

Daniel Carlin has the type of practice most doctors would kill for: His patients are usually thousands of miles away. Trekking in the Himalayas, sunning in Polynesia, exploring ruins in Peru--Carlin can't even guess at their next destination. "They're baby boomers," he says. "Who the hell knows?"

When they get sick, though, they call **WorldClinic**, Carlin's New London, N.H., telemedicine firm. WorldClinic employs nine physicians who dispense advice via a wide range of devices, from landline telephones to satellite data links. WorldClinic is even building fully networked emergency rooms so its docs can listen to a stethoscope held by a nurse half-way around the world.

Telemedicine promises to explode as affluent boomers slide into retirement. Rather than settling for Florida or Arizona, with their massive infrastructure of hospitals and geriatric clinics, boomers are buying retirement homes in places like Costa Rica and Croatia. They'll use telemedicine to bridge the gap

between countries with advanced medicine and those without it, creating a virtual retirement colony stretching around the globe.

"The promise of technology has actually broken down geographic barriers," says **David Demko**, a gerontologist and professor at Florida Atlantic University who coined the term "zoomers" for affluent boomers who stay active well into old age. "You can live anywhere."

And die there, if your medical problems are serious enough. Suffer a serious heart attack more than an hour from a good hospital, Carlin says, and "you're

He provides remote medical services to resort locations like \$25,000-a-day Musha Cay in the Bahamas and to a fleet of private yachts. (Full disclosure: Carlin's company provides care for those traveling on the Forbes family's Highlander yacht.) He's also building a pair of digital clinics for an "extremely exclusive golf resort" in the Bahamas--so exclusive, in fact, that he refuses to name the islands involved.

The clinics will feature examining rooms with "everything wired for video" including ophthalmoscopes, a digital X-ray machine and a skin camera for examining potentially malignant blemishes. Such clinics cost up

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not gonna make it." But just about everything up to that point can be treated by a combination of local practitioners and remote doctors connected by a satellite link.

Right now, Carlin's business caters mostly to rich travelers.

to \$1 million to build, plus \$25,000 for the satellite uplink equipment and another \$1,000 to \$3,000 a month for 24-hour data transmission capability. But Carlin's clients, he claims, "didn't even bat an eye" at the cost.

Physicians are also experimenting with robotic devices that will allow doctors to perform complicated procedures, including cardiac catheterization, at a distance. It would remove one of the greatest risks of living uncomfortably far from a cath lab, whether it's Vieques off the coast of Puerto Rico or a ranch in Wyoming.

"If had that robot, I could have my cardiologist in Boston or Cleveland guiding that procedure remotely," Carlin says. "It's not outrageous to think we could decentralize every aspect of health care and technology."

Such radical decentralization is the goal of **Ravi Amble**, chief executive of **TeleVital**, a San Jose, Calif., company bankrolled

microscope, and translates the signals into a form that can be received by hospital computer systems at the other end. With such a link, doctors in the U.S. can monitor the condition of a patient in real time and offer advice just as if that patient was in a telemetry-equipped bed in an intensive care unit across the hall.

An anesthesiologist at Virginia Commonwealth University, working under a program sponsored by NASA, recently saved the life of a patient in Ecuador by alerting doctors to the patient's deteriorating condition in time to take corrective action. With the help of technology partners such as **Hewlett-Packard** (nyse: [HPQ](#)), TeleVital has wired up 130 locations in

Demko, the Florida Atlantic gerontologist, says boomers are "rule-breaking nontraditionalists" who succeed in making their new ideas traditional in less than a generation. Just as they transformed vacationing from a quick trip to Disneyland into an ecotourism ordeal, they will push the geographic boundaries of retirement.

Demko thinks that some of the most health-conscious boomers will gravitate toward places with a healthy local population, such as Okinawa, the former Soviet republic of Georgia and the Dominican Republic. This last island has among the highest percentage of ninety-somethings of any nation.

"I'd buy property in Georgia or the Dominican Republic because the boomers are going to go there to learn from them," Demko says. "They'll go to flee the passivity of the American lifestyle."

And if that passivity catches up with them, Carlin's satellite-linked EKG machine or a robotic catheterization lab might be just a 20-minute mule ride away.

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by **Kumar Malavalli**, a co-founder of **Brocade Communications Systems** (nyse: [BRCD](#)). TeleVital is developing software that allows hospitals to exchange health care data around the globe. The software includes an auto-recognition feature that identifies any device plugged into a laptop, from an electrocardiogram machine to an electron

India, mostly poor villages. Amble says that **Microsoft** (nasdaq: [MSFT](#)) is keenly interested in the project, and he sees telemedicine becoming far more than a method for providing health care to villages in developing countries that can't afford a doctor.

"Expats will want to take medicine with them," Amble says. "There's a huge business in that."

