

Healthcare in Mexico



Healthcare in Mexico is first-rate. Private clinics and hospitals are staffed by expert physicians (many of whom trained in the U.S., Europe, or in Mexico's own world-renowned teaching hospitals). Every mid-size to large city has at least one first-rate hospital. Major cities—including expat havens Mérida and Puerto Vallarta—have several.

And the best news is that the cost of healthcare is generally one-half (or less) what you might pay in the U.S. for similar services. Prescription drugs manufactured in Mexico cost, on average, 50% less than the same drugs in the U.S. An office visit with a doctor—specialists included—will cost \$30 to \$50. A house call will cost about the same. Lab tests will cost about a third of what they do in the U.S. A CAT scan often costs about 25% of U.S. prices. An overnight stay in a private hospital room generally runs around \$100. A visit to a dentist for teeth cleaning is about \$50. Private health insurance also costs a lot less. Rates vary depending on your age, pre-existing conditions, the deductible you choose, etc. But to give you a generous guideline, expect to pay between \$800 and \$3,500 a year for your premium.

Mexico also has public healthcare available to expats, which the government is in the process of reorganizing. The two systems are IMSS and the new *Instituto de Salud para el Bienestar* (INSABI; Health Institute for Well-Being), which replaced the previous *Seguro Popular* program. (You must choose which you wish to join; you can't belong to both. Neither system covers everything.)

IMSS (*Instituto Mexicano del Seguro Social*, or Mexican Social Security Institute) is designed for Mexican employers/employees. The rate for IMSS is tiered by age, with rates for those 60 and above running around \$500 a year. IMSS has a three-year vesting period and excludes pre-existing conditions. The new system, INSABI, being rolled out over a period of two years that started in January 2020, is in flux. It offers completely free care at facilities around the country, and foreigners are allowed to join. No need to sign up; you simply go to a healthcare facility with your residence card and government-issued ID number.

For those considering assisted living abroad, Mexico is at the forefront. You'll find facilities in expat-friendly areas like northern Baja California, the Lake Chapala area, and around San Miguel de Allende. Costs, including accommodation, run about \$1,500 to \$3,000 a month, depending on the facility and the degree of care needed.