mondrian and SLS, is creating a new wellness-focused collection of hotels, residences and preventive medicine centres called the Estate.

There are plans for 15 hotels and residences and 10 longevity centres by 2030. One hotel, slated to open in St Kitts in 2026, will feature 100 suites and 90 residential units, four restaurants, an 18-hole golf course and a helipad. There will also be a 50,000-square-foot preventive



Continuum in New York



A rendering of the Estate hotel in St Kitts

The Estate is launching at a time when luxury hotels are increasingly adding biohacking technology to their offerings. When the Emory opened in London, UK, this year, it dedicated four floors and 21,500 square feet of space to wellness club Surrenne, which includes partnerships with doctors. Continuum in New York, US, has a 25,000-square-foot gym that opened in May and offers a wide range of tests, including blood panels, for \$10,000 a month.

McGroarty says that new and expanding medical-wellness resorts and longevity clinics are offering full menus of advanced diagnostic testing



Surrenne at the Emory

for a membership that will include testing such as full-body MRIs, heart and bone CT scans, DEXA scans to look

B.2) WORLD TREND - HOTELS AND RESORTS AS PREVENTIVE HEALTH CENTRES



HEALTH FACILITIES AT ST KITTS HOTEL, USA

- 100 suites
- 90 residential units,
- 4 restaurants
- 18-hole Golf Course & Helipad
- 50,000- Sq.ft. Preventive Medicine Centre
- Anti-ageing Medical Spa



HEALTH FACILITIES AT CONTINUUM HOTEL, NEW YORK

- 25,000 Sq.ft Gymnasium
- Advance Diagnostic Centre (Blood Panel, Bio Marker, Genetic, Hormonal, Full Body MRI, Etc)
- DEXA Scans, Tele Health Consultation with Doctors

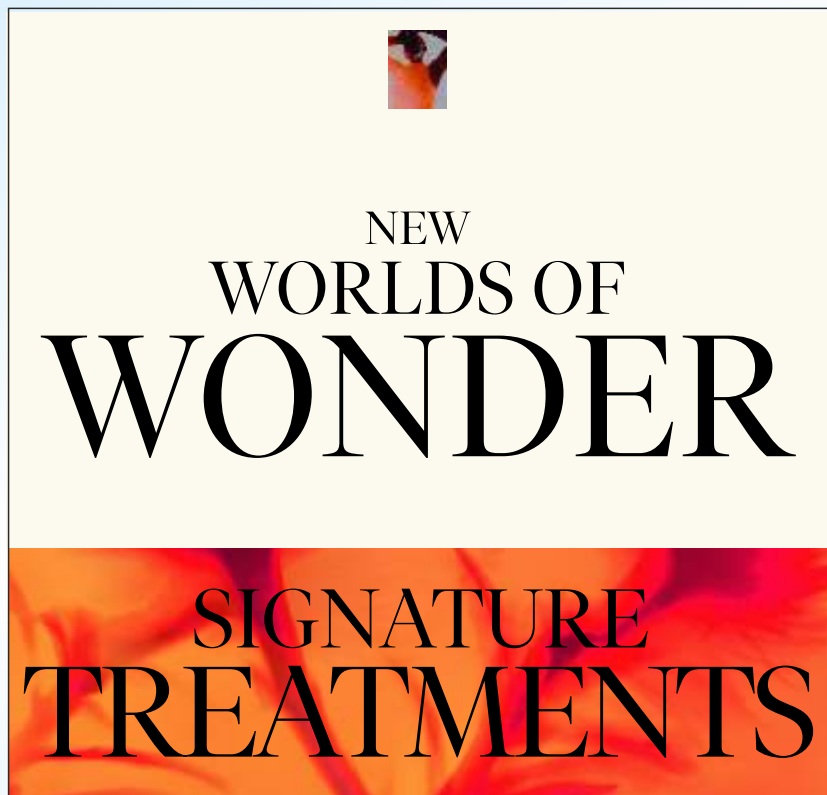


HEALTH FACILITIES AT EMORY (SURRENNE), LONDON UK

- 4 floors and 21,500 Sq.ft for Wellness Club
- Partnership with Doctors
- Indoor pool which measures 22m in length, a steam room, sauna and snow shower.
- Fully equipped Gym; Class Studio, Several Spa Treatment Rooms and Hammams.

B.3) WORLD TREND - HOTELS AND RESORTS AS PREVENTIVE HEALTH CENTRES

Preventive Health Treatments at Emory(Surrenne) Hotel at London, UK



- Signature Treatments
- Signature Facials
- Facegym
- Sculpt and Tone
- Massage
- Experience Surrenne Together
- Wet Room Experiences
- Health and Wellness
- Signature Purifying White Onyx Wet Spa Experience
- Four Hands Ultimate Synchronised Ceremony
- Facegym Ultimate Lift and Glow
- Surrenne Gold Facial : Hydrate, Illuminate Glam
- Surrenne Detox Green Tea Facial
- Surrenne Balance Charcoal Facial
- The Lyoma Pro Facial
- Brightening Facial
- Restorative Performance Facial
- Rejuvenating Facial
- Cryo Medi Lift Workout
- Facegym Cryo Contour
- Facegym Clean and Lift
- Signature Sculpt
- Facegym Vitamin Booster
- Facegym Cryo Oxygen Booster
- Facegym Hyaluronic Acid Booster
- Health and Wellness
- Emsculpt Neo
- Electromyostimulation (EMS Training)
- Deep Tissue Adaptogenic
- Ashiatsu
- Maternity
- Mother & Daughter
- Couples Ritual
- Bespoke Cleanse
- Scalp & Body Spa Ritual
- Four Hands Scalp & Body Ritual
- Purifying Scalp Treatment
- Consultations
- Blood Testing
- Functional Testing
- Gut, Nutritional and Metabolic Health
- Biological Age Testing
- Treatments
- GP Services
- Supplementation
- Further Diagnostics

C) INDIAN TREND - 100% OCCUPANCY IN HEALTH BASED SENIOR CITIZENS HOMES/RESORTS

Waiting List for Admission



WAITING LIST FOR ADMISSION FOR ADMISSION

- Security Deposit (refundable) Rs1.5 Lakhs
- one time Doctor assessment - Rs 2600
- Single Room Rent Rs 1.4 Lakhs/Month
- Excludes Medicine and Diapers

World Class Residential Care Centre for

- ✓ Dementia Care
- ✓ Post Operative Care
- ✓ Palliative Care

KEY highlights and facilities we offer

1. Located in Prime location.
2. Elder friendly infrastructure.
3. CCTV monitoring and electronic safety doors.
4. Healthy and customised meal.
5. 24/7 Nursing care and regular Dr visit.
6. Yoga and Physiotherapy sessions.
7. Community area for various activities.
8. Tie-up with hospitals.



Aaji Care at Varsova
Andheri



Aaji Care at Veera Desai
Andheri



Aaji Care at Thane



Aaji Care at Pune



Aaji Care at Goa

D.1) POLLUTION AND HEALTH PROBLEMS AT MUMBAI & PUNE

A) Pollution Problems: Poor Air Quality accelerates cognitive decline, raising the risk of neuro generative conditions, impairing memory and reasoning activities. Exposure to pollution disrupts BrainChemistry leading to Anxiety, Depression and Mood Disorders. Areas near prescribed levels of AGL (Level of 24) have better respiratory health, improved cardiac vascular function and enhanced sleep activity. Clean air supports cognitive development in children, and slows age relate cognitive decline in senior citizens.



Pollution City's air quality remains 'poor' AQI at 197

B) Health Problems:



50 strokes in Mumbai and 27 strokes in Pune are happening everyday



25% of mumbaikars have heart disease.150 people admitted in Hospital everyday due to Heart Attack.



30% of Adult Population(one in four adults in India) have Blood Pressure



70% of the cancers in India can be avoided through prior preventive Health Check-up

D.2) POLLUTION AND HEALTH PROBLEMS AT MUMBAI & PUNE



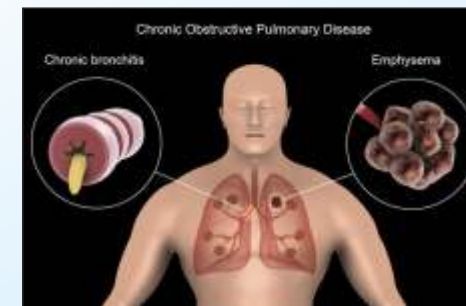
15 crores people suffer from knee pain,
6.19 crores suffer from Back pain



30% of Adult population have Diabetes



3.5% of Mumbaikar have Asthma



55 million have COPD



18% of people have Arthritis, 6.23 crores have Osteo Arthritics



90 crore Indians have skin diseases



30% of Indians have Mental diseases



275 lakhs couples suffer from infertility

E.1) CONFIGURATION OF INDIAN MEDICAL TOURISM CITY

1) 100 Bed Medical Tourism Super Speciality Hospital



1

**Medical Tourism
I.T. Professionals &
Executives Resorts
and Hotels**



2

**Medical Tourism
Senior Citizens
(Geriatric) Resorts
and Hotels**



3

**Medical Tourism
Women's &
Children's Resorts
and Hotels**



4

**Medical Tourism
Preventive Health
& Reverse Diseases
Resorts and Hotels**



5

**Medical Tourism
Anti-Aging and Life
Longevity Resorts
and Hotels**



6

**Medical Tourism
Mental Health
Resorts and Hotels**

E.2) ALIBAUG MEDICAL TOURISM CITY

100 Bed Medical Tourism Alibaug Super Speciality Hospital (Page-1)



Alibaug Super Speciality Hospital

MEDICAL DEPARTMENTS

Gynaecology & Obstetrics, IVF, Orthopedics & Physiotherapy, General Surgery, Cosmetic Surgery, General Medicine & ICU, Eye & ENT, Dermatology & Aesthetic Medicine, Paediatrics, Radiology, Psychiatry, Cardiology, Gastroenterology, Pulmonology, Neurology, Medical Oncology & Surgical Oncology, Anesthesiology, Nephrology, Hepatology, Urology, Audiology & Speech Therapy, Nuclear Medicine, Cosmetic Surgery, Clinical Immunology & Rheumatology, Endocrinology

INFRASTRUCTURE Area 10,000 Sqft (78 Beds)

10,000 SQ.FT LAYOUT FOR ALIBAUG SUPER SPECIALITY HOSPITAL

Reception & Office	No of Consul-ting Rooms	Total No of Beds		Deluxe	No of ICU Beds	No of OTs
		General	Sharing			
200Sqft	3 x 100Sqft = 300Sqft	30 x 50 1500Sqft	20 x 60 1200Sqft	20 x 100 2000Sqft	8 X 100Sqft = 800Sqft	1 x 400 Sqft + 1 x 300 Sqft + Eye 200 Sqft, Labor Room = 150 Sqft = 1050Sqft

ANCILLARY SERVICES

Pathology Laboratory	X-Ray	Sonography	CT	Cathlab	Physiotherapy	Dental	Insurance & I.T. Department	Canteen
200 Sqft	150 Sqft	150 Sqft	250 Sqft	800 Sqft	200 Sqft	200 Sqft	200 Sqft	200 Sqft

























HEALTH MALL 600 SQ.FT

Allopathy Pharmacy	Ayurveda Pharmacy	Optical Shop	Hearing Aid Shop	MATERNITY & CHILD Requirements
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E.2.a) ALIBAUG MEDICAL TOURISM CITY

100 Bed Medical Tourism Alibaug Super Speciality Hospital- Medical Tourism Surgeries (Page-2)















Knee Replacement USA \$ 69991 India \$ 8500 (56% Saving)		Hysterectomy USA \$ 15400 India \$ 2200 (86% Saving)		Heart Bypass Surgery USA \$ 144000 India \$ 5200 (96% Saving)		Spinal Fusion USA \$ 110000 India \$ 6000 (95% Saving)		Heart Valve Replacement USA \$ 274395 India \$ 9500 (97% Saving)		Lap Band USA \$ 30000 India \$ 3000 (90% Saving)	
Angioplasty USA \$ 282000 India \$ 4200 (99% Saving)		Bone Marrow Transplant USA \$ 800000 India \$ 30000 (96% Saving)		Gastric Bypass USA \$ 82646 India \$ 11000 (87% Saving)		Breast Implants USA \$ 10000 India \$ 3800 (62% Saving)		Hip Implants USA \$ 50000 India \$ 7000 (86% Saving)		Gastric Sleeve USA \$ 28700 India \$ 5000 (83% Saving)	
Rhinoplasty USA \$ 6500 India \$ 2100 (68% Saving)		Face Lift USA \$ 11000 India \$ 440 (96% Saving)		Liposuction USA \$ 5500 India \$ 1400 (75% Saving)		Tummy Tuck USA \$ 9750 India \$ 3000 (69% Saving)		Hair Transplant USA \$ 15000 India \$ 1200 (92% Saving)		Lasik (Both Eyes) USA \$ 4400 India \$ 500 (89% Saving)	
IVF Treatment USA \$ 12400 India \$ 2500 (92% Saving)		Dental Implant USA \$ 2500 India \$ 800 (68% Saving)		Alzheimer's USA \$ 15000 India \$ 7000 (53% Saving)		Parkinson's USA \$ 15000 India \$ 7000 (53% Saving)		Cornea (Per Eye) USA \$ 17500 India \$ 2800 84% Saving)		Cataract Surgery (Per Eye) USA \$ 3500 India \$ 750 (79% Saving)	

E.2.b) ALIBAUG MEDICAL TOURISM CITY

100 Bed Medical Tourism Alibaug Super Speciality Hospital (Page-3)

Non-Invasive Procedures

TAVR (Transcatheter aortic valve replacement) USA \$ 78,542 India \$ 3,691 (95% Saving)		UFE (Uterine Fibroid Embolization) USA \$ 11,600 India \$ 482 (95% Saving)		Radiation Therapy USA \$ 50,000 India \$ 369 (96% Saving)		Defibrillation USA \$ 1,800 India \$ 1,107 (38% Saving)		PELD (Percutaneous Endoscopic Lumbar Discectomy) USA \$ 14,980 India \$ 4,500 (70% Saving)		PAE (Prostate Artery Embolization) USA \$ 3,342 India \$ 1,846 (45% Saving)	
Brachytherapy USA \$ 8,978 India \$ 69 (45% Saving)		Biofeedback USA \$ 85 India \$ 37 (56% Saving)		CAE (Cyanoacrylate Glue Embolization for Varicose) USA \$ 3,000 India \$ 452 (85% Saving)		Epidermal Radiosotope Therapy USA \$ 50,000 India \$ 1,600 (84% Saving)		Lithotripsy USA \$ 9,875 India \$ 886 (85% Saving)		Non-Invasive Ventilation USA \$1,522 India \$ 861 (43% Saving)	

Modern Treatments

Balloon Sinuplasty		Deep Brain Stimulation		Oral Chemotherapy		Immunotherapy		Proton Therapy		Intravitreal Injection	
Stereotactic Radiosurgery		Bronchial Thermoplasty		Rezum Water Vapor Therapy		IONM (Intra Operative Neuro Monitoring)		Stem Cell Therapy		3d Laparoscopy	

E.2.c) ALIBAUG MEDICAL TOURISM CITY

100 Bed Medical Tourism Alibaug Super Speciality Hospital (Page-4)

Modern Treatments

Radio Frequency Ablation		Atrial Fibrillation Management		Head Up Tilt Test		Holmium Laser		Lithotripsy Incorporating Ultrasound Fluoroscopy	
Pyeloplasty		Laser Angioplasty		ZAP-X Gyroscopic Radio Surgery		Occlusion Angioplasty		Intravascular Shock Wave Therapy	
ECMO		CRRT		TAVR		Lampoon Transcatheter Electrosurgical Technique		Cryo Therapy	
Vertebral Stentoplasty		Excimer Laser		Optical Coherence Tomography		Uterine Artery Embolisation and HIFU		Minimal Invasive Spine Surgery	

E.2.d) ALIBAUG MEDICAL TOURISM CITY

100 Bed Medical Tourism Alibaug Super Speciality Hospital (Page-5)

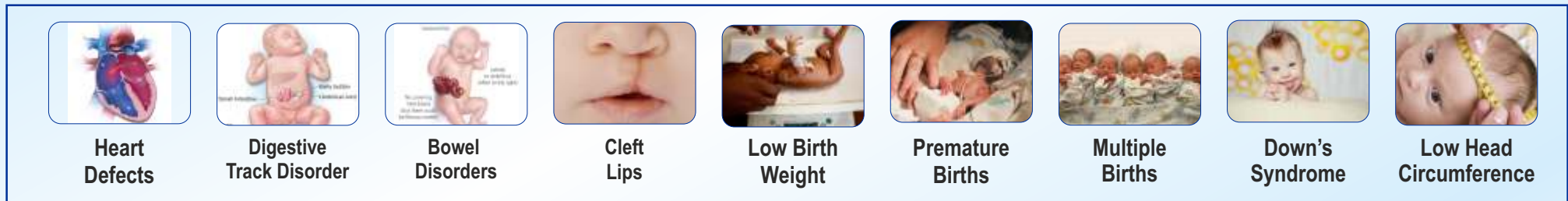
Modern Treatments

Robotic Joint Replacement Surgery		Robotic HIFU Sonablate		Biofeedback		Organ Transplants		Pharmacogenomics	
Nutri-Geonomics		CRISPR		MRNA Technology		Neurotechnology		Artificial Intelligence based Diagnostics	
Neuromodulation Therapy		Hyperbaric Oxygen		Moxibustion		Orthobiologix Therapy		Modern Panchakarma	
Mental Health Technology		Robotic Reproductive Rebuild Surgery		Bypass Surgery For Pathological Obesity		SMRT Treatment		Shockwave E-D Sex Treatment	

E.2.e) ALIBAUG MEDICAL TOURISM CITY

100 Bed Medical Tourism Alibaug Super Speciality Hospital (Page-6)

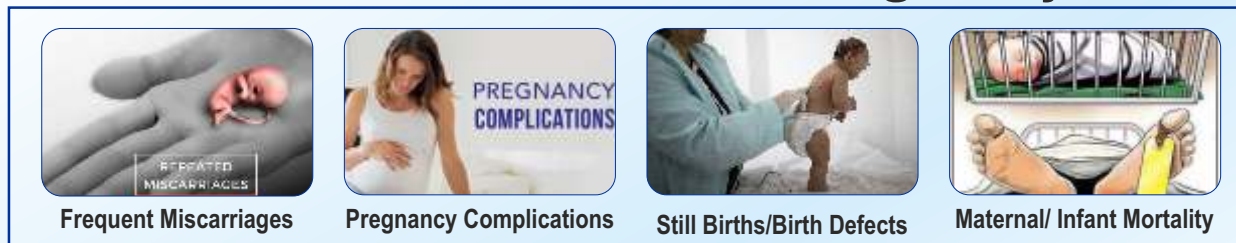
Risks & Side Effects of IVF



Risks & Dangers of Pregnancy

- According to WHO, 1 in every 4 couples in development countries is Affected by infertility. 30 million Indian couples are infertile but only 3 million can afford IVF. NIHS Sure Child IVF is budget IVF Treatment
- In India, one woman and 9 Children die every 11 minutes during child birth. 1 in 6 babies born is Pre-Term and 9 lakhs Children die every year due to complications of Pre-Term Birth:- Safe Pregnancy & Intelligent Child

Risks & Side Effects of Pregnancy



Side Effects of Pre-term Birth



Side Effects of Pre-Term Birth Babies are:- 1) Organs not Fully Developed, 2) Low Immunity to Diseases 3) Prone to Diabetes, Heart Disease, Cancer, Respiratory Diseases, Obesity Etc.

E.2.f) ALIBAUG MEDICAL TOURISM CITY

100 Bed Medical Tourism Alibaug Super Speciality Hospital (Page-7)

Risks & Dangers of High Risk Pregnancy



Pregnancies In The Womb



Convulsions And Seizures During Pregnancy



Pregnancy Associated With Diabetes



Disproportion Between Womb Outlet



High Blood Pressure Related Disorders



Recurrent Premature Deliveries



Rh Negative Women With Rh Positive Baby



Bad Obstetric History



Extremes Of Age Regardless Of Parity <18 Years >35 Years

Side Effects of Caesarean Operation



Side Effects of Caesarean Operation are:- 1) Mother's Death, 2) Emergency Removal Of Uterus, 3) Stroke, 2) Depression, 5) Infection, 6) Back Pain, 7) Headache, 8) Nerve Damage, 9) Adhesion, 10) Future Caesarean Operation, 11) Future Risk Of Low-lying Placenta, 12) Scars, 13) Uterus Rupture In Future Births, 14) Poor Intimacy Of Mother & Baby

Safe Pregnancy, Healthy Intelligent Child and Mother & Babycare Program

- A) 3 Months Pre-pregnancy Preparation For Husband & Wife
- B) 10 Months Multi-speciality And 24x7 Medical Call Center Monitored Pre-natal Care
- C) 2 Months Post Delivery Holistic Care (puerperium Care)

Benefits of Normal Delivery

- Organs Fully Developed
- Better Immunity for Child
- Minimum Risk of Child Obesity
- Full Grown Child
- No Scar Risk or Uterus Rupture in Future Birth
- Better Intimacy of Mother & Baby



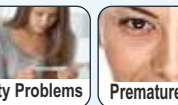
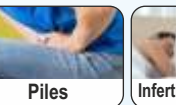
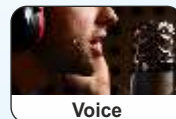
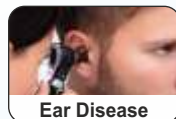
E.3.a) ALIBAUG MEDICAL TOURISM CITY

Speciality Resorts No.1 & No.2



Medical Tourism I.T. Professionals & Executives Resorts and Hotels

Medical Tourism Packages 16 Occupational Diseases



- Quarterly (January-March)(April-June)(July-September)(October-December)
Rejuvenation of I.T. Professionals & Company Executives



Medical Tourism Senior Citizens (Geriatric) Resorts and Hotels

Medical Tourism Packages



- Benign Prostatic Hyperplasia (BPH)Package
- Dementia Package
- Alzheimer's Package
- Parkinson's Package
- Urine Incontinence package
- Arthritis Package
- Pain Package
- Avoid Joint Replacement Package
- Avascular Necrosis Package
- Reverse Diabetes package
- Reverse Heart Diseases Package
- Reverse CKD Package
- Reverse Hearing Loss Package
- Reverse COPD
- Reverse Depression Package

E.3.b) ALIBAUG MEDICAL TOURISM CITY

Speciality Resorts No.3

Medical Tourism Packages



Medical Tourism Women's & Children's Resorts and Hotels

Women

- Period Problems Package
- PCOD/PCOS Package
- Endometriosis Package
- Fibroid Package
- CYST Package
- Infertility Package
- Menopause Syndrome Package
- Osteoporosis Package
- Back Pain Package
- Stop Hair Fall Package
- Stop Pimple Package
- After Delivery Mother & Baby Health Package
- Stop Urine Incontinence Package

- UTI
- Amenorrhea Package
- Surgical Cancer Vaccination
- HPV Package

Children

- Learning Disability Package
- Multiple Sclerosis Care Package
- Cerebral Palsy Package
- Autism Package
- Muscular Atrophy/distrophy Package
- Bronchitis Package
- Recurrent Infection & Cough
- Rectal Infection Package

E.3.c) ALIBAUG MEDICAL TOURISM CITY - SPECIALITY RESORTS No.4 (Page-1)

Medical Tourism Preventive Health & Reverse Diseases Resorts and Hotels (Page-1)

Avoid Operations and its Side Effects through Integrated Treatments

Each year, over 300 million patients undergo surgical procedures globally, of whom 4.2 million die within 30 postoperative days. Complications of Surgery are Deep Vein Thrombosis, Pulmonary Embolism, Lung Problems, Urinary Retention, Nerve Damage, Muscle Loss, Postoperative Cognitive Dysfunction, Numbness, Pain Syndromes, Lymphedema, Back Pain, Etc



Heart Block



Knee Replacement



Hip Replacement



Diabetic Foot



Kidney/Galbladder Stone



Thyroid



Prostate



Piles



Varicose Veins



Bariatrics Surgery



Cesarean



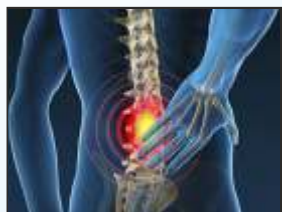
Hysterotomy



Fibroid



Ovarian Cyst



Spine



Slip Disc



Frozen Shoulder



Tennis Elbow



Sciatica



Tonsillitis



Nose polyps & Sinusitis

E.3.c) ALIBAUG MEDICAL TOURISM CITY - SPECIALITY RESORTS No.4 (Page-2)

Medical Tourism Preventive Health & Reverse Diseases Resorts and Hotels (Page-2)

Reverse/Cure Chronic Diseases

Reverse/Cure Chronic diseases like Cancer (Early Stage), Diabetes, Heart Disease, Stroke, Blood Pressure, Kidney Diseases (Dialysis), Psoriasis, Autism, Muscular Dystrophy, Muscular Atrophy, Cerebral Palsy, Chronic Skin Diseases, Dementia, Alzheimers, Parkinsons Diseases, Obesity, Etc



Cancer



Diabetes



Heart Diseases



Stroke



Blood Pressure



Kidney Diseases



Psoriasis



Autism



Muscular Dystrophy



Muscular Atrophy



Obesity



Alzheimers and Parkinsons Diseases,

E.3.d) ALIBAUG MEDICAL TOURISM CITY - SPECIALITY RESORTS No.5 (Page-1)

Medical Tourism Anti-Aging and Life Longevity Resorts and Hotels (Page1)

Ayurveda Treatments

Medical Tourism Ayurveda @ World's Lowest Cost



Shirodhara



Abhayangam



Shiro Abhayangam



KIZHI



Podikizhi



Kati Vasti



Mukha Lepam



Navarakizhi



Karnapuranam



Udwarthanam



Hridhya Dhara



Spinal Dhara



Kidney Dhara



Elakizhi



Vamanam



Shirodhara



Nethra Tharpan



Nasyam



Dhoomapan



Hijama Therapy



Pizhichil



Greeva Vasti



Ksheeradhara



Thalam

E.3.d) ALIBAUG MEDICAL TOURISM CITY - SPECIALITY RESORTS No.5 (Page-2)

Medical Tourism Anti-Aging and Life Longevity Resorts and Hotels (Page2)



Raktamoksham



Virechan



Talapothichil



Takradhara



Pichu



Lepam



Yoni Prakshalanam



Salt Therapy



Colon Hydro Therapy



Mud Bath



Yoni Dhawan



Coconut Milk Bath



Acupressure



Acupuncture



Siddha Varmam Therapy



Kalari Marma Chikista



Foot Reflexology



Feng Shui



Sujok Therapy



Reiki



Prana Therapy



Aura Therapy



Moxibustion



Craniosacral Therapy

European Spa Treatments



Jacuzzi



Cold Shower



Swedish Massage



Aromatic Massage



Deep Tissue Massage



Balinese Massage



Sauna

E.3.e) ALIBAUG MEDICAL TOURISM CITY - SPECIALITY RESORTS No.6

MEDICAL TOURISM PACKAGES



**Medical Tourism Mental
Health Resorts and Hotels**

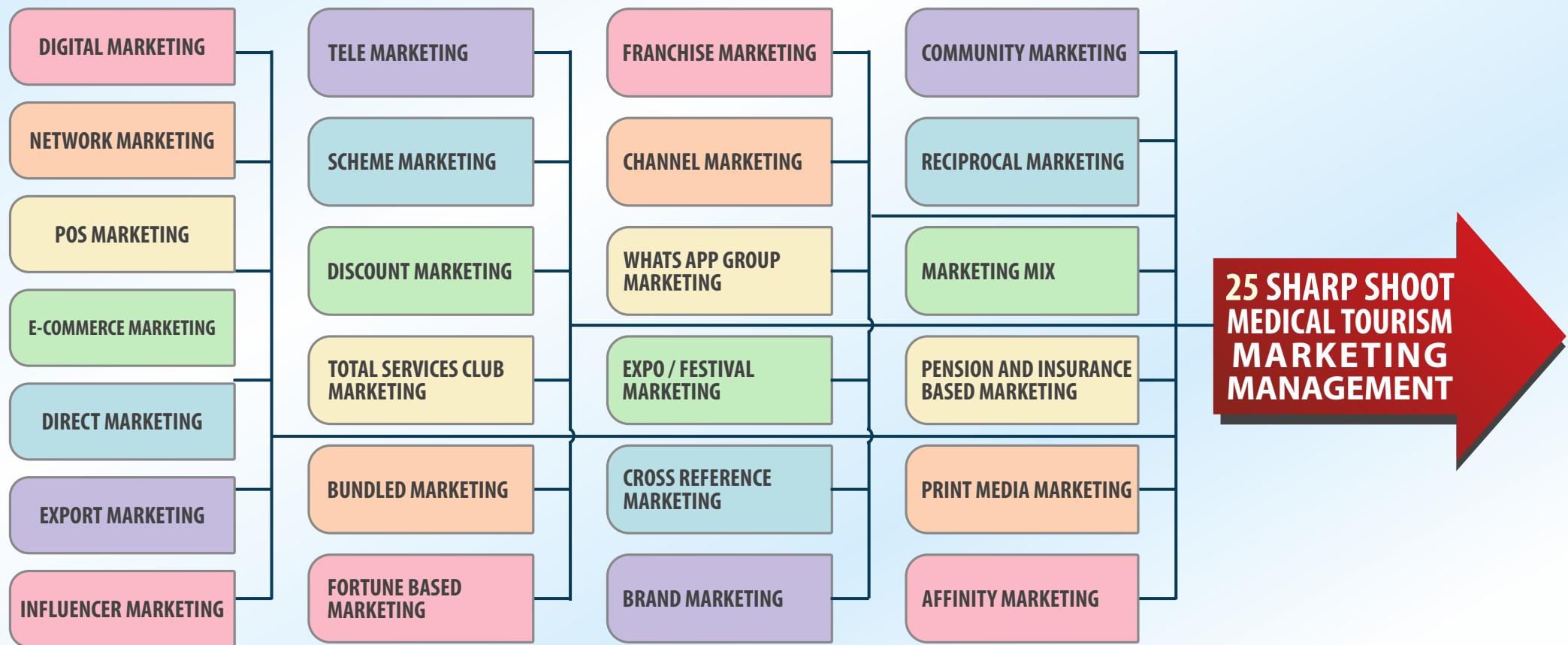
Mental Diseases

- Anxiety Disorders Package
- Bipolar Disorders Package
- Depression Package
- Dissociative Disorders Package
- ADHD Package
- Post-Traumatic Stress Disorder Package
- Schizophrenia Package
- OCD Package
- Eating Disorder Package
- Learning Disorder Package



**Alcohol, Drugs, Narcotics
De-Addiction Centre**

F) 25 SHARP SHOOT MEDICAL TOURISM MARKETING MANAGEMENT



F.2) NIHS Digital & Clubs Marketing for 100% occupancy of Hotels & Resorts

NIHS Digital Marketing

1. www.lastminuteavailable.in:

This is a service for last minute booking of available Rooms, Hotels, Resorts, Homestays at Alibaug.

2. www.tourworldclub.co.in: This is a loyalty program just like www.tlcgroup.com, where the members get 20% discount in room rent and 25% on Food in 5 Star Hotels like JW Marriott, Hyatt, Inter Continental, Hilton, ITC, Etc

40 NIHS Clubs Marketing

1. Doctors Practice & Wealth Club
www.doctorspracticeclub.in
2. Medical Tourism Club
www.medicaltourism.org
3. Women Health Club
www.womanhealth.in
4. Children Health Club
www.childrenhealth.co.in
5. Senior Citizens Health Club
www.childrenhealth.co.in
6. Health Guarantee Club
www.healthguarantee.co.in
7. Rehabilitation Club
www.rehabilitationhealth.in
8. Vision Health Club
www.visionhealth.co.in
9. Better Hearing Club
www.betterhearing.co.in
10. Better Smile Club
www.bettersmile.co.in
11. Kerala Ayurveda Club
www.keralaayurvedaashram.com
12. Sex Health Club
www.doctorsex.co.in
13. Beautiful Indians Club
www.beautifulindian.in
14. Nurses & Therapists Club
www.nursesandtherapists.co.in

15. Health Food Club
www.drfood.co.in
16. My Home Food Club
www.myhomefood.co.in
17. Organic Agriculture Club
www.organicagriculture.in
18. Insurance & MSMEs Club
www.insuranceclub.co.in
19. Mediclaim100 Club
www.mediclaim100.co.in
20. Automobile Club
www.automobileclub.in
21. Pet Care 100 Club
www.petpoint.co.in
22. Lakhpatri Didi Club
www.mahashree.in
23. NIHS Discount & Fair Price Club
www.nihs.co.in
24. Kerala Stores Club
www.keralamall.co.in
25. International Brokers Business Club
www.ibbc.in
26. Money Point Club
www.moneypoint.co.in
27. Indian Legal Protection Club
www.lawmanger.in
28. NRI Benefits Club
www.nribenefits.co.in

29. Good Home Stay Club
www.homestay.co.in
30. Landlords and Tenants Club
www.forrental.co.in
31. Property Gold Club
www.propertygold.co.in
32. Tour World Club
www.tourworldclub.co.in, www.lastminuteavailable.in
33. Mumbai Startup Club
www.mumbaistartupmission.co.in
34. IT Professionals Club
www.itprofessionalsclub.com
35. Ready Job Club
www.readyjob.in
36. Admission for you club
www.admission4u.co.in
37. Sure Child Without IVF Club
www.keralaayurvedashram.com
38. Corporate Health Boost Club
www.insurance100.in
39. Tax Saving & Money Multiply Club
www.moneypoint.co.in
40. Jandhan Lakhpatri Didi Club
www.mahashree.in

MAHASHREE LAKHPATRI DIDI PROGRAM

1. Jandhan Mahila Pradhan (Full/PartTime) Jobs for House Wives & Nurses
2. Mahashree Udyog Pradhan (Employment/Self Employment) for Women

MAHASHREE DEVELOPMENT FOUNDATION NIHS®

CHARITABLE ORGANIZATION FOR WOMEN'S EMPOWERMENT

CORPORATE OFFICE: Crystal Hospital Building, Maratha Colony, Dahisar (East), Mumbai - 400068
www.mahashree.in • www.womanhealth.in • www.homehospital.co.in • www.nursesandtherapists.co.in
Mob.: 9892687120 • Email: drcrystalmumbai@gmail.com • Govt. Regn. U94990MH2023NPL408325

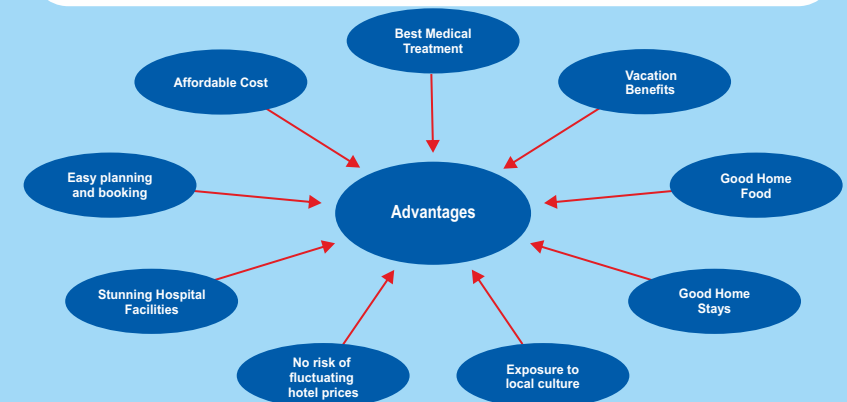
G) Medical Tourism Mediclaim 100 Insurance

NIHS Mediclaim-100 (Medical Tourism Insurance) & Medical Tourism Time Share Club

HIGHLIGHTS OF MEDICAL TOURISM INSURANCE

- India's First 100% Comprehensive Medical Insurance (No Exemptions, No Deductions, No Co-Pay)
- Lowest Policy Premium in India
- Preventive Health + Curative Health + Rehabilitation Health + Rejuvenation Health Covered
- No waiting period in member Hospitals, Hotels, Resorts & Retreats
- First Time Cashless Treatments in Hospitals, Hotels, Resorts & Retreats
- Discount on Shopping, Travel, Etc

NIHS MEDICAL TOURISM TIME SHARE CLUB



MEDICAL TOURISM INSURANCE (DOMESTIC)



MEDICAL TOURISM INSURANCE (INTERNATIONAL)

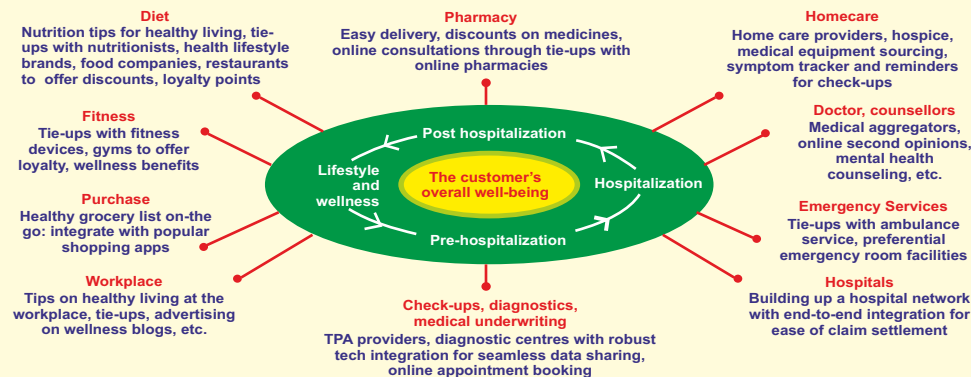


G.1) Medical Tourism Mediclaim 100 Insurance

Ecosystem Partnership of Foreign Insurance Companies

UnitedHealth Group (American Managed Healthcare and Insurance Company) is the World's largest Healthcare Company by Revenue. Fortune magazine ranked United Health Group No. 8 in the 2024 rankings.

UNITEDHEALTH GROUP, (USA) FOR ONE-STOP-SHOP HEALTH SOLUTION



NIHS MEDICAL TOURISM ADOPTED THE MODEL OF

UNITEDHEALTH GROUP, (USA) FOR ONE-STOP-SHOP HEALTH SOLUTION



G.2) Medical Tourism Mediclaim 100 Insurance

MEDICLAIM (6 Services Covered)

- 1) PRE & POST-HOSPITALIZATION COSTS
- 2) DAY CARE TREATMENTS
- 3) AMBULANCE CHARGES
- 4) DOMICILIARY CARE
- 5) AYUSH TREATMENT
- 6) HOSPITALIZATION



**High Premium;
One time Payment**

MEDICLAIM- 100 MEDICAL TOURISM INSURANCE (27 Services Covered)

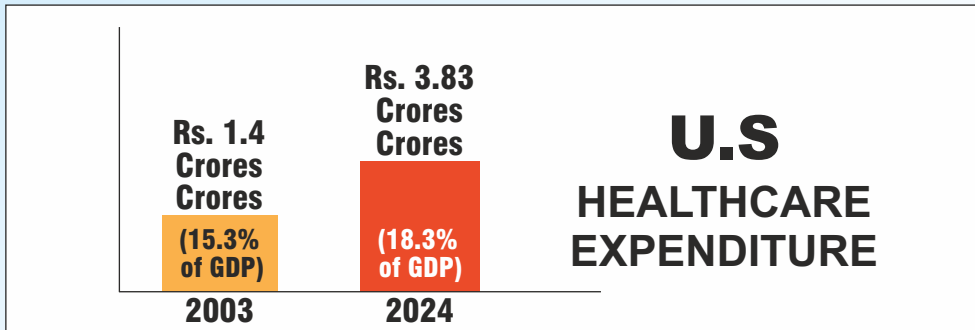
**Group Mediclaim &
Top-up Mediclaim
by Principal Insurance Company
Not-Covered Services Full-Filled by
Mediclaim-100 Medical Tourism
Franchisee Hospitals**

**Low Premium, Monthly/Daily
Subscription Model, Insurance
& Health Management**

**Cashless Service Facilities
in Hospitals, Hotels, Resorts,
Retreats & Home**

- 1) PRE & POST-HOSPITALIZATION COSTS
- 2) DAY CARE TREATMENTS
- 3) AMBULANCE CHARGES
- 4) DOMICILIARY CARE
- 5) AYUSH TREATMENT
- 6) HOSPITALIZATION
- 7) "LOW PREMIUM" AND "DOUBLING SUM INSURED UNLIMITED RESTORATION" HEALTH INSURANCE IN INDIA
- 8) PRE-EXISTING DISEASES COVERED IMMEDIATELY
- 9) "MATERNITY AND INFERTILITY TREATMENT" COVERED IMMEDIATELY
- 10) OPD TREATMENTS, DIAGNOSTICS, MEDICINES FREE/@(10%-50%) DISCOUNT
- 11) DENTAL TREATMENT, SMILE DESIGN COVERED
- 12) NO CO-PAY IN CASH LESS MEDICAL TREATMENTS
- 13) PREMIUM IN DAILY/MONTHLY SUBSCRIPTION
- 14) ORGAN TRANSPLANTS(KIDNEY, LIVER, LUNGS, PANCREAS & SMALL INTESTINE TRANSPLANTS) AT LOWEST COST THROUGH MEDICAL TOURISM
- 15) COSMETIC SURGERIES/COSMETIC GYNEC SURGERIES/ WEIGHT LOSS SURGERY COVERED IMMEDIATELY
- 16) "HAIR FALL", "BEAUTY TREATMENTS" & "HAIR TRANSPLANT" COVERED
- 17) BEST DIAGNOSIS & BRANDED TREATMENTS THROUGH ARTIFICIAL INTELLIGENCE, GENOMICS, MEDICAL Audit ETC.
- 18) HOME HOSPITAL/REHABILITATION SETUP & MANAGEMENT
- 19) HOME EQUIPMENTS-PACE MAKER, INSULIN PUMP ETC ON MEDICAL LEASING
- 20) FREE WEARABLES FOR "SAFE PREGNANCY & INTELLIGENT CHILD" PACKAGE
- 21) FREE DISCOUNTED AYURVEDA MASSAGE/PANCHAKARMA /FULL BODY REJUVENATIONS
- 22) FREE DISCOUNTED SPECTABLE GLASSES, HEARING AIDS EVERY 4 YEARS
- 23) NO EXCLUSIONS IN SURGERIES & TREATMENTS
- 24) 100% CASHLESS TREATMENT IN HOSPITALS, HOTELS, RESORTS & GOVT. PENSION
- 25) SHOPPING DISCOUNT AND CASH BACK ON DISCOUNT CARD LATER
- 26) FREE/DISCOUNTED ANNUAL HOLIDAY FAMILY TOURS TO GOA, KERALA, KASHMIR, RAJASTHAN, AMERICA, EUROPE, SINGAPORE, DUBAI ETC

H.1) REDUCING HEALTHCARE COST IS A GLOBAL ISSUE



AMERICA IS A STUPENDOUS FAILURE IN HEALTH SYSTEMS

HEALTH INDEX	USA	KERALA	REMARKS
IMR (Infant Mortality Rate)	5.4%	6%	Kerala Health System is Far better than that of America
MMR (Maternal Mortality Rate)	23.8%	19%	

US is raging about private health insurance trap. We shouldn't fall into it

BY INVITATION

KIRAN KUMBHAR

The concept of insurance is based on an attractive idea: you pay a small amount of money regularly, and if and when disaster strikes, you will receive protection from catastrophic expenses. But ask anyone who has experienced insurance as it operates today, especially health insurance managed by private companies,

studied public health in a US graduate school with a sizable number of international students, and the one thing that most of us strongly agreed on was that America is a stupendous failure when it comes to health systems management and healthcare policymaking. While much ink has been spilled over how and why American healthcare is terrible, one simplified example will suffice here: current infant mortality (IMR) and maternal mortality (MMR) indicators for the US and Kerala, respectively, are 5.4 and 6 (IMR), and 23.8 and 19 (MMR). That is, despite ostensibly

might be because commercial insurance gives the outward appearance of financial 'efficiency', while helping company executives accumulate wealth and pass some of that on to friendly politicians. In 2023, the parent company of UnitedHealthcare posted \$22 billion in profits, even as a survey reported that it had the highest claim denial rate (32%)—this often happens when an insurance company rules that a drug or procedure prescribed by your doctor is not "medically necessary" for you. An investigation in July exposed how "UnitedHealth harnesses its physician

Contradictions', Drèze and Sen explain how a health-care system dominated by private insurance carries serious flaws and suffers from an irreversibility issue: "the health insurance industry can easily become a powerful lobby and establish a strong hold on health policy, making it very difficult to move away from that model..." Citing the example of the US, they write how healthcare reform there has been next to impossible despite the country's tremendous resources, "partly due to the power of the health insurance business, and partly due to deep-rooted political resistance to the idea of 'socialised' health

and clean water to communities, or ensure that people are not treated disrespectfully in govt health centers), but unfortunately, instead of working to further fine-tune and improve our existing socialised infrastructure, there are many in govt today who believe that we must just 'nudge' Indians into the profit-seeking spirals of corporate hospitals and insurance companies. Considering the increasing reliance of politicians across parties on insurance-based schemes like PMJAY, the nudge might well turn into a push in the near future.

This renewed global focus on America's grand

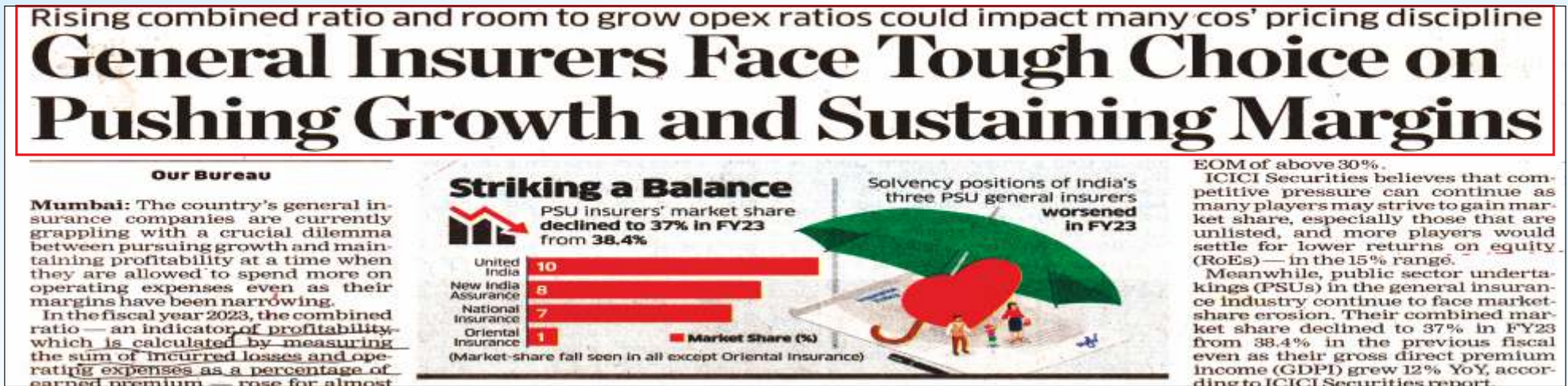
H.2) REDUCING HEALTHCARE COST IS A GLOBAL ISSUE

S.No	Country	Healthcare Cost % GDP	S.No	Country	Healthcare Cost % GDP	S.No	Country	Healthcare Cost % GDP
1	USA	17.3	13	SOUTH AFRICA	8.58	27	FINLAND	7.8
2	UK	11.3	14	DUBAI	5.3	28	BELGIUM	10.9
3	CANADA	12.2	15	QATAR	4.2	29	PORTUGAL	10.6
4	SWITZERLAND	11.9	16	GERMANY	12.7	30	SOUTH KOREA	9.7
5	SWEDEN	11.9	17	FRANCE	12.2	31	RUSSIA	6.3
6	ITALY	9.5	19	NORWAY	8	32	MEXICO	6.2
7	SINGAPORE	2.9	20	AUSTRIA	11.4	33	SPAIN	7.3
8	CHINA	6.7	21	NETHERLANDS	11.2	34	UGANDA	3.6
9	JAPAN	10.9	22	DENMARK	10.8	35	NAMIBIA	8.9
10	INDIA	1.9	23	LUXEMBOURG	5.8	36	EGYPT	4.37
11	AUSTRALIA	10	24	IRELAND	5.8	37	ZIMBABWE	7.71
12	NEW ZEALAND	10.03	25	ICELAND	8.39	38	ZAMBIA	5.6

USA		SINGAPORE		INDIA	
Health Cost	Remarks	Health Cost	Remarks	Health Cost	Remarks
17.3%	Highly Developed	2.9%	Highly Developed	1.9%	Developing Country

Inference: Healthcare cost in Highly Developed Country like USA is 597% of Singapore & 911% of India. Thus there is large scope to reduce world healthcare expenditure

1.1) REDUCING HEALTHCARE COST IS A CHALLENGE FOR INDIAN INSURANCE COMPANIES



Insurance Company	ACKO General Insurance	Go Digit General Insurance	ICICI Lombard General Insurance	Remarks
Incurred Claim Ratio	84.28%	63.23%	72.4%	1.) As the combined ratio is above 100% all the three companies are making an under writing loss. 2.) ACKO General Insurance has the highest EOM of 55% and Niva Bupa 40%.
Management Expenses / Premium Earned	70.68%	40.19%	40.19%	
Combined Ratio	154.96%	107.42%	104.5%	

I.2) REDUCING HEALTHCARE COST IS A CHALLENGE FOR INDIAN INSURANCE COMPANIES

Health insurers settle 71% of ₹1.2L cr claims in FY24

Claims Worth ₹15K Cr 'Disallowed', ₹11K Cr 'Repudiated'

India's healthcare sector faces significant challenges, including a shortage of hospital beds and doctors. According to a 2020 Human Development Report, India ranked 155th in bed availability, with just five beds and 8.6 doctors per 10,000 people, indicating the growth potential in the sector.

Sr citizen health premium hikes capped at 10% as prices pinch

Insurers Must Seek Irdai Nod To Increase Premium By Over 10%

'PE Interest Shows Potential of Healthcare Sector'

Healthcare services is more of a local play, there is still a large runway for inorganic growth: Rothschild execs

Reghu Balakrishnan

Mumbai: The strong private equity interest in India's healthcare services companies is a highly credible indicator of the multi-decade growth potential inherent in the sector, said a top ex-



multiple acquisitions. Another PE fund, TPG Growth, owns a 25% stake in QCIL. Rothschild had advised TPG on its majori-

care space," said Subhakanta Bal, managing director, Rothschild & Co India.

The top 10 corporate healthcare chains in India on the private side would still probably account for less than 3-4% of total hospital beds in India, he said, terming the industry as "super fragmented".

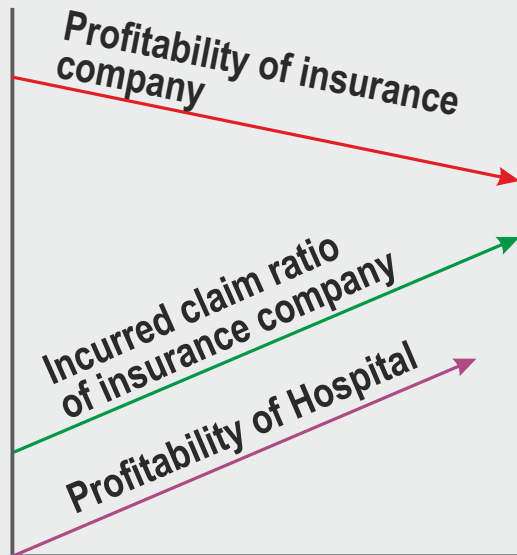
crore acquisition of a 70% stake in Kerala's Baby Memorial Hospital (BMH), two years after its exit with a fivefold return from Max Healthcare. Leveraging the BMH brand, KKR plans to acquire more hospitals of 500-1,000 beds in various cities, preferably in South India and other contiguous markets and build out a

tal for ₹2,100 crore and, in June 2021, it bought out Bengaluru-based Vikram Hospital. Currently, Singapore government-owned fund Temasek Holdings owns about 51% in Manipal Health, while Abu Dhabi's Mubadala Investment holds 8% and TPG Growth has 11%. A 30% stake is with promoter

I.3) REDUCING HEALTHCARE COST IS A CHALLENGE FOR INDIAN INSURANCE COMPANIES

Profit & Growth Of Hospitals Vs Of Profit And Growth Of Insurance Companies: Hospitals Try To Increase The Income Per Bed Per Day, and If Income Per Day Per Bed Increases, The Incurred Claim Ratio Of Insurance Companies Goes Up.

Hospital Vs Insurance Co.



INFLATION HURTS PATIENTS, BUT HOSPITAL'S FIN HEALTH IMPROVES

If Hospital Profit Increases; Incurred Claim Ratio Increases

HOSPITAL INCOME PER BED PER DAY

Listed Hospital Cos	Fy20 (Rs.)	Fy23 (Rs.)	Q1FY24 (Rs.)
Apollo Hospitals	37,937	51,668	57,760
Fortis Healthcare	43,561	55,100	60,076
Healthcare Global	32,767	38,042	39,686
Max Healthcare	51,000	67,000	75,000
KIMS Hospitals	18,307	29,946	31,697

J.1) LOW COST HEALTHCARE MEDICAL TOURISM MEDICLAIM 100 HOSPITALS

Low Cost Medical Tourism Hospitals in 300 Cities of India

NIHS Medical Tourism will be Managing Hospitals through “**Doctors Group Practice Clubs**” at 25%-50% cost of other Hospitals. NIHS Medical Tourism Managed Hospitals’s Investment and Treatments will be 50%-75% cheaper than that of Corporate Hospitals. But 100% of Treatments of Corporate Hospitals can be done at Medical Tourism Hospitals.

S. No	Hospitals	Investment Cost/ Bed	Income/ Bed/ Day	Doctors Expenses /Bed/Day	Total Hospital Staff Expenses /Bed/Day
1	Apollo Hospitals	Rs. 3000 Cr. / 2000 Beds = Rs. 150 Lakhs	Rs. 57,760	Rs. 16,173 (28%) of Income	Rs. 32,346 (56%) of Income
2	Medical Tourism Hospitals	Rs. 25 Lakhs (No Real Estate cost) or Rs. 50 Lakhs (with Real Estate cost)	Rs. 20,000 to Rs. 25,000	Rs. 3,400 (17%) to Rs. 4,250 (17%)	Rs. 7,000 (35%) to Rs. 8,750 (35%)

J.2) HOW MEDICAL TOURISM HOSPITAL CAN REDUCE THE COST OF HEALTHCARE

AI leading medical revolution; potential in all branches: Docs

BUT SOME WARY OF QUALITY OF BIG DATA

Artificial intelligence (AI) The human brain has billions of nerve cells (neurons) that connect in various ways to generate complex thought patterns and actions. AI refers to a machine or software that can perform tasks requiring such human intelligence. It can do instant calculations, solve problems and diagnose, even predict outcomes.

Mumbai: City wants to go smart, which is helping it in 2020 with AI-backed software for early detection of TB cases, to exploring ways up with this tech to target lung cancer too. BMC executive health officer Dr Manoj Kumar said it would be useful if the algorithm used for TB could also be used to detect lung cancer.

With use of AI demonstrated by diseases such as COVID-19, lung or heart, but

AI to match Indian cancer patient with most effective clinical trials

NEW AI PROGRAMME AT 6 HOSPS

Clinical trials are research studies to test a medical intervention in people. Many doctors say clinical trials are key to advancing medicine.

Mumbai: A new artificial intelligence (AI)-based programme will help Indian patients who have difficulty in finding most effective clinical trials that could best help them.

While 'clinical trials' are often clouded with mystery, a new programme at six hospitals in Mumbai will use AI to match Indian cancer patients with the most effective clinical trials.

Concurring, Dr Pratik from Tata Memorial Hospital said only a handful of our patients with the same cancer are able to participate in clinical trials. "Clinical trials are the most effective way to advance medicine," said.

No Terminator-like AI yet but the risk is from systems that seem to be conscious

Leading neuroscientist **Anil Seth's** book 'Being You: A New Science of Consciousness' is a Sunday Times bestseller that emerged from 20 years of research into the relationship between consciousness and the brain. He talks to **Sharmila Ganesan Ram** about the future of AI.

Q: Your TED Talk 'Your brain hallucinates your conscious reality' has got more than 14 million views. Did you expect it to go viral?

A: It's been an enormous surprise! I think the reason for its popularity is that consciousness is both one of the deepest mysteries in all of science and philosophy and also one of the most personal. We've all wondered about where we sit within the world and what happens after we die. Consciousness has fascinated

Q: How do you define consciousness? And why does it matter?

A: Consciousness is a kind of experience whatever — the redness of red, the pain of pain, the thickness of time. It is what makes us more than mere biological objects reacting around in the objective world. And this, of course, is

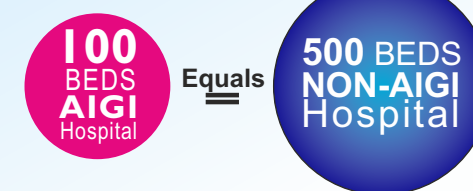
Q: You recently asked ChatGPT to write you this. Did it do a good job?

A: I was both surprisingly good and, oddly, bad. It was right about fairly general things — what I do for a living, what are some of my interests and so on — but it made mistakes about where I was born, where I studied for my PhD, and so on. When I asked it to write a wish from me, it made things worse. At least in this current incarnation. Already these understandings are flawed and full of holes.

Q: Should we be worried about AI becoming conscious? Looking for a hint?

A: I don't think so. There is always another way to think about it. And when it comes to AI, I think it's important to ask: what is the value of the self? Consciousness is a way to think about the self. But it's not the only way. And it's not the only way to think about the self.


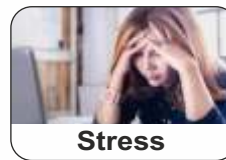






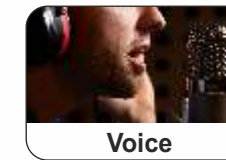


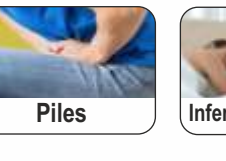
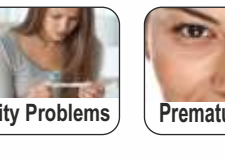
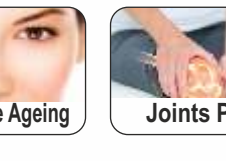


- 1) **World Health Care Cost will Decrease Drastically.**
- 2) Correct, Effective and Timely Treatment Can be given through Medical Audit.
- 3) Deaths and Sufferings due to NCD Diseases will Decrease due to Integrated Treatment.
- 4) Many Incurable and Drug Resistant Diseases can be Cured.
- 5) Recurrent onset of Diseases will come down.
- 6) Birth of Congenital Defects and Rare Diseases children will Decrease. Handicapped people in the world will Decrease.
- 7) Due to Medical Audit, Hospital Acquired Infection and Side Effects of Treatments will Decrease which will lead to Reduction in Hospital- Stay of Patient.
- 8) Unnecessary Surgeries, Tests, Organ Transplants and Hospitalizations will Decrease
- 9) Investment Cost/ Bed and Operation Cost/ Bed will Decrease,
a 100 BED MEDICAL TOURISM HOSPITAL = 500 BED NORMAL HOSPITAL
- 10) Citizens Sufferings Due to Diseases will Decrease and Happiness of People will Increase
- 11) Medical Insurance Premium will come down



12) MEDICAL TOURISM HOSPITALS LEADS TO PRODUCTIVITY & GDP GROWTH





J.3) HOW MEDICAL TOURISM MEDICLAIM HOSPITAL CAN REDUCE THE COST OF HEALTHCARE


S. No	HOW MEDICAL TOURISM WILL REDUCE HEALTHCARE COST	DESCRIPTION
1	Avoid/Reduce Surgeries	Each year 80 lakhs people die post operation. Studies have found that 1/3 of the joint replacement surgeries taking place in the world are unnecessary and avoidable. So many of the surgeries can be avoided through Non-Invasive Modern Treatments, Ayurveda and other Treatments. This will reduce the Healthcare cost and ICR ratio.
2	Reverse Chronic Diseases	Chronic diseases like Diabetes, Heart Disease, Stroke and other Diseases can be reversed through Lifestyle Modification, Nutri-Genomics, Ayurveda treatments, etc, avoiding frequent hospitalizations causing high ICR ratio.
3	Domestic Medical Tourism	NIHS will be using Domestic Medical Tourism to reduce cost of treatment. Patients from high medical cost areas will be taken to low cost medical cost areas for cold surgeries and organ transplants. For example, a kidney transplant in Mumbai costs Rs. 12 lakhs while it will cost only Rs. 6 lakhs in Kerala

S. No	HOW MEDICAL TOURISM WILL REDUCE HEALTHCARE COST	DESCRIPTION
4	Preventive Treatments and Periodic Rejuvenations to avoid occupational diseases of corporate employees will reduce ICR Ratio for Corporate Health Policies.	<div>Occupational Diseases</div> <div>  Eye  Stress  Back Pain  Hands  Digestive Diseases </div> <div>  Heart Disease  Ear Disease  Skin Disease  Voice  Diabetes </div> <div>  Obesity  Piles  Infertility Problems  Premature Ageing  Joints Pain  Sexual Weakness </div>
5	60 days Pre-Hospitalization & 90 days Post-Hospitalization	To reduce ICR ratio and inflated bill, the treatment during pre-hospitalization and post hospitalization must be taken from the hospital treatment consultant only
6	Medicines and Diagnostic Tests during Pre-Hospitalization & Post-Hospitalization	To control ICR ratio due to false billing, the medicines and diagnostic tests during pre-hospitalization and post-hospitalization must be taken from the same hospital or hospital approved Medical Store and Diagnostic Centre

S. No	HOW MEDICAL TOURISM WILL REDUCE HEALTHCARE COST	DESCRIPTION
7	Branded Treatments and Treatment Packages	Branded treatments like 1) Safe Pregnancy And Intelligent Child, 2) Sure Child IVF, 3) Reverse Diabetes and NCD Diseases, etc will reduce the treatment cost & Claims Ratio
6	Golden Hour Treatment for Heart Attack & Stroke	In Mumbai, every day 30 people die due to Heart Attack and 50 Strokes are happening. The first hour, after the onset of a Heart attack and 3 hours after the onset of stroke is called "The Golden Hour". If streptokinase injection for heart attack and thromobolytic therapy with intravenous tissue plasminogen activator (TPA) {Alteplase (activase) or Tenecteplase (Tnkase)- is the gold standard treatment for ischemic stroke.} during golden hour is given future hospitalizations and treatment cost and claims ratio can be drastically reduced.
9	Modern Treatments	If 56 Latest Treatments like Balloon Sinuplasty, Deep Brain Stimulation, Oral Chemotherapy, Immunotherapy, etc are adopted, frequent Hospitalizations, and total treatment cost and claims ratio can be reduced.
10	Empanelment of Super Speciality Clinics	Super Speciality Clinics are private Clinics operated by super specialists. The same Super Specialist Practices in Corporate Hospitals also. But for the same procedure/operation done by super specialists in their private clinic and corporate hospitals are in the ratio of 1::3. Thus, if super speciality clinics are empaneled, incurred claim ratio can be reduced.

S. No	HOW MEDICAL TOURISM WILL REDUCE HEALTHCARE COST	DESCRIPTION
11	Empanelment of Diagnostics Centres & Medical Stores	Hospitals usually conduct normal pathology tests and samples are sent to out side Diagnostics Centres for special tests. And Hospitals inflate the Diagnostic test prices. For example, if the cost of TSH test in Diagnostic Centre is Rs 80, Hospital charges from insurance patient Rs 350 (437.5%). This is also the case with X-Rays & Scan. If a MRI scan in a Diagnostic Centre costs Rs 3500, Hospital will add bill as Rs 7500 (214%). Similarly , if C.T Scan cost in a Diagnostic Centre is Rs 1000, Hospital inflate the bill as Rs 3500 (350%). If Diagnostic Centres are empaneled for "Cashless Treatment (As done by CGHS), cost of Diagnostic tests can be reduced. So also ICR ratio is automatically reduced.
12	Preventive Healthcare	If preventive healthcare are resorted, frequent admission of the patients in the hospital will come down and will help to reduce claims ratio
13	Home Hospital	An Efficient home hospital service will reduce by 50% patient's admission in Hospital and will reduce healthcare cost and reduce claims ratio
14	Health Call Centre & Tele Medicine Consultation	A Tele call centre and online health consultation will avoid the frequent Admission of the patient in the hospital and reduce claims ratio

S. No	HOW MEDICAL TOURISM WILL REDUCE HEALTHCARE COST	DESCRIPTION
15	Integrated Corporate Health	<p>Medical Tourism integrated corporate health services will reduce corporate claims ratio</p> <div>     </div>
16	Medical Audit	Online Medical Audit in Medical Tourism Member Hospitals will reduce patients stay in Hospital, unwanted tests, unwanted surgeries, etc, which will reduce the claims ratio
17	Diseases Management Clubs	Members of Medical Tourism Club can join Diseases Management Clubs like 1) Medical Tourism Diabetes Club, 2) Medical Tourism Heart Health Club, 3) Medical Tourism Cancer Club, 4) Medical Tourism Stroke Club, 5) Medical Tourism Health Guarantee Club, etc for contract Health Management . Annual disease management clubs will reduce healthcare cost and claims ratio
18	Medical Tourism Cities	Medical Tourism Club will manage member patients' Health & Beauty from Womb(Birth) to Tomb(Death). This will reduce Healthcare cost of members and claims ratio

S. No	HOW MEDICAL TOURISM WILL REDUCE HEALTHCARE COST	DESCRIPTION
19	Implementation of Preventive Health through Hotels, Resorts, Home Stays & Home Hospitals-Spas	As in USA and UK the top trend for 2024 is the astounding speed in which medicine is rewriting the wellness market, "says, Beth Mc Groarty, research director at the Global Wellness Institute, "A new medical-wellness longevity and prevention clinics are becoming the most powerful, fastest growing new business genere. Preventive Health will reduce total Healthcare Cost. In India only 14% is Preventive Health Treatment. So Hotels & Resorts at Tourism places like Alibaug, Goa, Khandala, Lonawala, Khapoli, Matheran, Etc may be empaneled for Mediclaim-100 Cashless Treatment and Preventive Health Packages can be developed for Hotels , Resorts & Retreats. For higher sum insured like Rs50 Lakhs and Rs1 Crore Cashless Treatment can be availed from empaneled Hotels, Resorts & Retreat on 60% Co-pay basis
20	As per WHO, extensive use of Vaccinations will reduce Hospital Admissions, Recurrent Sickness and Hence will Reduce Total Medicare Cost	

K) MEDICAL TOURISM MEDICLAIM 100 IS SUPERIOR TO NARAYANA HEALTH INSURANCE

'ADITI' INSURANCE PLAN

Insurance Coverage: ₹1 Crore for surgeries	Treatment Costs: ₹5 Lakh at NH hospitals	Premium: ₹10,000 for a family of four
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NHIL claims

- Hassle-free claim settlement
- Preventive health checkups
- Discounted health tests at Narayana Health hospitals

Future Plans

NH plans a greenfield hospital in Kolkata

Phase 1 | 350 beds, ₹500cr investment

Total Capacity | 1,000 Beds

Narayana Aditi is designed to protect families from the financial burdens of medical expenses...Any test will be available at Narayana Health at discounted rates for those who are insured under this scheme. For instance, if someone is diabetic, our 24-hour helpline will track the person's health records and if they have not checked their blood sugar levels, we will ask them to get it done and as this scheme progresses, we might even go to their houses to get samples

Dr Devi Shetty | CHAIRMAN, NARAYANA HEALTH

Dr. Devi Prasad Shetty, Chairman & Executive Director, Narayana Health says” The moment we give you Health Insurance, you are covered for everything from day one. There is nothing like a cooling period of one year, two years, nothing of that sort. We will be covering everything. We will be covering the out patient program. We will be covering inpatient services. And when patient come to our Hospital for the treatment, there would not be any Co-payment. This is the plan of our team has. Yes, it is going to be dramatically different than what is available today. Thus Narayana Health Insurance can bring a **Health Insurance Revolution in India.**

Advantages of “Medical Tourism Mediclaim 100” over “Aditi Insurance (NHI)”

No	ADITI INSURANCE (NHI)	MEDICAL TOURISM MEDICLAIM 100	REMARKS
1	All Diseases covered from day 1; No waiting period	All Diseases covered from day 1, No waiting period	In Medical Tourism Mediclaim100, diseases not covered by insurance company are covered by Medical Tourism Partner Hospitals
2	100% of out patient treatments covered in Narayana Hospitals only	100% of out patient treatments covered on cashless basis in Medical Tourism Partner Diagnostic Centres & by Family Doctors	Out patients treatments are covered on cashless basis Nation wide

36 MEDICAL TOURISM INDIAN CITIES WITH HOSPITALS, WELLNESS HOTELS & WELLNESS RESORTS

No	ADITI INSURANCE (NHI)	MEDICAL TOURISM MEDICLAIM 100	REMARKS
3	No Co-payment	No Co-payment	Co-payment only for Exempted treatments by Insurance Company
4	Treatment available only in Narayana Corporate Hospitals	It is proposed that treatment will be made available in 600 cities all over India in 100 Bed Medical Tourism Partner Hospitals.	100 Bed Medical & Surgical Super Speciality Hospitals, 30 Bed women's Health Super Speciality Hospitals, 50 Bed Rehabilitation Super Speciality Hospitals and 10 Bed, Beauty, Eye, ENT & Dental Super Speciality Hospitals operated through "Doctors Group Practice (American System)" all over India are partners of Medical Tourism Hospitals
5	Treatment available only in some parts of India	Treatment will be made available in 600 cities all over India	Assistance is given for "Cashless Every Where Treatment" in any Hospital in India required by Medical Tourism Club Members
6	Investment cost/bed is Rs 140 lakhs - 150 lakhs	Investment cost/bed is Rs 20 - 25 Lakhs because Medical Tourism partner Hospitals are Brownfield Hospitals	As investment cost is less, operation cost is also less in Medical Tourism Hospitals
7	Treatment cost is high because income/bed of Corporate Hospital is from Rs 60,000 - 75,000/day	Treatment cost is low because income /Bed of small Hospital is only Rs 20,000 - 25,000/day.	As over head cost is less, treatment cost is also less

36 MEDICAL TOURISM INDIAN CITIES WITH HOSPITALS, WELLNESS HOTELS & WELLNESS RESORTS

No	ADITI INSURANCE (NHI)	MEDICAL TOURISM MEDICLAIM 100	REMARKS
8	Insurance Premium is only Rs 10,000 for a family of 4 members for surgical treatment of Rs 1 crore and Medical Treatment of Rs 5 lakhs. As Corporate Health is not managed Corporate ICR, cannot be controlled.	Premium is equal to the premium of Aditi Insurance for a family of 4 members for treatment of Rs 10 lakhs sum insured. A super-top-up Medical Tourism Insurance also will be introduced for Corporate Employees and Housing Society Members. As Integrated Corporate Health is managed, Corporate ICR can be controlled	18 Medical Management methods are used to reduce cost of healthcare and ICR ratio in individual Health Insurance and Corporate Health Insurance
9	No cash back on premium	Up to 100% (Maximum Rs 24,000/year) cash back through the fintech division	1500% Cash back in Health Services are aggregated to return the premium and for more benefits for members
10	As it is a Corporate Hospital, treatment cost is high	Cost of treatment in Medical Tourism Hospital is low	As over heads are minimum, treatment cost is low
11	Insurance can not be operated in Hospitals other than Narayana Hospital or Corporate Hospitals	Insurance can be operated in any Hospital all over India	Medical Tourism Mediclaim-100 will not only sell Insurance, but also Manage Insurance,, Manage Health of the Member and Manage efficiently all partner Hospital all over India
12	There is no Integrated and Branded Treatments or Home Hospital Services	Branded treatments like 1) Sure Fertility, Safe Pregnancy and Healthy Child, 2) Reverse Chronic diseases, 3) Permanent Genomic Rehabilitation, Etc are managed by Medical Tourism Hospitals. Home Hospital Services reduces Healthcare cost even upto 50 %	www.keralaaAyurvedashram.com , www.healthguarantee.co.in and www.homehospital.co.in are integral part of Medical Tourism Mediclaim-100 Hospital operation.

36 MEDICAL TOURISM INDIAN CITIES WITH HOSPITALS, WELLNESS HOTELS & WELLNESS RESORTS

No	ADITI INSURANCE (NHI)	MEDICAL TOURISM MEDICLAIM 100	REMARKS
13	Patient has to pay Rs 2000/day for Hospitalization	Hospital cash of Rs 2000/ day can be given to the patient	Health Insurance of LIC and other General Insurance Companies give hospital cash upto 10 days
14	No restoration of sum insured and No-claim bonus	Restoration of 100% sum insured and No-claim bonus can go up to 500%	Other General Insurance Companies provide restoration of sum insured and give No-claim bonus
15	Insurance Coverage only in General Ward	Insurance Coverage in General Ward, Semi-Private Room, Single Private Room and Deluxe Room	No cap on Room Rent
16	Rehabilitation not covered	Most of the Surgical Rehabilitations are covered on cashless basis in Medical Tourism partner Hospitals	Rehabilitation is an Essential part of Surgery
17	Cosmetic/Plastic Surgery, Sterility, Infertility, Maternity not covered	Cosmetic/ Plastic Surgery, Sterility, Infertility, Maternity covered	All of these are covered on Co-pay basis
18	Dental treatment not covered	Dental treatment covered on co-pay basis	Low cost Dental Treatments and discounted Dental Treatments are given to members

36 MEDICAL TOURISM INDIAN CITIES WITH HOSPITALS, WELLNESS HOTELS & WELLNESS RESORTS

No	ADITI INSURANCE (NHI)	MEDICAL TOURISM MEDICLAIM 100	REMARKS
19	Hormone Therapy, Multi Focal Lenses, Ambulatory Devices Like Walker, Crutches, Splints, Stocking not Covered	Hormone Therapy, Multi Focal Lenses, Ambulatory Devices Like Walker, Crutches, Splints, Stocking Covered	All are covered on Co-pay basis
20	Brain Dead Patient are not covered	Brain dead patient are covered on co-pay basis for 10 days	Medical Tourism Swasthya Yojana Guarantees Health from Birth to Death
21	Circumcision, Domiciliary Hospitalization and OPD not covered	Circumcision, Domiciliary Hospitalization and OPD covered	All are covered on Co-pay basis
22	10% co-pay in non-network Hospital	No co-pay in partner Medical Tourism Hospitals	Aditi Insurance caters only a small population of India
23	Tat for claim settlement one hour post discharge in network Hospital and 30 days in non-network Hospital	Tat for claim settlement one hour post discharge in all Medical Tourism partner Hospitals and 7 days in non-network Hospital for reimbursement claim	Online Medical Audit is operated in all Medical Tourism Hospitals and Partner Hospitals bills are discounted by Bank/NBFC
24	No aggregation of Cash Back Benefit and hence costly for Health Insurance	Up to 1500% cash back in healthcare services in Medical Tourism Partner Hospitals	Aggregation of Cash Back of members is operated by NBFC/Fintech Company

K.2) Medical Tourism Marketing for 100% occupancy for Hotels & Resorts

- Tie up with corporates at Mumbai and Pune for approving Medical Tourism Centre for their Employees as Coconut IVY Resort, Alibaug has already tied up with some companies in Mumbai & Pune
- Developing Alibaug as MICE Tourism centre for Conferences, Annual Meetings, Etc for Doctor Associations, Dealer Promotions, Employee Welfare Activities, Etc
- Developing Alibaug as Wedding Destination as some Resorts like Coconut IVY Resorts, Etc is doing

L) Project Implementation

- Formation of the Company called Alibaug Medical Tourism Hospital LLP
- Invite Doctor Partners from Mumbai, Pune and Alibaug Medical Collage

M) Project Management & Operation Management

- NIHS will manage The Project From Concept To Commissioning
- NIHS will manage Hospital partner Resorts, Retreats, Etc for profitable operation
- NIHS will market the project through Medical Tourism And Digital Marketing
- NIHS fees will be 4% as Royalty + 4% for Marketing and 4% for Operational Management and 10% share of the Profit 90% Profit for Doctors



36 MEDICAL TOURISM INDIAN CITIES WITH HOSPITALS, WELLNESS HOTELS & WELLNESS RESORTS



Thank You!



NIHS MEDICAL TOURISM HOSPITALS . LTD

(Mediclam-100 Medical Tourism Doctors P2P Hospitals)

NIHS KERALAAYURVEDASHRAM LLP

(Globalization of Ayurveda)

NIHS INSURANCE BROKERS LTD

(IRDAI Registration No. 824)

NIHS HEALTHTECH PVT. LTD

(Health Malls in Hospitals)



MEDICAL TOURISM GIVES 100% OCCUPANCY FOR HOSPITALS, HOTELS & RESORTS



50