In his Ajijic area office in Mexico, neurosurgeon Dr. Gabriel Varela listened to me patiently and without interruption for 10 minutes as I went on and on about my shoulder and arm pain. After he was sure I’d finished, Varela smiled reassuringly and waited a beat. Then, with much greater efficiency of language than I had just displayed, he summarized the situation: “You’ve reached the age of ‘Nuncas.’”

Varela explained that “nunca” is Spanish for “never” and that “Nuncas” were people about my age (59) who say to doctors that they nunca (never) had the problem they have now or it nunca bothered them before or it nunca took so long to heal. Pivoting to my specific issue, he ordered an MRI of my cervical spine, a nerve conduction study and three X-rays.

So, there it was. I was a Nunca. I flashed back to my European-born grandfather telling me when I was a child that we all tend to experience more health care issues when we get older. Fifty years later, a Mexican doctor was telling me the same thing as Grandpa but using
Spanish nomenclature and applying it to me. I guess it’s universal.

The question going forward for all of us Nuncas is how best to deal with needing more health care than when we were younger. As for my health care, I’m extremely relieved and grateful to be entering my Nunca years while living in Mexico (and would feel the same way in other parts of Latin America), as opposed to the U.S. Here’s why:

Lower Health Care Costs

The U.S. health insurance policy I cancelled when we left the states about a year ago covered my healthy wife and me with a $10,000 annual deductible. The premium was scheduled to initially increase to over $600 per month and would skyrocket to well over $1,000 per month by now. In Mexico, my slightly better insurance, including coverage that extends to visits in the U.S., is about $200 per month. That extra $800 per month in my bank account is a nice lifestyle boost, especially in Mexico.

Then, there are the out-of-pocket costs.

Expats in Panama contributing to my website, Best Places in the World to Retire, say the cost for health care in Panama is significantly less than in the U.S. [https://bestplacesintheworldtoretire.com/questions-and-answers/1120-how-much-do-healthcare-and-medical-services-cost-in-panama] I found the same thing in Mexico.

The visit to my neurosurgeon cost me $40, the MRI was $200, the nerve conduction study was $100 and X-rays were $15 each. My general practitioner in Mexico charges $15 per visit, my podiatrist charges $12.50 for a one-hour session, my physical therapist charges $25 per hourly session and my teeth cleanings in an extremely modern office cost $25 each.

These prices are not co-pays. They’re the actual total out-of-pocket costs without involving an insurance company. I just walk in, get seen, hand over some pesos and that’s it. I don’t bother filing with an insurer and don’t even put the fees on a credit card.

Lane Simmons, an American expat living in the popular expat destination of San Miguel de Allende, Mexico told me a story about the health care he received that convinced him to move to Mexico.

His wife slipped in Mexico and needed surgery that Simmons figured would cost about $30,000 in the U.S. He didn’t have that kind of money and told the Mexican orthopedic surgeon (who was trained in the U.S. at Tulane University) that he’d put it off, but the surgeon wouldn’t allow it. The doctor worked out a deal with the hospital, the anesthesiologist and the neurosurgeon. Simmons just needed to drop off $500 a month for the next 10 months to the restaurant owned by the orthopedist’s mother. He did and decided right then to stay in Mexico.

Better Access to Doctors, Great Care
Here in Mexico, I made an appointment with our GP and saw her four hours later; walked in without an appointment and saw my physical therapist one hour later and after calling Varela on his personal cell phone, made an appointment with him for later that afternoon. If I wanted to, I could have had the MRI the next day.

Then there’s the time you get to spend with the doctor. When you visit your physician in the U.S., after spending 15 minutes or so filling out forms and then being shuffled from room to room, do you feel under pressure to get in and out quickly because your doctor has another patient to see? Not so in places like Mexico or Panama.

On my initial $15 visit, my GP in Mexico spent an hour and 20 minutes. Dr. Varela spent one hour on my first visit and an hour and 30 minutes the second time. The expats on my site tell us very similar stories about health care in Panama.

The quality of care can also be excellent in Latin America. Here’s an example: My wife had tripped over one of our dogs while we lived in Arizona and had about $5,000 worth of dental work. One tooth that was chipped was never repaired to her liking, so we scheduled a consultation with Dr. Pilar, a dentist here in Mexico.

After her attentive, unhurried and caring consultation, Pilar asked my wife if she’d like to have the tooth fixed right then and there. She and I were stunned and unprepared for this, but after a pause to consider the situation, we agreed. Thirty minutes later, the dental work was done so well we couldn’t even see the location of the original problem. We paid our $75, said “adios” and enjoyed my wife’s improved smile.

Hundreds of expats on my site also rave about the quality of health care they have received in Mexico and Panama. Here’s what Chris Frochaux, an expat in Panama, says: “Most doctors in Panama receive a medical degree from the School of Medicine at the University of Panama, but receive their training at U.S. hospitals. Panama City is home to the country’s state-of-the-art medical facility, Punta Pacifica Hospital, which is affiliated with Johns Hopkins International and where all doctors are fluent English speakers. Panama is fast becoming the destination of choice for a growing number of ‘medical tourists’ seeking top-quality medical attention at affordable prices.”

**My Conclusion**

It used to be that a major reason Americans would not consider moving abroad was because the health care system outside the U.S. was inferior. From my experience and after reading hundreds of comments on our site, this outdated reason has now been turned on its head. A major reason why people are currently considering moving abroad is because health care issues can be addressed much less expensively, much more easily and with similar results in places like Mexico and Panama.

When I was in the U.S., I paid comparatively outrageous health insurance premiums and tried never to go to the doctor because, even with insurance, it was still a big expense. In addition, I was scared to death of the cost of needing something significant, like repairing the herniated
disk I have now. In Mexico, I can afford to go to GPs and specialists without a second thought, so I go much more often and get much more health care, which I am starting to need and appreciate.

At $25 every few months, I even get my teeth cleaned more often.

As for that herniated disk, I'll try to get by without the surgery for as long as possible by going to reasonably-priced physical therapists. But if surgery is needed, the cost will probably be about one fifth what it would be in the U.S., and that will be a lot less painful.

By Chuck Bolotin

Chuck Bolotin is a vice president at Best Places in the World to Retire, which has more than 9,500 answers to questions about living abroad, provided by expats already there. He recently published his own family's story, One Year on the Road and Living in Mexico — Adventures, Challenges, Triumphs, Lessons Learned, available for free download.

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