



The Use of NFT As A Payment Method In Health Tourism

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Abstract

Health tourism is a rapidly growing health service model in the world. Today, its use by health service demanders has become widespread. Health tourism sector is a sector that combines health and tourism, where individuals who demand health services can receive treatment services by travelling. In the health sector, where technology is used intensively, innovative approaches are emerging in the provision of health services. NFTs (Non-Fungible Tokens), a new digital asset that has emerged in recent years with the development of blockchain, offers different usage areas in health tourism with its features. NFTs are defined as unique digital assets and are supported by blockchain technology. This new approach offers innovative opportunities for health tourists and health tourism organizations, data security and payment methods. This innovative technology can make the health tourism experience more transparent and secure. This study is

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expected to contribute to the sector with an innovative alternative payment method of practitioners in health tourism, which is an international service model.

Keywords: Health Tourism, Health Management, Blockchain, NFT, Smart Contracts

INTRODUCTION

Health tourism is a type of tourism that refers to the medical services that people traveling to a country receive to meet their health needs and the touristic experience they experience in this process. The academic literature of this field is quite extensive and covers many disciplines.

Health tourism is researched by academics working in the fields of health services, tourism and economics. Studies in this field address the economic, social, cultural and political impacts of health tourism, travelers' preferences, sustainability and management of health tourism. The benefits of health tourism include the ability of travelers to access quality health services at more affordable prices, the contribution to the economic development of health tourism destinations, the employment of workers in the health tourism sector, and the social and cultural impacts of health tourism. However, health tourism also has some negative impacts, for example, it can threaten the sustainability of health tourism destinations and cause travelers to lack information about health services and be deceived.

The health tourism sector needs to keep pace with today's technology and transparency. In this way, strong relationships in terms of reliability and confidentiality will contribute to the strengthening of this sector. Health tourism is an academic field and research in this field has an important role for the sustainability and management of the sector. As a result of our literature review, we did not come across a study on our research topic. Therefore, we decided to conduct a study.

The use of NFT technologies in the health tourism sector has the power to provide new opportunities for both the health and health tourism sectors. NFTs are defined as unique digital assets and can be stored securely thanks to blockchain technology. It will also be possible to use NFTs for marketing purposes in the health tourism sector. For example, a health tourism company

may offer specially designed NFTs to patients travelling for a medical procedure or treatment process.

In our research, we aimed to examine the benefits of using NFT as an alternative to out-of-pocket payment method in health tourism. In line with this purpose, the first section focuses on health tourism and its sub-branches; in the second section, what is NFT and how does it work? We tried to explain blockchain and smart contracts, NFT advantages and disadvantages, NFT technologies in health tourism procedures.

In conclusion, the use of NFT technologies in the health tourism sector may provide new opportunities to the sector. While these technologies they can also add value to the sector with their use for marketing purposes. As a result of the literature review, no study related to the research topic was found. Therefore, it was decided to present this study in order to contribute to both the literature and the sector.

1. THEORETICAL FRAMEWORK

1.1 Health Tourism

In addition to the economic benefits it provides to a country, health tourism is a sector that provides many benefits such as improving the health service standards of countries, integrating technology and developing international relations. Demands for health tourism depend on many factors. These include financing of health services, quality of health services, national income per capita, waiting times, health legislation, transportation potential, efficiency of the tourism sector, political, psychological and socio-cultural factors. For health tourism marketing, two main factors are identified: internal factors and external factors. Endogenous factors refer to the factors of a country's own country that push people to prefer to be treated in different countries due to the problems experienced in the health system of a country. Exogenous factors, on the other hand, refer to the attractive factors of the country that individuals intend to go to for healthcare services other than their own country (İldaş, 2022; Şengül & Çora, 2020; Sag & Zengul, 2019).

Turkey has become an important health tourism market thanks to its health infrastructure and technology, as well as the presence of private and public health institutions with qualified

manpower and high quality standards (Tontuş, 2015). In our age where information is easily accessible with the increase in the welfare and education levels of individuals, it has become a necessity to increase the quality of service in health and to develop infrastructures as a result of the increase in the number of tourists and the increase in international demand for Turkish health services (10th Development Plan).

The demands of health tourists are related to many factors such as countries' gross national product per capita, quality of health services, cost of health services, transportation conditions, quality of the tourism sector and political factors. In order for a country to compete in health tourism, health service standards must be high and continuously improved (Demirer, 2010). The differences of health tourism from other sectors include factors such as being less affected by general economic conditions, creating demand in alternative markets, providing quality and price advantages, and patients choosing health facilities without knowing and seeing them (Crooks et al., 2010; Tontuş, 2018).

Developments in health tourism and the impact of factors affect not only the health tourism sector, but also the economy, health sector and culture of countries. (Garcia-Altes, 2004). It is estimated that a total of 608 to 635 billion dollars is spent on health tourism worldwide every year, which is a very large amount of expenditure. This data shows that the health tourism sector has a significant economic potential worldwide. Moreover, with the growth of the health tourism sector, new business opportunities are created for health institutions, travel agencies, hotels and other tourism service providers. Therefore, the health tourism sector not only meets the needs of patients but also promotes economic growth (Ridderstaat and Singh 2020: 38; Carrera and Bridges, 2006). As Helmy states, the scope of health tourism is a very broad concept. In this context, it can focus on many areas such as health services, surgical procedures, plastic surgery, spa, cure treatment, rehabilitation, alternative therapies, and leisure. Health tourism can also be defined as the mobility of people traveling to different destinations for healthy living and treatment purposes and all the services offered in this field (Lee and Kim, 2015). The reasons for such travel can include a range of reasons such as medical treatments, surgeries, rehabilitation, alternative therapies, spa and cure treatments. Health tourism has an important place in the healthcare market and has become increasingly popular in recent years. While affluent people used to travel to less developed countries to access better facilities, nowadays people prefer different countries to get more

affordable prices, better quality services or specific medical treatments (OECD 2011: 6). Health tourism can be categorized into four groups according to the needs and expectations of the tourists in the target market, the types of treatment and the differences in the resources used: Medical Tourism, Advanced Age and Disability Tourism (Elderly Care and Disability Care Tourism), Spa and Wellness Tourism and Thermal Tourism (Güzel and Şahin, 2017:53)

1.1.1. Main Reasons for Health Tourism

Some factors affecting health tourism can basically increase the demand for health tourism. These factors can be listed as follows: quality health services and health professionals, adequate number of health tourism personnel, the desire to have a vacation during or after treatment, expensive health services in their own countries, patients' search for better quality health services, climate and geographical conditions suitable for vacation, the desire to travel to a country where thermal facilities and tourism opportunities are abundant, the desire of chronic patients, the elderly and the disabled to try health services in other countries and to visit them, the desire of dependent patients to continue their lives in an environment different from the environment they live in (Garcia-Altes, 2005).

In addition to these factors, there are other factors such as overcrowding or long waiting times in health systems in some countries, unavailability of medical devices or medicines required for treatment in the home country, finding solutions to language problems of foreign patients and providing a communication channel where they can easily get information about health services, use of advanced technological devices, The provision of lower-priced treatments compared to other countries, the effective promotion of health tourism services and the provision of airport transfers, hotel reservations and easy transportation during the treatment process, making it easier for health tourists to travel to the country they will visit are among the factors that affect health tourism. In addition, the fact that health insurances in some countries cover health services abroad can also be seen as a factor that encourages health tourism (Asadi et al. 2019).

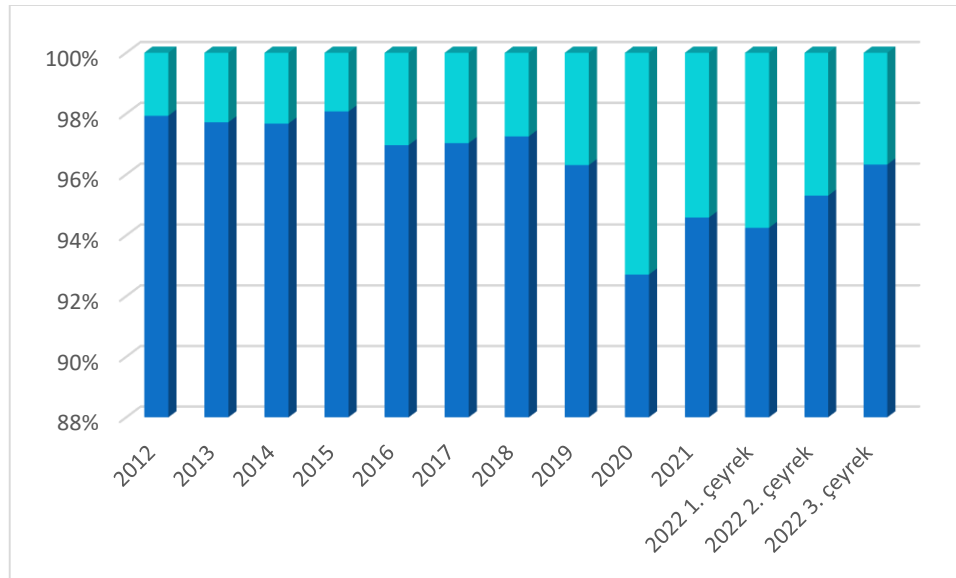


Figure 1: The place of health tourism in Turkey's tourism revenues, TÜİK 2023.

As can be seen from the table/figure showing the place of health tourism in all tourist revenues, health tourism is an important and focused issue for Turkey. Among the reasons why Turkey is a potential country for health tourism, there is the existence of many healthcare institutions that have both national and international service capacities. The healthcare sector in Turkey is rapidly developing and has the necessary infrastructure for health tourism. Health tourism is an important economic source of income for Turkey, and necessary steps are being taken to ensure that the country remains competitive in the field of health tourism (İldeş, 2022; Şengül ve Çora, 2020; Sag ve Zengul, 2019). -

1.2. What is NFT and How Does It Work?

1.2.1. Blockchain and Smart contracts

Blockchain technology has emerged as a distributed database of sequential transactions stored in interconnected blocks (Tyan, 2021). As the first application area, the cryptocurrency Bitcoin was created by Satoshi Nakamoto in 2008 and attracted great interest in the global market (Nakamoto, S. 2008). Bitcoin is a virtual cryptocurrency that allows payments to be made anywhere in the world with low transmission costs without the need for the approval of a central authority and does not depend on a central government (Mukhopadhyay et al. 2016). Blockchain technology is widely

used today as a distributed record management system widely used in Bitcoin transfers and provides a secure, transparent and decentralized system (Kırbaş 2018). Today, the concepts of virtual currency bitcoin and blockchain are often confused. Blockchain technology uses complex mathematical algorithms to protect the accuracy and integrity of transactions. Thanks to these features, blockchain technology can be used in many different fields (Davidson, S.; De Filippi, P.; Potts, J. and *Disrupting Governance* 2016).

Blockchain is defined and used as a decentralized database formed by the continuous addition of immutable blocks one after another (Yılmaz 2022). Blocks are cryptographically linked to the previous block to form a chain. This technology records transactions between parties in a transparent, verifiable and irreversible way. Blockchain is used to create the infrastructure of cryptocurrencies and ensures the security of transactions with complex mathematical algorithms (Zhang et al. 2019).

Blockchain technology has been evolving since 2008, when it was defined, and its attractiveness is increasing even further by integrating new forms of it in many fields (Parrales, 2022). In 2013, Vitalik Buterin introduced a new blockchain platform called Ethereum as an open-source universal, distributed computing platform that contributes to the development and expansion of financial applications on the infrastructure of the blockchain (Buterin, 2013; Consensus, 2022). It is a platform that allows anyone to create economic and financial applications that set their own rules and determine the conditions under which money and property change hands. These applications are activated through smart contracts that are automatically triggered when certain conditions are met (Vujičić et al., 2018).

Traditional contracts are agreements between two parties for a specific transaction. However, in such contracts, there can be a lack of trust between the parties and there is always a risk that one party will not fulfill its obligations. Smart contracts are designed to eliminate this lack of trust. They are software made up of digital code and are automatically executed between the parties. This protects against fraudulent actions from either party. When used with blockchain technology, smart contracts provide transparent and irreversible transactions that are executed reliably (Kshetri, 2018).

Smart contracts are a technology that increases efficiency and reduces operating costs in many different industries by offering advantages such as high levels of security, automatic transaction execution, instant verification and transparency (Swan, 2015, Reyna et al., 2018). These contracts eliminate the need for trust between the parties by having a kind of software agreement to fulfill the given obligation (Temizkan & Kızıldaş, 2021). Due to these features, smart contracts are used in many sectors such as finance, healthcare, real estate, insurance, supply chain management, and many more (Swan, 2015). With the use of these applications, the adoption of smart contracts is increasing and is expected to become even more widespread in the future.

1.2.2. Definition of NFT

"Non-Fungible Token" (NFT) (Yeliz and Deniz 2022), which is defined as "coin that cannot be imitated" in Turkish, is used in the literature; "non-fungible token" (Çallı, 2021), "non-fungible token technology", "non-fungible token", "non-fungible token" (Özirili, 2021), "non-fungible rare assets", "unique non-fungible asset", "unique non-fungible asset" (Dursun, 2021), "non-fungible token" (Şağban, 2021), "non-fungible chip" (Arapoğlu, 2021) (Ustaoğlu, 2022).

NFTs are a non-fungible currency created through Ethereum smart contracts, which cannot be exchanged (Oral, 2022). The term "Non-Fungible Token" gained popularity during Ethereum discussions in 2017 (Parrales and Batbayar, 2022), and in 2018, William Enriken, Dieter Shirley, Jacob Evans, and Nastassia Sach of Ethereum formalized a new standard for non-fungible tokens, ERC-721, which explains how NFTs can be created on the Ethereum blockchain, managed on other blockchain platforms or interfaces, and how ownership and exchange can be ensured (Pirnay et al., 2023). Since then, various standards such as ERC-998, ERC-1155, ERC-875 have been developed and emerged.

NFTs are a technology that allows for the unique identification and recording of ownership of digital assets. This technology enables the traceability of ownership of digital assets, making it difficult to copy, counterfeit or alter them (Wang 2021). From a technical perspective, NFTs are defined as a data unit that has a digital ownership certificate, confirming that it is a unique digital asset that is stored on a blockchain and cannot be changed (Evans, 2019).

1.2.3. NFT Advantages and Disadvantages

Since NFTs are built on a blockchain-based ecosystem, there are potential advantages and disadvantages. The advantages of NFTs are eliminating intermediaries in the market environment, improving the chain of custody, streamlining processes and increasing market volatility. NFTs recorded on the blockchain with smart contracts have independent records of authenticity and ownership, preventing them from being misused and stolen. By preserving the rarity and authenticity of each NFT, market confidence is increased. The creation of unique digital assets allows for the ownership of one-of-a-kind pieces (Brock, 2022).

Disadvantages of NFT; high minting costs can be costly, especially when considering the fees charged by blockchain transactions. Pricing and valuations may vary according to market conditions. The fact that it is a new technology and not everyone is familiar with these digital assets and the energy generation related to blockchain technology, including NFTs, cause concerns about environmental impacts (TechQuintal 2023).

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1.2.4. How NFTs are Created and Used

Although it always exists digitally, its basic existence can be digital or physical (Pirmary 2023). The ownership of abstract digital jpegs, videos, images, tweets or any other digital asset created in a virtual environment or tangible items used in the real world can be used in blockchain NFT

technology for artwork, event tickets, selling a car, selling shoes, etc. (Wilson et al. 2021). Artists and the art industry have played an important role in the growing popularity of NFTs). With the inclusion of smart contracts, NFT technology enables the digital transfer of ownership with a transparent provenance history (Delapline 2021). In 2021, the economic size of NFT sales on the Ethereum blockchain alone was \$41 billion, growing tenfold from 2018 to 2020 (Chainalysis 2022; Statista 2022).

NFTs are attracting the attention of both investors and many different sectors in terms of usability. Blockchain technology and NFTs offer a unique opportunity for artists and content creators to monetize their work. The rapid growth of blockchain technology and its many innovative elements are likely to increase the interest in NFTs and increase their usability in real life (Doan et al. 2021). Although this asset is still in its infancy, it may be possible to use it as a differentiated marketing and out-of-pocket payment method in the product and service sector by adapting the legal and regulatory concerns it raises to the conditions suitable for our country. Considering the rapid growth of the industry and worldwide trends, it has emerged as a viable technology that consumers can adapt to virtual and real life and is worth developing by incorporating it into new business models and strategies (Parrales 2022).

1.2.5. Different Types of NFT, Their Properties and Usage Areas

When the characteristics of NFTs are analyzed, five main characteristics emerge. These are provision, non-interoperability, indivisibility, indestructibility and verifiability. When we evaluate NFTs based on these five characteristics, the most striking feature is their limited availability. NFT developers aim to increase their value by keeping the supply of collections limited (Conti 2022). Since NFTs represent the whole, they are indivisible, represent a single entity and cannot be destroyed. All this is realized through blockchain technology, which stores and powers the data. It derives its immutable property from smart contracts and maintains its immutability in the blockchain (Leech 2021; Geroni 2021). Thanks to blockchain features, it is also possible to verify all historical events and transactions recorded in data blocks. With this feature, verification can be done and it is also possible to trace information such as who the NFTs have been widely used in artistic collections, metaverse and virtual world applications, the sports industry, the fashion industry, the gaming industry, and technology initiatives in this direction (Wang 2021). In Pirnay's (2023) study of 46 startups operating in the field of NFT, 52% of NFT startups operate in the

luxury industry, while 48% target the general public. Clothing and accessories 43%, sports and entertainment 24%, food and beverage 21%, luxury automobile 7%, health and beauty care 5%.

In our country, the perspective on digital assets has developed and in this field, in February 2023, TOGG (Turkey Automobile Joint Venture Group) realized a special series sale "0001 to 2023 series" and pre-order purchase as NFT through the "Tru.More" application in the car launch sale. In Turkey, the JVG has taken an important step towards real asset sales through NFT.

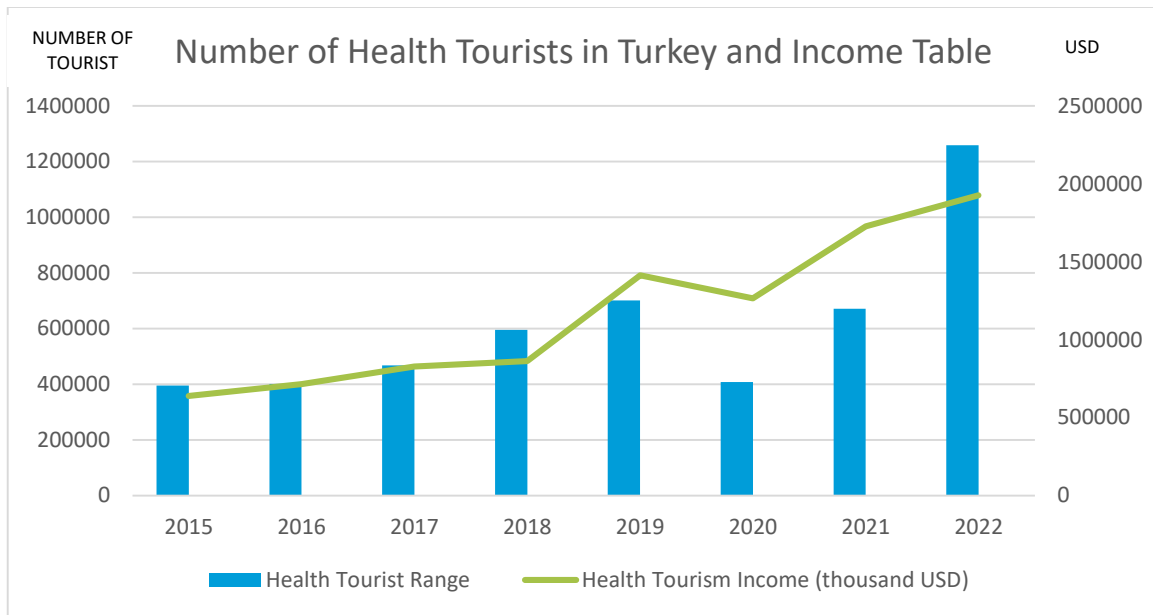
In recent years, international demand for healthcare services in Turkey has been increasing and the stakeholders in the health tourism sector, which operates to provide these services, have been developing rapidly. In our world where technology is developing rapidly, the use of NFT technologies in health services and health tourism applications, taking into account the innovations in mobile payment methods and marketing opportunities, seems possible to bring new opportunities to the sector with a different perspective.

Although it is possible to implement innovative initiatives with the use of Blockchain and NFT in Healthcare Services, our study was conducted specifically on health tourism and NFT applications.

While innovative initiatives can be implemented using Blockchain and NFT use in healthcare services, our study is specifically focused on health tourism and NFT applications..

1.3.NFTs as Digital Assets and Their Use in Health Tourism

Medical health tourism is a trend that has gained significant popularity in the world and in our country in recent years. Every year, more and more people in the world purchase healthcare services from different countries to access healthcare services. The global medical tourism market was worth USD 21.42 billion in 2022 and is expected to reach USD 93.9 billion by 2030 (marketresearchfuther.com, 2022). Within the scope of medical health tourism and tourist health, 1,258,382 people visited Turkey in 2022 and an income of USD 1,926 million was generated (Uhsas, 2022).



Source: Tuik Aktaran Uhsas 2022

The number of NFT users in the world increased significantly between 2020 and 2022, reaching 44.29 million people in 2022. In this perspective, the number of NFT users is expected to reach 64.45 million users by 2027 (Statista, 2022). When evaluated in terms of Health Tourism, it is expected that a person who wants to purchase health services in a different country will also use NFTs as an alternative payment method to the interbank payment method. NFTs are traded in cryptocurrencies and it is necessary to first purchase a cryptocurrency and keep it in a wallet (garantibbva.com, 2022). An easily payable and secure health tourism NFT that appeals to existing crypto or NFT users may contribute to the health tourism sector in terms of marketing and payment methods. Because, while the total number of digital asset users is expected to reach 412 million people in 2027, a new approach will be used to enable users to evaluate and use their assets in real life (Statista, 2022).

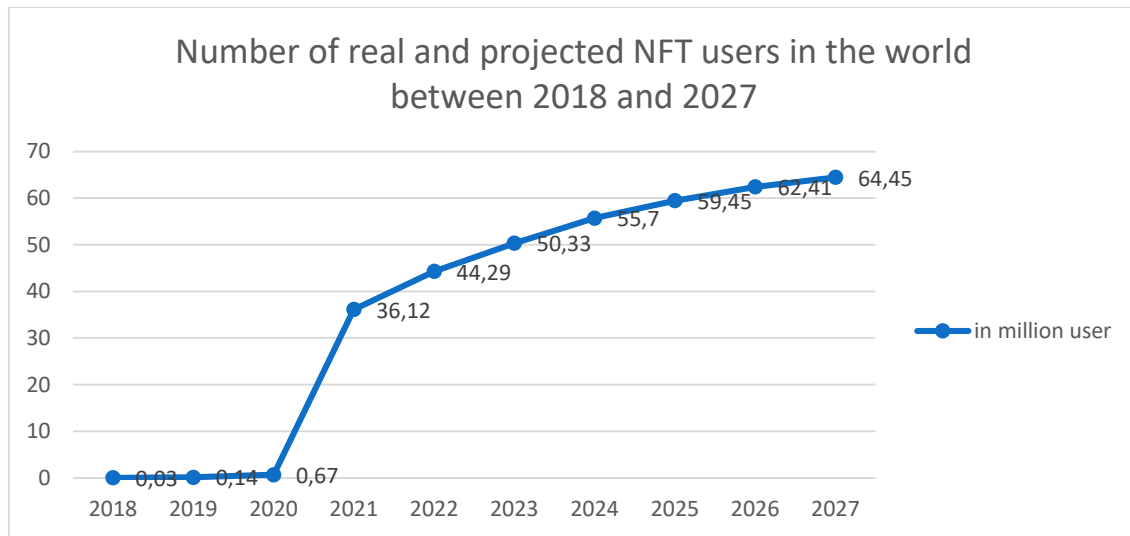


Figure 2: Number of real and forecast NFT users in the world between 2018 and 2027 Most recent update Mar 2023 Source: Statista

NFT marketplace platforms have an important place with their infrastructure in the adaptation of the use of NFT technology in health tourism. According to 2022 data, OpenSea NFT trading and creation platform dominates 87% of the market. (statista, 2022). The NFT market showed a significant increase in economic volume in 2019-2021, and the OpenSea platform had a significant share as an NFT marketplace. With the global adoption of the cryptocurrency market and innovative developments in Blockchain technology, the use and growth of NFTs is expected to increase further (White, Mahanti, & Passi, 2022).

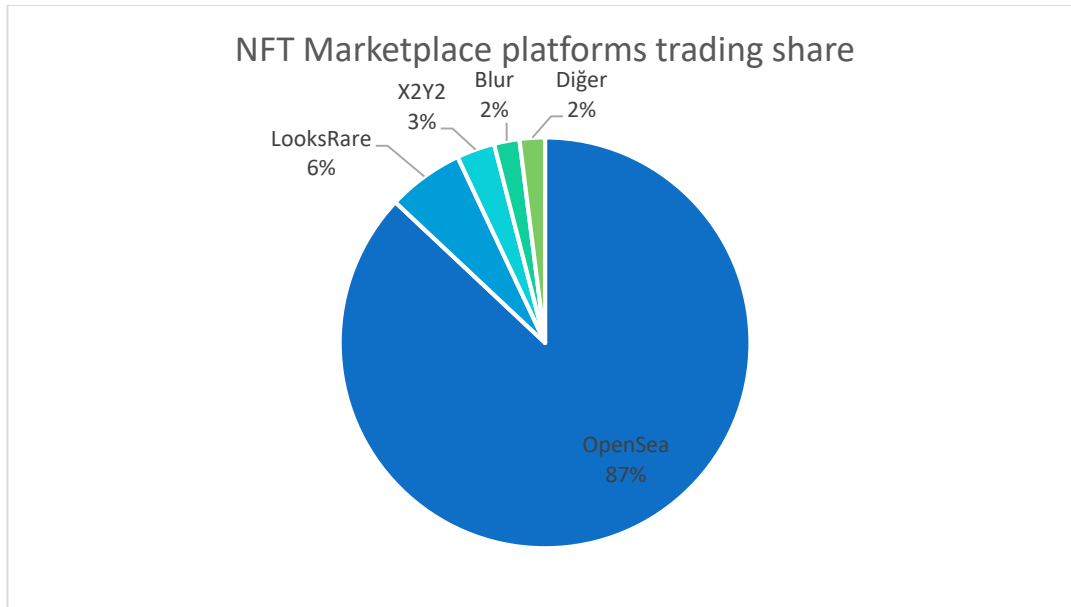


Figure 3: NFT Marketplace platforms trading share

Source: <https://www.statista.com/outlook/dmo/fintech/digital-assets/nft/worldwide#key-players>

Accessed: 27.03.2023

Today, NFTs are widely used as investment instruments by users around the world (Pirnay, 2023). Especially in countries where health tourism is carried out, health institutions, public institutions and travel agencies are working on the development and implementation of blockchain-based applications (Castro, Tito, Brandao, & Gomes 2019).

With the development of innovative technologies, service providers in the health tourism sector must constantly follow innovative approaches to increase the satisfaction of health tourists and increase their market share (Ying, Jia, & Du, 2018). For health tourism service providers, blockchain technology is an important innovative approach that is expected to affect the sector, while smart contract NFTs are the innovative approach of the future that can be adapted to the health sector (Rejeb, Keogh, & Treiblmaier 2019).

NFTs, which can currently be used in many different sectors, are expected to be used by intermediary and provider organizations providing health tourism services in the future. In a world where developments regarding diagnosis and treatment as well as financing and payment methods

are very rapid, the development and implementation of innovative blockchain-based NFT new mobile payment method in health tourism is expected to bring a different approach to the sector (Barkan and Tapliashvili, 2018).

1.4.NFT Utilisation Model in Health Tourism Procedures

Health tourists perform a number of preliminary stages to receive services. These stages consist of several stages such as obtaining information, finding a health tourism provider, transfer, medical control and medical mudale (Tyan 2021). At this stage, NFT can facilitate some stages in the health tourism pre-stages processes.

When selecting treatment packages, medical tourists may have to contract higher prices than the actual costs of healthcare providers (Rejeb et al. 2019). Therefore, implementing the use of NFT can enable them to purchase health services without intermediaries. At this point, health service providers will create. With smart contract NFTs, it may be possible to purchase treatment packages, the content of these packages, and the facilities they provide through the NFT platform with smart contracts (Tyan 2022). With a blockchain-based application that ensures the source, quality and transparency of data, health tourists can verify the qualifications and certifications of service providers and ensure that costs are the same for everyone.

Easy, direct and secure transactions can be created without the need for third parties. Therefore, an easy, fast and reliable structure for out-of-pocket payment transactions between health service providers and health tourists can be created.

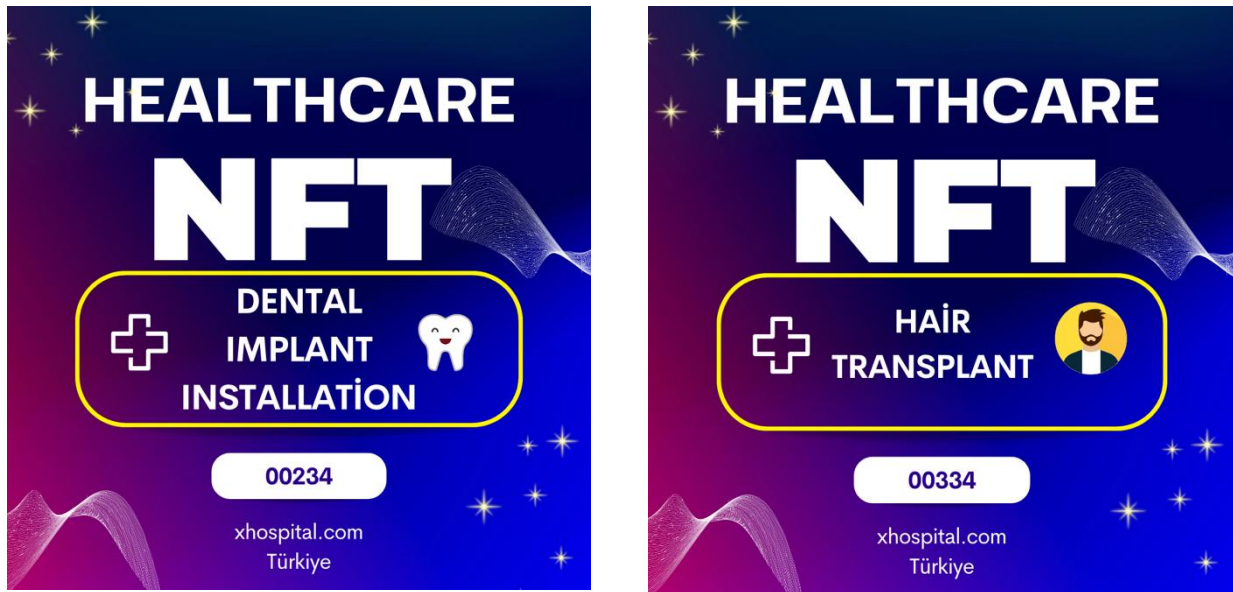


Figure 4: Examples of NFTs

While the above is an example of an NFT designed to be used in health tourism, the designed NFT images will only gain value when they are offered for sale on an NFT platform with a blockchain smart contract. Simply using the image is not enough to purchase healthcare services. Service-specific NFTs will be usable with a blockchain-based infrastructure to be developed.

2. CONCLUSION

Health tourism is an important sector that contributes to the economic and social development of countries. Especially in Turkey, health tourism has a significant potential within the scope of foreign currency earning services. For this reason, the Ministry of Health has included health tourism in the 2014-2018 Tenth Development Plan and the 2023 health vision and aims to make Turkey a world leader (10th Development Plan).

Health tourism also makes significant contributions to the health systems of countries. Countries can benefit more from health tourism by building infrastructure for health tourism, raising quality standards in health services, increasing the competence of health professionals and developing effective marketing strategies on the international platform. Health tourists consider many factors when choosing the institutions where they will receive health services.

These include service quality, cost advantage, success of health professionals, and geographical proximity. For this reason, countries should take into account these criteria of health

tourists and increase their health tourism potential by increasing the quality standards in health services, creating price policies, establishing a transparent management approach and keeping up with technology, while at the same time providing cost advantages (İldaş, 2022; Şengül & Çora, 2020; Sag & Zengul, 2019).

In February 2023, the number of foreigners visiting Turkey increased by 21.35% compared to the same month of the previous year. In January-February 2023, the number of foreigners visiting our country increased by 37.31% compared to the same period of the previous year (<https://yigm.ktb.gov.tr/TR-9851/turizm-istatistikleri.html>). These data show that the potential of health tourism in Turkey is gradually increasing and Turkey continues to become a center of attraction in terms of health tourism. However, it is important to continuously improve service quality, increase competitiveness and develop marketing strategies for a continuous development and rise. However, increased potential for health tourism can also contribute to improving the overall quality of the healthcare system in Turkey and reducing inequalities in access to healthcare services.

Patients travel for care for a variety of reasons, including the availability of specialized treatments, access to the latest procedures, long waiting times or high costs of care in their home countries, or the desire to heal away from friends and colleagues. Often large and crossing international borders, medical tourism can be difficult to pay for and reconcile. Patients are never quite sure they are paying the right amount. Worrying about whether their payments have been received properly is counterproductive for health and recovery. On the health facility side, reconciliation issues for international payments can also be very complex and time-consuming. Healthcare facilities find it difficult to match payments to specific patients and procedures and often face additional processing fees for these payments. Most processes tend to be highly manual with a lot of room for error. As facilities seek to attract more medical tourists, they will have to consider the impact of managing larger volumes of cross-border payments for their patients and their own operations. If healthcare facilities already serve a large number of international patients and/or plan to attract more in the coming years, the issue of patient payments is something to consider as the number and frequency of payment-related questions and queries will increase at all hours and in a variety of languages as patients around the world pay large sums of money across different time zones. With health tourism becoming increasingly important, patients are looking

for more cost-effective and transparent channels to make their payments. Web-based payment options allow patients to make out-of-pocket payments quickly and securely, while also relieving the burden on the support services of hospitals and other healthcare organizations. In addition, offering international patients familiar payment options in their local currency can make a significant difference to the patient experience. Channels that offer discounted currency conversion rates will also be more attractive to patients. Therefore, developing web-based out-of-pocket payment systems for the medical tourism sector can help medical tourism services become more competitive in the international market.

Payments in medical tourism are often an afterthought, but as international medical travel becomes more common and more funds change hands, they will become more important for both payers and payees. For healthcare organizations, providing a stress-free, localized payment experience for international patients can improve customer satisfaction and provide a competitive advantage. Moreover, proper collection of payments is also important to ensure the financial stability of healthcare organizations and manage cash flow. Therefore, it may be beneficial for healthcare organizations to establish a payment infrastructure that facilitates and securely processes international payments and collaborate with specialized financial institutions.

For Health Tourism providers to implement a reliable payment alternative to out-of-pocket payments for crypto users, they first create an Opensea platform account or dedicated platform. The healthcare provider needs to create a collection of digital custom-designed NFTs in limited supply. The created NFTs are uploaded to the system with a description of the healthcare services provided. The real price of the healthcare service is determined in ETH and the NFT is put up for sale. The buyer pays in ETH and the cryptocurrency value transferred to the seller account as ETH is converted into the crypto account or currency of the relevant healthcare provider and transferred to the bank account. Payment transactions are completed with these stages.

From the moment the purchased Health Tourism NFT is transferred to the buyer's account, the right to use health services arises according to the characteristics of the purchased NFT. Although the NFT usage period is unlimited, it can also be transferred to another person. However, the health service provided by a single NFT can only be used by one person. When the health tourist wants to benefit from the right to use healthcare services according to the characteristics of

the NFT, the service fee payment will be realized when the health service provider of the NFT in his account as a payment method transmits it to the payment confirmation account.

With this method, the right to access health services provided safely without being affected by price changes will remain indefinitely reserved. The importance given to confidentiality is also among the reasons for choosing health tourism (Lunt et al., 2011). In addition to procedures such as abortion that do not take place in individuals' countries, services such as diagnosis and treatment that they do not want to be known in their country will ensure the privacy of the individual while receiving the service by defining an interface with the NFT method. With the use of NFT in health tourism, it is envisaged to conduct research and studies to provide high confidentiality, accessibility and unmediated service opportunities and to develop innovative methods in this direction.

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