

## PROSPECTS OF MEDICAL TOURISM DEVELOPMENT IN SERBIA

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### Abstract

*Combination of medicine and tourism is a relatively new type of tourism that significantly contributes to economic development of certain countries. It represents a type of health tourism that is focused on providing medical assistance including surgeries, organ transplantation, aesthetic plastic surgery, complex dental surgeries and similar medical interventions. Over the last few years, medical tourism is undergoing a global expansion. Number of medical tourists is on the annual rise around the world and such trends are emerging in our country as well. However, despite great potential that Serbia has for medical tourism development, this type of tourism is still stagnating. Namely, potential users have rather limited information on what Serbia has to offer in terms of medical tourism. The objective of this paper is to point out possibilities of developing such type of tourism, due to Serbia's potential in terms of medical and tourism services.*

Key Words: *medical tourism, health tourism, tourism development*

JEL classification: *L83*

### Introduction

Medical tourism has been present for centuries, through the concept of travel for specific medical procedures and its popularity is steadily growing enormously from year to year. The development of medical tourism dates back to the town of Epidaurus, where a sanctuary dedicated to the god of medicine, Asclepius, was founded. This is the first recorded

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destination for medical tourism. Medical tourism evolved in other civilizations as well: Egypt, Asia, the Latin peoples, and so on.

In defining the concept of tourism, there is still no universal, single definition, because it changes and adjusts to the development of tourism. Some countries are touristic countries from which the patients depart looking for destinations and hospitals where they will be treated, while other countries are receptive countries for patients who come for treatment.

In the first part of this paper, similarities and differences between health tourism and medical tourism will be described. The second part of the paper explains medical travel, with the focus on planning and organization of medical travel, as well as the risks that these travels include. We will also deal with medical tourism offer and users of medical services. In the end, in the last chapter the benefits and disadvantages of medical tourism in Serbia will be described in detail, as well as the top ten medical tourism destinations around the world.

### **Similarities and differences between health and medical tourism**

Medical tourism is defined by the Medical Tourism Association (2019) and it means traveling to another country for comprehensive medical treatment, dental or surgical procedures, because this destination allows better access to care, providing higher quality health services or offering the same treatment at a significantly more accessible price.

Given that, according to the World Health Organization (2006), "Health is a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity" (p. 1), we agree with Alfier (1997) that health care is one of the oldest, durable and strongest motives of tourist movement.

Medical tourism is a segment of globalization and represents a way of changing the health care system to make it more accessible to users. Medical tourism takes at least two kinds or forms (Živanović, 2015):

1. The free circulation of patients and
2. State medical tourism.

When it comes to the free circulation of patients, service users are those who take a personal initiative, at the recommendation of a doctor, to go to spa centers that are specialized in diseases that patients suffer from.

State medical tourism involves the active participation of the state in choosing the country, institutions, physicians and all other details related to the treatment and traveling of patients. These are institutions in foreign countries with which there is a contract of cooperation for this kind of medical intervention.

The difference between these two forms of medical tourism is in the funding of treatment. In the first form of medical tourism, medical expenses are borne by the client, who plans the travel himself. State medical tourism is related to the financing of patients who are liable to pay contributions to state or private institutions, but these institutions bear the costs of their treatment. In this form of tourism, patients usually do not choose the hospital or doctors and do not participate in the planning of their travel (Alfieri, 1997).

According to Alfieri (1997) health is in fact one of the oldest, strongest and most durable motives of tourist development, and tourism in all its forms more or less always has health function.

Medical tourism is a relatively new form of tourism that develops from a compound of modern medicine and tourism. In fact, it is a journey whose main goal is associated with the provision of different, usually more serious medical care, such as surgery, organ transplants, plastic surgery, complicated dental interventions, etc. Medical tourism most often means traveling across national borders, where medical services are the only or primary motivation for travel (Connell, 2006).

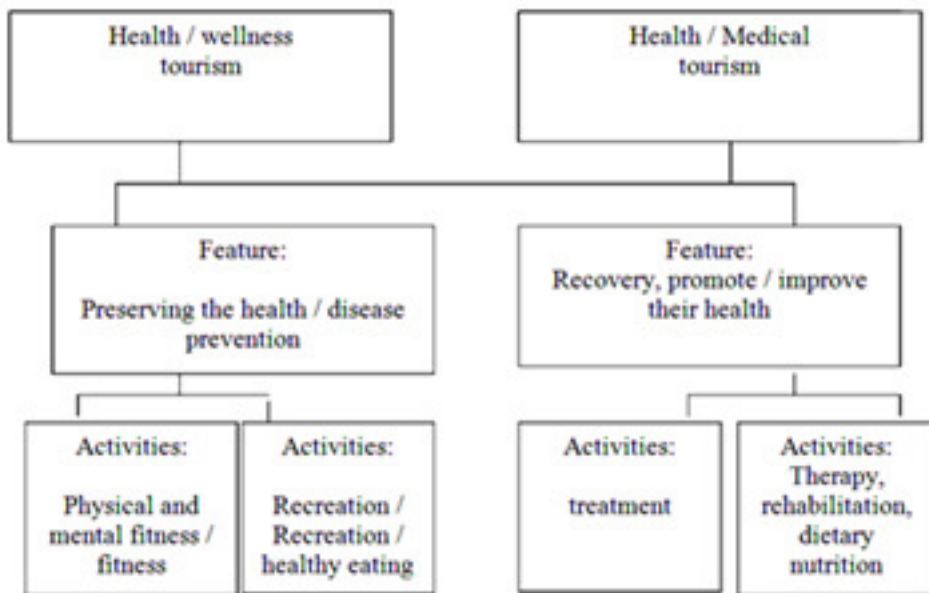
It is necessary to integrate medical services programs with tourist stay, either as a psychological need or possibility of determination in motion. In this way tourism is linked with medicine. When organizing medical trips, local tourism organization should also be engaged (Marković et al., 2011).

Medical tourism should be regarded as a separate market niche of health tourism which includes specific medical intervention. As we already mentioned, it is a traveling across national borders, often long distances, whose aims are connected with the provision of a variety of medical, dental and surgical services to patients who want to be provided with long-term good health (Connell, 2006; Carrera & Bridges 2006).

Today, modern medical tourism in general can be defined as a form of tourism which is undertaken with the aim of promoting, stabilizing and restoring physical and mental well-being with the help of natural healing factors, sports and recreational and wellness facilities, as well as medical services, at locations where people do not have permanent residence.

Medical tourism is traveling for treatment of certain diseases or for operation under medical supervision in hospitals or medical centers. So, what distinguish medical tourism from other types of health tourism are surgical interventions on the body of visitors who are already suffering from a disease, and other therapeutic treatments of patients. Therefore, it can be concluded that the medical tourism is actually kind of health tourism (Milićević, 2015).

Figure 1: *Diversity motives and activities in the health / wellness tourism and health / medical tourism*



Source: Jovanović, V. (2013). *Tematski turizam [Thematic tourism]*, Beograd, Univerzitet Singidunum.

Health and medical tourism is often used in the same sense, but the difference between these two terms is that medical tourism mainly consists of two strict meaning of the terms surgery and therapy, and health tourism includes wider form of health care providers, in both the treatment and in the prevention. Services of medical tourism take place

under a strict supervision of medical staff (Connell, 2006). The modern concept of medical tourism goes beyond the classic concept of health tourism, spas and SPA centers, whose roots go far back into the past. Medical tourism includes a wide range of sophisticated and high-quality medical services.

In order to summarize the above mentioned, it can be said that when it comes to health (or wellness) tourism, people do not have to be sick to be in favor of such a journey, but they can go for precautionary reasons. On the other hand, when it comes to medical tourism, incentives for travel are related solely to undertaking some surgical intervention, treatment or other form of medical services.

### **Medical travel – planning, organization and risks**

If a patient goes abroad for treatment, care or surgery, and the travel is not properly organized, traveling can be very distressing and unpleasant experience for him. The patient can be introduced to the specific medical facilities and services abroad through provider for health tourism and medical tourism. Therefore, as already mentioned, a very important role is played in this case by providers of medical tourism (Milićević, 2015).

A person who is seeking medical care abroad, contacts the provider of medical tourism, after which the service asks the patient for medical reports, the opinion of the local doctor, diagnosis, and other. Certified physicians or consultants advise the patient on medical treatment, they discuss the framework expenditure, optionally hospitals, travel destinations, duration of stay and the like. If it is necessary, patient signs the agreement and approval of commitments, giving the patient the recommendations and guidance about acquiring visas. The patient travels to the destination country, where he is entrusted to the person it is awarded to the person who takes care of patient. After the end of treatment, the patient can remain in a tourist destination in the recovery or rehabilitation or return home.

There are numerous risks and dangers threatening medical tourists when traveling to a particular country. For people whose health is already compromised by the underlying disease, undeveloped natural immunity and exposure to various infections and diseases that threaten, it can be very dangerous and fatal. The risk of diseases transmitted by mosquitoes (malaria), various types of viruses (Ebola, influenza, bird flu, swine flu),

tuberculosis and HIV should be noted. Doctors in the tourist countries often overlook or do not establish the exact time and the correct diagnosis when the disease appears after the journey, because the exotic diseases are considered rare in their regions and not taken as a potential threat. Therefore, vaccination is obligatory before traveling to endemic areas. About this vaccination tourists should be informed in the Embassy when applying for visa or through their medical service provider.

Unwanted events occur mainly during the healing process, but can happen at all other levels of health care and protection.

The Canadian Patient Safety Dictionary (2003) defines patient safety as "the reduction and mitigation of unsafe acts within the healthcare system, as well as through the use of best practices shown to lead to optimal patient outcomes" (p. 12).

### **Medical tourism offer and the users of medical services**

The first decade of the twenty-first century records the rapid growth of medical tourism and the so-called Medical travel, a global health care becomes the primary practice of many travel agencies.

Health institutions offer numerous specialized services: surgical procedures, cosmetic (aesthetic) surgery, dental surgery, etc. Also, after the intervention or treatment, for the purpose of recovery, the patients are offered spa treatments, such as massage, diet, Kneipp therapy, aromatherapy and the like. There are also tourist attractions, such as local events, pleasant climate, local cuisine, recreation, local culture, etc. which shorten recovery time to patients (Jovanović, 2013).

This type of tourism requires the involvement of highly qualified medical staff, or special medical infrastructure and human resources and generally this is a very expensive real estate, technical devices, equipment, personnel. For these reasons it is understandable that the services of medical tourism are very expensive (Cetinski & Weber, 1996).

In order to notice what distinguishes and differentiates the market in medical tourism from other markets in tourism, it is necessary to point out the specifics of the participants in this market.

The main factors that make the tourist offer, including the offer in health tourism, are (Milojković, 2013):

1. attractive:
  - a) natural (thermo-mineral springs, air, flora and fauna)
  - b) social (culture-historical monuments, events)
2. communication:  
transport infrastructure and the transport means to the destination as the path to the place of medical tourism
3. receptive:  
objects of accommodation and food, entertainment and recreation, shops, various services, utilities and dr.

Users of services of medical tourism are patients with serious health problems, who require the services of specialized medical facilities and trained medical personnel. These patients often have to stay for some time in the medical centers for rehabilitation (Milićević, 2015). It should be noted that medical tourists are not only patients but also healthy people, this type of tourism is used for less serious medical treatments.

The constituent elements of tourism demand, including demand in medical tourism are (Freyer, 1988):

1. the need
2. free time,
3. financial resources.

Medical tourism offers a chance for the global medical tourists to get the best quality of medical services at significantly lower cost than in their own country. Many people provide the wrong name or the wrong meaning of the medical tourism. The holiday is not the primary reason for medical travel or medical tourism while recovering from intervention, they also have the opportunity to get to know the attractions of the place where they are staying (Healthbase, 2019). Key medical factors that affect people's travel are reputation and skills of doctors, the results of medical treatment, prices of treatment, insurance and warranty, the recovery and tracking services and knowledge of foreign languages.

### **Services of medical tourism**

Services that medical tourists commonly seek, are specialized services in the following fields of medicine (Živanović, 2015):

- the plastic, or the aesthetic or cosmetic surgery;

- dentistry (general, prosthetics, cosmetics);
- cardiovascular surgery (angioplasty, by-pass surgery coronary arteries, transplantation);
- orthopedics (endoprosthesis implant in hip and knee);
- the sports medicine;
- the medical oncology;
- gynecology and reproductive health;
- the laparoscopic surgery;
- genetics (rare genetic disease);
- psychiatry;
- animal (different treatments);
- health monitoring or other medical opinion is often sought.

Often, medical tourists go to hips and knee surgery after the diagnosis of osteoarthritis by biomarkers in their country (Živanović et al., 2012).

Medical services that pay most attention to providers of medical tourism, among others, include the price of service and payment method, non-medical risks, hotels and accommodation outside of health facilities, issues of language, availability of modern medical techniques (availability of new surgical techniques, new technology, modern approaches to treatment, advanced materials...), travel related health issues such as vaccination against malaria, ethical issues, medical - legal questions.

### **Advantages and disadvantages of medical tourism in Serbia**

Medical tourism has been experiencing a great expansion in the world in recent decades, and this trend of its development, although with great delay, is starting in our country. Namely, Serbia is slowly becoming one of the centers of this phenomenon. When it comes to our country, we should first point out that Serbia has great potential for the development of medical tourism. First of all, it has very competent, capable and quality medical staff. Moreover, our country is rich in natural resources and beautiful landscapes that are a real treasure worth a visit and stay. It is known that Serbia abounds in natural spas and health resorts which offer potential opportunities for the development of health facilities. Although there are already featured resorts like Mercur in Vrnjačka Banja, then Atomic Spa, Sokobanja, Niška and many other spas, regarding the development of this very lucrative industry in our country, which is unfortunately missing a lot.



It may be noted that every year, an increasing number of foreigners coming to Belgrade and other Serbian cities, travel also for medical services. Foreign medical tourists in our country can afford medical services at a much lower price than in the country from which they come. In addition, what is particularly important is that here they can get medical services from experts and with excellent materials, which can be harder to afford abroad (Zorić, 2011).

Serbia is at the very beginning of the path of development of medical tourism, but Serbia has a large number of quality doctors and health workers at a very high and professional level and is keeping up with the standards of developed countries. Our doctors are highly educated and professional, and many of them are further educated and trained abroad. In addition, there are hospitals that can come out to meet and respond to the requirements of each patient. Given medical documentation is extensive, detailed, and above all comply with the medical-legal aspects. Also, patient safety is paramount. In Serbia medical tourists are mainly from England, America, Italy and Switzerland, but it should be noted that the services of our doctors are still used by citizens of the former Yugoslav republics. Most wanted services are of local dentists, ophthalmologists, plastic surgeons, orthopedic surgeons, as well as of physiologists and cardiologists. Americans are coming due to significantly cheaper cardiac interventions, as well as the installation of the hip or knee. Foreigners are interested in heart surgery, performed at our clinics, and therefore often choose to perform some of the interventions in recognized centers such as the Institute for Cardiovascular Diseases "Dedinje" (Institute for Cardiovascular Diseases "Dedinje", 2019). There is also interest in rehabilitation in spas. But now this type of tourism is stagnating, although in recent years a lot has been done in order to modernize spas.

What makes our country stand out when it comes to this branch of tourism is gender change, which is very popular in the world, and dental tourism. In recent years, Serbia has become a hit destination for potential tourists from around the world who want to change gender.

Recently, a large number of foreigners have changed gender in Serbia. Therefore, medical tourists come from all over the world to be subjected to this intervention, in particular, there is an increase of patients from America, who opt for surgeons in Serbia not only because these

operations are here at least five times cheaper than in America, but because our genital surgery has great reputation in the world.

Law on Health Insurance (Official Gazette of the Republic of Serbia, No. 107/2005, 109/2005, 57/2011, 110/2012 - decision CRS, 119/2012, 99/2014, 123/2014, 126/2014 - decision CRS, 106/2015 and 10/2016 – other law) providing that gender can be changed for medical reasons at the expense of security, our country has moved closer to standard patient rights that no majority of wealthy European countries have.

Here, the lowest limit for the gender change is the 18 years, but countries such as Spain, Australia, the Netherlands and Germany, have authorized this intervention also for minors. The prices of these services in our country are the following: gender change from female to male 202,304.47 dinars, and the intervention of sex reassignment from male to female 205.469,47 dinars with 65% of the costs borne by the National Health Insurance Fund, while 35% is borne by the insured person. Sex-change surgery are performed in the Clinical Center of Serbia (Psychiatry, endocrinology and surgery), Clinical Hospital Center Dr Dragisa Mišović (psychiatry), Clinical Hospital Center Zvezdara (surgery), University Children's Clinic (surgery), Gynecological obstetric clinic Narodni Front (surgery) (National Health Insurance Fund, 2019a).

Serbia is a very attractive destination for dental tourism and has been recognized as a desirable destination for professional and specialized dental treatments. The reason for launching the project of dental tourism in Serbia is the fact that the price of dental services in Serbia, together with the return ticket from European cities and even from America and Canada is lower than the price of dental services in Western Europe and America, and the quality of services is at a high level. Serbia's major competitors in the field of dental tourism, as well as some of the most well-known destinations for medical tourism, are Poland, Spain, Turkey, Bulgaria, Hungary, as well as large destinations of medical tourism such as India and Thailand (Kamath et al., 2015).

Another branch of medical tourism in Serbia is also aesthetic surgery. Some of the aesthetic interventions offered in Serbia include breast augmentation, nasal surgery, face lifting, stomach lifting, hair transplants, and correction of lids (Aesthetic medical group Transforma, 2019). The Ministry of Health of the Republic of Serbia conducted an analysis in 2017, formed a working group composed of representatives of the

profession and decided to launch the Project of development and promotion of health tourism in Serbia, but initially dental and plastic, aesthetic and reconstructive surgery services will be promoted (Ministry of Health of the Republic of Serbia, 2017). In 2016, the Government of the Republic of Serbia adopted the Tourism Development Strategy for the period from 2016 to 2025, which aims to systematically approach tourism, and recognized that tourism needs to take a significant place in economic policy (Official Gazette of the Republic of Serbia, No. 98/2016). All this indicates that the Government of the Republic of Serbia undertakes measures to improve the business environment for the development of medical tourism in Serbia (Ljubisavljević & Radosavljević, 2018).

However, on the other hand, although there is an interest in medical services in our country, medical tourism in Serbia is not sufficiently developed. There are many reasons that prevent our country from developing.

In Serbia, a growing number of people concerned about their health choose treatment abroad, in order to find the best methods of treatment. A large number of patients choose Turkey, Germany, the Czech Republic, but also other countries such as: Austria, Belgium, Bosnia, Bulgaria, Great Britain, Italy, Luxembourg, Macedonia, Hungary, Poland, Romania, Slovenia, Slovakia, the Netherlands, Croatia, Montenegro, Denmark, Norway, France, Sweden and Switzerland (National Health Insurance Fund, 2019b).

The thing that our country cannot boast about, when it comes to medical tourism, are specialized agencies for organization of medical travel. In our country, there aren't many travel agencies that deal with the recruitment of medical tourists, in other words patients from abroad who are to be treated in our country. For now, in our country, mostly freelance agents work. The fact is that foreigners still come, but by themselves. The problem is not in doctors or hospitals in Serbia. As mentioned before, our experts are more than competent to perform all medical interventions for which there is currently a demand in the world, whether it comes to plastic surgery, dentistry, ophthalmology. There is a cluster of medical tourism, which appears as an intermediary between international partners interested in Serbia that bring tourists and the local institutions that are open to receive them. However, this in turn means that patients in our country come solely at their own initiative.

The promotion of medical tourism in Serbia is not at an enviable level, with some companies being there, such as MedicBooker - team of experts in fields of tourism, medicine, IT and Economics, who can organize healthcare journey as easy as possible (Medicbooker, 2019), WhatClinicSerbia.com - the unique medicine tourism company in Serbia, which select the best dental clinics and hospitals for plastic surgery in Serbia in order to provide the excellent medical treatment at the lowest price in Europe. They can connect patients with the best dentists and plastic surgeons in Serbia (WhatClinicSerbia.com, 2019) and Cluster of medical and health tourism in Serbia – "brings together leading private and government organizations in the medical, tourist, business and scientific sectors, with the aim of creating a recognizable and competitive health-tourism products in spas in Serbia, which monitors global trends, while respecting the traditions and use professional medical personnel, natural factors and specific destinations" (Klaster medicinskog i zdravstvenog turizma, 2019), which are promoting medical tourism in Serbia. However, it is inevitable that there should be more organizations and agencies that will be responsible for providing medical-tourism offer in the international tourism market.

### **The top ten medical tourism destinations around the world**

The cause of the rapid growth of medical tourism in recent years, among other things, is the price of medical services compared to emissive and receptive country. For some users, services in medical tourism implying adequate medical care are the only option that patients can receive abroad at an affordable price.

Increase in the importance and demand for services of medical tourism is caused by rapid development of means of transport and favorable transportation routes, globalization, Internet usage, as well as increased costs of health services in many countries. Significant differences in the cost of medical services are the most common reason for taking medical travel and using the services of medical tourism in another country (Krajnović et al., 2013).

The top ten medical tourism destinations around the world are (Stephano, 2019): India, Brazil, Malaysia, Thailand, Turkey, Mexico, Costa Rica, Taiwan, South Korea and Singapore.

India is one of the most visited countries for health care, especially for health care services with cutting-edge technology. Medical travel, in this country, brings a mix of pleasure, luxury, and quality healthcare for medical travelers. There is close to zero waiting time, as scheduling surgery or intervention is done quickly once the diagnosis is confirmed.

Brazil boasts of having world-renowned surgeons. Also, it offers high quality cosmetic and plastic surgical services, cutting-edge medical technology, medical advances, and innovation.

In 2015 and 2016, Malaysia ranked among the best providers of healthcare in all of South-East Asia. There are, for example, indoor pools for hydrotherapy. They care about medical tourists to ensure their comfort from the very minute they arrive in Malaysia.

Thailand is well known for advanced dental work as well as cosmetic and dermatological procedures.

Medical tourism in Turkey is specialized in the areas of transplant surgery, radiation therapy for cancer, orthopedic surgery, neurosurgery, and genomic medicine.

Mexico is well known for its rich culture, but also for advanced care in dentistry and cosmetic surgery.

Costa Rica is fast rising as a leader in the medical tourism market, especially for eye surgery, cancer therapy, and bariatric surgery.

Taiwan has advances in the treatment of cardiac diseases and orthopedic conditions in the country. Also, the first ever pediatric liver transplant in Asia was performed by Taiwan's surgeons.

South Korea has one of the most advanced healthcare services with cutting-edge technology from well-trained staff. There is a hospital provides exquisite accommodation with spacious rooms, a personal computer, and two beds in case a travel companion comes along with the patient.

Singapore is one of the most developed countries in the world and ranked at the top of countries with the most efficient healthcare systems in 2014, above 50 other countries.

Patients can generally save in healthcare cost traveling to listed countries compared to the cost of similar services in the United States (Patients Beyond Borders, 2019):

- Brazil: 20-30%
- Costa Rica: 45-65%
- India: 65-90%
- Malaysia: 65-80%
- Mexico: 40-65%
- Singapore: 25-40%
- South Korea: 30-45%
- Taiwan: 40-55%
- Thailand: 50-75%
- Turkey: 50-65%.

Medical tourism market becomes more competitive and countries need to invest more in it, these countries are likely to remain at the top while more countries spring up in the race to being key players in the industry of medical travel (Stephano, 2019).

### **Conclusion**

Medical tourism is a phenomenon that combines tourism and medical services. This is a global trend that can be said to exceed the limits of medicine, economics and tourism professionals. As can be seen from this study, the word is very broad, but also a very sensitive area, because it is a human health and human life as the most significant human values.

We can say though is proven that the medical tourism dates back to the earliest periods of human society, this is a new, modern branch of tourism that is still gaining momentum and will be more developed in many countries of the world in the coming years. When it comes to our country, medical tourism is recognized as a new trend and phenomenon that provides an opportunity to engage in major cash inflows. This branch of tourism in Serbia would bring significant revenues and reduce poverty. If vocational and educational staff and the authorities pay more attention to medical tourism, it is possible that our country can be found on the map of world famous and sought-after destination for medical tourism. Serbian medical tourism can be used as a powerful driver of economic development and medicine and thus improve the economic standard of

living. We hope that in the upcoming period, our country, competent authorities and relevant authorities will recognize this opportunity.

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