



U.S. Seniors Opt for Mexican Healthcare

“Mexicare: \$250 a year covers it all” declared the *Arizona Republic* website headline on August 29. The Mexican Social Security Institute, known as IMSS, provides healthcare with no limits and no deductibles for \$250 or less per year, and American seniors are heading south of the border to take advantage while it lasts.

At a time when Americans are engaged in heated debate about healthcare reform here at home, thousands of U.S. retirees have quietly swam against the tide of illegal immigrants entering the United States from Mexico. These older Americans have taken up residence in Mexico so that they may obtain medical treatment at IMSS facilities.



“It was one of the primary reasons I moved here,” said Judy Harvey, formerly of Prescott Valley but now residing in Alamos, Sonora. “I couldn’t afford health care in the United States.... To me, this is the best system that there is.” She enjoys complete medical care — from checkups, eyeglasses, and dental work all the way to surgery — with no deductibles, free medicine from IMSS pharmacies, and sometimes transportation in IMSS ambulances.

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The *Arizona Republic* reports that “IMSS is the biggest of several government-run medical systems in Mexico. It operates 1,507 clinics and 264 hospitals across Mexico, and foreigners living here legally are welcome to enroll. The annual membership ranges from \$95 for someone younger than 19 to \$250 for people older than 60.” To become a member, an American senior has only to meet certain residency requirements, supply a visa and a birth certificate, answer a health questionnaire, possibly undergo an examination, and pay the \$250 fee.

Jessica Moyal left Hollywood, Florida, for San Miguel de Allende, a popular destination for American retirees. She is married, and the couple has private insurance, but while they had first thought to use IMSS as a backup plan, they now use it routinely for their common care needs. “They take very good care of us,” Moyal affirms.

But Moyal, Harvey, and other seniors have had to put up with numerous tradeoffs to obtain mostly free care. Some are surprisingly basic, such as a hospital that requires patients to bring their own pillows. Other hospitals might have no television or radio in the rooms for entertainment, and others skimp by not including rehabilitative therapy after an operation. The *Arizona Republic* presented a list of the most common downsides in bullet form:

- IMSS will not cover pre-existing conditions for two years. IMSS pharmacies stock mostly generics; newer, name-brand drugs are not included.
- Most doctors and nurses speak only Spanish.



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- Clinics may not have the latest equipment. Patients may have to travel to a larger hospital for some tests, such as ultrasounds.
- Mexican hospitals traditionally require patients to have a family member present 24 hours a day to help with changing sheets, monitoring IV drips, feeding and other tasks. Private rooms are rare.

Something the American seniors may not realize is that as more of them take advantage of the socialized healthcare available in Mexico, they put a strain on IMSS that resembles the burden millions of illegal Mexican immigrants are putting on the U.S. health system. IMSS is already widely known for losing money, and as more foreigners who have only paid into the system for a few years start obtaining the higher degree of care that is common for the elderly, things can only get worse.

“If they started flooding down here for this, it wouldn’t be sustainable,” said Javier Lopez Ortiz, IMSS director in San Miguel de Allende. Unemployment in Mexico has reduced contributions to the system, and IMSS has been using emergency funds to stay afloat. It should also be mentioned that the millions of Mexicans who are in the United States illegally are presumably no longer paying into the system, unless perhaps they are supporting relatives back home.

The biggest expense for IMSS is pensions, but the insurance program that covers foreign retirees as well as Mexicans “has seen its deficit grow at an average 24 percent annually since 2001, to more than \$318 million in 2008,” the *Arizona Republic* noted. An IMSS report said the program “is notorious for its insufficiency of funds,” and warned that “the urgency of reviewing the amount and structure of the fees charged for this voluntary insurance is clear.”

Ironically, some Mexicans now experience resentment similar to what many Americans feel about illegal immigrants. “It doesn’t seem fair,” said Roberto Meléndez while waiting for a relative outside a clinic in San Miguel de Allende. “These people can afford private hospitals. Why do they want to come here?”

Of course, the response of the American seniors is reminiscent of what illegal immigrants say about coming to America. “If someone takes offense at us coming down and using IMSS, then I’m sorry,” said Don Lott, a 71-year-old from Dallas who underwent a hernia operation in Guadalajara. “But I think on the whole, we’re a benefit to the country.”

Now the shoe is on the other foot, and Mexico gets a taste of its own medicine. How strange that Americans think it is worth moving to Mexico to get cheap healthcare, while Mexicans believe it is worth all the risks they take to enter America so they can obtain free emergency-room treatment at U.S. hospitals.

One obvious difference is that the Americans moving south are retirees who have income, even if they are no longer working. Illegal immigrants to America are probably trying to escape the low wages and unemployment in Mexico, and far too many U.S. firms are willing to take advantage of the situation by offering them low-wage jobs.

For the majority of Americans whose idea of healthcare reform does not include moving to Mexico, a lesson can be learned. There are no free rides. The Mexican government is going broke propping up its socialized medicine system. America is already trillions of dollars in debt, with an annual deficit exceeding \$1 trillion; we can’t afford to follow Mexico’s example.

President Obama is on record as favoring a single-payer system similar to Mexico’s. But no matter how the president tries to disguise it as a voluntary public insurance option, his reform proposals would lead to socialized medical, and socialized medicine would drive America into the poor house just like it is



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bankrupting Mexico.



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