

MOVING TO **COSTA RICA**



Masterclass

Module 6

Healthcare and Insurance



Healthcare and Insurance in Costa Rica

Costa Rica is renowned for its high-quality healthcare system, which has contributed to the country having one of the highest life expectancies in the Americas. For expatriates moving to Costa Rica, understanding how to navigate healthcare options is essential for a smooth transition and peace of mind.

Understanding the Costa Rican Healthcare System

Costa Rica operates a two-tier healthcare system comprising the public and private sectors. The public healthcare system, known as the Caja Costarricense de Seguro Social (CCSS) or simply "Caja," provides universal coverage to all Costa Rican citizens and legal residents who contribute to the system.

The Caja was established in 1941 and has evolved into a comprehensive healthcare network covering the entire country. It operates hospitals, clinics (called EBAIS - Equipos Básicos de Atención Integral en Salud), and specialized treatment centers throughout Costa Rica. The system provides preventive care, medical consultations, surgeries, hospital stays, prescription medications, and dental services at little to no direct cost to enrolled members.

Enrolling in the Caja becomes mandatory when you become a legal resident of Costa Rica. Your monthly contribution is calculated based on your reported income, typically ranging from 7-15% of your declared monthly income. This contribution ensures you have access to the full range of public healthcare services.

While the Caja system offers comprehensive coverage, it does come with certain limitations. Wait times for non-emergency services can be lengthy, sometimes extending to months for specialized care or elective procedures. Additionally, appointment scheduling can be challenging, and language barriers may exist as most public healthcare providers speak primarily Spanish.

Public vs. Private Healthcare Options

The public healthcare system, through the Caja, provides essential services, but many expatriates choose to supplement with private healthcare for greater convenience and flexibility.

Private healthcare in Costa Rica offers shorter wait times, English-speaking medical staff, more modern facilities, and greater personal attention. The country hosts several internationally accredited private hospitals and clinics, particularly in the Central Valley area around San José. Notable facilities include Hospital CIMA, Hospital Clínica Bíblica, and Hospital La Católica.

The cost of private healthcare in Costa Rica is significantly lower than in the United States. Consultations with specialists typically range from \$50-100, compared to several hundred dollars in the U.S. Complex procedures and surgeries are also considerably less expensive, which has contributed to Costa Rica's reputation as a medical tourism destination.

Many expatriates adopt a hybrid approach to healthcare, maintaining their Caja coverage for major medical events and emergencies while paying out-of-pocket for routine care at private facilities. This strategy provides the security of comprehensive public coverage while avoiding long wait times for day-to-day medical needs.

Health Insurance Options for Expatriates

Expatriates in Costa Rica have several insurance options to consider beyond the mandatory Caja enrollment:

International health insurance plans designed for expatriates offer worldwide coverage, including in Costa Rica and potentially back in your home country. Companies like Cigna Global, Bupa, and GeoBlue offer comprehensive plans with varying levels of coverage. These plans are particularly beneficial if you plan to travel frequently or want the option of seeking medical care outside of Costa Rica if needed. Premiums for these plans typically range from \$100–300 per month depending on your age, health condition, and level of coverage desired.

Local private insurance is another option, with the state-run Instituto Nacional de Seguros (INS) being the primary provider. INS offers health insurance plans specifically designed for foreign residents that cover private healthcare services. These plans are generally less expensive than international insurance but limit coverage to within Costa Rica. Monthly premiums for INS plans typically range from \$60–200 depending on age and coverage level.

Securing private insurance may be challenging for those over 65 or with pre-existing conditions. In these cases, relying on the Caja system and maintaining a healthcare savings fund for private care expenses might be the most practical approach.

When selecting health insurance, consider your specific health needs, age, budget, and whether you plan to travel frequently outside of Costa Rica. Also, evaluate coverage for prescription medications, preventive care, emergency evacuation, and any specific medical conditions you may have.

Medical Requirements and Vaccinations

Costa Rica does not have extensive mandatory vaccination requirements for residents, but certain precautions are advisable. The Costa Rican climate and tropical environment present health considerations that are different from those you may be accustomed to in North America or Europe.

Recommended vaccinations include:

- Routine vaccinations: Ensure you're up-to-date on standard immunizations, such as measles, mumps, and rubella (MMR), diphtheria, tetanus, pertussis, chickenpox, and seasonal influenza.
- Hepatitis A and B: Recommended for most travelers to tropical regions.
- Typhoid: Especially important if you'll be staying in more rural areas.
- Rabies: Consider whether you'll work with animals or spend extensive time in remote areas.
- Yellow Fever: This is required if you arrive from certain countries in South America or Africa where the disease is endemic.

It's advisable to consult with a travel medicine specialist several months before your move to ensure you have adequate time to complete any vaccination series. When relocating, bring copies of your immunization records and a supply of any regular medications.

Costa Rica occasionally experiences outbreaks of mosquito-borne illnesses such as dengue fever, chikungunya, and Zika virus, particularly during the rainy season. Taking precautions like using insect repellent, wearing long sleeves and pants in the evening, and ensuring your housing has adequate screens can help reduce your risk.

The tap water in most developed areas of Costa Rica is generally safe to drink, but bottled water may be preferable in more remote locations. Adapting to local water can take time, so some expatriates initially choose to use filtered water while their systems adjust.

With its combination of affordable public healthcare, high-quality private options, and overall healthy lifestyle opportunities, Costa Rica offers expatriates excellent healthcare resources for maintaining well-being during their new life in this Central American paradise.

