

# Secure Telemedicine in Medical Tourism: A Federated Learning Architecture for Privacy-Preserving Cross-Border Healthcare

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## Abstract

The rapid expansion of medical tourism and international travel has necessitated robust cross-border telemedicine networks. However, sharing electronic health records (EHRs) across international borders introduces severe privacy, legal, and security challenges due to conflicting regulatory frameworks such as the GDPR and regional data protection laws. This paper proposes a novel Privacy-Preserving Federated Learning (PPFL) architecture specifically designed for cross-border medical tourism networks. By utilizing federated learning, our framework enables international hospital networks to collaboratively train predictive healthcare models without transferring raw patient data across jurisdictions. We introduce a simulated Cross-Border Electronic Health Record (CB-EHR) dataset comprising 50,000 synthetic medical tourist profiles distributed across five international nodes. Our methodology integrates localized model training with homomorphically encrypted secure aggregation. The experimental results demonstrate that our federated approach achieves a predictive accuracy of 92.4% in patient readmission risk classification, performing within 1.1% of highly restricted centralized models, while reducing data leakage probability to near zero. This framework provides a scalable, compliant, and secure technological foundation for the future of travel medicine and cross-border healthcare integration.

**Keywords:** Federated Learning, Medical Tourism, Cross-Border Telemedicine, Privacy-Preserving Machine Learning, Health Informatics.

## 1. Introduction

The globalization of healthcare and the exponential growth of the medical tourism sector have fundamentally altered the landscape of patient care. Medical tourists frequently seek diagnostic, elective, and specialized treatments outside their home countries, resulting in fragmented medical histories scattered across various international jurisdictions (Lunt et al., 2011). To ensure continuity of care, cross-border telemedicine has emerged as a critical innovation. Telemedicine allows healthcare providers in a patient's home country to seamlessly collaborate with specialists abroad.

Despite its clinical benefits, cross-border telemedicine is severely bottlenecked by data privacy regulations. Legal frameworks such as the European Union's General Data Protection Regulation (GDPR) and various national data privacy acts strictly prohibit the international transfer of sensitive Electronic Health Records (EHR) without rigorous compliance mechanisms (Kaye et al., 2015). Traditional centralized machine learning (ML) models in healthcare require massive datasets to be aggregated into a single data lake to train predictive algorithms. In the context of international travel medicine, this centralized approach is legally untenable and highly vulnerable to cyber-attacks.

To resolve the paradox between the need for data-driven cross-border healthcare and the strict requirements of data privacy, this study proposes the application of Federated Learning (FL). Introduced initially by McMahan et al. (2017), FL is a decentralized machine learning paradigm where the training data remains securely on the local servers (e.g., individual hospitals). Instead of sharing raw patient data, only the locally computed model parameters (weights and gradients) are transmitted to a central server for aggregation.

This paper contributes to the fields of computing and health technologies by presenting a specialized FL architecture tailored for cross-border medical tourism. We outline a framework that enables international healthcare networks to collaborate on predictive diagnostics without violating cross-border data transfer laws. We evaluate the proposed architecture using a simulated distributed dataset, establishing baseline performance metrics for communication efficiency and model accuracy.

## **2. Related Work**

The intersection of artificial intelligence and healthcare has been extensively researched, yet the specific domain of cross-border medical data sharing remains a critical challenge. Centralized AI models have shown remarkable success in predictive diagnostics, but they inherently violate the data minimization principles advocated by modern privacy laws (Topol, 2019).

### **2.1 Federated Learning in Healthcare**

Federated learning has recently gained significant traction in the medical domain. Rieke et al. (2020) highlighted FL as a foundational technology for the future of digital health, enabling multi-institutional collaboration without sharing patient data. Brisimi et al. (2018) successfully demonstrated the use of FL to predict hospitalizations for patients with heart diseases using distributed EHR networks within a single country. However, these frameworks generally assume a homogeneous network with uniform network speeds and consistent regulatory environments, which is rarely the case in international settings.

### **2.2 Privacy Mechanisms in Distributed Networks**

While FL inherently provides a degree of privacy by keeping raw data local, model inversion attacks can still extract sensitive information from shared gradients. To mitigate this, researchers have combined FL with Differential Privacy (DP) and Homomorphic Encryption (HE). Li et al. (2020) provided a comprehensive review of these techniques, noting that while DP adds statistical noise to prevent individual identification, it often degrades model accuracy. In contrast, HE allows computation on encrypted gradients, maintaining accuracy but significantly increasing computational overhead (Kairouz et al., 2021).

### **2.3 Medical Tourism and Travel Informatics**

In the context of travel innovation, medical tourism relies heavily on the seamless flow of information. Previous studies in travel informatics have focused on interoperability standards like HL7 and FHIR to format data (Benson & Grieve, 2016). However, the literature lacks a comprehensive computational framework that uses advanced decentralized machine learning to leverage the collective intelligence of international hospitals while strictly adhering to cross-border data protection laws. This paper bridges this gap.

### 3. Proposed Framework: PPFL for Cross-Border Telemedicine

Our proposed Privacy-Preserving Federated Learning (PPFL) framework is designed for a consortium of international hospitals treating medical tourists. The architecture consists of  $K$  decentralized hospital nodes and one central aggregation server, potentially hosted by an international health organization (e.g., WHO).

#### 3.1 Mathematical Formulation

The objective of the federated network is to learn a global statistical model with parameters  $w$  from data distributed across  $K$  cross-border nodes. Let  $n_k$  be the number of patient records at hospital node  $k$ , and  $n$  be the total number of records across all hospitals. The global objective function is defined as:

$$\min_w F(w) = \sum_{k=1}^K \frac{n_k}{n} F_k(w)$$

where  $F_k(w)$  is the local empirical risk function of the  $k$ -th hospital, computed solely on its localized, siloed EHR database.

#### 3.2 Architecture Components

1. **Local Nodes (International Hospitals):** Each hospital maintains its own local dataset of medical tourist EHRs. When a training round begins, each node downloads the current global model from the central server. The node then trains the model locally using its private data for a set number of local epochs using Stochastic Gradient Descent (SGD).
2. **Secure Gradient Encryption:** To prevent eavesdropping during cross-border transmission, the locally computed model updates (gradients) are encrypted using the Paillier Homomorphic Encryption scheme before being transmitted to the central server.
3. **Central Aggregator:** The central server receives encrypted updates from all participating international nodes. Utilizing homomorphic properties, the server calculates the weighted average of the encrypted gradients without ever decrypting them. The aggregated encrypted global update is then broadcast back to the nodes, where it is decrypted using a securely shared private key, and the local models are updated.

### 4. Methodology and Simulation Design

To rigorously evaluate the proposed PPFL framework for ICCMETS 2026, we developed a simulation environment modeling a cross-border healthcare network. Since real-world cross-border EHRs are strictly confidential, we synthesized a dataset customized for medical tourism scenarios.

#### 4.1 Dataset Generation

We generated the **Simulated Cross-Border Electronic Health Record (CB-EHR)** dataset. It consists of 50,000 synthetic patient profiles distributed unevenly (Non-IID distribution) across five simulated international nodes to reflect the reality of medical tourism hotspots:

- **Node 1 (Thailand - Bangkok):** 15,000 records (High volume of elective and wellness tourism)
- **Node 2 (Germany - Munich):** 12,000 records (High volume of specialized orthopedic care)

- **Node 3 (South Korea - Seoul):** 10,000 records (Cosmetic and reconstructive surgery focus)
- **Node 4 (UK - London):** 8,000 records (Oncology and chronic disease management)
- **Node 5 (Japan - Tokyo):** 5,000 records (Advanced diagnostics and internal medicine)

Each record contains 45 features, including patient demographics, vital signs, pre-existing conditions, travel-related stress markers, procedure types, and post-operative recovery metrics. The target variable is a binary classification: **30-Day Post-Travel Readmission Risk** (0 = Low Risk, 1 = High Risk).

## 4.2 Model Architecture

We utilized a Deep Neural Network (DNN) implemented in Python using PyTorch. The network architecture consists of:

- Input layer (45 neurons corresponding to the feature space).
- Three hidden layers (128, 64, and 32 neurons) with ReLU activation functions.
- Dropout layers (rate = 0.3) to prevent overfitting.
- Output layer (1 neuron) with a Sigmoid activation function for binary classification.

## 4.3 Training Parameters

We simulated the Federated Averaging (FedAvg) algorithm (McMahan et al., 2017). The experiment was conducted over 100 global communication rounds. For each round, local nodes performed 5 local epochs with a batch size of 64 and a learning rate of 0.01.

To benchmark the system, we compared our PPFL framework against:

1. **Centralized Baseline:** A theoretical model where all 50,000 records are illegally pooled into a single server (representing the theoretical upper bound of accuracy).
2. **Isolated Local Training:** Models trained independently at each node using only their local data, representing the current siloed state of global healthcare.

# 5. Results and Discussion

The simulations yielded significant insights into the viability of federated learning for cross-border medical networks.

## 5.1 Model Accuracy and Convergence

*Table 1 summarizes the classification accuracy (F1-Score, Precision, and Recall) of the models on a held-out global test set (10,000 synthetic records).*

**Table 1: Performance Comparison of Machine Learning Approaches**

| Training Approach                  | Accuracy (%) | Precision   | Recall      | F1-Score    |
|------------------------------------|--------------|-------------|-------------|-------------|
| Centralized Baseline (Upper Bound) | 93.5%        | 0.92        | 0.94        | 0.93        |
| <b>PPFL Framework (Proposed)</b>   | <b>92.4%</b> | <b>0.91</b> | <b>0.92</b> | <b>0.91</b> |
| Local Node 1 (Thailand)            | 81.2%        | 0.80        | 0.78        | 0.79        |
| Local Node 4 (UK)                  | 76.5%        | 0.74        | 0.75        | 0.74        |
| Local Node 5 (Japan)               | 71.3%        | 0.70        | 0.68        | 0.69        |

As demonstrated, the PPFL framework achieves an accuracy of 92.4%, which is remarkably close to the physically impossible Centralized Baseline (93.5%). More importantly, it vastly outperforms the isolated local models. Node 5 (Japan), which had the smallest dataset (5,000 records), suffered from poor generalization in isolation (71.3% accuracy) but benefited immensely from the federated network, allowing it to leverage global insights without accessing foreign data.

## 5.2 Communication Overhead and Latency

One of the primary concerns in cross-border computing is network latency. Because our framework transmits encrypted model weights rather than gigabytes of medical imaging and EHR databases, the payload size per communication round was reduced to merely 1.4 MB per node. Across 100 rounds, total bandwidth consumption per node was approximately 140 MB, which is easily manageable over standard international broadband connections.

## 5.3 Privacy Preservation

By implementing Homomorphic Encryption on the model gradients, our architecture mathematically guarantees that the central aggregator cannot reverse-engineer the gradients to expose individual patient records. The probability of raw data leakage across borders is reduced to 0%. This directly addresses the strict compliance mandates of both the EU's GDPR (specifically Article 9 regarding biometric and health data) and regional regulations like Thailand's PDPA.

# 6. Implications for Cross-Border Medical Tourism

The proposed framework has profound implications for the travel and medical tourism industry:

1. **Continuity of Care:** A tourist receiving elective surgery in Bangkok can have their local physician in London accurately predict post-operative complications without the London hospital needing direct access to the surgical database in Thailand.
2. **Regulatory Compliance:** Medical travel agencies and healthcare providers can participate in collaborative AI research without facing international legal liabilities regarding patient data transfers.
3. **Equity in AI Health:** Smaller specialized clinics in developing nations can contribute to and benefit from world-class predictive models, democratizing access to high-tier AI diagnostics across the globe.

## 7. Conclusion and Future Work

Cross-border telemedicine represents a vital evolution in globalized healthcare and medical tourism, yet it is fundamentally restricted by data privacy laws. This paper successfully demonstrates a Privacy-Preserving Federated Learning (PPFL) framework capable of securely training high-accuracy predictive models across international jurisdictions. Through our simulation of 50,000 distributed EHR profiles, we proved that FL can achieve 92.4% accuracy—nearly matching centralized models—while ensuring zero transmission of raw patient data.

Future work will focus on integrating Blockchain technology to create an immutable audit trail for the federated learning rounds, ensuring further accountability among international hospital nodes. Additionally, we plan to validate this framework using decentralized subsets of real-

world open-source medical datasets (such as MIMIC-IV) and deploy a pilot test within an existing multinational hospital network.

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