

BUSINESS REVIEW

JORDAN AS A MEDICAL HOTSPOT: VIEWS ON MEDICAL TOURISM

Rami J. Anshasi $^{\rm A}$, Adi Alsyouf $^{\rm B}$, Fahad Nasser Alhazmi $^{\rm C}$



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ABSTRACT

Purpose: This study focuses on the concept of medical tourism, its significance, and its implications for the Jordanian health sector. Patients travel to Jordan to seek elective, less expensive medical procedures while having a vacation. Other factors that promote medical tourism include better quality of care, shorter queues, exotic locations, and culture. The Medical Liability Law passed not long ago, further encouraged more patients to seek treatment in Jordan. Medical tourism's contribution to Jordanian GDP is noteworthy; providing economic growth and employment opportunities. Though medical tourism received great recognition, little is said about specific concerns like the brain drain of health workers and incurring high costs on Jordanian citizens. This issue needs further attention.

Design/methodology/approach: This research employed qualitative analysis by conducting semi-structured, in-person interviews with ten Jordanian professionals who have an interest in the field of medical tourism. The interviewees included a health marketer, private hospital directors, a health policymaker, a health accreditation expert, a quality assurance manager, and health care professionals. The key participants responded to the same open-ended interview questions. The selected participants represent a diversity of facilitators involved in the medical tourism industry. Interviews were transcribed and correlated with the literature.

Findings: The competitive edge of Jordan in medical tourism arises from cost-effective health services, its renowned reputation in healthcare, and the diversity of touristic attractions. Most foreign patients that come to Jordan are from Arab countries. Jordan offers no language barrier and similar culture. The importance of medical tourism to Jordan is reflected in its contribution to the GDP by 3.5 percent or \$1 billion. Little attention is drawn to some issues such as brain drain, high-incurring costs, promotional campaigns, medical inequality, and other pitfalls.

Practical implications: Health policymakers and health services providers around the globe with similar health systems have expressed interest in facilitating the growth of the medical tourism industry. They should encourage what reduces operational and medical risks that may accompany the medical tourism industry. This paper could provide a better understanding of medical tourism in Jordan as a hot spot in the world for medical tourism.

Social implications: Medical tourism can drive a robust social multiplier effect on a nation in terms of enhancing employment generation as well as fostering a culture of innovation and advancement in the field of healthcare and medicine.

Originality/value: The interviews and other secondary data sources help shed some insight into the current status and ramifications of medical tourism in Jordan.

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^C PhD. Healthcare Administration - Healthcare Ethics, King Abdulaziz University, King Abdulaziz University, Jeddah, Saudi Arabia, 21589. E-mail: Fnalhazmi@kau.edu.sa Orcid: https://orcid.org/0000-0002-0271-7166



^A Jordanian Board in Prosthodontics, Jordan University of Science and Technology, Prosthodontic Department, Faculty of Dentistry, Irbid, 22110, Jordan. E-mail: rjanshasi@just.edu.jo

Orcid: <u>https://orcid.org/0000-0001-5122-</u>2875

^B PhD. Health Management - Health information Systems, King Abdulaziz University, King Abdulaziz University, P.O. Box 344, 21991, Jeddah, Kingdom of Saudi Arabia. E-mail: <u>oal@kau.edu.sa</u>
Orcid: <u>https://orcid.org/0000-0002-4672-8991</u>

JORDAN COMO UM PONTO DE ACESSO MÉDICO: VISTAS SOBRE TURISMO MÉDICO

RESUMO

Objetivo: Este estudo enfoca o conceito de turismo médico, seu significado e suas implicações para o setor de saúde jordaniano. Os pacientes viajam à Jordânia para buscar procedimentos médicos eletivos e menos dispendiosos durante as férias. Outros fatores que promovem o turismo médico incluem melhor qualidade de atendimento, filas mais curtas, locais exóticos e cultura. A Lei de Responsabilidade Médica aprovada não há muito tempo, encorajou ainda mais pacientes a procurarem tratamento na Jordânia. A contribuição do turismo médico ao PIB jordaniano é digna de nota; proporcionando crescimento econômico e oportunidades de emprego. Embora o turismo médico tenha recebido grande reconhecimento, pouco se fala sobre preocupações específicas como a fuga de cérebros dos trabalhadores da saúde e os altos custos para os cidadãos jordanianos. Esta questão precisa de mais atenção.

Design/metodologia/abordagem: Esta pesquisa empregou a análise qualitativa através da realização de entrevistas semi-estruturadas e presenciais com dez profissionais jordanianos que têm interesse no campo do turismo médico. Os entrevistados incluíam um comerciante de saúde, diretores de hospitais privados, um formulador de políticas de saúde, um especialista em acreditação de saúde, um gerente de garantia de qualidade e profissionais da área de saúde. Os principais participantes responderam às mesmas perguntas abertas das entrevistas. Os participantes selecionados representam uma diversidade de facilitadores envolvidos na indústria do turismo médico. As entrevistas foram transcritas e correlacionadas com a literatura.

Descobertas: A vantagem competitiva da Jordânia no turismo médico surge dos serviços de saúde rentáveis, de sua renomada reputação em saúde e da diversidade de atrações turísticas. A maioria dos pacientes estrangeiros que vêm à Jordânia são de países árabes. A Jordânia não oferece nenhuma barreira lingüística e cultura similar. A importância do turismo médico na Jordânia se reflete em sua contribuição para o PIB em 3,5% ou US\$ 1 bilhão. Pouca atenção é dada a algumas questões como fuga de cérebros, altos custos, campanhas promocionais, desigualdade médica e outras armadilhas.

Implicações práticas: Os formuladores de políticas de saúde e prestadores de serviços de saúde em todo o mundo com sistemas de saúde similares expressaram interesse em facilitar o crescimento da indústria do turismo médico. Eles devem incentivar o que reduz os riscos operacionais e médicos que podem acompanhar a indústria do turismo médico. Este documento poderia proporcionar uma melhor compreensão do turismo médico na Jordânia como um ponto quente no mundo para o turismo médico.

Implicações sociais: O turismo médico pode ter um forte efeito multiplicador social em uma nação em termos de aumento da geração de empregos, bem como promover uma cultura de inovação e avanço no campo da saúde e da medicina.

Originalidade/valor: As entrevistas e outras fontes de dados secundárias ajudam a esclarecer a situação atual e as ramificações do turismo médico na Jordânia.

Palavras-chave: Turismo Médico, Jordânia, Custos de Saúde, Viagens, Barreiras, Hotspot Médico.

JORDANIA COMO CENTRO MÉDICO: PUNTOS DE VISTA SOBRE EL TURISMO MEDICO

RESUMEN

Objetivo: Este estudio se centra en el concepto de turismo médico, su importancia y sus implicaciones para el sector sanitario jordano. Los pacientes viajan a Jordania en busca de procedimientos médicos electivos y menos costosos mientras disfrutan de unas vacaciones. Otros factores que promueven el turismo médico son la mejor calidad de la atención, las colas más cortas, los lugares exóticos y la cultura. La Ley de Responsabilidad Médica aprobada no hace mucho animó aún más a los pacientes a buscar tratamiento en Jordania. La contribución del turismo médico al PIB jordano es notable; proporciona crecimiento económico y oportunidades de empleo. Aunque el turismo médico ha recibido un gran reconocimiento, se habla poco de problemas específicos como la fuga de cerebros del personal sanitario y los elevados costes que supone para los ciudadanos jordanos. Esta cuestión requiere más atención.

Diseño/metodología/enfoque: En esta investigación se empleó el análisis cualitativo mediante la realización de entrevistas semiestructuradas en persona con diez profesionales jordanos interesados en el ámbito del turismo médico. Entre los entrevistados había un comercializador sanitario, directores de hospitales privados, un responsable de políticas sanitarias, un experto en acreditación sanitaria, un gestor de garantía de calidad y profesionales sanitarios. Los participantes clave respondieron a las mismas preguntas abiertas de la entrevista. Los participantes seleccionados representan una diversidad de facilitadores implicados en la industria del turismo médico. Las entrevistas se transcribieron y se correlacionaron con la bibliografía.

Conclusiones: La ventaja competitiva de Jordania en el turismo médico radica en la rentabilidad de sus servicios sanitarios, su reconocida reputación en el ámbito de la salud y la diversidad de sus atractivos turísticos. La mayoría de los pacientes extranjeros que vienen a Jordania proceden de países árabes. Jordania no ofrece barreras lingüísticas y tiene una cultura similar. La importancia del turismo médico para Jordania se refleja en su contribución al PIB en un 3,5% o 1.000 millones de dólares. Se presta poca atención a algunos problemas como la fuga de cerebros, los elevados costes, las campañas de promoción, la desigualdad médica y otros escollos.

Implicaciones prácticas: Los responsables de las políticas sanitarias y los proveedores de servicios sanitarios de todo el mundo con sistemas sanitarios similares han expresado su interés por facilitar el crecimiento de la industria del turismo médico. Deberían fomentar lo que reduce los riesgos operativos y médicos que pueden acompañar a la industria del turismo médico. Este documento podría proporcionar una mejor comprensión del turismo médico en Jordania como punto caliente en el mundo para el turismo médico.

Implicaciones sociales :El turismo médico puede tener un fuerte efecto multiplicador social en una nación en términos de mejora de la generación de empleo, así como de fomento de una cultura de innovación y avance en el campo de la atención sanitaria y la medicina.

Originalidad/valor: Las entrevistas y otras fuentes de datos secundarios ayudan a comprender mejor la situación actual y las ramificaciones del turismo médico en Jordania.

Palabras clave: Turismo Médico, Jordania, Costes Sanitarios, Viajes, Barreras, Medical Hotspot.

INTRODUCTION

A Libyan woman travels to Jordan to get dental veneers and visits Ma'in Hot Springs and the Dead Sea, the lowest point on earth. A Yemeni patient seeks state-of-the-art hip replacement surgery by a well-reputed Jordanian orthopedic surgeon. A Lebanese mother takes her child to Jordan for an elective eye surgery which is far more affordable than what she would have to pay in Lebanon and explores the red-rose city of Petra, one of the seven world wonders. These are three illustrations of Jordanian medical tourism.

Tourists may choose to travel outside their home countries to seek medical, dental, and surgical services and at the same time journeying attractive sites of the countries they are visiting (Momeni, Jannati, Khodayari-Zarnaq, Ghasemyani & Havasian, 2021). This defines medical tourism which can be also called health tourism, wellness tourism, and global healthcare (Vitthal, Subhash, Sharma & Ramachandran, 2015). It is a link between healthcare and travel, or choosing health and a well-being destination (Al-Azzam, 2016; Kilavuz, 2018). Factors that helped medical tourism nourish include increased medical fees, long waiting queues, and shortage of necessary services, and a lack of state-of-art technology in home countries (Heydari, Yousefi, Derakhshani & Khodayari-Zarnaq, 2019).

What also motivates patients to travel to specific destinations are familiarity, culture, flight arrangement, travel and accommodation facilities, quality and international accreditation, health care infrastructure, political stability, and distinct touristic places. (Darwazeh, Clarke & Wilson, 2021). Countries like Jordan, Turkey, and UAE have a high share of the medical tourism market in the Middle East (Beladi, Chao, Ee & Hollas, 2015). Jordan is considered a principal player in medical tourism in the Middle East (MOTA, 2015).

Worldwide, the medical tourism industry generated annual profits of around USD 1 trillion in 2020 with a 20% annual increase in medical tourists (Ağaoğlu, 2015). The annual revenue generated from medical tourism in Jordan amounts to \$1.1 billion and has grown by about 10% of foreign patients each year (Hosseini & Mirzaei, 2021; Al-Makhadmah, 2020). Despite the notable benefits of medical tourism, it's not without obstacles and criticism.

This study aims to examine key stakeholders' perspectives on the status of the medical tourism sector in Jordan. The competitive potential, significance, benefits, and drawbacks were explored.

RESEARCH METHODOLOGY

The present study employed a qualitative approach using semi-structured interviews, online narrative searches, and relevant literature about medical tourism in general and in Jordan specifically. Interviews were conducted face-to-face with ten stakeholders involved in the medical tourism sector. They included hospital directors (n=2), a health policymaker (n=1), a health marketer (n=1), a dental specialist (n=1), medical doctors (n=2), a nurse manager (n=1), a health accreditation expert (n=1) and a civic tourism planner (n=1). The study participants' organizations included private medical facilities and public and non-governmental institutions. The goal was to elicit sincere insights into the benefits and risks of medical tourism. The respondents discussed 5 pivotal questions listed in Table 1.

Table 1. Interview questions.

- What is the medical tourism industry?
- Why do people travel to Jordan for medical care?
- How important is the medical tourism trend in Jordan?
- What are the pros and cons of medical tourism?
- How is the medical tourism model funded?

The interviews were conducted during June, July, and August 2019 before the Covid-19 outbreak. The objective of the interview was clarified to each interviewee before commencing it. The lead author ran the interviews for 15-30 minutes and written notes were taken. Data was also obtained from the Ministry of Health, Ministry of Tourism, Health Care Accreditation Council, books, scientific articles, statistics, news media, blogs, and forums.

DISCUSSION

"The sale of high-tech medical care to foreigners is currently a reality in numerous

developing countries. It has come to be called medical tourism" (Bookman & Bookman, 2007, p.1). Connell defines medical tourism as "a niche [...] where people travel to overseas countries to obtain medical, dental, and surgical care while simultaneously being holidaymakers..." (Connell, 2006, p.1094). The following quotation was from an interviewee when asked to define medical tourism:

"Medical tourism is the provision of 'cost-effective', private medical care in collaboration with the attractions provided by the tourism sector for patients needing specialized treatment" (Director of a private hospital).

This cost differential across nations justifies the slogan 'first world treatment at third world prices. Hanssen-Bauer, Pedersen & Tiltnes (1998) assert that "Physical access to health services seems to be good, with most people having a health care provider within walking distance of their living quarters" (p.166). However, most problems exist in terms of the affordability of healthcare services. Treatment costs in Jordanian hospitals are more affordable than in other countries. For example, heart valve replacement surgery is priced at \$170,000 in the US, whereas in Jordan it costs \$14,400 (COMCEC coordination office, 2020). Furthermore, USAID rated the Kingdom among the top-grade three low-cost countries in the world for 63 percent of their selected medical treatment (COMCEC coordination office, 2020). An interview with a key respondent made this point clear:

"Health care costs are continuing to rise worldwide. One creative solution is simply to travel abroad for significantly less expensive treatment than at home. For example, Jordanian private hospitals are offering package deals for American citizens including air travel fares at less than 25% of what they have to pay in the USA" (Health policy consultant).

Jordan's best hospitals charge only \$9500 for knee replacement surgery as opposed to \$35,000 in the United States. Angioplasty in the United States costs \$28200 while in Jordan, it costs only \$5000. Dental tourism is quite economical in Jordan, with dental implants costing up to \$900, compared to \$2,800 in America. Although the interventions are similar, the costs are significantly different. Kilavuz (2018) made a comparison of the cost of procedures performed in Jordan and those conducted in other countries; these are depicted in Table 2.

Specific countries have low-priced medical costs for a variety of reasons. Reisman (2010) argues that lower wages, lower cost of malpractice insurance, economies of administration, and other regulations are key justifications for why prices might be lower.

Malpractice insurance for healthcare providers was not generally attained by Jordanian physicians, dentists, and hospitals. This fact in addition to the current state of Jordan's authorities dealing with medical malpractice cases where legal proceedings are slow-paced;

judges are inexperienced with medical issues, and professional witnesses are favoring defendants impedes the development of non-traditional, affluent medical tourists from North America, Europe, and elsewhere. To address these issues, the Medical and Health Accountability Law was passed by the parliament in April 2018. It is said that the law will achieve a "quantum leap" in the level of health services in the Kingdom as it will help expedite the process of addressing complaints of malpractice ("Medical Accountability panels take oath," 2019). Among the articles of this law, an insurance fund affiliated with the Higher Medical Council will be established to cover medical malpractice ("House endorses medical accountability law," 2018).

Table 2. Comparison of prices for selected treatments by countries (in U.S. dollars).

Medical Procedure	US	Thailand	Turkey	Jordan	India
Heart Valve Replacement	170,000	17,200	17,200	14,400	9,500
Heart Bypass	123,000	15,000	13,900	14,400	7,900
Hip Replacement	40,364	17,000	13,900	8,000	7,200
Comea Surgery	17,500	3,600	7,000	5,000	2,800
IVF Treatment	12,400	4,100	5,200	5,000	2,500
Face Lift	11,000	3,950	6,700	3,950	3,500
Knee Replacement	35,000	14,000	10,400	9,500	6,600
Angioplasty	28,200	4,200	4,800	5,000	5,700
Dental Implant	2,500	1,720	1,100	900	900

Source: (Kilavuz, 2018).

Price matters but money is not the whole story. Patients also travel abroad to enjoy high-quality health services. Accreditation is increasingly being used as a tool to guarantee this quality of care (Ghazanfari, Mosadeghrad, Jaafari Pooyan & Mobaraki, 2021; Lee, Chun & Lee, 2021; Petereit & Coleman, 2015). Around 60% of patients surveyed affirmed that hospital accreditation is very essential (A Rahim, Ibrahim, Musa, & Chua, 2021). Saif (2016) states that many health accreditation programs exist around the world; some are voluntary (e.g., in Jordan) and others are compulsory (e.g., in France). The Health Care Accreditation Council (HCAC) is responsible for health accreditation in Jordan. Jordan is advocating for its healthcare organizations to hold high standards through its (HCAC) Health Care Accreditation Council. The local accreditation certificate granted by the HCAC is comparable to the certificates

awarded by international medical bodies in terms of standards, requirements, and appraisal (Hijazi, Harvey, Alyahya, Alshraideh, Al Abdi & Parahoo, 2018). Thirteen Jordanian public hospitals, eight military hospitals, two university hospitals, one NGO hospital, and eleven private hospitals have got national accreditation from the HCAC (Health Care Accreditation Council, 2022). The total number of accredited organizations counted 35 hospitals (Health Care Accreditation Council, 2022). An interview respondent told us:

"Jordan has many internationally accredited hospitals. The high-quality services provided by the English-speaking doctors as well as the promise of affordable treatment during tough times work in Jordan's favor as a destination for medical tourism" (Quality Assurance manager).

The long waiting lists for certain procedures in some nations such as UK and Canada enhance medical tourism by clearing such backlogs and relieving some pressure on the health system (Beladi, Chao, Ee, & Hollas, 2019). For example, strict regulations for heart and liver transplantation have resulted in excessively long waiting lists to receive a lifesaving organ transplant (Lemoine, Wall, Testa & Superina, 2021; Zolfagharian, Rajamma, Naderi & Torkzadeh, 2018).

In addition to the affordability of medical services, shorter waits, and better standard of care, Reisman (2010) adds a further attribute of differentiation, or what makes a country unique enough to warrant a visit. For example, resorts and spas at the Dead Sea in Jordan are exotic locations that offer a soothing Dead Sea Mud Wrap, Dead Sea Salt Bath, and other treatments which would not be possible without a trip to Jordan. Medical tourists might also choose to obtain health care in a faraway setting because treatment abroad may also guarantee privacy, where paparazzi can't find them (Aeberhard et al, 2020; Jackson, 2013). Among other differentiation factors are location and culture which influence people's mobility (Horsfall, 2020; Kamassi, Abd Manaf & Omar, 2020). Hence, medical tourists who travel to Jordan mainly come from other Arabic-speaking countries such as Yemen, Sudan, and Libya and desire no language barriers (Schmerler, 2018). That's why 87% of overseas patients who travel to Jordan come from neighboring countries. They favor short distances and low costs (Bagga, Vishnoi, Jain & Sharma, 2020; Camilleri, 2018). Furthermore, Kangas (2002) notices that some special medical procedures in certain countries are well-renowned for their quality: (i) eye care provided by Russia, (ii) kidney care provided by India, (iii) cancer care provided by Jordan, and (iv) psychiatric health care provided by Egypt.

In 2014 Jordan has been named one of the top medical tourism destinations of the year by the International Medical Travel Journal (IMTJ) because of its ability to attract more than 250,000 international patients and generate revenue of more than USD 1 billion per year. There are approximate estimates that medical tourism contributes US\$1 billion to the national economy each year; it is among the main supporters of the economy (International Trade Administration, 2017). Bani Mustafa (2017) estimates that this accounts for 3.5 percent of the country's GDP. There were 300,000 medical tourists in Jordan in 2018, bringing in revenues of USD 1.5 billion (International Trade Administration, 2017). It's no secret that Jordan's sagging economy is being boosted by the extensive promotion of medical tourism. This bigmoney medicine could be said to be Jordan's oil because it's a significant source of income for the country. Increasing profits are encouraged by the growing medical tourism industry, which creates jobs and attracts investments.

Interestingly, Jordan is the only country in the Middle East that generates more income than it spends on health. Jordan's stable political environment and its current tourism foundation have been favorable. (Al Haija, 2011; Darwazeh, Clarke & Wilson, 2021).

Models of medical tourism present costs and benefits for nations' health systems involved. Reisman (2010) argues that medical tourism forces domestic suppliers to improve their services and reduce their rates. Add to this the pressure relief on the health system that was previously mentioned. Brain drain and brain gain are claimed to be two implications of medical tourism (Bookman and Bookman, 2007). Brain drain refers to losing qualified personnel who pursue opportunities in countries involved heavily in medical tourism and demand experienced practitioners. Thus, home countries incur high costs as their doctors and nurses emigrate, especially because their education and training are relatively expensive.

Regarding Jordan, the increased demand for private hospitals due to medical tourism may result in expanding their procedures, warranting more healthcare professionals. In this sense, medical tourism may divert personnel from the public sector thus, devaluing the sector instead of strengthening it; a phenomenon called 'internal brain drain' (Chaudhry, 2021; Xu, Purushothaman, Cuomo & Mackey, 2021).

Equally important, there is a trend where qualified health workers travel from one economically emergent country to another (Ratnasari, Gunawan, Pitchay & Mohd Salleh, 2021). For example, Gulf Arab countries depend on expatriate health professionals from Jordan. Such a possibility of brain gain, opened up by medical tourism, benefits these countries financially by acquiring qualified personnel without having to invest in their training (Bookman & Bookman, 2007). In the data collected by the World Economic Forum on perceptions of brain

drain, a rating of 1 means that skilled individuals usually leave their home countries for opportunities overseas, while a rating of 7 means that these talented people almost always remain in their home country; Jordan's value is 2.6.

Medical tourism affects healthcare service prices available to Jordanians. NaRanong and NaRanong (2011) claim that a flux of medical tourists would increase the prices of healthcare services in the 'medical tourism hotspot'. As a result of such a hypothesis, one can conclude that though tourists bring in foreign exchange, their demand could undermine Jordanian patients' access to quality health care. In other words, the public may complain about the rapidly increasing healthcare costs in private hospitals. As a result, many working-class Jordanians may be unable to attend upscale hospitals for medical treatment. Furthermore, since Jordanian leading hospitals for medical tourism attracted many highly qualified physicians from public and university hospitals, the majority of Jordanians will likely receive less effective medical services or experience reduced access and shorter consultation times between patients and physicians. In this sense, medical tourism can make life hard for local people.

Jordan continues to encourage medical tourism. A quarter million patients worldwide received health services in Jordanian hospitals in 2012 (High Health Council, 2016). The Ministry of Health established a directorate to monitor the Kingdom's medical tourism sector. The Medical Tourism Directorate developed a National Strategy for Promotion of Medical Tourism which intends to utilize all national promotional agencies like tourism agencies, Jordan embassies, media, marketing campaigns, and exhibits to attract patients (Smith & Puczkó, 2009). The Ministry set up a promotional bureau at Queen Alia International Airport to provide medical tourists with information about hospitals and surgery fees to prevent exploitation. Health officials also formed a non-Jordanian office in Amman to follow up on cases and to speed up the issuance of visas in collaboration with the Ministry of Interior (Tabazah, 2016). The office distributes patients to hospitals equally so they can benefit evenly from protocols. Nevertheless, the President of the Private Hospitals Association cited some obstacles facing medical tourism related to visa obtainment for restricted nationalities, as well as regional competition, the accumulation of hospital debts, debts on patients, and the high operating costs, especially the electricity bills ("PM affirms importance of Jordan's competitiveness as tourist destination", 2019). Other governmental funding to the model is apparent in giving the private corporate sector considerable subsidies in the form of land and reduced import duties for medical equipment. Besides, the government pledged a substantial tourism infrastructure policy implementing tax incentives for investments in the tourism sector (Hazbun 2001).

CONCLUSION

Finally, we conclude by citing what a Jordanian healthcare marketer has to recommend: "Jordan's tourist potentials coupled with its medical achievements are two pillars in the world of medical tourism. However, some issues should be addressed. Firstly, private hospitals should honor the governmental aid and support by reverting part of their revenues to finance the public sector. Secondly, there is a concern about issues like insurance, and legal and ethical issues associated with medical tourism; mainly about financial violations and allegations of medical malpractice. Among other challenges facing medical tourism are the global certification of some hospitals and the marketing of services in general. Jordan will rise to the top of the competition if it directs its attention towards these issues" (Health care marketer).

Limitations and Future Research

This research is not without methodical limitations. It could be said that there is a generalizability limitation in the study as a broader representation of key actors in medical tourism may be warranted. Another limitation is the unattainability of extensive statistical databases.

Medical tourism is considered an interwoven phenomenon with complex interrelated parameters. Thus, future researchers are encouraged to further investigate these parameters. It is also hoped to investigate the industry's effects on brain drain and incurring high costs on Jordanian citizens. Medical tourists' perspectives as well as the perspectives of service providers could also be researched. Another useful future research would be a comparative analysis between Jordan's medical tourism and other international trends of medical tourism. It is also recommended to investigate the effect of the Covid-19 pandemic on Jordan's medical tourism policies.

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