

Section 6.

Healthcare and Insurance



The content within this program, including but not limited to videos, written materials, expert interviews, and downloadable resources, is intended to assist individuals in understanding the processes and considerations involved in relocating to Mexico. However, it does not constitute legal, financial, tax, immigration, or real estate advice.

While every effort has been made to ensure the accuracy and relevance of the information provided, laws, regulations, and policies in Mexico are subject to change. Therefore, we strongly recommend consulting with qualified professionals, such as immigration lawyers, financial advisors, tax consultants, and real estate specialists, before making any decisions or taking action related to moving to or investing in Mexico.

Understanding the Local Healthcare System in Mexico

Mexico has a **highly regarded healthcare system**, offering both **public and private options** that are significantly more affordable than those in many Western countries. Expats can access excellent medical care, but understanding the differences between public and private healthcare is essential to making the best choice for your needs.

Public Healthcare in Mexico

Mexico's public healthcare system is **subsidized by the government** and is available to residents, including foreigners with legal residency. It consists of two main programs:

1. IMSS (Instituto Mexicano del Seguro Social)

- The **IMSS system** is primarily for **employees** and their families. If you work for a Mexican company, your employer will automatically register you in IMSS and deduct contributions from your paycheck.
- **Expats who are not employed in Mexico** can also voluntarily enroll in IMSS by paying an annual fee, which varies based on age but is still quite affordable compared to private insurance.

What IMSS Covers:

- ✓ Doctor visits, specialist care, hospital stays, and prescription medications.
- ✓ Basic surgeries and medical procedures.
- ✓ Some pre-existing conditions **may not be covered** (it depends on individual cases).

Limitations of IMSS:

- ✗ Longer wait times for appointments and procedures.
 - ✗ Facilities and services may vary in quality depending on the region.
 - ✗ Limited English-speaking staff in some hospitals.
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2. INSABI (Instituto de Salud para el Bienestar) – For Uninsured

Individuals

- INSABI is a **free healthcare system** designed for Mexican citizens who are uninsured and cannot afford private care.
 - While **legal residents** may access some INSABI services, it is primarily aimed at **low-income individuals** and has fewer resources than IMSS.
 - This is **not an option** for most expats looking for reliable healthcare.
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Private Healthcare in Mexico

Mexico's **private healthcare sector** is a preferred choice for many expats because it offers **higher-quality services, faster access to specialists, and English-speaking doctors**.

1. Private Hospitals & Clinics

- Mexico has **world-class private hospitals**, particularly in cities like **Mexico City, Guadalajara, Monterrey, Merida, and Cancun**.
- Many private hospitals are **affiliated with U.S. medical institutions** and use advanced medical equipment.
- Private care allows **faster appointment scheduling**, with little to no wait times for surgeries or specialist visits.

Costs of Private Healthcare:

- While private healthcare in Mexico is affordable compared to the U.S. or Canada, major procedures or long-term treatments can still be expensive without insurance.
- A **routine doctor's visit** costs around **\$30–\$50 USD**.
- A **specialist consultation** ranges from **\$50–\$150 USD**.
- **Surgeries** can cost thousands of dollars but are still significantly lower than in North America.

2. Private Health Insurance

- Many expats choose **private health insurance** to cover major medical expenses while using out-of-pocket payments for routine care.
 - Plans vary in coverage and cost, but a **comprehensive private insurance plan** can range from **\$1,500 to \$3,500 USD per year**, depending on age and medical history.
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Which Option Is Best for Expats?

✅ **Public Healthcare (IMSS)** is a good option if you are on a **tight budget** and don't mind longer wait times.

✅ **Private Healthcare** is ideal if you want **high-quality care with English-speaking doctors** and **quick access** to specialists.

✅ Many expats **combine both** by enrolling in IMSS for basic coverage while relying on **private hospitals for urgent or specialized care**.

Acquiring Health Insurance for Expats in Mexico

While Mexico offers **affordable healthcare**, having **health insurance** ensures that you can access the best medical care without unexpected financial burdens. Expats have several options when it comes to choosing a health insurance plan, including **public insurance (IMSS)**, **private Mexican insurance**, **international health insurance**, and **travel insurance** for short stays.

1. Public Health Insurance: IMSS (Instituto Mexicano del Seguro Social)

Expats with legal residency can **voluntarily enroll** in **IMSS**, Mexico's public healthcare system, by paying an annual fee.

How to Enroll in IMSS as an Expat:

1. **Obtain Temporary or Permanent Residency** – Only legal residents can apply for IMSS coverage.

2. **Apply at a Local IMSS Office** – You will need your residency card, passport, and proof of address in Mexico.
3. **Pay the Annual Fee** – Costs vary based on age but typically range from **\$500 to \$1,500 USD per year**.

IMSS Coverage and Limitations:

- ✓ Covers general medical care, hospitalization, prescriptions, and some specialist visits.
- ✓ Low-cost option for expats on a budget.
- ✗ May **not cover** pre-existing conditions for the first 1–2 years.
- ✗ **Limited English-speaking staff** at many public hospitals.
- ✗ **Long wait times** for specialist appointments and surgeries.

IMSS is a **good backup plan** for those living in Mexico long-term but is often combined with private insurance for faster, higher-quality care.

2. Private Mexican Health Insurance

Many expats prefer to enroll in **private Mexican health insurance** to access **better hospitals, faster care, and English-speaking doctors**.

Benefits of Private Mexican Health Insurance:

- ✓ **Access to top private hospitals** in Mexico.
- ✓ **Shorter wait times** for specialists and procedures.
- ✓ **More flexibility** in choosing doctors and treatment options.
- ✓ **Affordable compared to U.S. private insurance** – Plans start at around **\$1,500 USD per year** but can go up depending on age and medical history.

How to Choose a Private Health Insurance Plan in Mexico:





- Compare policies from top Mexican insurance providers such as **GNP, AXA, MetLife, and Seguros Monterrey**.
- Look for **coverage at major private hospitals** in your area.
- Check whether **pre-existing conditions are covered** (some plans require a waiting period).

- Consider **deductibles and co-pays** – Lower premiums often come with higher out-of-pocket costs.
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3. International Health Insurance (Best for Digital Nomads & Frequent Travelers)

If you travel frequently or want **global medical coverage**, an **international health insurance plan** is a better option than a Mexico-only plan.

Top International Health Insurance Providers for Expats:

-  **Insured Nomad** – The company we work with and highly recommend is Insured Nomad. They offer the most flexibility of options available for healthcare.
-  **Cigna Global** – Offers worldwide coverage with hospitals in Mexico.
-  **GeoBlue** – Good for U.S. citizens who want coverage in both the U.S. and Mexico.
-  **IMG Global** – Popular among digital nomads for affordable coverage options.


Cost:


- International health insurance is **more expensive** than Mexican private insurance, typically ranging from **\$2,000 to \$8,000 USD per year** depending on **age, medical history, and coverage area**.
 - Many plans allow **U.S. coverage**, which is useful if you plan to travel back and forth.
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4. Travel Insurance for Short-Term Stays


For those staying in Mexico for **less than six months**, **travel insurance** with medical coverage is often enough.

Best Travel Insurance Options for Mexico:

-  **Insured Nomads** – The company we work with and I highly recommend. Ideal for travels that take a few or several trips per year.

 **SafetyWing** – Affordable option for digital nomads.

 **World Nomads** – Good for adventure travelers needing emergency medical coverage.

 **Allianz Travel Insurance** – Covers trip interruptions and medical expenses.

Travel insurance **only covers emergencies** and **does not include routine care**, so it's not suitable for long-term expats.

What's the Best Health Insurance Option for You?

✅ **IMSS (Public Insurance)** – Best for budget-conscious expats who don't mind wait times.

✅ **Private Mexican Insurance** – Ideal for full-time residents who want **fast access to top hospitals**.

✅ **International Insurance** – Best for **digital nomads, frequent travelers, or those needing U.S. coverage**.

✅ **Travel Insurance** – For short-term stays only.

Vaccinations and Medical Requirements for Expats

Moving to Mexico

Ensuring you are up to date on vaccinations and aware of medical entry requirements is an important step when relocating to Mexico. While Mexico does not have **strict vaccination mandates** for entry, certain vaccines are recommended, especially for those planning to live long-term or travel to rural areas.





1. Required Vaccinations for Entry into Mexico

Mexico **does not require proof of vaccinations** for most travelers. Temporary requirements may be enforced, such as negative test results or proof of vaccination for certain diseases. Always check with your airline and the Mexican consulate before travel.







2. Recommended Vaccinations for Expats in Mexico

While Mexico does not enforce vaccination mandates for residents, **the following vaccines are recommended by the CDC (Centers for Disease Control and Prevention) and WHO (World Health Organization)** for expats and long-term travelers:

Routine Vaccinations (Make Sure These Are Up to Date)

-  **MMR (Measles, Mumps, Rubella)** – Mexico has occasional measles outbreaks.
-  **Diphtheria, Tetanus, and Pertussis (Tdap)** – Protection against bacterial infections.
-  **Polio** – Rare but important for long-term immunity.
-  **Influenza (Flu Shot)** – Recommended annually, especially for older adults and children.

Additional Recommended Vaccines for Mexico

-  **Hepatitis A** – The virus is spread through contaminated food and water, making it **essential for expats**.
 -  **Hepatitis B** – Recommended for those engaging in healthcare work, sexual activity with new partners, or needing medical procedures.
 -  **Typhoid** – Common in areas with poor sanitation; essential for those living in small towns or eating at local street vendors often.
 -  **Rabies** – Necessary if you will **work with animals, explore rural areas, or own pets**.
 -  **Chikungunya and Dengue Fever Prevention** – No vaccine exists, but mosquito prevention is key.
 -  **Yellow Fever** – while **yellow fever** is not present in Mexico, travelers coming from regions with outbreaks (such as South America) may need a yellow fever vaccine.
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3. Health Screenings and Medical Requirements for Residency

Expats applying for **temporary or permanent residency** in Mexico may be required to meet **certain medical conditions** depending on their visa category.

Medical Exams for Residency Visas


- Some visa categories (such as **work permits or permanent residency**) may require a **general medical certificate**, usually obtained from a doctor in Mexico.
 - If you are over **60 years old**, a **health insurance requirement** may be imposed depending on the consulate.
 - Those applying for **Mexican citizenship** may need to **show proof of vaccinations** or medical fitness.
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4. Finding Vaccines in Mexico

Vaccines are available at both **public and private clinics** throughout Mexico.

Where to Get Vaccinated in Mexico?

 **Public Clinics (Centro de Salud, IMSS, or ISSSTE Hospitals)** – Free or low-cost vaccines, but may have long wait times.

 **Private Clinics & Hospitals (Hospital Angeles, Star Médica, Médica Sur, etc.)** – Faster service, but vaccines may cost **\$20–\$100 USD** per dose.

 **Pharmacies (Farmacias del Ahorro, Farmacias Benavides, etc.)** – Offer flu shots and some travel vaccines.

If you need specialized vaccines like **rabies or yellow fever**, visit major cities like **Mexico City, Guadalajara, or Mérida**, where international travel clinics are available.

Final Tips for Expats

- ✓ Check your vaccine records and **get any missing shots before moving**.
- ✓ If living in **rural or tropical areas**, prioritize **Hepatitis A, Typhoid, and Rabies** vaccines.
- ✓ Always **carry a translated copy of your immunization records** in case of a medical emergency.
- ✓ Stay updated on **disease outbreaks** through Mexico's **Secretaría de Salud** (Health Department).