

“DEVELOPING COUNTRIES NEED TO ENHANCE PRECISION IN HUMAN RESOURCES DEVELOPMENT IN THE ICT SECTOR – HIGHLIGHTING THE MEDICAL TRANSCRIPTION BUSINESS IN BANGLADESH.”

Parveen Huda
Bangladesh

It's globalization's next wave--and one of the biggest trends reshaping the global economy. The first wave started two decades ago with the exodus of jobs making shoes, cheap electronics, and toys to developing countries. After that, simple service work, like processing credit-card receipts, and mind-numbing digital toil, like writing software code, began fleeing high-cost countries. Now, all kinds of knowledge work can be done almost anywhere.

Young entrepreneurs in the ICT sector are thinking of setting up a MT business, but the problems they are predicting lies more in the human resources development than in financing or marketing of the new venture. The following Case Study focuses on this employment relocation opportunity and how some human resources development interventions can make the story narrate a success.

CASE STUDY

Looking out through the window of his high-rise office, Abhijit again senses a silent desperation within – a feeling that he is not doing enough. His office is located in Motijheel, a busy commercial area in Dhaka city, and overlooks the hustle and bustle of the scores of people walking in the streets below. Most look busy, like they have somewhere to go or something to do. There are some, who look as if they are lost and drifting, usually with a file in hand and a bewildered look in their eyes. They are job seekers – running after the ‘Shonar Horin’ or the mythical golden deer of the Bangla literature, which promises good fortune when caught but is next to impossible to get near.

The Man

Abhijit Chowdhury ¹, a young entrepreneur in his early forties, has enjoyed booming success with his business ventures the last couple of years. Based on his technical skills and hard labor, and backed by ‘Bhaggo Devi’ (Bangla version of Lady Luck), Abhijit has been able to pay back most of his initial debts within five years as an entrepreneur. He has now established himself a good credit line with

reputed banks, reducing his interest expenses for loans. And at the same time, the banks are encouraging him to take up new business ventures that would be mutually beneficial.

Abhijit completed his Masters in Pharmacy from the second finest state owned university in Bangladesh. He applied for a Government job through Public Services Commission and received a posting as a Hospital Pharmacist at Moulvibazar, Sylhet. Full of youthful enthusiasm and stamina, he went to the place of his job, far from his home and normal surroundings, only to find bureaucracy and mismanagement, combined with greed and bribe culture. He gave up this job within a year and joined a private pharmaceutical company named Quadratic ². It is this company which helped him to develop his skills as he worked in product management, medical services and finally in sales teams training and development.

Within the ten plus years that Abhijit spend in Quadratic, he completed his Executive MBA from a private university in the evenings. He still remembers those times and smiles. They were the toughest times of his life as he was also newly married and within a year, had become a father of a bouncing and very

¹ Name and history of the entrepreneur has been changed to maintain confidentiality.

² Name of the company has been changed.

energetic son. But the struggle of those years helped him gain focus of what he did best and gradually he opened a small coaching center of his own – still working full time. Mainly some fresh talents Abhijit had trained to run the center did most of the coaching. They worked with the underlying objective of bridging the gap between what the academic courses taught young people and what the employers were seeking.

As more and more students being coached at Career Edge ³ started to get jobs – the coaching center’s reputation and income grew at a very fast rate. Abhijit began to work until late into the night at the center, and then began to be tardy at the office. At the same time – he received complains about the slack of the trainers, mismanagement in the class schedules, he also found a lot of discrepancies in bills and various other things at the center. At times, the exigencies spilled over to his day job and he had to run to the center during lunch break and sometimes even with out breaks. The pressure kept building until it burst.

He faced his boss and he let Abhijit know that this arrangement could no longer go on. The reputation of being very sincere in what he does has been wearing off lately and the boss warned him to either shape up or they would have to take drastic measures. It helped Abhijit realize that he could no longer ride two boats, he discussed in details with his boss about his business and how he has been working too hard to keep both that and his job – giving 100% to none. He requested for a three-month faze-out period to regain some of his good reputation yet train a person to take over after he resigns. His boss was very understanding and agreed to this plan and wished Abhijit the best life has to offer.

Though a bit forced, Abhijit accepted this choice life had given him and began to plan accordingly. His wife became very scared of the possibility of no fixed income every month – but Abhijit assured her that he could always get back to a full time job if things got out of hand. He tore his mind off the business and concentrated on training his second man at Quadratic to take over his own job, the young

man also put his heart to it as this promised good fortune. During those three months, all his colleagues learnt about his venture and Abhijit received a mixture of good and bad advice, along with best wishes and worst fears. But he had made up his mind and nothing could really make him change his mind. One thing made his eyes well up – it was when his 75 years old Chairman, an entrepreneur himself, promised Abhijit his job back if he failed, and wished him good luck.

Abhijit became a businessman, and put all his effort and will into Career Edge. It began to flourish and within six months, they had to shift to a bigger house with more classrooms, reception area, administration offices and a room for the Chief Executive Officer, Abhijit Chowdhury. He inaugurated the new premises by cutting of the ribbon by his mother, not by a political heavy weight, as was the norm. His business grew and he began to play at the stock market, which was an old habit, then gradually moved into corporate training, trading, real estate, and what ever he felt good about. His business intuition proved to be very effective and he moved his own offices to Motijheel, the business hub. But Abhijit ensured that his core business of human development remained cutting edge standard to ensure his students got good jobs.

The Idea

Following his flair for new business opportunities, Abhijit has been watching a senior friend, Akhtar Hossain ⁴, struggling with a business in the Information & Communication Technology (ICT) field for the last few years. This was the business of Medical Transcription (MT) which falls in the category of ICT enabled services. Medical Transcription is the process whereby one swiftly and accurately transcribes medical records dictated by doctors and health care professionals. In the developed countries like USA, Canada, UK and the like, most doctors or medical consultants who visit and diagnose patients usually dictate the report of their patients on a Dictaphone. Because they are usually busy, the doctors cannot type the reports themselves and they have to depend on others for a well-prepared electronic report.

³ Name of the center has been changed.

⁴ Name changed.

Also as all medical centers are required to be insured, the insurance companies enforce that all medical reports must be transformed in a typed format saved in a computerized electronic storage. The task of composing voice dictation into a typed text format is described as medical data transcription.

Material transcribed includes patient's history, physical reports, clinical notes, operative reports, consultation notes, discharge summaries, lab reports, pathology reports and other similar types of medical records. In the beginning of this job, the hospitals had the MTs under full time employment and they developed their expertise by becoming accustomed to the voice, accent and nature of the doctors they transcribed for. This type of one-on-one or one-for-few doctors arrangement with MTs still exist and is said to be the most effective. But as more and more cost saving objectives set in, the hospitals started to outsource this job to companies dedicated for this purpose, better known as MTSOs⁵. When outsourced, the sound tracks of this dictation are changed into digital form and then sent to MTSOs in the US.

The MT market located in the USA and Canada is assumed to be valued over US\$ 8.6 billion. MT operators in those countries are moving to more lucrative jobs in the IT sectors, resulting in a shortage of 10% operator per year. Also to minimize health care costs, health care professionals are outsourcing the job, which is increasing almost 10% per year, and gradually moving to offshore markets, such as India, Philippines, Singapore, Bermuda, and Pakistan, where labor is cheaper. According to McKinsey and Company, IT enabled services are expected to grow from the present market level of US\$ 10 billion to US\$ 200 Billion.

Addressing his focus in human development, Abhijit is thinking of setting up a MT business. His concern over the numerous educated but unemployed youth, combined with observing the operations of Akhtar's company up close, has lead him to believe that MT has very good potential in Bangladesh. But there are problems, not only in the financing and marketing of such an

organization but mostly in the infrastructure and human resources development for such a new venture. As it is, ICT is a new sector in the country and Bangladesh's PESTLE⁶ factors are not yet adapted to provide a good ground for such a business to succeed.

Abhijit has been gathering information about this new idea and he has collected an interesting article from www.bangladeshinfo.com regarding data entry business and its possibilities in Bangladesh. In addition to Akhtar's company, Abhijit also visited a firm in Chittagong⁷, who does some medical transcription for USA. They have about 40 PCs and 60 operators, who were working about 12 hours a day. He was quite impressed to see the firm and he personally listened to the audiotapes. There has been a lot of discussion in the newspapers and other media about data entry business opportunity in Bangladesh. Some are with reality and some are with fantasy. Except a few, most Bangladeshis don't have enough knowledge or experience about the total method of this business. Whenever they talk on this subject, they always blame not having fiber optics connection or higher Internet cost etc. But there are four basic problems that Akhtar has faced in the last two years physically:

1. Collecting orders from buyers
2. Growing acceptability and reliability in the minds of the buyers
3. Developing skilled operators and maintaining Quality
4. Minimize Turn Around Time (TAT) and payment procedure

Judging the above points, the 3^d and the 4^h can be solved in Bangladesh. But for the 1st and the 2nd, businessmen needs support / help from outside of Bangladesh. If they don't have good relations with the buyers (MT outsourcing companies) it is impossible to secure a steady stream of orders. Also buyers can not rely on an unknown business and they will always be afraid of the security of data and TAT. Abhijit and his friend think that

⁵ Medical Transcription Service Organization

⁶ Political, Economical, Social, Technological, Legal and Environmental

⁷ Second capital of Bangladesh and the port city.

Bangladeshis living in the USA can play an important role to solve the first two points.

IT Enabled Services	2000-2001	2008
Medical Transcription & Insurance Billing	5000	15,00,000
Data Entry & Back Office Operation	10000	25,00,000
Data Base Services	1000	10,00,000
Call Centers	2500	10,00,000

So, Abhijit requested all of his friends and compeers, especially those who stay in the USA, to do something to develop MT business in Bangladesh. He received some vital information from those who have experience or knowledge in this sector.

The Indian Scenario

As per a Nasscom survey, in the last one-year, there has been a healthy growth in the Medical Transcription industry in India. There are more than 250 companies offering MT services in India. However, except for some companies, the industry is largely unorganized. There is an urgent need to introduce standards for training and quality certification amongst these units. It is estimated that Transcription / Translation industry fetched revenues of Rs. 120 crore⁸ in 1999-2000 and employed over 5,000 people. It is estimated that this industry has potential to earn annual revenue of Rs. 4,000 crore in 2008 and may employ over 50,000 people, in that year.

Potential of Business in India: The table illustrates the Human Resource requirement for IT enabled services in India during next 7-8 years period.

Industrial Trend & Growth Plan: The IT enabled services are expected to grow in the following broad segments:

1. Medical Transcription
2. Insurance claim processing
3. Legal Databases
4. Back office operations & Revenue Accounting
5. Logistic management
6. Remote maintenance support
7. Call centers

⁸ 100,000 = one lac, 10 lacs = 1 million, one crore = 10 million

The International recognition that India received in software is going to make it far easier for companies to sell the concept of outsourcing IT-enabled services to India. However, this requires significant improvements in the Tele-communication infrastructure, but the Indian State Governments have recognized the ICT as a thrust sector and are focusing on creating Silicon Valleys. While the MT industry has been growing in India, there are various bottlenecks that impede the growth of this industry. The important issues that need to be addressed are although many state governments have announced that software and IT service units can operate from residential areas and can operate three shifts. However, this needs to be announced in all the states and moreover the local municipal authorities need to take cognizance of such notifications and not harass the companies. Therefore, Medical Transcription companies should be allowed to be set up in residential areas.

Medical Transcription in the US

It is estimated that the current market size of the Medical Transcription industry in the USA is US\$ 8.6 billion. Out of this about 50% (US\$ 4.3 billion) is currently outsourced with small and medium businesses handling 80% of the outsourced work. The market is heavily fragmented with the largest player having only 5-6% market share. Presently, there are over 2000 providers of this service. Of these, less than 10 have annual revenue in excess of US\$ 10 million and 2 have annual revenue in excess of US\$ 20 million. The US\$ 8.6 billion market size includes US\$ 1.3 billion in annual spending related to in patient hospital stays, US\$ 1.7 billion for interpretation of diagnostics and rest for outpatient's hospital visits.

- 1) The demand for medical transcription will grow at a rate of 20%. This comes about from two areas: 1) The growth in outpatient visits (5% per year) and
- 2) Increased scope of transcription services to include new hospital departments.

Transcription has been done mostly in house. However with the increasing pressure on managed health care costs, more and more hospitals are outsourcing thus creating major opportunity for transcription services. The US requirement is currently serviced by Transcription companies, Casual Transcriptions and by in house teams. As per reports, more than 6700 hospitals in the US scramble to meet Federal Certification requirements to convert medical records to electronic format. Employment in US is 270,000 and availability of high-speed data transmission and the Internet have provided an opportunity to operate in a global and seamless environment from remote locations at a lower cost. This provides an ideal opportunity for India, Sri-Lanka and Bangladesh to undertake these activities offshore in these countries.

In his search for information, Abhijit found a humorous article posted in the Internet ⁹, intended for medical transcriptionists, MTSOs, physicians, medical records administrators, and student MTs, where the writer says, MT business is now suffering from cockroach problem – a problem that is bigger than it initially appears. Medical transcription, once a lucrative, respected career, has become a pink-collar sweatshop industry. At the very least, they've let a good thing slip through their fingers. It didn't happen all at once. There is no one person, institution, or corporation she could point to as the enemy. No matter what state the economy is in, hospitals must control their costs; MTSOs must make a profit in order to stay in business. MTs must make sure that they have decent working conditions, wages, and benefits. Most of all, they need to regain their ability to respect themselves.

The writer mentions that it's a recurring theme at the IRC chat room #mt~freespeech, and quotes from the conversations:

⁹ "MT.Con: The Cockroach Problem In Medical Transcription" By Elizabeth Dearborn

- A transcriptionist called Esmeralda ¹⁰ says: "Ten or twelve years ago, I made twice what I'm making now. I got more cents per line and the lines were 10 characters shorter. I knew a lot less then, but back then, there wasn't as much to know. I can hardly keep up!"
- "Tell me about it," _Rain_ responds. "I used to type along happily all day minding my own business. Now I've got the company looking over my shoulder, even though I work at home and get paid by the line, making sure I'm cranking out a certain amount of lines per hour."
- Sylvia_39 says, "Yeah, I'm always trying to think up more macros and expanders. I try to figure out how to shave off a microsecond here and there, because how the hell else am I going to get a decent line count?"

From the article, Abhijit realized that if he asked a typical MT of USA, to describe the good things about the MT way of life, most would agree that it is an intellectually stimulating job as it combines computing skills that makes a meaningful contribution to the society. Once one has acquired a reasonable amount of skills, s/he can do the work from their home and yet make a lot of money. This work gives a lot of autonomy in schedule and makes one accountable for one's own performance. Lastly with the upgrading of the Internet facilities and search options of various sites, MTs can now find information faster. The Internet has also made it possible for MTs to tell others, immediately and anonymously, of their good and bad experiences on the job.

But Abhijit also realized a lot of problems being faced by MTs in the US too. So if they are being treated unfairly at work, they do something about it. Below are the details of those problems:

1. Declining line rates

On the morning of July 10, 2002, the following recruitment ad was posted on a job board for MTs:

¹⁰ Name changed

- Part-Time/Full-Time Family Practice-Cardiology Transcriptionists
- (company name and address)
- Must have 3+ years experience
- Independent contractor - work at home!
- Requirements: (an extensive, and expensive, list of hardware, software, and reference books)
- Rate: 6 cpl, 62 characters, without spaces (training pay)
- Offshore MTs and MTSOs need not apply.

If one looked harder into the offer, they would find that the line rate listed for this job -- and this is far from the only example -- is so low that it would pay approximately 20% less than the general amount because spaces take up about 20% of an average report. To illustrate the point, here are a few sentences, typed and counted by various methods.

HISTORY OF PRESENT ILLNESS: The patient is a 76-year-old white male admitted with congestive heart failure. The patient has a history of insulin-dependent diabetes, left great toe amputation, systemic lupus erythematosus, cataract extraction, and recent URI. Screening colonoscopy was performed a year ago, with negative findings. The patient denies nocturia, hesitancy, or frequency.

385 characters/55 cpl ¹¹ including spaces = 7 lines, or the commonly used 385/65 cpl including spaces = 5.923 lines. At a rate of 10 cents per line, a rate which approaches a fair level of compensation, you would earn 70 cents or 59.23 cents, depending on line length, for typing the above paragraph.

The sample paragraph contains 51 (unpaid) spaces, reducing the character count to 334. Divided by 62, you now have 5.387 lines. Multiply that by 6 cents and you get the grand sum of 32.322 CENTS. They call it training pay but training for what? This "job" requires 3+ years experience!' The writer reminds of Esmeralda, who now makes half what she made ten years ago. Every time a qualified

medical transcriptionist accepts employment under terms such as those outlined above, he/she sabotages the rest. MTs should not be conned into selling their expertise for anything less than fair market value.

2. Competition from under-qualified individuals

Every MT was a trainee once upon a time. But the experienced transcriptionist can quickly handle the more difficult dictation and requires minimal Quality Assurance (QA), and therefore should rightfully command a higher line rate than that paid to a beginner. But in order to save cost, more and more companies are trying to get those who ask for less pay, causing frustration in the experienced MTs.

3. Competition from offshore

More and more MTSOs are sending work overseas, in order to economize. This is causing the local MTs to loose business, who say that by outsourcing, the MTSOs are not supplying good quality products and being unpatriotic. At the same time, MTSOs are also facing some legal and contractual barriers as hospitals are beginning to stipulate in contracts with transcription services that the work must remain at all times within the United States. Even the low-paying agencies are now stating that they will not respond to inquiries from overseas. Local MTs believe this is a step in the right direction, but are not sure how successful they will be in the long run at warding off international competition.

4. Information overload

The Internet is a networking tool and research assistant of unprecedented speed and awesome power; MTs would be crippled without it. Transcriptionists, device manufacturers, hospitals, medical publishers, and drug companies maintain web sites that can help them find information quickly. Medical school and nursing web sites are also good sources. Yet with so much information out there for the asking, MTs need research techniques to zero in on what they are looking for. They need highly refined detective skills to allow for them to determine whether information is trustworthy; this applies to all kinds of information, not just the medical lingo that is part of their job.

¹¹ cpl = cents per line

5. Poor dictation

MTs wish that they could train the new dictators because dictation quality impacts directly on their work and its quality is gradually decreasing among the medical professionals. Also slurred speech, mispronunciation, garbled sentences, background noise, cell phones, and malfunctioning micro-cassettes contribute to poor dictation quality.

6. No QA, or overly selective/arbitrary QA

Especially for the new transcriptionist, QA that is both respectful and instructive is an absolute necessity. QA people should not use this opportunity as an excuse to be rude or to dispense punishment. MTs are all striving to increase their knowledge, and the only "stupid" questions are the ones that do not get asked. MTs' pay should never be docked for leaving blanks or for questioning the dictator's use of a word or phrase. In matters of style and usage, to slavishly follow AAMT's¹² extremely expensive and frequently unavailable Book of Style may not be what the client prefers. Every hospital and/or its transcription agency should distribute a comprehensive style guideline to all of its transcriptionists.

7. Sporadic availability of work, and its consequence

It is just not possible to have exactly the right amount of work, at exactly the right time, all year round. However, it is definitely possible to force the distribution of work according to specific defined criteria; the large transcription agencies are in a position to do this quite efficiently. But they don't. For many months now, a certain extremely large transcription agency has not had enough work for the MTs who work out of one of their California offices, yet they are constantly trying to recruit new transcriptionists for that office. Perhaps it is because their rate of attrition is so high, which is again because income from this job is so variable.

8. Benefits tied to production, which is not always attainable

In every job, there are performance/productivity standards to be met. But rarely these are applied so stringently as in the MT world when looking at eligibility to receive the benefits that supposedly come with full-time employment. MTs are usually required to transcribe 5,000 to 6,500 lines per week to maintain full-time status. Yet the work may run out, or there may be technical difficulties with the company's equipment, which keep transcriptionists from meeting production quotas.

Once a person is dropped from a corporate health insurance program for low production, the rate to continue with the policy can be extremely expensive. One must generally wait 90 days after re-reaching production quotas to be picked up under the company plan a second time. Maybe it is time to measure production on a yearly basis. Even 4,000 lines a week multiplied by, let's say, 48 weeks would still be 192,000 lines per year. That's a lot of transcription. Anyone who produces that much or more should be entitled to full benefits.

9. Unpaid time - tech issues, re-recording, phone calls, research

Simply put, MTs need to make sure they are charging enough to compensate themselves for their unpaid work-related activities. Medical wordbooks, drug reference updates, and high-speed Internet access are not free. Company phone calls and emails, macro writing, virus scanning, de-fragging, installing and configuring new software, looking up doctors' mailing addresses, and word research will always need to be done.

10. Dishonest and/or unethical business practices

New variations on old scams abound in MT business. The latest thing is all the more egregious because it was done to them by one of their own. "The Internet's largest medical transcription community" had announced that it was going to do the sensible thing and require registration in order to hold people accountable for their postings.

What a rude awakening it was, then, to see an announcement on July 30, 2002, that the site's users, the MTs who have literally built it over the years through their voluntary participation,

¹² American Association of Medical Transcription

would now be required to subscribe, beginning September 1, 2002, at a rate of \$60 per year! Almost immediately, because of the huge amount of negative feedback, the site owners lowered the fee to \$48, but the damage was done. Now, no matter how much good information a person has contributed to the site in the past, he/she cannot even get in to look at it without agreeing to pay for a subscription.

Then there is the pre-employment test where a MT transcribe reports for several hours, only to find there is no job. It is the latest way to clear up a transcription backlog. So experienced MTs warn that when testing for a new employer, one should be asked to transcribe, at most, four to six reports. If an employer plans to send a MT one of their computers, it is not completely unreasonable for them to require a small security deposit, which they must agree to send back within a specified time. Other than that, it is advised, not to ever pay money for the dubious privilege of working in MT. Warning is given against so-called employers who require the new MT to purchase wave pedals, software, etc., at inflated prices, only from them.

It's important to realize that even the most fair-minded, ethical employers cut their expenses by having people working for them at home. An office where everyone works on-site must have enough desks, chairs, and computers to go around, not to mention electricity, rent, cleaning service, coffee, paper towels, office supplies, and other things. When people work at home, these costs are shifted from the company to the worker.

11. MT Schools that promise but fail to deliver quality education

Experienced MTs advice people interested to become medical transcriptionists to look for a school which does not claim to offer "certification", does assist with job placement, and maintains communication with its current and former students through newsletters and Internet forums. Also they advice to read the recruitment advertisements for MTs. If an employer is willing to pay for an ad saying they will consider graduates of a specific MT program, choose that program.

12. "MT Association" fails to represent their interests

Allegations against the association includes that they:

- recommended the definition of the 65-character line, then backed off from saying what constitutes a "line"
- facilitated the outsourcing of American medical records to other countries
- rented out mailing lists more or less indiscriminately
- changed long-established rules of spelling, grammar, and usage in order to revise and sell their Book of Style for \$49 per copy to members, and \$79 to non-members whose employers require them to follow its guidelines
- repeatedly raised membership dues, while compensation paid to MTs is declining

Many MTs are not renewing their memberships, since they did not feel that this organization had their best interests at heart. They agree that the association have accomplished some good things, mostly in the early years of its existence, but MTs feel that what they need now is not an association to represent them, but a labor union.

13. Many MTs never see their coworkers because they work in isolation

A lot of MTs love the isolation of working at home, at least many of the time. This means that they do not have to commute to work, they stay out of office politics, do not have to dress proper, and get to stay out of other office related troubles. Of course, at the same time, if they never set foot in the office, it is extremely difficult to keep up with situations that might affect them down the road. In 1998, the transcription agency one MT was working for was sold; but he got the news in a broadcast voice mail message after it was already a done deal.

The MTs realize that they are not "professionals" in the way that doctors, lawyers, and architects are. Rather, they are practitioners of a skilled craft. In the real world, plumbers, electricians, bricklayers, exterminators, mechanics, and other skilled

craftspeople make very good money. These people have strong labor unions to fight for their interests in the workplace. As younger people become disenchanted and leave MT, and as the older MTs retire, those still working in the field need to understand the power of the bargaining they have. And there are very few alternatives other than the Internet to help them achieve this unity.

14. Occupational health

Other than the above, and not mentioned by the writer, Abhijit realized from different sources that the US MTs have occupational health hazards associated with long hours in front of their computers. They include vision and auditory problems as well as back and wrist aches due to long hours of sitting and typing. These professionals mostly do not get enough exercise, and eat snacks during work causing weight problems. Also a lot of MTs are on anti-depressants, but this maybe due to some other factors of their life style as well.

THE MT BUSINESS IN BANGLADESH

A NRB ¹³ from USA first introduced MT business in Bangladesh, but the initial experience was a nasty one. He convinced some entrepreneurs, charging them very highly for his expert knowledge in this field. His sales pitch was that this country has advantages as it is in a twelve-hour forward time zone, and can meet the 24-hour TAT condition, the work is labor not capital intensive, growing market with no chance of recession etc. Investment began with two companies, many followed. Investments have been made for establishing infrastructure, providing training to the potential MTs, development of training modules, materials, and other related fields to tap the opportunities and proceed on with the country's immense potentials for earning foreign exchange. He promised to act as a marketing link for them in the US as he was returning and then he disappeared.

Since then, some have abandoned the business; some are still struggling to survive. For the last two to three years, those entrepreneurs in Bangladesh have been

struggling hard to secure their entry into the US market of medical data transcription through an unequal competition with India which already had a firm footing in the field. Some have even tried to survive by working for Indian companies, which is not very profitable and will not be feasible in the long run. But anticipating the huge potentials and sensing an ample employment opportunity for the promising youth forces, and to recover the huge investment already made in the sector, they are still fighting.

So far, different companies have trained some 2000 personnel in phases. Though some work is done in this field, but it is insignificant in terms of work volume for reliability. It will be impossible for the entrepreneurs to run the business for long if the principal companies in USA do not response positively soon. Some officials claim that they have already trained a significant number of people for the purpose and attained the confidence they needed most to deliver quality services to its clientele with professionalism.

The Bangladeshi companies are also giving assurance of quality work and service at a very reasonable and competitive price within the deadline of high volume of work by utilizing the state of the art technology and highly trained professionals. They also maintain strict confidentiality and privacy as required by medical ethics and statutory regulations. The overall services they can provide now for doctors, hospitals, medical clinics, nurse parishioners, therapists, psychologists, insurance companies and managed medical care services.

The different fields and branches of medical science they cover are as follows:

- a. Obstetrics/Gynecology;
- b. Immunology;
- c. Hematology/Oncology;
- d. Orthopedics;
- e. Pediatrics;
- f. Urology;
- g. Neurology;
- h. Dermatology;
- i. Otorhinolaryngology (ENT);
- j. Gastroenterology;
- k. Cardiology;
- l. Nephrology;
- m. Ophthalmology;
- n. Psychiatry;
- and o. General Surgery.

Aurora Technologies ¹⁴ is one of the leading firms working in this sector since 1999 with 60 computers and equal number of medical

¹³ Non-Residential Bangladeshi

¹⁴ All company names have been changed.

transcriptionists. The Managing Director of Aurora Technologies said, "We are fully equipped with enough trained personnel, what we require right now is trust on us from the other end, the principal companies of the USA." The MD also claimed of producing 10,000 lines of works per day with accuracy level of 98%. Director of ASSIST Ltd., another firm doing production work for USA, said, "As far as future prospect is concerned, this industry has all ingredients needed to flourish itself like the ready made garments industries across the country". He also sought government assistance and proper attention for flourishing the business in the country.

One of the officials of Software Creativity Ltd. proposed formation of a single platform to share the problems and bottlenecks at the early stage of their struggle to secure market for survival and make it booming like garment industries. But Aurora's MD opposes such ideas saying, 'time is not ripe'. All officials, however, are in harmony that they are confident enough with their present trained work force to provide the quality service required by association of MTs and hence they should get the positive response from principal companies in the USA.

MT PROJECT ANALYSIS

Based on his findings about the MT business, Abhijit categorized the information in the following sub-components.

How does Medical Transcription work?

Medical Transcription is a permanent, legal document that formally states the result of a medical investigation. It facilitates communication and supports the insurance claims. There are three main processes involved in Medical Transcription. These include:

Process I

Hospitals are signed up. Doctors are trained in the process and then he dictates into a pre-set toll free 800 number in the US. The sound is then stored in the server at the other end of the 800 number.

Process II

The sound is digitized and sent to the offshore outsourcing service center as a WAVE file via satellite link. The digitized data is converted back to sound. The trained Transcriptionists listen to the dictation and transcribe.

Process III

Transcribed files are sent out to quality control persons, who listen to the dictation and check the transcription. Corrections are made if required. Then the transcribed reports are transmitted back to the US as Word file.

The practice of transcription involves an interesting pattern. As a matter of routine, doctors examine patients in hospitals, clinics and physicians offices. They dictate important information about the patient's history, physical examination, diseases, procedures, laboratory tests and diagnoses. Since doctors normally make use of technical terms, and do that very quickly, a Transcriptionist has to anticipate and record their uttering with maximum precision. The typical process of Medical Transcription begins with receiving dictation by tape, digital system or voice data file. Conventionally, Recorded advice was sent through physical means (i.e. a magnetic media). However, there is steady emergence of a new practice. Using a toll free telephone line, doctors can call up a designed number and dictate the message that is converted and recorded into a dedicated server on a real time basis. This helps to save shipping costs and improves productivity manifold.

The transcribing company connects to this server through a high speed data link (preferably Internet or ISDN link of 128 KBPS or above) and download any fresh dictation left by customer organizations / doctors. The Transcriber Company (if different) can start to immediately retrieve messages and transcribe them. Using earphones and a foot pedal for start-stop control, Transcriptionists are able to hear and control the speed of audio messages. These messages can be transcribed with the help of a suitable word processing program / application. A variety of word processing programs may be used as different forms of transcriptions / messages may require specific features. An outsourced or out located medical transcription center then sends back these transcribed messages to the hub of medical

transcription center then sends back these transcribed messages to the hub of medical transcription network from where it is routed to the concerned doctor / hospital. Most of the words processing programs used in Medical transcription process typically are accompanied by libraries / dictionaries of medical terminology.

These libraries may also be categorized based on various disciplines. Several dictionaries are necessary: Medical definitions, medications, and medical terms by specialty, laboratory terms, surgical terms and abbreviations. Specialized word lists are also helpful, and journals and computer networking are helpful for current information about new medications and terms. Transcription is done more efficiently with the use of a medical spell checker and an abbreviation system such as PRD or Smartype etc.

Indispensable resources:

- Stedman's Medical Dictionary and word book series
- Quick Look Drug Book
- Gray's Anatomy
- Any good English language dictionary
- Rxlist - drug names, will find sound-alike
- Schein - exhaustive online medical equipment catalog
- AORN - Association of [Perioperative] Registered Nurses searchable product catalog
- NIH clinical trials website
- The Doctors' Lounge at University of Liverpool
- Merriam-Webster online English dictionary
- Logophilia - interesting site about new words, not necessarily medical
- Urban Legends website - if something seems just too weird to believe, check it out here

Customers

Medical transcription business by its very nature involved transcribing Medical advice of

various types. Therefore, its user base is largely confined to individual doctors, hospitals, and special test / examination clinic state owned medical centers, medical databases, etc.

Marketing Strategy

The best practice for marketing medical transcription services is to approach hospitals / doctors directly. However, in the beginning, entrepreneurs may find it difficult. Moreover, it is also important to build up sufficient experience and learning in the team before taking direct responsibility for execution of a project. Therefore, it is suggested that in the incubation stage, venture promoters may tie up with a larger medical transcription company in the capacity of an affiliate.

Over a period of time, as the company begins to develop internal competencies, it may start to develop direct relationships with hospitals. This further helps to bypass intermediaries and improve margins. Companies may also consider opening an office in major markets, such as USA or Europe, to provide business promotion coverage to certain regions / states. Internet can also be used as a useful resource tool for tracking potential business points. An aggressive marketing and sales team / network is a must in the US, either by having a tie-up with an American Transcription company or Setting up one's own network focusing on cost savings and better turnaround times to clients. One can form a marketing consortium, also. To ensure quality it is imperative to have ISO approved systems.

Recent Trends & New Technology Developments

The future looks bright for Medical Transcription as the medical practitioners profession continues to grow and offer opportunities for growth. However due to increasing maturity and decreasing differentiation between service providers, the vendors now aim to provide value differentiation by developing special features within constant cost bracket.

It has been constantly said that medical transcription is threatened by speech recognition technology and formatted electronic records. Though at present, voice

recognition software has not developed to the extent that it is in wide usage in any industry, but as this technology matures, Transcriptionists will be able to use it to increase their personal productivity, rather than considering it as a threat to their jobs. With the advent of voice recognition software and the technological advances to grasp and analyze the human voice, there will still continue to be a need for skilled transcription specialists, who have enough understanding of the health record to create an accurate final document. Medical Transcriptionists will remain the best qualified to discern the nuances of human speech—indeed, the ultimate speech processors.

Medical Transcriptionists are quite good editors who will continue to fulfill that need in addition to transcribing medical records. The profession shall continue to have the need for more MTs worldwide. Concern has also been raised, regarding the confidentiality issues over the Internet. New regulations in the future would make it mandatory for 128-bit encryption of patient records being transmitted over the Internet to uphold security. As per certain reports, legislation will soon be passed in the US that will require state-of-the-art security be in place for all transmissions of medical records. Europe and US have already signed data protection laws and it is imperative that such laws are introduced in India to maintain security and confidentiality.

Facilities

Since the whole system is dependent on sophisticated computer systems, they should have access to clean and continuous power with no restrictions on the use of air-conditioners or generators. Reliable Telecommunication infrastructure needs to be available with single window and time bound provisioning of leased lines and availability of flexible bandwidth channels. Cost of leased circuits needs to be brought down to internationally competitive rates.

Manpower

There is an immediate need for a coordinate and quality training program for this business in Bangladesh. The training program may be for a period of 6 months and designed as per the guidelines of AAMT.

Trainee Eligibility: Minimum standard required for entry into training program—Graduate with English.

The total training program is broadly divided into 7 modules:

1. Medical Basic
2. Medical Terminology
3. English comprehension and phonetics
4. Word-processing
5. Listening comprehension
6. Transcription skills
7. Proof reading / Editing skills

The trainees should receive theoretical knowledge of rules of transcription. After successful completion of the theory part, they will start on the job practical training. This will include phonetics taught with American pronunciation and phrases. It can also include audio and video presentation played to help the trainee understand the actual American accent. At the same time, they should continue with practicing the skill of transcription.

Selection of successful MT trainees will be made on the basis of tests that will be conducted after each and every module. The trainee MTs will be graded according to their performance. Strict evaluation and effective monitoring will result in selecting good MTs. Caution should be taken especially when selecting the trainer and they all should have 3 years and above experience in training, with good educational background. In addition, the trainers are trained for MT training.

An ideal specifications of an expert MT:

- Exhaustive knowledge of medical terminology
- Excellent command of English grammar, spelling, and usage
- Advanced knowledge of word processing software, expanders, and macros
- Ability to type at high speeds for hours at a time
- Competent in use of the personal computer and Internet

- Highly developed research skills, necessary to find information quickly
- Thorough understanding of and compliance with patient confidentiality requirements
- The interpretive ability to transform spoken words into a medico-legal document.

SUMMARY

Abhijit is sure that Medical Transcription is here to stay with multiple growth opportunities. The same competitive factors that are leading companies to outsource software developments to India are in operation in Bangladesh too. But it is essential to develop the ICT Infrastructure and the required human resources for this business. He is not yet sure whether this sector will become a booming sector like the ready made garments but one thing he was sure that it has

a lot of 'potentiality', meaning he could not leave it unexplored.

He sat back in his chair and saw a young face look up at his office with hope in his eyes. A hope of finding a job which will take care of his family who have paid for his graduation with the sweat of their brows. These are the young people who would someday become successful MTs and pave the way for this global opportunity to come to Bangladesh. Abhijit had to something before this opportunity go away to knock at some other door. Yet he had seen a lot of good ideas become wasted due to the lack of proper planning. So, he wants to be as sure as possible of its success before he enters into such a venture. The question in his mind now: MT business in Bangladesh – to be or not to be?

Appendix 1

A INEXACT MT TRAINING PLAN SUGGESTED BY ABHIJIT'S FRIEND

MT DEVELOPMENT PROJECT

Works to do

Designing a course
Assessing the prerequisite
Developing a schedule
Promotional activities to attract target people
Interviewing the applicants
Starting the training
Supplying the MT to MT companies taking Placement Charges

1. Designing a course

Typing: Will be taken at my office at DOHS

Medical Terms: Will be taken by Jibon Bhai at Abhijit's office

English: Will be taken by Shahreen bhabi and Karim Bhai at Abhijit's office

Practical MT: Will be taken by MT Trainer at my office at DOHS

2. Assessing the prerequisite

For Full Time Employees: Graduate at any discipline. Fundamental skill in English.

For Part Time Employee: Students of undergraduate level

3. Developing a schedule

First Batch: From February to July 2002. 6 days a week. 3 days in head office. 3 days at *Abhijit's* office at DOHS.

4. Promotional activities to attract target people

Poster at different colleges, universities etc inviting for applications in January 2002.

5. Interviewing the applicants

Interview in the last week of January. Interview Board by *Jibon Bhai, Karim Bhai, Shahreen Bhabi, Abhijit, Fahim, Saleh*

6. Taking Course Fee: Tk 12000 per student

7. Placement Fee for Companies: Tk 5000 for each Medical Transcriptionist

8. Arrangement of CMT exam for qualified Trainees

9. International Job placement at \$1000 per person

10. Capital and the ROI (return on investment): From 20 lacs to 2 crore depending upon the model you follow. ROI is 1 to 3 years depending upon the model.

Appendix 2

E-MAIL SENT TO ABHIJIT BY US MTS

(This group of US MTs gave Abhijit a lot of insight about the MT profession. All the mails are kept anonymous, and are in direct response to query about business opportunities of Bangladesh in Medical Transcription field.)

Personally, I have no objection to work being done outside of the shores of this country. That admission alone is usually enough to garner some heated replies from fellow MTs. I'm a firm believer in the open market and truly believe that those who offer the best combination of quality and value will win out in the end. When it comes to transcribing dictation of U.S. doctors, I've found that only native English-speaking MTs are able to competently transcribe with an acceptable level of accuracy. Though offshore MT talent may, indeed, speak English, they have no feel for the idiomatic usage of the language or the other subtle nuances, and hence the final result will generally be lacking, or even inaccurate, because of this. So, the editing on offshore transcription is extensive and is itself often prohibitively extensive to the point that what once seemed like a bargain becomes a greater expense than keeping the dictation on-shore, and the accounts generally come home.

>

If the offshore MTs can produce an accurate document, one that is equivalent to that produced by American MTs, well, I say more power to them. I've yet to see that happen. Perhaps it will eventually, but that time has not yet come. For the same reason, I don't fear voice recognition -- it's still not nearly good enough to pose any kind of threat to the MT. It will be eventually and, when that happens, I'm confident that it will merely mean a change in how things are done, not a loss of employment for MTs, just as switching from typewriters, to memory typewriters, to DOS-based transcription, to Windows-based transcription and, more recently, to web-based applications, has meant change, but not loss, to the MT.

>

Anyway, I fear you'll receive some venomous replies from those who are fearful. I won't join in with them, as I realize that there are also changes taking place that are bringing about a world economy, not the provincial one we are used to, and that effort is best expended toward increasing one's own skills and marketability, rather than devaluing others'.

>

That ought to be enough to royally piss off a few people, but that can't be helped.

Personally, I just chose not to respond to his post! It really irritates me to no end about these off shore companies, solicit in your own country. However, they are entitled to try, and if you are a good transcriptionist, then you should have nothing to fear. I cannot understand why they would want to transcribe an English-speaking doctor to begin with. You don't see me soliciting to India or Pakistan, yeah right! I cringe when I get one of those doctors! I can't understand one word sometimes. I have one doctor with a German accent who drives me insane. Anyway, back to the point! Probably a year ago, I would not have felt like this but things change! It is no one's fault but our own, living in this country, that we outsource our work overseas, and that is all I have to say on that subject.