
HEALTHCARE IN MEXICO



TOPICS

- Short Term
- Social Security
- Seguro Popular
- INSABI
- Private Health Insurance
- Medical Evacuation
- Final Tips and Takeaways





MEXICO OFFERS EXCELLENT PRIVATE HEALTH CARE FACILITIES AND PRIVATE CLINICS, AND THEIR HOSPITALS FEATURE THE LATEST MODERN FACILITIES BUILT TO US-STANDARDS!

HEALTH INSURANCE FOR SHORT VISITS TO MEXICO

If you are visiting Mexico for a short visit (vacation/business), travel insurance policies which cover you for a limited time will suffice.

It could be provided by your current healthcare provider or your employer plan (call to verify).

You could also purchase a Short Trip Travel policy.





MEXICO'S SOCIAL SECURITY

- Mexico's social security system is called the *Instituto Mexicano de Seguro Social*, often abbreviated as just *IMSS*.
- Mexico's Social Security System is free for Mexicans as well as foreign nationals with residency status who are in full-time employment by a company registered in the IMSS system (payroll taxes cover healthcare). Foreigners' resident in Mexico who are not working (e.g. retirees) or not working for company enrolled in IMSS may elect to purchase the IMSS health insurance separately for a modest monthly fee.



SEGURO POPULAR

Seguro Popular was a nationwide medical care program designed as a safety net to cover citizens who are not enrolled or otherwise covered by IMSS. It was replaced by INSABI in January 2020. (See next section)

INSABI

Introduced on January of 2020, INSABI is the replacement program for Seguro Social. It's an acronym for Instituto de Salud Para El Bienestar.

This service is intended to ensure that all Mexicans, regardless of their socio-economic status, have access to some medical care.

INSABI is intended to cover Mexicans who have no employment (and therefore not covered by IMSS) and who cannot afford the voluntary IMSS subscriptions.



PRIVATE HEALTH INSURANCE IN MEXICO

Mexico has a wide range of insurance companies that, for a monthly premium, will provide you with private health coverage. In the event that you or a member of your immediate family are taken ill or suffer an accident, the insurance company will cover the medical fees.

How much is covered depends on what health care plan you choose to buy. The more coverage you need, and the older you are, the more expensive the premiums and/or deductibles will become. Other factors (such as whether you smoke or take regular exercise at a gym) may also influence the price of your premiums.



PRIVATE HEALTH INSURANCE IN MEXICO – CONT...

- Most large companies provide a health care plan as part of their remuneration package. If you don't work for a company that offers health insurance, or you are retired in Mexico, then a private plan is another other option. You should shop around for the best deal and find a plan that matches your individual circumstances, potential needs, and budget.
- Private health insurance policies are crafted to the individual situation of the person, couple, or family, and premiums depend on things like your age, term of coverage, coverages included, and the deductible you are willing to pay in the event of a claim.



MEDICAL EVACUATION FROM MEXICO

If you are a resident in Mexico and continue to have health coverage in your home country, then you might consider a “Medical Evacuation Plan”.

This Plan will enable you to get home for treatment and convalesce close to your Doctors and Family in the event of a medical emergency.

Note that Medical Evacuation Insurance coverages only cover evacuation Medical Costs in serious cases.

Your routine and non-critical health matters should be addressed in Mexico.

FINAL TIPS AND TAKEAWAYS

Although legal foreign residents with *Residente Temporal* or *Residente Permanente* can apply for Mexico's IMSS health insurance on a voluntary basis (you don't have to be employed here to access it), most foreign residents who can afford to do so will take out a private medical insurance plan that covers their personal needs and gives them direct access to private doctors, clinics and hospitals in Mexico.

Visitors in Mexico under the auspice of a visitor visa (FMM) are not eligible for IMSS health insurance.



THANK YOU



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