

Health Insurance in Mexico



MGI Agente de Seguros, S.A. de C.V.
May 2022

1. Medical Emergency
2. Public Healthcare
3. Private Healthcare – Insurance Coverage
 - A. Long-Term Major-Medical Plan
 - B. Medical Evacuation Plan
 - C. Travel Insurance
4. Home, Auto, Yacht

1. Medical Emergency

Ok, emergency! Call 911 or 066?

Yes, these are the real emergency numbers in Mexico!

You absolutely need care. But private hospitals will not take people in without a guarantee of payment. Do you have a plan?

2. Public Healthcare

GOVERNMENT

INSABI – Instituto de Salud para el Bienestar

- Lowest income nationals
- Public General Hospitals and Clinics
- Any Mexican and immigrants are accepted .

INSABI

INSTITUTO DE SALUD PARA
EL BIENESTAR

IMSS – SEGURO SOCIAL:

- Workers and self-employed Residents of Mexico -
- Own Hospital
- Network and Doctors
- No age limit
- Preexisting restrictions
- Medical exam mandatory
- Need proof of residence
- 30 Day waiting period



ISSSTE – For government's employees

MEXICAN ARMY HOSPITALS – military forces

2. Public Healthcare

General Hospitals



Busy place...
Long waits



2. Public Healthcare



CLASIFICACION TRIAGE			
NIVEL DE URGENCIA	TIPO DE URGENCIA	COLOR	TIEMPO DE ESPERA
1	RESUCITACION	ROJO	ATENCION DE FORMA INMEDIATA
2	EMERGENCIA	NARANJA	10 - 15 MINUTOS
3	URGENCIA	AMARILLO	30 MINUTOS
4	URGENCIA MENOR	VERDE	2 HORAS
5	SIN URGENCIA	AZUL	4 HORAS

Limited in resources, availability and exclusive for Mexican workers

Private Healthcare Insurance Coverage

3. Private Healthcare



3. Private Healthcare



3. Private Healthcare

HOSPITALS SPECIALIZED IN EXPATS

San Miguel de Allende



Mérida



Riviera Maya



Playa del Carmen/ Cozumel



Ixtapa -Zihuatanejo



Puerto Vallarta



Mazatlán



Cancún



Mazatlán



3. Private Healthcare



Ok, so what are my options?

3. Private Healthcare

Options:

- A. Long-term Major Medical Plan
- B. Medical Evacuation Plan
- C. Travel Insurance plan if you don't reside in MX

Private Healthcare

A. Long-term Major-Medical Plan

PRIVATE INSURANCE COMPANIES:

International Plans: VUMI, Pan American and BUPA

- Age limit 74 to apply, renew for life
- Worldwide coverage
- Waiting period of 30 – 60 days
- No copays, just deductible



Mexican Plans: Bupa, Mapfre, AXA, SURA, PREVEM, GNP among others

- Age limit 64 to apply
- Medical services of participating private hospitals, clinics and physicians
- Different waiting periods, from 6 to 12 months (48 for AIDS and Myopia)
- Copay and deductible
- There are 104 insurance companies in Mexico, 32 Major Medical Underwriters
- Major Worldwide Insurance Groups with representation in Mexico
- Insurance department operates in Federal basis.



Private Healthcare

A. Long-term Major-Medical Plan

Annual Cost for a 55-year-old EXPAT NON-US Resident man?

International Plans (worldwide coverage)

- VUMI Expat - US\$2,700.00
(Excluding USA)
- BUPA - \$111,606.50 pesos (US\$5,000)
(Including USA)



VUMI



Bupa

National Plans:

- Mapfre National Plan - \$31,356.02 MX (\$1,500 US)
(Can include overseas emergencies)

Private Healthcare

B. Medical Evacuation Plan



- It does not offer medical coverage, but a transportation service
- You must be stable enough to fly home
- It is a good solution if you have Medicare
- Covers pre-existing conditions, not covering Covid cases
- About \$500-600 dollars annual per person renewable to age 85

Private Healthcare

C. Travel Medical Insurance



Private Healthcare

C. Travel Medical Insurance



- It is ideal and meant for an occasional trip
- A short term solution for medical Coverage
- Will cover accidents, infections and medical complications, **coronavirus included**
- Does not cover preexisting conditions at each purchase
- Must be travelling
- Direct payment with Hospitals network or reimbursement
- \$3,712.00 pesos for one month per person, approximately

Private Healthcare

C. Travel Medical Insurance

Some of the companies we work with for travel insurance



1. Homeowners

- a. Catastrophic Coverage: Hurricane & Earthquake based on the Territory.
- b. Private use or Vacation rental use.

2. Automóvil

- a. Mandatory in federal roads and in various states.
- b. Rated by the auto model loss experience, not the driver

3. Yacht Insurance

Mandatory liability policy issued by a Mexican insurance company.

Major international insurance companies have operations in Mexico.

4. Who are we?

Novamar Insurance Mexico

Novamar/ MGI Agente de Seguros SA de CV is an All Lines Mexican Insurance Brokerage firm focused on creating Insurance programs for the American and Canadian community in Mexico.


Our quotes and policies are delivered in English/Spanish and we have a 100% English speaking staff.

Novamar Mexico is an affiliate company of Novamar Insurance Group, Inc. a U.S. domiciled Insurance Brokerage founded in 1987 with offices in California, Washington, and Florida.

4. Who are we?

Novamar Insurance Mexico

roberto@novamar.net

 52-322-297-6440

 Mex 01 800 627 46 37

 USA/CANADA 949-424-8267

www.novamarinsurance.com.mx

Cancun - Puerto Vallarta - Los Cabos - San Miguel de Allende



Thank you!

