

Healthcare in Surat Thani

By Evan Dupree

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For starters, here are some words about why you're going to end up needing to know about this. I think first and foremost it should be mentioned that if you plan on coming here and getting a motorbike/motorcycle (and you should, they are awesome), you are probably going to fall off of it at some point and end up with a Thai tattoo (and by that, I mean some sort of scar). I mean, it just happens. We'll cover the related expenses a bit more in depth a bit later on in this article. Secondly, you might end up coming down with some sort of illness. That's right; I'm talking plain, old fashioned, sick. Being a foreigner in a foreign land, you're going to be exposed to some foreign microbes that may just take advantage of you having no previous exposure to them in your lifetime. While it hasn't happened to my self yet, it happens. Again, expenses related to that are covered a bit later on as well. Third, you're more than likely going to be staying for the duration of an entire, one-year long contract. And if you're a normal person, you enjoy the benefits that modern medicine provides us in our modern society. So you'll likely want to keep enjoying those modern medical treatments during your time spent living over here in Surat. It makes sense to give up your job, your car, being able to read the official language, a clingy significant other – I mean, who needs it? But you're probably going to want to keep your health, unless you've already lost it. Good news is, upkeep is relatively inexpensive out here in Thailand when compared with the western world (and by that, I am referring to the US. Everyone knows you Scandinavians get healthcare really cheap.)

Thaksin Hospital

This is the large, private hospital here in Surat. This is where you will be coming for any urgent medical needs while staying in town. When you first start teaching at Super, you'll need to come here for a health check (which consists of height, weight, blood pressure and syphilis checks), which takes place at Thaksin. I Hope that's all you'll need to go there for. Thaksin, while costing more than Suratthani hospital, will provide your medical needs at rates quite reasonable when compared to hospitals in popular tourist destinations and especially compared to hospitals in the US. Suratthani Hospital is the large government run hospital in Surat. Prices may be lower, but given the quality of the facility and how crowded it is, it's probably best to just pay a bit more and go to Thaksin.



Thaksin Hospital

Pharmacies

One curious thing about Thailand is the pharmaceutical situation. You can't get any Pharmaceuticals anywhere except at a pharmacy. The hospital has one in it, but it is more expensive than the ones located all over town. Here you can buy anything you need, generally without the need for a prescription. Antibiotics, ibuprofen, aloe for sun burns and first aid supplies can all be found at the pharmacies for very low prices. An 8 pack of Antibiotics can be purchased for about 80 Baht (Less than US \$3) and Tylenol is even less expensive. While I do not regularly take any medications, you'll find all medicines here are much, much cheaper than back in the US. Posted in this article is a picture of a pharmacy's storefront, as well as the sign as seen from the street. Every pharmacy I've seen in Thailand has this green sign with a green cross and has a green paint job. They are abundant and easy to find. The pharmacists usually speak a decent amount of English, so finding what you came for is never too difficult.



Typical Pharmacy Sign



Typical Pharmacy – Sometimes they look like a beauty supply store

Accidents

Ahhhh motorbike accidents. Should you be so unfortunate to experience one, it will be the biggest expense you incur. I've been in two accidents, one involving another driver (I'm still sticking with it being his fault, the police didn't think that way though) and one where I just toppled over (on really rough terrain out in the islands – best to just avoid doing that) and it set me back a hefty amount of Baht. While I was not injured in the collision, the whole ordeal cost me about 30,000 (US \$1000) Baht in compensation and repairs. The other person involved was quite badly injured, but his medical expenses were covered by Thai Social Security. In my second accident, I took a burn to my foot while dirt biking on Koh Tao and tried to play the tough guy card by not going to the hospital and treating it myself. Big mistake. The burn itself wasn't all that bad, but within about 6 or 7 hours it had become infected. After the infection set in, I decided it was time to see a doctor. Diagnosis: Bacterial infection. Treatment: Spend the next 3 days going to the clinic on Koh Tao getting antibiotic infusions via IV injection every 8 hours. Terrible. This was pretty expensive; the antibiotics totaled around 4000 Baht (US \$130). Add in the doctor visit, the multiple cleanings, redressing, as well as the anti-inflammatory and pain medication, it set me back about 6000 Baht (US \$200). From what I gathered, things have a tendency to not heal out on places like a Koh Tao, and everything is more expensive (blame tourism and the fact that, well, it's an island) so I came back here to Surat on behalf of the burn.

I'm not the only one though. Another Super Teacher had a motorbike accident that required a doctor consultation, x-rays, stitches, and medicine. The total cost was 3000 Baht (US \$100), half of that total coming from the X-Rays alone. The accident took place out on Phuket Island, and the hospital he went to was in Patong. In these big tourist areas – expect to pay more than in Surat. X-rays at Thaksin will cost you a couple hundred Baht at most, should

they be needed. But not over a 1000 Baht (US \$30) like out in Phuket. Here in Surat one of our teachers at Super had a slow-speed motorbike accident, injuring the foot (you're going to be wearing sandals nearly always out here, they don't provide much protection), which then developed a hematoma. Service on it cost about 800 Baht (US \$28) for the doctor's consultation, initial dressing and medications. Dressings on wounds like these need to be changed every at first, then every 2-3 days when its condition improves. Cleanings will run you about 100 Baht (US \$3) per visit. For my burn, cleanings and dressings ran me from 180-280 Baht (US \$6-\$10) depending on which nurse tended to me – some medical supplies just cost more than others. Now, you can get all of the supplies used to dress wounds yourself for cheaper from the pharmacies, and avoid the hospital all together. I tried that, but, there is a reason that this article is about paying for healthcare and not performing first aid on yourself.

Illness

Anyway enough about the accidents – seriously, not everyone has them, but it happens sometimes, sometimes a lot, a lot to one person. But you may just... get sick. I mean we are working with kids every day, in some cases lots and lots of kids. I teach 16 hours of regular classes a week at Thida, I believe about 55 students per class, which works out to me working with 880 kids a week at that school. Kids that like to cough, sneeze, and nose pick whenever they please. Sometimes right in your face (oh the innocence of children...) Fear not: antibiotics, should you need them, are extremely inexpensive in Thailand. You can get a pack of 8 for about 80 Baht (US \$3) at your local pharmacy. In fact, all pharmaceuticals here are a fraction of what they cost in the states. One of our teachers came down with a very serious fever, needed multiple meds to fight it off – and those on, top of the doctor visit, only cost him about 450 Baht (US \$15). This price would be significantly lower if you were to just go to the Pharmacy and purchases antibiotics yourself, but it's best not to take these chances when you think you might have come down with a case of the Dengue Fever. Also included in these cheaper medicines are the inoculations recommended for Thailand. Many people opt to not get these for whatever reason – though choosing a more cautious walk of life might save you some trouble down the line. But, and this is especially true if you do not have insurance, don't break the bank trying to get yourself protected from every possible infection you could come across in Thailand. All of the inoculations you would want to get before coming here you can just get here, for cheap! I could understand doing it beforehand if you were coming out here as a tourist, but you're going to be here for a while. Might as well get yourself a good price. Tetanus boosters here run 300 Baht (US \$10) for the series at Thaksin. Hep-A and Hep-B series will run you about 3000 Baht (US \$100) apiece – just to name a few.

Upkeep

Finally this brings us to the upkeep of your good health. Surat has all the specialists one would need to see for any reason. There are a few dentists around town that charge different rates. I'm instantly suspicious of any cut rate medical service no matter what country I'm in, so let's use the expensive dentist for this articles sake – it'll be good for estimating a maximum. For a general checkup and tooth cleaning, the price is 600 Baht (US \$20). If a filling is needed it is an additional 800 (US \$27) Baht. If those pesky wisdom teeth are giving you aches, you can have them removed here for 3000 Baht (US \$100) a pop, including local anesthetic. X-rays at this dentist run about 150 Baht (US \$5) per photo, and you'll likely need a few if you need an operation like having wisdom teeth being removed. While the health checkup at Thaksin required for new teachers does include a Syphilis test, for some reason they don't check for any other STD's. So if this invokes your curious side, you can get an all-inclusive STD test for around 650 Baht (US \$22). Maybe needed to ease your mind after a crazy weekend spent in Pattaya if that is your bag. For the ladies – a visit to the local Gynecologist will run about 450 Baht (US \$15) for a pap smear. Birth control should you need it will run you about 350 (US \$12) Baht per month. One thing seemingly a bit hard to find here in Surat are good prescription contacts, but are readily available at the MBK Shopping mall in Bangkok, sold for about 450 Baht (US \$15).



Private Dental Care Clinic near the Night Market

Insurance

There are a few options for getting insurance: You can purchase a travellers insurance policy while you are still in the states. These policies typically include emergency medical and dental coverage – and the premiums will vary with the amount of coverage as well as the deductible. There was a teacher here at Super a few years ago who came down with food poisoning, covered by Blue Cross. He went into Thaksin hospital, and they recommended he stay the night. From what I hear, the service was quite good; they waited on him, served food, and kept new fluids coming in to replace all old fluids lost. The total bill for one night's stay for food poisoning was about 2500 Baht (US \$75 at the time). Blue Shield did cover it, but he ended up having to pay upfront and wait to get reimbursed. The time between that hospital visit and the time the he was actually reimbursed was about 4 months, and lots of running around faxing things back and forth between Thaksin here in Surat and Blue Cross back in the states. While he did receive his money back, it wasn't exactly simple and it wasn't exactly hassle free. It's probably best to purchase insurance out here. AIA Insurance can provide an individual healthcare policy and it is very easy to get a hold of an English speaking agent (one is a member of the Surat Thani Teachers Facebook group). AIA can provide you with a yearlong policy with medical coverage of 100,000 Baht for 3990 (US \$130) Baht. From what I have seen available online, this is likely a better option than purchasing a policy in the US as you will have an insurance card that is readily accepted by Thaksin and other private hospitals in Thailand – so no back and forth waiting for a cash reimbursement. Also, Siam Bank offers an accident protection policy if you open a debit account with them. To be eligible for this however, you will first need to obtain your work permit prior to opening a Thai bank account. You then pay for an upgraded debit card which costs a little bit more than 500 Baht (US \$17), and you are provided with up to 5000 (US\$170) Baht in the event of a medical emergency. Be warned if you lose your debit care and need to have a new one reissued, you will have to pay the fee again.

To Conclude

Provided in this article is a good cross section of various costs of medical treatments should the need arise during your tenure as teacher here in Surat. The healthcare system here is modern, clean, efficient and affordable – even with no insurance. Of my many visits to the emergency room, I have never waited longer than 10 minutes to be treated by a nurse. While you may not be able to communicate with laser like precision, the staff at the Hospitals here are friendly, knowledgeable, and helpful. The cost and quality of the healthcare system in Thailand are among the

reasons why Thailand is one of the most visited countries in the world for the purpose of medical tourism. If you really want to play it safe you might consider saving up a few thousand dollars in emergency funds, pick up a cheap Thai insurance policy and avoid some of the riskier activities readily available for your enjoyment. While it's a sign of higher-order to plan ahead, stressing or worrying over the cost and quality of healthcare over here shouldn't factor in too heavily while planning your move to Surat.