

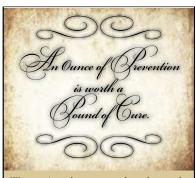
NEAR-TRAGEDY LED POONAM DHAWAN TO HER NEW career as founder and CEO of The MedTrava Group. But happily for the long-time Austinite, things turned out well, both personally and professionally.

Dhawan's success comes as no surprise to anyone who spends any time with the vivacious businesswoman. The India native has spent three decades in the United States, most of it in Austin, and declares, "I'm more a Texan than an Indian anymore." She definitely exudes Texas' trademark confidence and determination. Those qualities served her well when, after graduating from The University of Texas, she moved into executive positions in several high-tech companies. But eventually, "I wanted to do something that felt more real." She got her chance in 2006, but it was not a reality she, or anyone, ever wants to face. "My mother was diagnosed with cancer, and that was the first time I interacted with the healthcare system," said Dhawan. "Intellectually, we all know it's broken. We hear about skyrocketing costs. But when I had to deal with the system, it was just so difficult, so complex."

Dhawan knows she and her family were fortunate; they had the resources to help her uninsured mother get the treatment she needed, and she has recovered. The healthcare system, however, is still ailing. Dhawan believes she has the remedy. "The bills we were getting," said Dhawan, shaking her head. "I realized what better way to spend my time than by doing something that can really provide such a large service to people."

So MedTrava was born. The company specializes in connecting patients who are seeking less-costly treatments with healthcare around the world. Most clients travel to another country because they have no medical insurance or their insurance won't cover desired medical services. The trend, popularly called medical tourism, has been growing in recent years. Dhawan, however, describes it as the globalization of healthcare. "I've been right in the center of globalization being part of the IT world, and this is just yet another industry getting globalized," said Dhawan. "There are centers of competency emerging in other parts of the world and travel is much easier. Access to different centers of excellence has become a lot easier than ever before. The world truly is flat."

Dhawan's own experiences support her global perspective. Before she ever imagined MedTrava, her father was a medical traveler. "He came to Houston in 1982 to get bypass surgery," she said. "So it's not new, it was just happening in the other direction." By then, Dhawan was already in the United States, having moved as a teenager to Albuquerque, NM, to marry her husband Sudhir. "It was not at all the America that I expected. People were saying, 'This must be a huge cultural shock for you, having come from a Third World country,' and I would laugh and say, 'Yes it is, but of the opposite kind,' because I moved from New Delhi, which is very hip and happening with lots of people and very, very urban, to Albuquerque," she recalled, again chuckling. "Of course, it's grown a lot since, but it was a complete one-horse town at that point and it was quite a shock to me."



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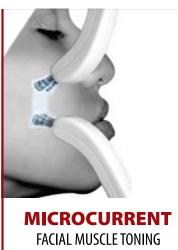
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## **Medical Tourism Tips**

Medical tourism, or as Poonam Dhawan, founder and CEO of MedTrava, calls it, "globalized healthcare," is becoming more popular.

The main reason is that it's an affordable option for many without insurance or only limited coverage. Dhawan said one of her company's clients was facing a \$76,000 hip replacement in the United States. That person opted instead to go to India; that trip, which included expenses for an accompanying friend, cost \$13,000.

Dhawan cited additional statistics:

- Heart surgery in the United States runs around \$40,000 compared to \$6,000 in India.
- A bone marrow transplant in India is typically about \$6,000. The same procedure in America costs around \$250.000.

Cost savings extend beyond major procedures, said Dhawan. Many of MedTrava's clients choose to travel for less expensive diagnostics, wellness checks, MRIs, routine lab tests, even alternative treatments, such as Ayurdeva.

Make sure you know your insurance company's position regarding medical treatment abroad. Dhawan noted that major insurance companies are "in general, not early adopters, so we're finding more interest from self-insured groups." But, she added, more insurers are becoming more amenable to the process and more such treatments are being approved.

But don't just count costs when you make a decision to travel abroad for medical treatment.

As with domestic healthcare, check the credentials of the doctors. Look at such things as education and

experience, licensing and certification and hospital affiliations. Many doctors are Western-trained and some are even certified by U.S. medical associations, but you also should contact the licensing agencies of the country where you'll get treatment.

Be sure to check on whether there have been any malpractice judgments against the physician you'll see. And remember that your legal recourse for treatments abroad probably will be much more limited than for U.S.-based medical care.

Also check out the facilities. All the hospitals with which MedTrava contracts, said Dhawan, are accredited by the Joint Commission International (JCI), which evaluates and accredits hospitals in the United States and abroad. Her company also has affiliations with leading medical institutions, such as Johns Hopkins and The Mayo Clinic.

You'll probably need some follow-up care when you return home, so make sure that your local doctor is able, and willing, to provide subsequent treatments or answer any questions that might come up during your recuperation.

In fact, you should discuss your planned overseas treatments thoroughly with your hometown physician beforehand. She can help you get any medical records that might be necessary for your out-of-country treatment.

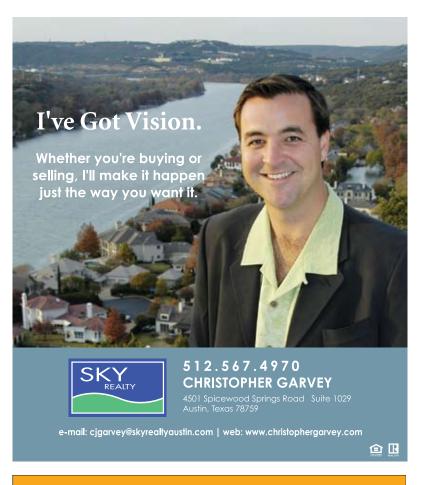
Get your travel documents in order, too. As well as emergency contact information, just in case.

Working with a company that arranges such treatment can help ensure you don't overlook anything. In addition to Austin-based MedTrava (www.medtrava.com), online resources such as Healthbase.com and Medical-TourismGuide.org can help with your research.

Dhawan wasn't around to see Albuquerque's transformation. She and her family, which by then included her son and daughter, soon relocated to Austin. "When we first moved to Texas, all I knew was cowboys and tumbleweeds, and I was like, 'two years maximum and then we have to move from here," Dhawan said. Now, 25 years later, you can't budge her. Relocation was suggested during her IT years, when she was headquartered in the San Francisco Bay area. "My team was there, my peers were there and I was out there three, four, five days a week," she said. "But when it came to relocating, I was too much in love with Austin." Her new career also requires her to frequently be away from home, but she's still committed to the Texas capital. "I'm not going. I love Austin, absolutely. I should really be in the Chamber of Commerce!"

While the city might appreciate such an enthusiastic advocate, Dhawan probably couldn't sandwich the job into her packed life. MedTrava, "so much a labor of love," fills most of her time, but she does look for balance. She's become an expert in power vacations, two-to-three-day breaks, usually somewhere tropical since she's an avid water person. She also has started writing again, this time, poetry. And between dealing with ways to help people cope with healthcare concerns, she's found herself becoming "more and more interested in my own spirituality. Both the eastern and western concepts of spirituality," she explains. How does she do it all? "I sleep about three hours a night; for me sleep is a waste of time," Dhawan said, again with a laugh, but also leaving the definite impression she's not kidding.

See FOREIGN TRAVEL on page 110





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512,459,3100 www.horizonvideo.com focused and to offer personal attention to her clients and staff.

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Only her twins elicit as much passion from Dhawan as her new enterprise. The sixvear-olds came into her life just as she was facing a nest left empty by her grown son and daughter.

Earlier this year, because Dhawan had been on the road so much, her "babies, the loves of my life," were at her other residence in India. "They love it there. They're very well settled and looked after," she said. "But my husband still laughs at me because I call to talk to them." Wait a minute. Why would he find a mother calling her young

BEAUTY, CHARM AND JOY from page 46 children so amusing? With a mischievous twinkle in her eye, Dhawan shares photos of her younger "son" and "daughter:" Simba and Nala are adorable Pomeranians. Dhawan visited her twins a couple of times earlier in the year, and promised that when she is less busy, she'll bring them home to Austin. Don't tell the pups, but given her drive, they might be staying half a world away for a while longer. ★

LIL' MS. SUNSHINE from page 90

effervescence. Paula's Texas Lemon delivers a kick to any baked goods, tart, custard or lemon cream topping crying out for more lemony liveliness. Out of lemons or oranges? Too tired to peel or find the micro-grater in your cluttered utensil drawer? Pull out your Paula's Texas Orange or Lemon from the freezer and splash on those layers of liquid lemon and orange.

Launched in 2003, Paula's Texas Orange took Austin by storm and has conquered the state. Unfortunately for the rest of the world, these liqueurs are available only in Texas. Tasting after tasting, the fresh, handcrafted quality places her products at the top of the list. Angerstein and Grosso tirelessly promote their products as well as use them to help many worthy causes especially in the central Texas area.

At a recent event, Angerstein was situated next to one of the owners of Dr. Kracker. A native of Germany, when introduced to her, he mentioned that her last name meant "stony field" in German. "I thought this was kind of prophetic because I have always admired the owner of Stonyfield Farm yogurt," says Angerstein. "I read an interesting comment he made. He was, in a manner, apologizing for being so rich and