THE POSSIBILITIES OF HEALTH TOURISM DEVELOPMENT IN THE CONTINENTAL REGION OF CROATIA

Maja Lehman
Varazdin County Development Agency, Varaždin, Kratka 1, Croatia
maja.lehman@gmail.com

Petar Kurečić
University North, Koprivnica, Trg Žarka Dolinara 1, Croatia
petar.kurecic@unin.hr

ABSTRACT
The paper studies the possibilities of health tourism development in the Continental region of Croatia. Health tourism in Croatia, especially on its continental part, is based on natural healing resources that are mostly combined in the medical, preventive and wellness programs. They are not being used well enough, even though they are the key factor for positioning Croatia as a recognizable health tourism destination, which can generate economic growth and income. On the other hand, the trends in the world tourism predict a further growth of health tourism, mostly due to the changes in people’s lifestyle. Health tourism is hence being recognized in the National Strategy of Tourism Development 2020 as a primary product in the central part of Croatia. In order to make health tourism more intensive, it is important to found it on the high quality medical staff and on attractive natural and healing resources. Further more, it is neccessary to work on the legislation, branding, introducing quality standards, to form the strategic alliances, as well as to create the institutional and operative support in order to succesfully implement a strategy for the development of health tourism in the Continental region of Croatia.

Keywords: health tourism, medical tourism, the Continental region of Croatia, tourism development, wellness tourism.

1 INTRODUCTION AND METHOD
Health tourism is a specific branch of tourism that includes professional and controlled usage of natural healing factors and physical therapy in order to maintain and improve health and quality of life. Today there is substantial growth in demand for health tourism, which is generated by the crisis in health care systems in the developed countries, high prices of health services, long
waiting lists, and the aging of population. The trends in the world tourism markets forecast a further growth of health tourism, mainly due to changes in people’s lifestyle. The aim of this paper is to study the potential that Croatia, and especially its continental part, has in health tourism and point out the possibilities of development of this form of tourism in the still quite turistically underdeveloped Continental region of Croatia.

For the purpose of this paper, an extensive research has been made since there are number of different publications, research and presentations available on the Internet. Since tourism industry is rapidly evolving and changing, these types of sources that can quickly follow the new trends, researches and findings comprise a large part of the paper.

The main motivation for travel in health tourism is improving our health. The “package” of health tourism comprises of different products and services, which are linked to the experience of travel made with the purpose of improving health (the Institute for Tourism, 2008). There are three types of health tourism: medical tourism, health tourism based on healing factors, and wellness tourism.

Medical tourism is defined as an organized trip outside the jurisdiction of the national health system, in order to improve or restore health through medical intervention (eg. cosmetic surgery, dental medicine, transplantation of organs, cells and tissues, preventive diagnostic examinations).

Health tourism based on healing factors is the oldest type of health tourism. This type of tourism focuses on revitalization of the psychophysical abilities and is being performed in different climate, marine and healing destination. Healing resorts offer special programs for recovery, a balanced diet, recreational, and other facilities.

The concept of wellness tourism is about a new need to care about health, namely the maintenance of a healthy body and spirit through the condition trainings, physical and mental relaxation and preserving your internal peace. It should be stressed that this is not a passing trend (Croatian Institute of Public Health, 2014). The promotion of this type of tourism, but also professional literature often identifies the term with the concept of a spa, which is not correct. Wellness is a more comprehensive, broader, and more complex concept than spa. Today wellness tourism is becoming a more important and more profitable aspect of tourism.

World trends in tourism markets forecast further growth of health tourism, mainly due to changes in lifestyle (globalization, less free time, more stress, etc.). For example, in the last year the medical tourism in the United States grew by 35%, which means that for the first time 1.6 million Americans used the services of the sector. By the end of 2035, 28% of the US economy will be related to health and health care (Business Diary, 2014).

In Europe, the situation is not so different. Europe is the leading region of the world when it comes to health tourism, according to the following numbers: 203 million Europeans traveling a year, expected growth of 7% by 2017, total spending about 105 billion euros, and total influence on European economy about 328 billion euros (Institute for Tourism, 2014). Some of the leading health tourism destinations in Europe include: Baden-Baden in Germany, Montecatini in Italy, Vichy in France, DreiKonige am Rhein in Switzerland, Loipesdorf in Austria, Karlovy Vary in Chech Republic, Balaton-Heviz in Hungary, and Terme Čatež in Slovenia (Kesar, 2013).

It is important to mention the market trends, which can influence further development of health tourism: green and sustainable (developing “green” destinations, using natural components), local and authentic (using local ingredients, emphasizing local identity), technology (“smart”
systems, new treatments), diversification of offer (gastro programs, lifestyle programs), demand (further growth, targeting younger population).

Health tourism in Croatia is mostly based on natural healing factors that combine different kinds of medical, preventive and wellness programs adapted to the needs of specific tourist groups. In Croatia, there is 222 sites, of which 18 are organized as healing resort centers (specialized hospitals). According to the Chamber of Commerce, the Croatian tourist offer has six thousand beds in 18 medical institutions, of which 2,100 beds are under contract with the Croatian Institute for Health Insurance. In continental healing resort centers, more than 90% of domestic tourists reside, while on the Adriatic healing resort centres welcome a much larger share of foreign tourists, which ranges between 55 and 70%. The average stay of tourists in these centres, according to the CBS data, is about 14 days. The trend in tourism demand for wellness services in Croatia resulted in an increase of their offer. According to the records of the Chamber of Commerce, at the end of 2006 there were 30 wellness centers operating in Croatia. Now, there are 68 wellness centres in hotels in Croatia.

It should be noted that, for the first time, health tourism is clearly defined in national strategic documents. Besides that, institutions that are dealing with the issue of medical tourism in Croatia and are in the operational terms seeking to establish conditions and stimulating environment for the successful development of health tourism in Croatia, have been established. In addition, there are several associations for health tourism and various private initiatives. For example, two clusters which goal is to make Croatia a globally known destination for health and medical tourism are operating in Croatia.

In the Development Strategy of the Croatian Tourism for the period until 2020, health tourism is positioned as one of the tourism products that will be the bearer of tourist activities in the Republic of Croatia by 2020. Health tourism would then have a leading role in prolonging the season and dispersion of tourist activities, which are now the key disadvantages in the overall perception of tourism development and the competitiveness of the Croatian tourist destinations.

2 RESULTS AND DISCUSSION
2.1. Methodology

To identify the positioning of health destinations in Croatia, regarding the well-known destinations in the competitive regions with similar preconditions for successful health tourism, a benchmark analyses was made.

Firstly, the main regional competitors were identified in the continental part of Croatia. The competitors were grouped into two groups: those primarily focused on providing catering services and those primarily providing the health care services.

Table 1: The facilities providing the health tourism services

<table>
<thead>
<tr>
<th>CATERING SERVICES</th>
<th>HEALTH CARE</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Wellness offer (hotels, spa and wellness centres)</td>
<td>Natural health resorts</td>
</tr>
<tr>
<td>-------------------------------------------------</td>
<td>------------------------</td>
</tr>
<tr>
<td>Hotels:</td>
<td>Health resorts</td>
</tr>
<tr>
<td>• Cca. 80 hotels with wellness centres and/or water parks</td>
<td>Three health resorts:</td>
</tr>
<tr>
<td>Spas (with accommodation):</td>
<td>• Topusko</td>
</tr>
<tr>
<td>• Terme Tuhelj (Tuheljske Toplice)</td>
<td>• Bizovačke toplice</td>
</tr>
<tr>
<td>• Terme Jezerčica (Donja Stubica)</td>
<td>• Veli Lošinj</td>
</tr>
<tr>
<td>• Terme Sveti Martin (Sveti Martin na Muri)</td>
<td></td>
</tr>
<tr>
<td>• Toplice Lešće (Lešće on the Dobra River)</td>
<td></td>
</tr>
<tr>
<td>• Istarske toplice (Oprtalj)</td>
<td></td>
</tr>
</tbody>
</table>


When we look at the spatial distribution of health tourism facilities in Croatia, we can notice that there is a bigger concentration of specialized hospitals in the continental and a bit bigger concentration of wellness objects in the coastal part of Croatia.

The specialized hospitals are a part of the Croatian health care system. In Croatia, there are 24 specialized hospitals, which are owned by the counties. The specialized hospitals are divided into three groups: medical rehabilitation (14 hospitals), psychiatry (7) and children hospitals (3). The focus of this paper are specialized hospitals for medical rehabilitation.

The specialized hospital Varaždinske Toplice is by far the largest provider of health services in the field of medical rehabilitation in Croatia. Following are Biokovka and Krapinske Toplice with half the size of available capacities, ranging from 137 – 330 beds.

Natural health resorts are defined as providers of health care based on natural healing resources. There are three registered natural health resorts in Croatia.

The characteristics of specialized hospitals and natural health resorts in Croatia can be summarized as the following:

- Specialized hospitals and natural health resorts are mainly based on the natural healing resources such as the thermal water, seawater, and mudpacks. Some of them have started as health resorts in the 19th century, which means that they have a very long tradition.
- Most specialized hospitals and natural health resorts are outdated and in poor condition because the last significant investments were made in the late 20th century. The quality level is thus significantly lower than the European standard.
- The users are primarily patients covered by the CIHI (Croatian Institute for Health Insurance), but the number is decreasing and certain special hospitals and health resorts are trying to attract tourists with additional offers (additional quality accommodation facilities and amenities such as wellness centers and services, and water parks, etc.).
- Specialized hospitals are primarily focused on rehabilitation that in these facilities creates an atmosphere of a classical hospital that serves for the recovery of ill patients.
- Specialized hospitals and natural health resorts are not certified for the services of health tourism, and only few of them have international certificates (ISO 9001, HACCP).
Due to the large number of specialized hospitals that require a significant investment in the renovation and construction and due to overall unfavorable economic situation it is likely that the government will reduce co-financing of these facilities, which will lead to the need for their restructuring, and the orientation towards the market economy.

There is a lack of cooperation between the different subjects (health, catering, travel agents, and science) in order to create a comprehensive offer of health tourism. There is also a lack of the systematic promotion on national level and specialized agents.

Wellness is a relatively new trend on the domestic market. It is increasing each year by 30-40% and is expected to grow by even bigger rate. Wellness offer in spas and other objects in Croatia can be summarized as:

- Spa sector in Croatia is still lagging behind neighbouring countries (Slovenia, Hungary, and Austria) in offer and quality although the product is quite known and there is a substantial demand present around Croatia.
- There are several forerunners of the modern thermal bath concept ranging from holiday and fun to wellness. For example, Terme Tuhelj and Toplice Sveti Martin as well as recently opened Aquae Vivae in Krapinske Toplice.
- Wellness hotels are relatively new to the Croatian market. There is a growing number of four-star hotels offering bathing, sauna and fitness facilities, as well as health and beauty treatments of different types and quality. These services do not require the employment of medical staff.
- Medically supervised wellness offer includes dermatological, detox and rheumatic programs, physical therapy, and nutritional programs with weight regulation.
- Wellness hotels on the beach are usually five-star hotels with significant investments and modern design. Their competitiveness lies on the coastal positioning with beaches as an integral part of offer but are still characterized by seasonality. There are total of 68 objects located in the coastal zone (Institute for Tourism, 2014).
- Wellness hotels on the continent are rare and limited to three or maximum four stars. Generally, they are smaller and with a more modest offer. There are 13 objects situated in the central part of Croatia and Zagreb (Institute for Tourism, 2014).

Health care facilities providing medical tourism services in Croatia are characterized by a lack of interest in medical tourism and most of them do not have an international certification. The offer itself in unorganized since the services are based on the small number of specialized, internationally established doctors and private institutions. There are positive steps towards multidisciplinary associations combining health, catering industry, travel agents and science in order to establish a destination value chain.

Primary competitors to Croatia in the terms of development stage and the quality of health tourism promotion are Slovenia, Hungary and Austria. We can say that due to the vicinity and the great Croatian outbound market, Slovenia is the most significant competition to Croatia.

Wellness tourism in Slovenia is a few years ahead of Croatian wellness tourism. Slovenia has a clearly defined course of health tourism development for years. Slovenia has defined that it would invest in the development of high quality health tourism and create a superb offer, in order to attract the loyal and satisfied visitors, with greater purchasing power. Although the starting positions such as climate, water quality and distance were quite similar to those in Croatia, Slovenian spas had already embraced the global trends in health tourism years ago, while in Croatia, the trends are yet to be discovered and incorporated into offer that will be
competitive on domestic and foreign markets. Slovenia has many high quality thermal rivieras and wellness centres, which work with a full capacity almost the whole year around. Compared to Croatia, which only has six thousand beds, Slovenia has sixteen thousand.

If we want to summarize the characteristics of competitive regions mentioned (Slovenia, Hungary and Austria) which were analysed for the purpose of the paper the following would be most important and can be used to create competitive advantages of Croatian health tourism offer:

a) The integration of offer/”flirting” – the offer is structured in a way that medical amenities are the focal point, and everything else (wellness and recreational facilities and services together with a great variety of accommodation is combined into an attractive package). There are also organized rehabilitation treatments and extended stay for elderly people.

b) The focus on quality – there are accreditation systems of medical institutions, and national and/or international certification systems are regularly implemented. Quality medical staff is continuously being educated in the field of health tourism.

c) Branding – the hotels are usually a part of the big hotel associations (eg. Best Wellness Hotels Austria, Health&Spa Premium Hotels) and ‘spa’ centres (eg. Spa Austria). Marketing emphasizes key words „terme“, „spa“, „health resorts“.

d) Specialized agents – the agents are often based in the U.K. and the U.S.A., and many specialized agents for incoming health tourism are present.

e) Promotion and sales – national tourism organizations and associations are carrying the main promotion and sales activities in health tourism. They are mostly using the Internet sites, on-line booking, and specialized brochures as the main tools for marketing and sales.

f) Investments – there are continuous investments in the new and modern equipment, decorating space, and environment.

Besides the primary competitors, the Institute for Tourism defined the new and possible future competitors to Croatia in the field of health tourism. New competitors are Poland, the Czech Republic, and Turkey. They are mostly offering lower prices and are promoted on the U.S.A. and the U.K. markets. Possible future competitors are Bulgaria, Romania, and Serbia. They have a great potential of thermal spas regarding natural resources. In the future, they can become attractive destinations if they start investing in the hotel and medical infrastructure.

2.2. Research results

When we talk about the health tourism in continental Croatia the main focus is on natural health resorts and spas, which is very logical given the concentration of geothermal resources in that part of Croatia. Due to this fact, health tourism, together with medical tourism, was recognized as a primary product in the region of Central Croatia in Tourism Development Strategy of the Republic of Croatia 2020.

In order to achieve the desired position of Croatia as a destination for health tourism there are many preconditions to be fulfilled and they can be applied on the coastal and the continental part of Croatia respectively.
What also may give more momentum to the development of this type of tourism, in the currently still neglected part of Croatian tourism, is its positioning in the national strategy as well as in the legal framework in the field of healthcare, tourism but also other sectors (land use plans, visa regime etc.). What is significant for the progress of the development of this form of tourism is the announcement of amendments of the Law for providing services in tourism that will regulate the tourist services in the field of health tourism, while the Health Protection Law will regulate the provision of health care services in health tourism.

One of the most important challenges for the health tourism in Croatia is the problem of registration and evidence of service providers in the health tourism. The Ministry of Health mentions this matter in the National Strategy of Health, stating that there is a lack of adequate normative acts regulating health services in tourism, which would allow conducting health, tourism and hospitality industry under one roof respectively.

Other challenges include defining the conditions for the organization of health tourism offer and conditions for entities providing services in the health tourism (certificates, licenses) as well as the implementation of international standards of quality and medical certificates following the example of foreign practices (Medak, 2013).

Due to the aforementioned concentration of natural health resorts and spas in the continental part of Croatia, it is believed that legal regulation of this type of tourism would have multiple benefits particularly for this part of Croatia. It would also increase the enhancement and protection of natural resources, especially because health tourism encourages the development of other economic branches and activities, and can contribute to the development of economically underdeveloped areas. Primarily this refers to the production of healthy food and preserving a clean ecological area in underdeveloped regions of Croatia. A special approach and coordination between the several ministries, especially the Ministries of Health, Tourism, Culture, and Regional Development should be established, as well as the need to create and adopt a comprehensive legislative solution by laying down special regulations for this specific area.

A special attention should be given to investment in the construction and rehabilitation of natural health resorts, spas and specialized hospitals. According to the conclusions of the Round Table "Croatia, a year-round Riviera of Europe - strategic and legal framework for development of health tourism", held in Zagreb in 2013, the Action Plan for the Development of Health Tourism in Croatia is one of the key incentives for the "transformation" of existing health resorts and spas and their emergence in health tourism destination, with new services and new hotel capacities, and especially accommodation facilities for the elderly tourists, which can extend the off season.

The second component of the Action Plan should be new destinations for health tourism on unused locations of the former military barracks and resorts, or the so-called "brownfield investments" since they already have the necessary infrastructure (roads, electricity, water, and sewage) suitable for building the new capacities for health tourism. At the same time, it is necessary to increase the capacity of wellness services with new medical wellness services in order to extend the season and increase utilization of the total hotel capacities. The Slovenian experiences have shown that these programs ensure the expansion of capacities and a year-round occupancy, and the users of these services are mostly foreign tourists.

Apart from the infrastructural transformation and improving the health tourism offer, the emphasis should also be on the organizing of all the stakeholders interested in health tourism industry (counties and cities, specialized hospitals, spas, private health institutions, consulting companies in the healthcare and tourism, hotel companies, travel agencies, construction
companies, educational institutions, manufacturers and distributors of food, insurance companies, and pharmaceutical companies and medical equipment suppliers) in order to be able to realize projects in health tourism much faster and in order create a new Croatian brand with a high added value.

The growth of health tourism offer and the resulting strong competition create the need for the differentiation, which is today, to a large extent, carried out through branding in order to ensure market recognition, and (perhaps more importantly) the introduction of quality standards. With this in mind, it is considered that continental spas should position itself as a unique destination because they are mostly within a radius of 70 kilometers from Zagreb, which also gives Zagreb the possibility of branding itself as the city of medical tourism. The above is based on the assumption of a better usage of capacity in the private and public health as well as on the completion of the University Hospital and the Terme Zagreb attracting interested partners and investors.

In accordance with the concept of branding it is necessary to apply the principles of marketing planning as a prerequisite for the implementation of health tourism development strategy in Croatia and to expand the market and product mix which results in decreasing dependence of providers of health care and tourism services on the financing of the health insurance system (Milinović, 2012).

With the aforementioned approach Croatia would eventually became a "country of health" in the broadest sense, and enable the connection of “blue” (coastal) and “green” (continental) parts of Croatia.

Besides only trying to connect different stakeholders, which are a part of the Croatian health tourism value chain it is also important to take the advantage of strategic merging of natural health resorts and spas as a precondition of creating a competitive position on the domestic and international markets. The Croatian health resorts must also be strategically linked with internationally recognizable and established providers of the health and medical tourism in countries of the relevant competition circles (Austria, Italy, Germany, Hungary, and Slovenia). Furthermore, the positive experience of European countries in the expansion of the concept of health tourism product and integrating it with other forms of tourism can also be part of the implementation of strategic guidelines that will help to make the Continental region of Croatia a competitive destination for the health tourism. The international cooperation in tourism within the European Union programs using exchange of knowledge, experiences, and concepts as well as the strengthening of the capacities can contribute to the achievement of significant results in the further development of this form of tourism.

The entire intensive development of health tourism is not possible without a permanent and target-oriented support of relevant institutions such as the relevant ministries and the other state institutions, since they are responsible for removing barriers and encouraging investments. On the other hand, the operational support through professional management of the National Association of Health Tourism with the functions of market research, information, education, advocacy, and connecting members is also extremely important.

All these preconditions that make interventions in the existing framework for the development of health forms in the Continental region of Croatia, should lead to the creation of a unique and recognizable product, which will separate Croatia from the extremely strong competition in the region. The active participation in preservation and development of natural, cultural and historic resources implementing sustainable development concept should also be taken into account (Birkić, Vitner Marković, Vrbanac, 2012).
2.2.1. Examples of potential health tourism destinations in continental Croatia

Croatian Tourism Development Strategy 2020 recognized the prospective locations of investment projects while the Action Plan for the development of health tourism identified several project ideas for development of health tourism in continental Croatia. These potential locations and project ideas include reconstruction of old or building new objects and hotels in specialized hospitals situated in Varaždinske toplice, Lipik, Daruvarske Toplice, Naftalan, Stubičke Toplice, Krapinske Toplice, Topusko, Terme Zagreb, Bizovac, Sisak, Prelog, Sv. Ivan Zelina, Sv. Martin na Muri, and Babina Greda.

Given the available information of the planned investments, which will reposition the offer of health tourism, three examples of health tourism strategic development in continental Croatia were chosen.

*Varaždinske Toplice* are the oldest, largest and probably the most famous health resort in Croatia. Modern health "tourism" is based on thermal water temperature of 60 °C, which began to be used for its natural healing attributes in 1820.

A specialized hospital for the medical rehabilitation Varaždinske Toplice today dominates the economic and social life of the town. It consists of the five main buildings on four acres of land. The hospital has 923 beds and several medical departments, together with the necessary equipment and infrastructure, therapeutic units, outdoor baths, and a convention center. The entire complex generates about two hundred thousand overnight stays per year, of which about 80% comes from the public health system. The buildings are old and lagging behind in standard and quality. It employs a staff of 688, half of whom work in the health sector and half in the tourism sector.

The specialized hospital has recently introduced the first development concept for the central area of the hospital. In addition to the necessary general reconstruction in existing capacities there are four new investments planned:

- Thermal Spa – the reconstruction of the hotel complex Minerva to raise categorization to three or more stars, reconstruction of the Terme and Konstatinov Dom and reconstruction of Lovrina bath into a four-star spa hotel;
- The Spa Hotel "Jupiter" – the construction of a new spa hotel capacity with 480 beds at the level of four or five stars, on an area of thirty thousand square meters;
- The Spinal Center "Junona" – the construction of a new hospital wing on 5 700 square meters;
- The Digital Museums Region – the establishment of the Digital Museum Aqua Iasae, with the museological and multimedia presentation of cultural and natural attractions with the backbone of the thermal water.

In *Daruvarske Toplice*, the water temperature has an average of 46.7 °C. Daruvarske Toplice today are a modern center of health preservation and are constantly upgrading the quality of services provided in order to increase the customer satisfaction, in accordance with the requirements of the Quality Management System ISO 9001. Daruvarske Toplice have two accommodation facilities with 182 beds. They employ 86 medical professionals and 147 other employees. In 2013, they had 76,720 overnights of which high percentage is comprised of local guests. According to the Institute of Tourism data Daruvarske Toplice have a decreasing...
number of overnight stays in 2013 compared to 2012 and in the structure of overnight stays, just over 50% are the users of the national health insurance.

The entire new positioning of Daruvarske Toplice is a + Green concept - the first green spa in Croatia. The synergy with the EU copyright + Green concept brought Daruvarske Toplice in 2011, a membership in EHTTA and placed Daruvarske Toplice alongside famous international health resorts such as Vichy, Evian, Baden Baden, Wiesbaden, and KarlovyVary. The introduction of innovative + green actions at all levels creates, shapes and builds networks into the structure of EU copyright interdisciplinary umbrella of + Green concept which makes the new +green brand of medical tourism in Daruvarske Toplice.

In developing this brand, Daruvarske Toplice have the following plans:

- Increase the accommodation capacity from the current 160 rooms to 250 rooms in the categories of accommodation of 3+ and four-stars by international hotel standards;
- Build a new hospital pavilion;
- Revitalize and adapt Julius park and Switzerland villa - the oldest spa park and a boutique four-star hotel;
- Decorate the central muddy pool – elite and wellness center for treating infertility with the help of natural factors;
- Separate the provision of services for the patients using national health insurance from the other guests;
- Ensure energy independence through the use of renewable energy sources, and
- Expand their offer through health, cultural, sport, and gastronomic tourism.

The last example is the Zagorje region, which is being positioned on the market as a "the destination of health" and bases its development on two important health tourism complexes – Krapinske Toplice and Stubičke Toplice. The region of Krapinske Toplice employs more than a thousand workers in the health sector. Their health tourism product is based on the natural factors, tradition and the modern medicine.

The specialized hospital Krapinske Toplice employs 712 employees, including 43 doctors, 189 nurses and 141 physiotherapists. It covers thirty thousand square meters and has 600 beds (of which 456 for the health insurance users). In 2013, it had 159,451 overnight stays. In the structure of overnight stays, the users of the national health insurance represent more than 80%. Domestic guests make almost 100% overnight stays. In March 2015, they opened a new, the largest and the most modern complex of indoor pools in Croatia on over eighteen thousand square meters. On over 1 100 square meters of water surface, there are several pools that are filled with thermal water temperature of 28-38 °C and more than 160 water attractions.

The specialized hospital Stubičke Toplice consists of the three interconnected objects with a total of 235 beds (of which 150 for health insurance users) and 185 employees. In 2013, it had 62,679 overnights. There was an increase in comparison with 2012. In the structure of overnight stays, the users of the national health insurance represent about 80%. The thermal water temperature is 69 °C.

As a part of the development of long-stay tourism in Stubicke Toplice, a new program of investments worth 109 million euros is in preparation through the public-private partnership. There are also several investment projects for the renovation of existing buildings using renewable energy resources and energy efficiency, investments in a new swimming pool and a hotel and construction of greenhouses for their own production of fruits and vegetables with
the help of the Agricultural school, and the Faculty of Agriculture Zagreb (the Ministry of Health, 2015).

The tourism product of wellness and spa of Krapina-Zagorje County is in accordance with the trends on the market and the needs of tourists. This product is combining different wellness and spa treatments and programs (body treatments, sports and fitness, sauna, nutrition, detoxification, high quality accommodation, thermal springs, and water parks) and the focus is on the "experience".

What is significant in promoting this kind of product and makes it a successful example of a continental tourism destination is that not only it includes the components of health tourism, but also it is combined with the other attractions and values that make this region a distinctive and interesting for tourists and enriches their stay in the region. Therefore, the promotion of Zagorje as a "destination of health" is associated with not only the preservation of health, thermal springs and attractive nature, but also with rich cultural heritage (castles, museums, festivals, art colonies, and the UNESCO traditional trade - licitar, Holy Mary sanctuary), the opportunities for active holidays, the excellent wines, and gastronomy (traditional Zagorje cuisine, the enowned and award-winning chefs, ecologically grown food, wine routes).

3 CONCLUSION

The health tourism in Croatia, especially in the Continental region of Croatia, represents a very interesting potential to create recognition and competitiveness of this region in the domestic and foreign markets. There are certain obstacles for the intensive development of this type of tourism. Therefore, a joint action is necessary to influence the creation of a positive and supportive environment for the further development of this type of tourism. It would be feasible primarily through the investments that are already planned on the regional and local levels and that may trigger the "transformation" of the existing health resorts and spas and their emergence into the health tourism destinations with new services and hotel capacities. This would create the new attractive health tourism destinations on unused locations. The next segment is branding, in order to ensure market recognition and the introduction of quality standards. Strategic planning and networking should be applied equally to everyone interested in the "health tourism industry" in the domestic market. Nevertheless, without a permanent and target-oriented support of relevant institutions such as relevant ministries and the other state institutions, that path would be even more demanding. The operational support through the professional management of the National Association of Health Tourism can be a significant boost. On top of that, the emphasizing of sustainable development, the usage of natural, historical and cultural resources for the purpose of their conservation and valorization is inevitable.

4 REFERENCES


http://brochures.austria.info/hr_HR/tags/Austria%20overview Retrieved 20.03.2015.
www.eihp.hr/hrvatski/geoen-ep.htm Retrieved 03.02.2015.
http://zdravlje.hzjz.hr/clanak.php?id=13188 Retrieved 05.03.2015.
http://www.spiritslovenia.si/ Retrieved 08.03.2015.
http://www.umt.hr Retrieved 16.03.2015.