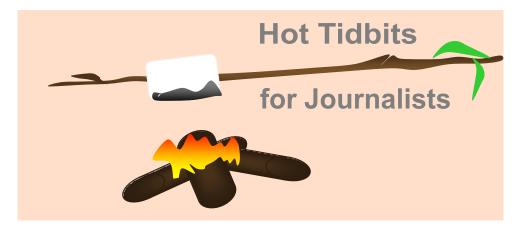
Healthcare in Mexico

- Which expat areas had the best healthcare?
- How does the quality compare?
- How much does it cost?

A research study of 1,129 expats living in Mexico

by Best Places in the World to Retire



Topline Summary of the Most Interesting Findings & Conclusions

Which popular expat area in Mexico had the highest percentage of people reporting that that healthcare quality there was either "Much better" or "Somewhat better?"—14

What reasons did our respondents give for reporting access to quality healthcare in Mexico was almost four times better than in their home country? -- 19

Who were more likely—Canadians or Americans—to report that healthcare access in Mexico was "Much better"? -- 19

What percentage of respondents reported that their healthcare costs in Mexico were less than half of what they were in the US

or Canada? What percentage reported costs less than a quarter? – 22

Regarding healthcare in Mexico, what is "The 78.8% Satisfaction Quotient," and why is it so high? – 27

In which expat area were our respondents most satisfied with their healthcare? – 28

Where did our respondents lead a healthier lifestyle—in Mexico or in their home country? -- 31

How worried were our respondents about receiving all the healthcare services they needed in Mexico?



Tasty, fresh and juicy content Get 'em while they are hot!



The Story Behind Best Places & This Study...6

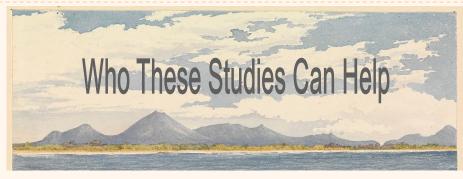


Acknowledgements...8



Rights to Distribute...12





- Those Considering Moving to Mexico...9
- Journalists...10
- For Profit Businesses and Non-Profit Organizations...11

table of contents, continued







Findings, Comments & Observations

1. Our Respondents' View of the Quality of Healthcare in Mexico— VERY Pleased	13
2. Expats Rate Access to Healthcare in Mexico—the Doctor Will See You Now	18
3. If You Move to Mexico, Expect Significantly Lower Healthcare Costs (Especially When Compared With the US)	21
4. For Expats With Health Insurance in Mexico, Much Less Pain	24
5. Another Big Win for the Healthcare Expats Receive in Mexico—the 78.8% Satisfaction Quotient	27
6. Playing Against Type—Expats in Mexico Live a Healthier Lifestyle Than When They Were Back Home	31
7. Few Worries Here—I'll Just Stav in Mexico	35



For Further Investigation...38



Survey Methodology...39



About
Best Places In The World To Retire
/ Contact Information...43

Appendix / Source Data

Listed below are all the demographic questions we used for this study. An asterisk indicates that it was required that the respondent answer the question.



Are you male or female44	
Your age45	
Marital status46	
Work status * (For this survey, activities on behalf	
of charities doesn't count as "work")47	
What is your home country or area? * 48	
Where did you move, either full time or part time? * 49	
How long have you lived in Mexico? * 50	

The Story Behind Best Places & This Study

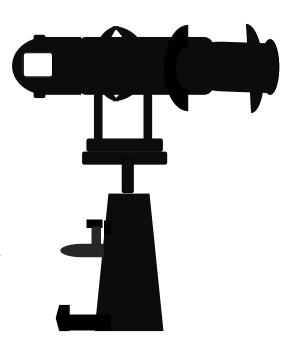
March 26, 2018

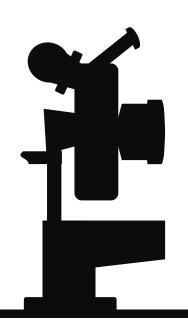
Dear reader,

We created <u>Best Places In The World To Retire</u> to do something no other company had ever done: provide comprehensive, useful, organized, "no spin" information about moving abroad without promoting any agenda, or any destination.

To accomplish this, the vast bulk of the content on our site couldn't be from a single personality who promoted his or her opinions, and it couldn't be from employees who work for our company.

How, then, would we get useful content onto our site for our visitors? We weren't certain it would work, but we knew what we would try:





- First, we did the research to find the search terms most often entered by people researching moving abroad.
- Then, we turned those search terms into questions and made it so that there
 could be several legitimate answers to each question, each answer expressing a
 different, but equally valid point of view.
- Lastly, we asked expats and other experts to answer the questions.

The one that concerned us most was this last bullet.

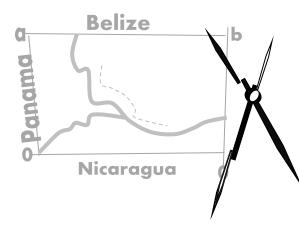
What happened next surpassed our wildest expectations. In May of 2013, we released our site to the search engines with Panama as the only country we covered. Later, we added Nicaragua, Belize and Portugal, and most recently, Mexico.

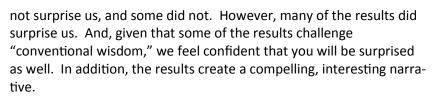
As of this writing, more than 600 <u>independent experts</u> have posted more than 9,500 <u>answers</u> and 250 <u>expat stories</u>, providing their insights and experiences for our visitors, in a credible way, in a format that is easy for our visitors to use for their research.

As time went on, and while we are extremely happy with the value our contributors had provided through answers to questions and expat stories, we wanted an additional perspective, one that would provide our visitors with greater context, trends, and either validate or challenge their most basic assumptions. **That's why we created our series of surveys**.

Our surveys allow us to ask a statistically significant quantity of expats the same questions about their hopes, their fears, their expectations, and how everything turned out. Surveys also allow us to segment and compare answers (many provided anonymously) as per the respondent's gender, age, where they came from, where they moved, how long they lived abroad, etc.

After reading through more than 9,500 answers to questions, you would think that the results of our surveys would





How We Organized the Surveys, and Why

Even though we didn't know how the results would turn out, we organized our surveys in a logical manner, so the results would be meaningful. For example, right after asking our respondents what were their expectations about moving to Mexico, we then asked them what actually happened. With these two sets of answers, we could combine the results in order to compare expectations with realities (which turned out to be very interesting). We did the same thing by asking about their fears of moving to Mexico and then asking which fears were or were not realized.

Interspersed among the graphs and charts are what we believe to be the more interesting, data driven findings, comments by survey respondents, and selected links for further investigation.

You will also find commentary by Jet Metier and me, gathered from the perspective of spending more than four years completely immersed in the topic of moving abroad, talking with hundreds of expats, and going over the data to assemble the study you're now reading. My comments are identified by the icon "Chuck's View," and Jet's comments are identified by the icon "Jet's Take".

We highly recommend that you read through the respondents' comments, which we chose to give you a representative flavor of the respondents' views, not all of which agree with each other. As usual, our respondents are the stars of the show, and give you an excellent human feel for the Mexico expat experience.

We hope you find this study useful, as well as the previous studies on

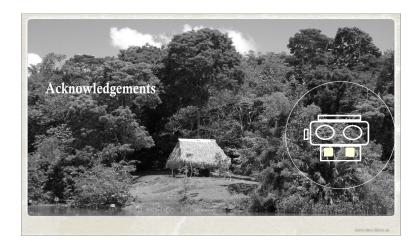
Mexican expats' expectations and realities and their cost of living and follow-on studies from the same survey that will cover topics around the expat experience in Mexico. Look for upcoming studies on safety, inter-personal relationships and freedom. If you would like to be on the list to receive those, just sign up to receive our newsletter here.

I hope you enjoy reading the study and get out of it what you're looking for.

Chuck Bolotin
VP, Business Development
Chuck.Bolotin@BestPlacesInTheWorldToRetire.com







We wish to thank and acknowledge this study's sponsors for their gracious help and support in publicizing the survey from which we gathered many of this study's respondents

In alphabetical order:







Karla & Mike Sequeira







Madeline Milne





Lee Steele







Alejandro Azcarate



Who These Studies Can Help

This is the second in a series of studies about expats in Mexico created to serve the needs of three groups of people.

1. Those Considering Moving to Mexico

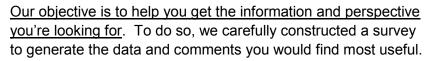


After reading this study, you'll be much better informed.

For many people, moving to Mexico can be one of the best decisions they ever make. For others, it's a big mistake. Which group are you in?

In your search to find out, you may be skeptical of certain claims. You may be frustrated by the lack of credible, balanced, evidence-based information. You may also have a bit of anxiety or uncertainty about the move, which is healthy and normal.

1,129 Expats Surveyed Tens of thousands of data points



From February 9 to March 11, 2017, we surveyed 1,129 expats, who provided thousands of data points and comments. We then took several months to analyze the data and present it in a way designed to help you to come to your own conclusions. This study is the second in a series to do just that.

Learn what happened to those who flew the coop

To sign up to receive the next studies, sign up for our newsletters <u>here</u>.

You can use this study to find credible, useful, "hard" data on what it's really like to live in Mexico.

Can you believe what you read or hear? What's true and what's not? We'll tell you what the data says.

The data may surprise you. It may even entertain you. Whatever your purpose, after reading this study, you'll be much better informed.



2. Journalists

Our objective is to provide

you with



Casy to Use,

fast, thought provoking, surprising,

evidence-based,

and compelling material

There are lots of good stories here.



We'll run your custom query against our survey database

Do you have a theory that the findings in his study don't address, or do you have a more creative or interesting angle that could be supported by data? Perhaps we have the data within our survey, but we didn't include it in these studies. Examples may include how married people answered differently than unmarried, etc. Let us know, and if it's possible, we'll run your query against our database and provide your outlet with customized data, including, graphs, respondents' comments, etc.







Need an expert to interview?

Do you need a person to interview for additional background or local color? We know hundreds of them, either as contributors to our site, or, for those who agreed to be identified, as respondents to our survey. Just let us know who or what you're looking for, and we'll do our best to introduce you.

We are also available for interviews and other background material.

Contact:

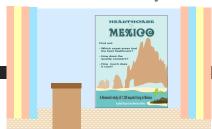
Chuck Bolotin

VP, Business Development

3. For Profit Businesses and Non-Profit Organizations



Share this study



with prospects, clients, partners & volunteers



Feel free to distribute or incorporate this study into your presentations

If you could benefit from your prospects, clients, partners or volunteers being better informed as to the reality of living in Mexico, subject to the "Rights to Distribute" on the next page, please feel free to distribute all or parts of these studies or to incorporate all or parts of them into your presentations.

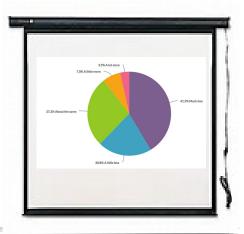
Your company name here



We Can Customize this Study

If you would like for us to create a version for you with your company name, logo and contact information, contact:

BusinessDevelopment@BestPlacesInTheWorldToRetire.com





Rights to Distribute

We believe that the more people who are informed as to the realities of expat life in Mexico, the more happy people there will be. As a result, we encourage distribution of all or parts of these studies, as long as that use represents the data accurately and consistently as presented.

You may freely download this study for your own, personal use.

You may forward this study to others, so they can use it for their own, personal use.

You may cite or re-print this study in its entirety or excerpt any portion of it for commercial use subject to the limitations above, as long as you never remove any copyright notices and you do state the origin of the study as Best Places In the World to Retire. If your use is online, you must also do one or both of the following:

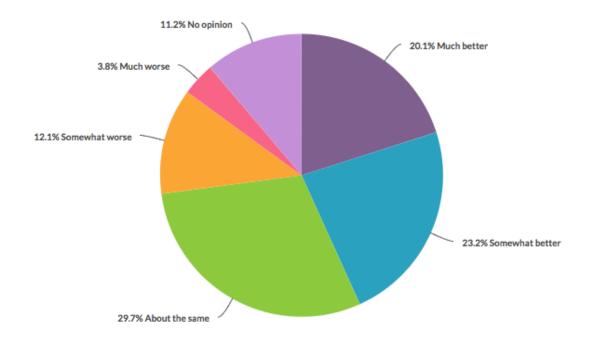
- Link to the download page of the study: https://bestplacesintheworldtoretire.com/ download-free-ebooks
- Provide any link to the <u>Best Places in the World to Retire</u> website.

If you would like to use this study in other ways, if you are a journalist who would like to run a customized query of the data for your own article, or if you have any other questions or requests, please contact: Chuck.Bolotin@BestPlacesInTheWorldToRetire.com

We will do our best to help you.

of the Quality of Healthcare in Mexico—

How would you rate the QUALITY of healthcare in Mexico compared to your home country?



Pleased

Chuck's

We can divide the healthcare system in Mexico into two parts: the private and the public. While most expats, middle class and wealthier Mexicans do not use the public system, it is possible for an expat to qualify for public healthcare in Mexico, and quite a few do use it. As you will see from the comments below, the experiences in the public Mexican healthcare system versus the private system can be quite different. You can assume that the vast majority of the comments refer to the private Mexican system, unless stated otherwise. Please keep this in mind while reading all the results and comments from this question and the others that follow in this study.

While 43.3% of our respondents rated the healthcare quality in Mexico either "Much better" or "Somewhat better," only 15.9% rated it either "Somewhat worse" or "Much worse," an advantage of well over two to one, a result even more impressive when one considers that 93.6% of our respondents came from either the US (68.6%) or Canada (25.0%), both First World, industrialized nations.



Another way to view the magnitude of this vote of confidence in the quality of healthcare expats receive in Mexico is to consider that 21.1% of the expats in our study stated that before they moved to Mexico, not having access to quality healthcare was a concern. (The list of expats' greatest worries about moving to Mexico can be found in our previous research study, "Expats in Mexico: Expectations, Worries... and How It All Turned Out," available for free download here.)

Our respondents provided some fairly diverse opinions on the quality of healthcare in Mexico depending on where in Mexico they lived. To get a feel for their views, here are the results, combining "Much better" and "Somewhat better":



Lake Chapala area: 69.4%

Greater Mexico City area: 64.3%

State of Yucatan, including Merida: 52.1%

Greater Mazatlán area: 50.6%

Greater Puerto Vallarta area: 48.3%

Baja California Norte: 42.0%

Greater San Miguel de Allende area: 38.8%

State of Quintana Roo, including Cancun, Playa del Carmen, Tulum, etc.: 28.3%

Baja California Sur: 25.6%



We should note that the winner in this category, the Lake Chapala area, is within 40 minutes to an hour by car from Guadalajara, which is generally recognized to have very good and modern hospitals.

Comments:

"A tiny bit less advanced, but much better attention and care. Doctors give you their own phone numbers." -65+ year old female from the US living in Mexico 6-10 years.

"Americans tend to throw themselves on the mercy of the doctors without thinking. Failing to assume responsibility for your own healthcare decisions is a mistake in the US and a worse mistake in Mexico." – 65+ year old male from the US living in Greater Mazatlán more than 10 years.

"An emergency CT scan, which would have been well over \$1,000 in the States, was \$400 in a private hospital in Cancun. That included an IV for pain meds, a blood panel, and a specialized doctor. I felt perfectly comfortable with the diagnosis and treatment, and very grateful for the low cost." – 65+ year old single female from the US living in the state of Quintana Roo less than 2 years.



"Doctor visits are literally walk-in, for about the price of a co-pay in the US. Visits are thorough and unhurried. Needed drugs can be bought from the doctor as you leave for much less than US prices. Doctors make house calls and bring the drugs they think you might need. Pharmacists in some cases are trained doctors who will listen to your symptoms and recommend drugs. Most are over the counter. Cannabis oil is readily available (not from pharmacists) to those who seek alternative cures, sold from shops in various modalities." – Michael Ogden, American living in the greater Lake Chapala area for less than 2 years.

"Doctors give you their cell phone number and follow-up on visits!!! Unheard of in Canada :-)" -- Hélène Tellier, living in the state of Quintana Roo for 2 – 5 years.

"Doctors have time for their patients here." – Toni Oliviero, from the US, living in the greater San Miguel de Allende area 2 – 5 years.



"Doctors in the USA would spend 15 minutes or less with me. Yesterday, I spent 45 minutes with my doctor for only 300 pesos (~\$15 USD) and we are going to find the source of some medical issues I have had for years that my doctors in the USA would not even analyze further." — Dulcey Branch, female from the US, living in Baja California Norte less than 2 years.

"Essentially you cannot sue a physician here; therefore, their overhead is very low. You get treated as a person, not a number. The doctor takes much more time with you for a low cost. You even get their cell phone numbers, which the majority will answer." -65+ year old married, fully retired female from the US living in the greater Lake Chapala area 6-10 years.



"Excellent doctors and the state (Yucatán) government is encouraging 'medical tourism.' I had to be hospitalized for 3 days, during which the doctors and nursing staff were absolutely excellent. The hospital was modern and clean and efficient." -45-64 year old divorced female from the UK, living in the State of Yucatan for more than 10 years.

"Excellent medical care at a fraction of the cost. No one is in a hurry. Typical first visit to a doctor-- 30 to 60 minutes." -- Jeanne Dalaba, from the US, living in the greater Puerto Vallarta area 2-5 years.

"Great experiences with medical and dental at much lower costs. The doctors and dentists take much more time with you-- not like in the US. I have their personal telephone numbers and can call them anytime. So much better than what I had in the US." -65+ year old married male from the US living in the greater Lake Chapala area 6-10 years.

"The technology may not be the latest or greatest but it works." -45-64-year-old female from the US living in Baja California Sur 2-5 years.

"I am from the US healthcare field, and I find medical care in Mexico exceptional." -45-64-year-old married female from the US living in the greater Mazatlán area for 6-10 years.

"I am enrolled in Seguro Popular [government insurance]. It's a lot like VA. Once you get past the bureaucracy, the medical care is excellent." – Ed Morris, fully retired, from the US, living in the greater San Miguel de Allende area 2 – 5 years.

"I had a knee injury and couldn't walk. We went to the one of the urgent care facilities where they brought me a wheelchair, took X -rays, supplied me with a knee brace, crutches and medicine. All this was done in under one hour and for \$300. The doctor was professional and spoke great English. Under the circumstances, it was a very pleasant experience." -45-64-year-old female from the US living in Baja California Sur for 2-5 years.

"I love Mexican doctors because they actually spend a lot of time with you. However, I think USA hospitals are better equipped. Several Baja doctors have said that I should return to US for certain procedures."-- Ernestine Anderson, married, from the US, living in Baja California Sur for more than 10 years.

"I prefer a holistic approach to healthcare and find it is more available and definitely more affordable here in Mexico." -- Anne Nicolai, from the US, living in the greater San Miguel de Allende area for 6 – 10 years.



"I have had the misfortune of having to rely on Mexican emergency services [typically not private healthcare] on a few occasions and I'm sorry but, you can sweep the dirt off the floors, I cannot take for granted that ANYTHING is sterile. I can't even take for granted that the medical professional working on me is qualified. I imagine in the higher quality "private" hospitals in Tijuana, you can find world class doctors... But that's NOT THE NORM." – 45 – 64-year-old single male from the US living in Baja California Norte for more than 10 years.

"I think the health care in the city where we live (Merida) is comparable to where we live in Maine. In Maine, we may travel to Boston to find the best specialists; in Mexico, we might have to travel to Mexico City. Two differences: (1) Not all providers in Mexico speak English, which is a limitation; still, there are many who trained in the U.S. and have excellent English. (2) In Mexico, they spend much more time with us - less with formal record-keeping, and more getting to know us as persons."—65+ year old female from the US living in Mexico for more than 10 years.



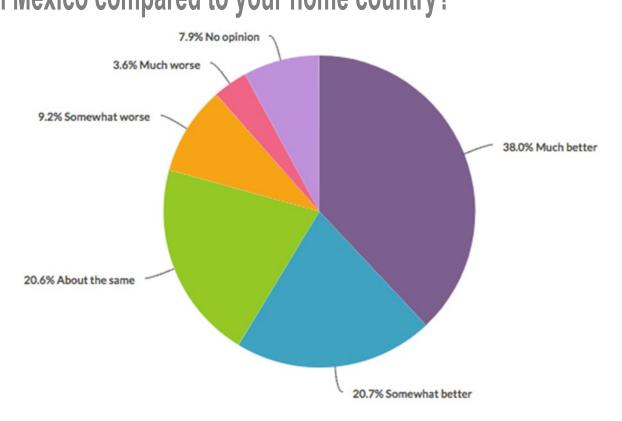
"IMSS [government-run] has good people but they're short on resources and equipment. A surgery or hospital stay is a 'bare bones' experience but you can also be treated privately in facilities comparable to those north of the border."—45 – 64 year old female from Canada living in the greater Chapala area for more than 10 years.

"If you're using private healthcare, many of the doctors studied in the US and have access to the same equipment. The only difference is that you can almost always see them on the same day, there's no waiting weeks or negotiating with your insurance provider." – 25 – 44-year-old married male from the US living in the state of Yucatan less than 2 years.

"In my experience, the professionals are just as professional and the equipment is new, clean and functional. I'd say, 'the same', if it weren't for the far better prices and the far more personal interactions of the staff with the patients. I always feel like a number in the States, whereas here, I feel as if I'm being taken care of." – 25 – 44-year-old single male from the US living in Baja California Sur more than 10 years.

2. Expats Rate Access to Healthcare in Mexico-the Doctor Will See You Now

How would you rate your ACCESS to healthcare in Mexico compared to your home country?



Of course, the quality of healthcare is not that relevant if one can't get access to it. And here, our expats were once again quite pleased, with 50.7% reporting access either "Much better" or "Somewhat better", and only 12.8% reporting access either "Somewhat worse" or "Much worse," for a margin of almost four to one favoring Mexico.





Canadians were more likely (47.4% to 36.3%) to answer that their access was "Much better" in Mexico.

The top four areas within Mexico with the most votes for "Much better" access all received around 50% for this category:

Greater Lake Chapala area

Greater Mazatlán area

Greater Puerto Vallarta area

State of Yucatan, including Merida

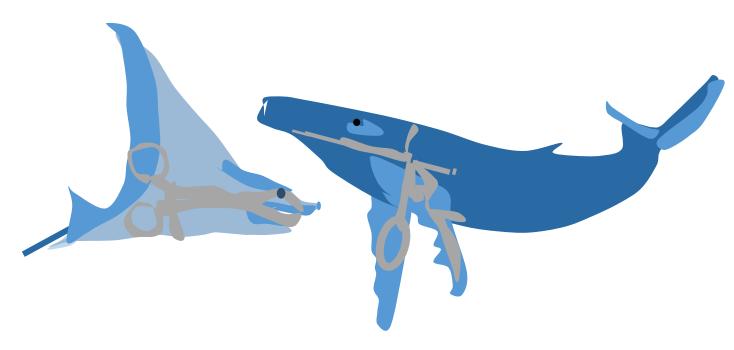
Comments:

"Access to healthcare in Nova Scotia is so bad, that there is no comparison to be made. I might have waited a year for an MRI in Nova Scotia, and here it was two days." – Robert Bridge, living in Baja California Norte for 2 – 5 years.

"I'm not sure how to answer this. I live in a remote area and pray we won't have an accident."—Marcia Bales, living in Mexico more than 10 years.

"All that is needed is to call or go to the medical office and you do not have a long wait or to hear a lecture on why you should have called first. Doctors and vets make house calls." -- Lupe Y Ambrose, from the US, living in the State of Yucatan 2 – 5 years.

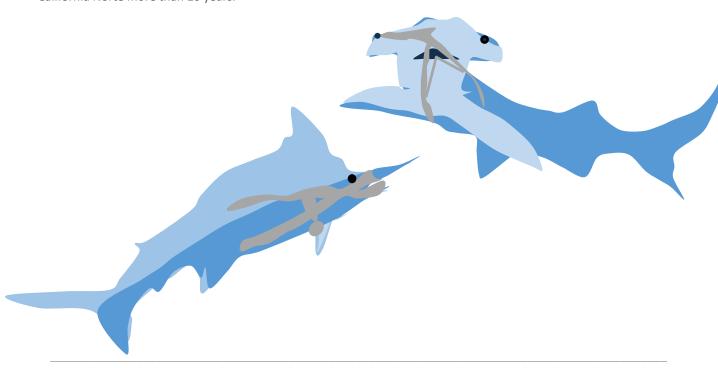




"Almost every doctor and dentist I've gone to has given me their personal cell phone number and email to contact them directly. They are incredibly accessible." -45-64-year-old single woman from the US living in the greater Puerto Vallarta area for 2-5 years.

"As a U.S. citizen without insurance, medical care is much more accessible for me in Mexico." Lori Gonzales, from the US, living in Mexico 6 - 10 years.

"As soon as they realize I am an American, they are more than happy to help me as much as they can. I seem to pay more than the locals do as well. I wonder if that is by design?" -- 45 – 64-year-old single male from the US living in Baja California Norte more than 10 years.



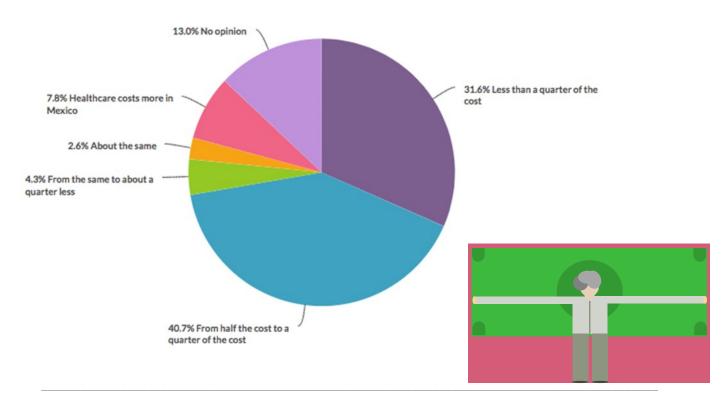
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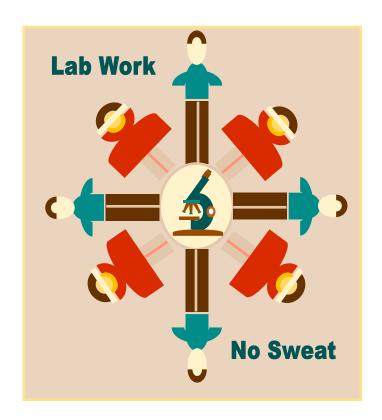
3. If You Move to Mexico, Expect Significantly Lower Healthcare Costs

(Especially When Compared With the US)



How would you rate the COST of healthcare in Mexico compared to your home country?





Our respondents' answers to healthcare cost were even more lopsided than those for quality or access, with more than 72% reporting "From less than half the cost to a quarter of the cost (40.7%)" and "Less than a quarter of the cost (31.6%)". Only a very small 7.8% reported that healthcare costs more in Mexico, the vast majority of which came from Canada. (See below.)

The largest difference in response was generated by if the respondent was from the US or Canada. Here are the results for expats from each country:

	USA	Canada
Less than a quarter of the cost	38.3%	17.3%
From half the cost to a quarter of the cost	46.0	27.9
From the same to about a quarter less	3.6	5.8
About the same	1.4	4.8
Healthcare costs more in Mexico	2.6	18.8
No opinion	8.2	25.5

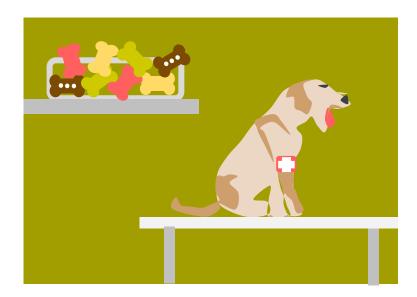
We presume that these differences are primarily the result of Canada having a state-run healthcare system.

Comments:

"You can see a doctor for less than the cost of your copay back in the States." -25 - 44-year-old married male from the US living in the state of Yucatan less than 2 years.

"There's really no comparison. Mexico's health care is much less than a quarter as costly as in the USA."—65+ year old female from the US living in Mexico more than 10 years."





"We recently had our beloved dog spend 3 nights in a vet hospital in La Paz. Not only was the service extraordinary, the cost was amazing low!"—45 – 64-year-old female from the US living in Baja California Sur less than 2 years.

"Scopes that cost \$7,000 in the U.S. cost \$700 in Vallarta; there's really no comparison." -- 45 - 64-year-old female from the US living in the greater Puerto Vallarta area 2 - 5 years.

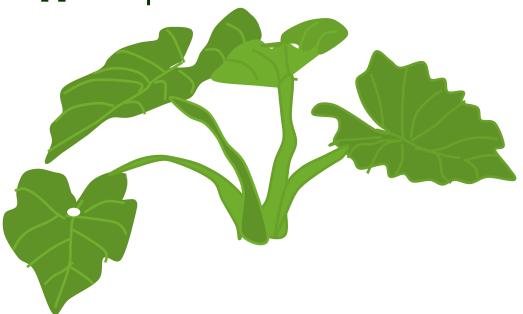
"Pharmaceuticals are much more competitively priced and in many cases the manufacturers are the same." – 65+ year old American male living in Baja California Sur more than 10 years.



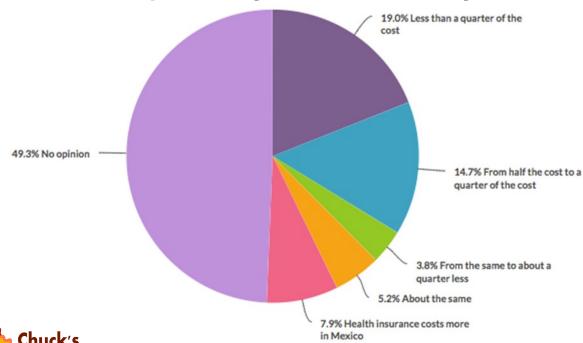
"Our friends come down here and stay with us to visit doctors or dentists." -- Mary Hoffenbecker, from the US, living in the state of Yucatan more than 10 years.

"I had bariatric surgery from one of the top bariatric surgeons in the world, Dr. Ortiz, at OCC. I go to a local hospital that offers an expat physical based on sex for round \$400 that includes all tests and exams. I am half way through implant surgery. I am getting 3 implants for less than what one would cost in the states." — Karen, 45-64-year-old from the US living in Baja California Sur less than 2 years.

4. For Expats With Health Insurance in Mexico, Much Less Pain



How would you rate the COST of Health Insurance in Mexico compared to your home country?

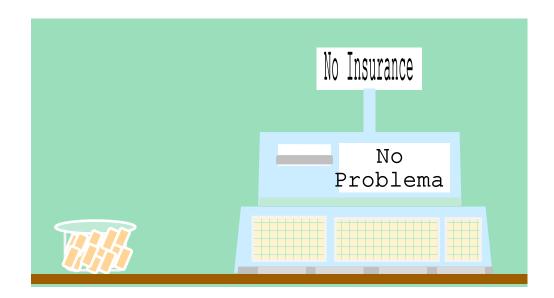




We suspect that having almost half of our expats reporting "No Opinion" is largely the result of them having no health insurance in Mexico. Our theory is that this is the result of several factors, including these four:

- The low cost of healthcare in Mexico makes it less necessary to purchase insurance. (See the results to Question 1, above.)
- For Americans, having Medicare still in force in the US.

- For Canadians, having health insurance in force in Canada.
- For those who retire to Mexico, some may have pre-existing conditions that the Mexican insurance company would exclude, so, because of this and the low cost of healthcare otherwise, some of these expats may choose to go without.



Interestingly, those answering, "No opinion" did not change appreciably depending on how long the expat has lived in Mexico, inferring that the option of not having insurance was not dependent on familiarity with living in Mexico.

For those with insurance, the costs are clearly lower than in their home country, with only 7.9% reporting that health insurance costs more in Mexico than in their home country.

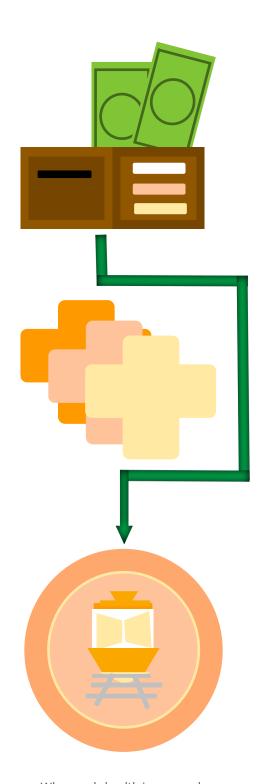
Comments:

"Insurance cost me \$400 a month in the US- only \$2,000 here for a year." -- Noelia Matthews, single female from the US living in Baja California Sur less than 2 years.

"Pre-existing conditions are excluded, which is a concern." -- Kelly Baker, married, from the US, living in Puerto Vallarta area 2-5 years.

"With caregivers charging so little, insurance could be a waste of money." - Jeff Smith, from the US, living in the greater Lake Chapala area for 2-5 years.





"We have free provincial healthcare in Canada."—female from Canada living in the greater Lake Chapala area for 2-5 years.

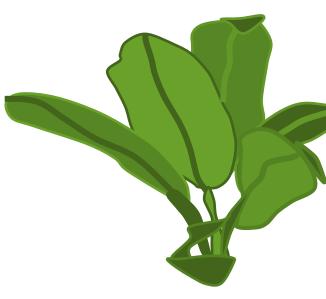
"We don't have health insurance in Mexico due to our ages and pre-existing conditions." -65+ year old married female from the US living in the Greater San Miguel de Allende area 6-10 years.

"Most expats here don't have private health insurance, as the cost of good to great medical care is so cheap." -- Alan Leavens, from the US, living in the greater San Miguel de Allende area for less than 2 years.

"If I were in the USA, my monthly cost would be ~\$400 per month for a \$6,500 per year deductible. Here, my health insurance premium is \$550 USD for a whole year with a \$500 a year deductible. Co-pay to see a doctor in the US - \$50. Payment to my doctor in Mexico - \$15. Most important, though, is that the doctors really seem to want to spend the time to listen to you and to help you." — Dulcey Branch, single female from the US living in Baja California Norte less than 2 years.

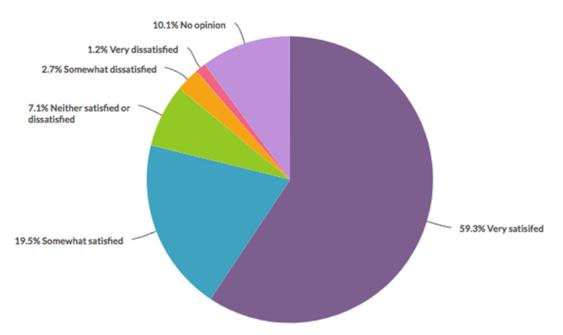
"I use Seguro Popular [state sponsored insurance] and the price is about 35 Canadian dollars for 3 years." -- Laurel A. Lockhart, living in the greater San Miguel de Allende area 6-10 years.

Who needs health insurance here when it is so affordable? The money we save pays for several round-trip tickets to the US every year!" – Ben Haddox, from the US, living I the state of Quintana Roo, for less than 2 years.



5. Another Big Win for the Healthcare Expats Receive in Mexico—the 78.8% Satisfaction Quotient

Overall, how satisfied are you with the healthcare you receive in Mexico?



We included this question as a check to see if the results would be consistent with the results from other answers, which they certainly were. Combining perceived high quality and high access with low costs, we expected to find overall satisfaction high, and we did, with 78.8% reporting that they are either "Very satisfied" or "Somewhat satisfied" with their healthcare in Mexico.





At 62.3% to 55.9%, women were more enthusiastically satisfied with their healthcare in Mexico than men.

Here is the percentage of respondents in each area who reported being "Very satisfied":

Greater Mazatlán area: 73.3%

State of Yucatan, including Merida: 72.1%

Lake Chapala area: 69.8%

Greater Puerto Vallarta area: 62.5%

Baja California Norte: 58.1%

Greater San Miguel de Allende area: 53.1%

State of Quintana Roo, including Cancun, Playa del Carmen, Tulum,

etc.: 52.2%

Greater Mexico City area: 50.0%

Baja California Sur: 45.4%



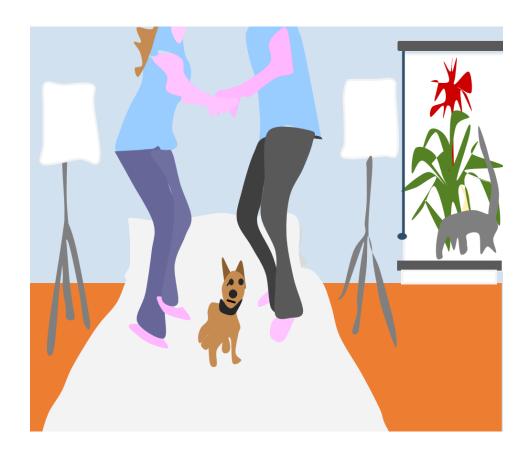
Comments:

"X-rays reviewed by a doctor for \$40, epinephrine for less than a dollar, same day appointments, get to spend time with the doctor, and some still make house calls." -45 - 64-year-old male from the US living in Baja California Sur 2 - 5 years.

"We are able to see specialists directly at a very reasonable cost. The cost for a skin check, biopsy along with full work up was less than a normal doctor visit at home. It is very inexpensive to get quality care. In fact, we save our insurance in case of something catastrophic and pay out of pocket for everything since it is so economical." – 45 – 64-year-old married female from the US living in Baja California Sur for less than 2 years.

"Very prompt, modern and professional service and a very reasonable cost. Canada and the US could learn a lot about efficient healthcare from Mexico." -- Jerry Wyshnowsky, from Canada, living in the greater Mazatlán area for less than 2 years.

"They speak English, many studied or worked abroad, and accreditation is just as rigorous." – Jeff Smith, from the US, living in the greater Lake Chapala area 2 – 5 years.



"There are some issues with comfort of communication level sometimes, but our family doctor is US-trained and speaks perfect English. He helps us deal with specialists as needed, but it would be better to be able to talk with them ourselves." -- Heather Krause, from the US, living in the greater Chapala area 2 – 5 years.

"Not like the U.S. And the hospital in Loreto is dirty." – 65+ married female from the US living in Baja California Sur less than 2 years.

"I think that Mexican doctors become doctors because they truly want to help people - not so they can get the big house and fancy car." -- Nancy Fitzmorris, from the US, living in Baja California Sur 6-10 years.

"There are English-speaking doctors in most if not all communities where expats are living." -45 - 64-year-old married female from the US living in Mexico 2 - 5 years.

"Medical standards for doctors in Mexico are lower than the US. This just means that one has to exercise good judgement in selecting a doctor." – 65+ year old US male, married, living in the greater Mazatlán area more than 10 years.

"Incredibly impressed! Doctors in Nuevo Vallarta saved my hubby's life because of a condition brought on by meds prescribed in the U.S." – 45-year-old, from the US, living in the greater Puerto Vallarta area.

"My mother-in-law died from a stroke after surgery to repair a fractured hip. The surgeon forgot to prescribe anticoagulants, and we didn't know this was standard until after the fact, so didn't know to check for it. You must know about these things in order to safeguard yourself.

I'm delighted with the speed, expertise and prices. As with the US itself, there are doctors to be avoided but that is easily accomplished, just as it is back home, by asking people about their experiences and by seeking second opinions." — Michael Ogden, from the US, living in the greater Lake Chapala rea less than 2 years.

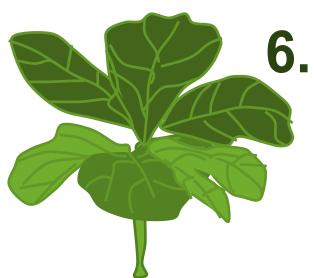




"The quality is so far above US healthcare, its amazing." -- Launa Brockman, from the US, living in the state of Quintana Roo 2-5 years.

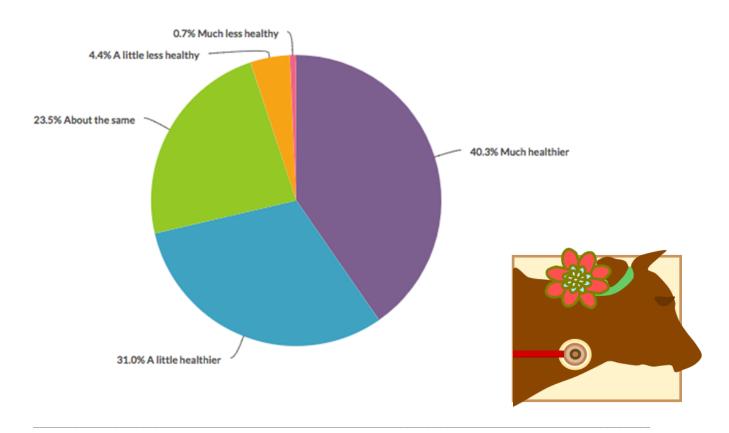
"The medical personnel I've dealt with have been very responsive and helpful. I've had four surgeries and while the hospitals are very uncomfortable, the staff is excellent."— 45 — 64-year-old female from Canada living in the greater Lake Chapala area more than 10 years.

"One night I thought I was having a heart attack (it turned out to be nothing) and went to Hospital General, where I was attended by two different doctors and nurses, and was given tests. I was there for a couple of hours. When I went to the window to pay, they waved me away with a smile. No charge. And when I took a visitor to the "gringo hospital" for food poisoning, he stayed overnight for monitoring. Private room. Total charge: under \$300 USD." -- Anne Nicolai, from the US, living in the greater San Miguel de Allende area for 6 – 10 years.



6 Playing Against Type-- Expats in Mexico
Live a Healthier Lifestyle Than
When They Were Back Home

How would you rate your health-related lifestyle (eating, exercising, weight management, etc.) in Mexico compared with your home country?

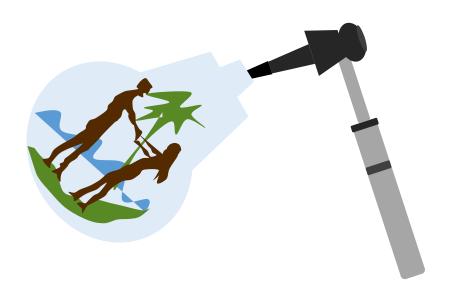




We included this question in order to judge the relative need for healthcare as increased or decreased by lifestyle. In their responses, our expat respondents defied the stereotype of the lifestyle in Mexico consisting solely of heavy drinking, eating unhealthy food, and laying around on the beach. 40.3% reported that their lifestyle is "Much healthier" than in their home country and 31.0% saying their lifestyle in Mexico is "A little healthier."

The number one place with the healthiest expat lifestyle was Mazatlán, followed closely by the state of Yucatan, and the Lake Chapala area.

However, the longer the expat was in Mexico, the less healthy their lifestyle. 46.0% of those in Mexico less than two years reported a "Much healthier" lifestyle, while only 37.8% of those in Mexico more than 10 years did.



Comments:

"Both my husband and I are walking much more than we used to. We have both lost 15+ pounds in six months and we both feel better. I am not eating any baked goods as they use lard rather than butter in their baking. This makes the product very dry and unpalatable. I'm thrilled about that! There really is nothing like 'fast food' down here. That helps a great deal as well." -45-64-year-old female from the US living in the greater San Miguel de Allende area less than 2 years.

"Access to good, inexpensive fruits and vegetables means we can eat healthy." -65+ year old married man from the US living in Mexico 2-5 years.



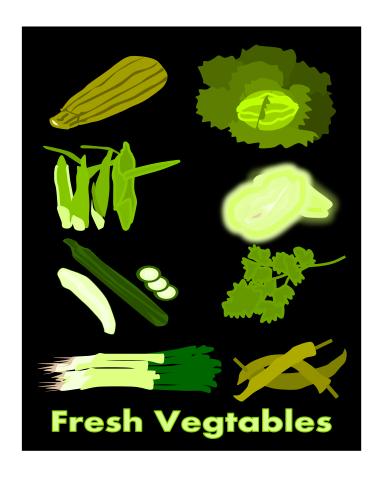
"Always took care regarding eating and lifestyle habits but our preference for organic foods and lots of fruits and vegetables was expensive and required more effort to source out. Here it is readily available, and much, much cheaper. My favorite story is first week we were shopping and my husband asked if a certain item was organic and received the reply, 'Senor, it is all organic; we can't afford pesticides."— Margaret Miller-Cohen, from Canada, living in the Greater Lake Chapala area less than 2 years.

"As soon as I moved to Mexico, I stopped getting daily stomachaches and headaches. I lost 15 pounds in the first two weeks I was in Mexico just because of the higher quality (Non-GMO) food. Better food = better health in general."—Dean Stark, from the US, living in Baja California Sur 6 – 10 years.

"As we live here in the winter when we would not be able to walk much at home, we are much more active in Mazatlán. We also have access to many fresh fruits and vegetables so our diet is healthier." -65+ year old female from Canada living in the Greater Mazatlán area for 6-10 years.

"Because of a superior bus system and good weather, I travel all over Mexico and in my hometown by bus or walk. I walk 4 dogs in the morning which I couldn't do in Canada and do water aerobics for an hour in the afternoon. I feel like I am in my 20's still, what with the increase of adrenalin."-- Laurel A. Lockhart, from Canada, living I the greater San Miguel de Allende area 6 – 10 years.

"Better, fresher foods. More opportunities to exercise. Walking 8 km a day...dancing, and yoga in the park." – Bob Morton, from Canada, living in the greater Mazatlán area more than 10 years.



"Drink too much due to more social activities."65+ year old man from Canada living in Baja California Sur for more than 10 years.

"Eating out is cheaper so we do need to be careful not to over indulge." 45 - 64-year-old female from the US living in Mexico 2 - 5 years.

"Fresh food! No stress! Happy!" 45 – 64-year-old married female from the US living in the Greater Puerto Vallarta area 2 – 5 years.

"Fresh fruit and vegetables are available all year round. I love going to our local market and buying everything so fresh. 22 pounds of oranges cost me a little over \$2 when they're in season! There are also excellent gyms with state of the art equipment and wonderful instructors." -- Katherine Camargo, from the US, living in Mexico more than 10 years.





"Great food, fun activities--who needs a gym when Mexico is our oyster?" -- Greg Hovey, from the US, in Mexico more than 10 years.

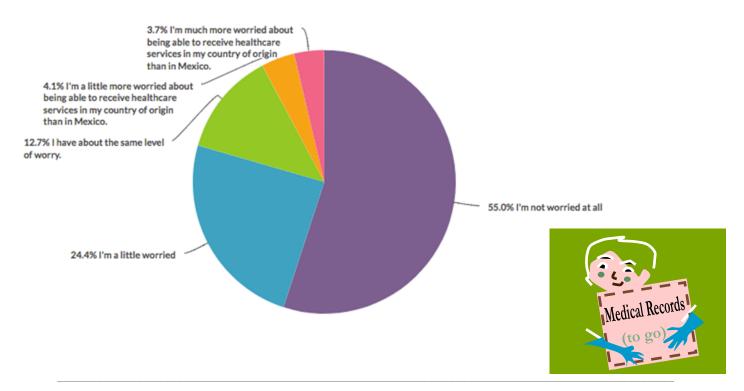
"Harder to find healthy, non-starchy options in restaurants. Good luck if you're a celiac or gluten free!"—45 – 64-year-old married female in Baja California Sur more than 10 years.

"I doubled my food intake and lost weight. I began eating food instead of processed products that resemble food. I also began walking much more than I ever have in the past." – Christopher K. George, from the US, living in the state of Quintana Roo 2-5 years.

"I drink too many beers and don't exercise like I used to. I am going to change that. No excuse here with great weather all the time." -45-64-year-old married male from Europe living in the greater Puerto Vallarta area more than 10 years.



How worried are you about not being able to receive the healthcare services that you may need in Mexico compared to your country of origin?





We included this question to test the notion that healthcare in Mexico may be viewed as acceptable for non-challenging illnesses, but that our respondents would want to return to their home country if something more catastrophic happened. It turned out that this was not the case, as you can see from the results above.

There were very little statistically significant differences in the results broken out by sex, age, home country, or how long the expat had been in Mexico.

Comments:

"Another good reason to live at Lake Chapala. Guadalajara has the best hospitals, doctors and specialized care in all of Mexico." –65+ year old married female from the US living at the greater Lake Chapala area less than 2 years.

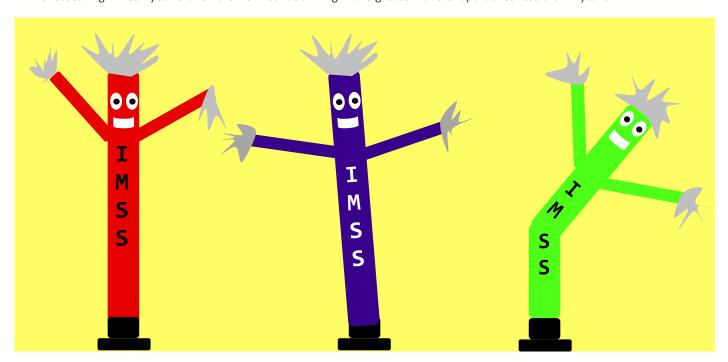
"For anything catastrophic, we can transport to the US and use our Medicare!" – Ben Haddox, from the US, living in the state of Quintana Roo less than 2 years.

"Health care overall is amazing in Mexico. However, ACLS ambulance service is pretty much nonexistent here." - Female from the US living in Baja California Norte 6 - 10 years.



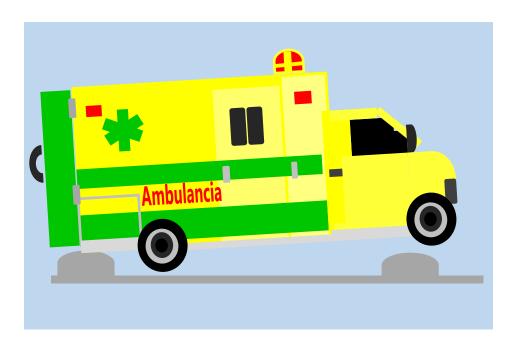
"I have found that there are even some medical treatments offered here that aren't in the US. I have been just incredibly impressed."—Launa Brockman, from the US, living in the state of Quintana Roo for 2 – 5 years.

"I wish I had private insurance, not just IMSS [Mexican state-run healthcare] and we are looking into that but since my husband had a heart attack he now has a pre-existing condition. IMSS is good but has long waits. However, my husband will never be denied IMSS as long as he lives and we pay our yearly fee of around \$350. My friend was successfully traversed for kidney cancer and breast cancer using IMSS. Not having to worry about running out of money for medical care is reassuring." – 65+ year old female from Canada living in the greater Lake Chapala area less than 2 years.



"Just a little worried because of 1) an unfamiliarity with major procedures (so far I've only had basic health care needs) and 2) an uneasiness that I am dealing with my health in a second language. My Spanish is good for day to day communication. Health is a different issue.

My experience getting my hernia fixed in Mexico was awesome--in and out the same day with zero complications. Many of the doctors here studied in the US, so no I'm not worried at all about receiving adequate treatment." 45 – 64-year-old divorced female from the US living in Mexico less than 2 years.







Answers to questions by expats:

All of Mexico Healthcare

Chapala and Ajijic Healthcare

Los Cabos—La Paz Healthcare

Puerto Vallarta Healthcare

San Miguel de Allende Healthcare

Yucatan: Riviera Maya, Playa del Carmen, Cancum, Merida, Akumal, Tulum, etc., Healthcare

Click here for the following free downloads at Best Places in the World to Retire:

Research Study: Is it Cheaper to Live in Mexico?

Research study: Expats in Mexico—Expectations, Worries... and How it All Turned Out

eBook: Our Year on the Road & Living in Mexico— Adventures, Challenges, Triumphs, Lessons

Learned

Research studies on Panama, Belize and Nicaragua

eBook: Panama— the 62 Things You Need to Know

Download another copy of this study

Articles and stories on the Best Places' site:

My Personal Experience Comparing Healthcare in the US vs. Mexico

Selected articles on other publications:

Why I Prefer to Get My Healthcare in Latin America

4 Reasons Health Care is Lower in Mexico, Panama, Than the US

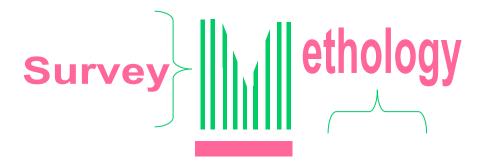
Other links to related content:

Best Places YouTube channel

Best Places Facebook page

Articles by or about Best Places

Sign up here for the Best Places' newsletter to receive all forthcoming studies.



The survey from which this and follow-on studies will be published was hosted on SurveyGizmo and was conducted between February 9 and March 11. We received a total of 1,129 responses, of which 787 were complete.

Our intention is to present the most accurate, objective picture possible of what it is like to live in Mexico. Of course, no survey or study can be perfect, for the same well-known reasons. Here is how we dealt with the more common issues:

Nonresponse Bias:

A nonresponse bias is introduced when only the most motivated people respond. These people would tend to be the most outgoing, opinionated, vocal, etc., and may not accurately represent the target group as a whole. In order to mitigate this bias and to encourage participation by the widest, most representative group possible, we made it very well known that, in exchange for participating in the survey, each respondent would be entered into a drawing for very attractive prizes, listed below in order of money value, the same way they were presented to potential respondents:



Estrella del Mar Golf Condos and Beach Resort offers the prize of two nights and three days in a deluxe ocean view room at Mazatlan's best kept secret-- the fabulous Estrella del Mar, an 816-acre, gated community with lush tropical landscaping, anchored by one of Mexico's top rated golf courses, the Robert Trent Jones Jr. 18-

hole championship golf course and boasting 3.5 miles of pristine beach. American breakfast daily and three unlimited golf green fees. Based on availability. Some restrictions apply. US \$800 value.



Casita Montana Bed and Breakfast offers the prize of three nights and four days in one of their newly remodeled, spacious guest suites with a full kitchen, dining area, bedroom, and bathroom right in the heart of Ajijic. Includes a tour of the city and breakfast each day. US \$285 value



AvensaTravel offers the prize of two nights in Hotel Cosijo, a beautifully designed boutique hotel in Tlacochahuaya, a traditional village 22 km from the city of Oaxaca. The peaceful surroundings make this hotel perfect for people looking to escape stress and discover the beauty of a small traditional Mexican village. The village is well known for its recently restored 16th century church of Dominican convent. Hotel Cosijo has a lap pool and offers yoga les-

sons, massages, bike tours and horseback riding. US \$280 value.



Hacienda San Pedro Nohpat offers the prize of one night and two days at its stunning and historical hacienda in Merida, Yucatan. Stay in a real life, 400 year old hacienda turned into this charming, intimate B & B. Breakfast included. US \$135 value.

AVENSA travel

AvensaTravel offers the prize of an authentic Oaxacan cooking workshop for two people. Not only will you cook one of Oaxaca's famous moles using traditional kitchen tools but you will also have a real Mexican experience in a traditional village close to Oaxaca city. A Mexican lady will welcome you in her house to spend an unforgettable fun afternoon together

that you will never forget. US \$110 value.

Vallarta Food Tours offers two separate prizes for two separate tours: the first is a guided 3 to 3½ hour food and city walking tour featuring ten food tasting locations carefully chosen to highlight the best regional flavors Puerto Vallarta has to offer. Stops include Vallarta's best mole enchiladas, traditional ceviche tostadas, a tortilla factory, fresh coconut, tacos from an authentic taco stand, traditional drinks, savory soups, regional candies and

more. The second separate tour is of San Miguel de Allende. US \$52 value for Vallarta tour and \$60 for San

Miguel de Allende tour.

88.9% of our respondents answered "Yes" to "Would you like to be entered into our prize drawing?", even though they had to give their name in order to be entered.



A sampling bias is introduced when not every person in the target group takes the survey. The main way this is handled is to make sure that as many people as possible in the target group knows about the survey. We dealt with this by repeatedly publicizing the survey in the following places (in alphabetical order):



- Best Places in the World to Retire Facebook page
- Best Places in the World to Retire newsletters
- Facebook Groups (at least 10 of them) representing the various areas and interests in Mexico
- Mazatlan Messenger
- Oaxaca Times
- The Yucatan Times
- Vallarta Tribune
- Yucatan Living
- Yucatan Expat Life
- Yucatan Today

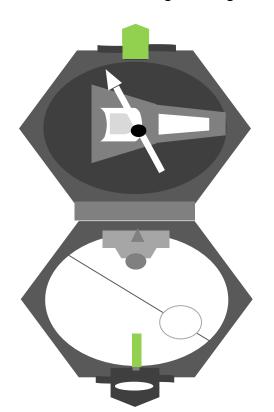
Acquiescence Bias:

Acquiescence bias is introduced (and sometimes, especially in political "surveys," intentionally so) when

the survey "leads" a respondent towards a desired answer. Generally, this is done via questions that start with a question similar to "Do you agree with...." and / or some seemingly reasonable statement of "facts". There were no such lead in's to questions in our survey.

Social Desirability Bias:

Social desirability bias is introduced when the respondent answers in a way that he or she believes will put him or her in the best light amongst his or her peers, as opposed to answering honestly. In order to guard



against this bias, we made it very clear that, if desired, the respondent may remain anonymous. 61.3% of our respondents chose to remain anonymous.

Order Bias:

Order bias is introduced when the order of the answers to a question gives a hint to the respondent as to the desired responses. In order to guard against this, the answers to the questions in most of the survey are somewhat random (but not annoyingly so), and, interestingly, many were answered in a way that surprised us. We did, however, order answers in areas where not to do so would have caused annoyance and less clarity, for example, in "scale" questions that asked how satisfied the respondent was with something.

Expat Success Bias:

The people who took our survey are expats, meaning that they currently live abroad. It could be argued that people who live abroad are more likely to give positive reviews about living abroad, as opposed to, for example, those who used to live

abroad and who no longer do. There could be some merit to this argument. Unfortunately, we did not see any reasonable way to test it, so we don't have an opinion. Even if we were able to locate people who were no longer expats and have a sample of them take our survey, we saw no logical way to normalize the results. (Which ones would we seek out, how many would we ask in proportion to existing expats, etc.?) Therefore, in light of this, we leave it to the reader to make any adjustments to the data he or she feels would make sense for his or her particular need.

Other Integrity Enhancers:

In order to guard against people taking the survey twice, each respondent was forced to provide an email address (duplicate email addresses were not allowed), and prizes are only given to expats.

The quantity of comments we received for each question indicated to us that those taking the survey took it seriously, and that there were very few, if any, respondents taking the survey just to get the prizes.

We saw no abnormalities that would indicate anything suspicious.

Margin of Error:

It is very difficult to obtain an reasonable estimate for how many expats live in Mexico. One of the reasons is that so many "foreigners" live in Mexico who have family or other ties and aren't legitimately the subject of this study. In order to calculate a margin of error, we chose an estimate of 500,000 expats living in Mexico who have no family or other ties. (We recognize that this estimate may be substantially off and probably high, but we have no good way of checking it.)

Assuming 500,000 expats living in Mexico and a sample size of 1,129 (the quantity of respondents to our study), according to the American Research Group, the theoretical margin of error is + / - 2.91%, 95% of the time, on questions where opinion is evenly split.

For the demographic breakdown of respondents, please see the appendix.



About Best Places in the World to Retire / Contact Information

Best Places in the World to Retire was released to the search engines May, 2013. Since that time, we have added more than 250 expat stories and 9,5000 answers to questions about living abroad, provided almost entirely by more than 600 experts.

Our first country was Panama, which was followed by Nicaragua, Belize, Portugal and Mexico. We plan to add 9 additional countries in the next 3 years.

Our objective is to provide credible information about moving, living, retiring, visiting, or doing business abroad.

The Best Places in the World to Retire website is divided into the following sections::

- Questions & Answers provides answers to the most often asked questions. There are usually several answers to the same question because different people can have different opinions, none of which are definitively wrong. As an example, several people can have valid but different opinions on "How's the shopping in Panama?" or "Is it safe in Granada, Nicaragua?"
- <u>Location Advisor</u> is an interactive, real time questionnaire that makes a recommendation on the best place to live based on the answers to up to 13 questions.
- <u>Expat Stories</u> are comprised of entries either written by an expat or a local, or are an interview of the most interesting people in each location.
- <u>Marketplace</u> is the only commercial area of the site. This is where for profit and non-profit organizations let our visitors know about their services.

We invite you to visit Best Places' <u>Facebook page</u>, <u>YouTube channel</u>, and to sign up for the Best Places <u>newsletter</u>, where we will also let our subscribers know about the release of our next studies.

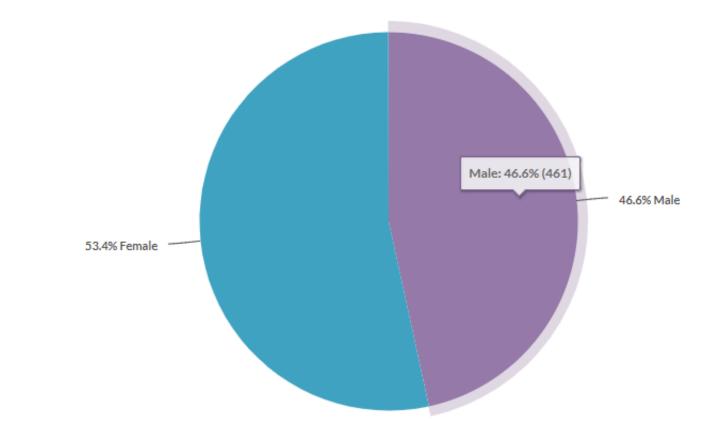
In May of 2016, Chuck Bolotin and Jet Metier became expats, crossing the border into Mexico in a big, white van, with their two dogs. Over the next year, they toured Mexico, from the border in California to the border with Belize, visiting most of the places in this study. You can download the eBook about their trip, *Our Year on the Road & Living in Mexico— Adventures, Challenges, Triumphs, Lessons Learned*, here.

Jet Metier is the creative consultant for Best Places in the World to Retire. Jet created the graphics and overall look and feel for this study, and is the editor of *Panama—the 62 Things You Must Know* (available for <u>free download</u>). She also conducted 21 interviews of the most interesting people overseas and wrote 11 stories of her own. We provide Jet's comments through "Jet's Takes" on account of her ability to connect with expat perspectives. Jet may be reached at <u>JetMetier@BestPlacesInTheWorldToRetire.com</u>

Chuck Bolotin is the Vice President of Business Development at Best Places in the World to Retire. Chuck was one of the founders of the company, developed the survey, and has interviewed over 500 expats read. Chuck may be reached at Chuck.Bolotin@BestPlacesInTheWorldToRetire.com

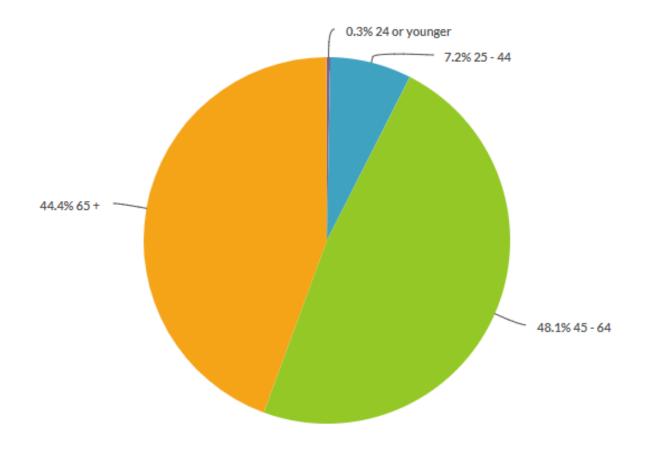
To download a copy of this study, go to https://bestplacesintheworldtoretire.com/download-free-ebooks

2. Are you male or female?



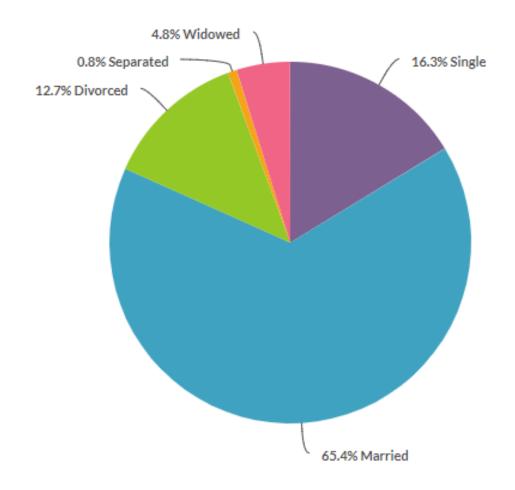
Value	Percent
Male	46.6%
Female	53.4%

3. Your age



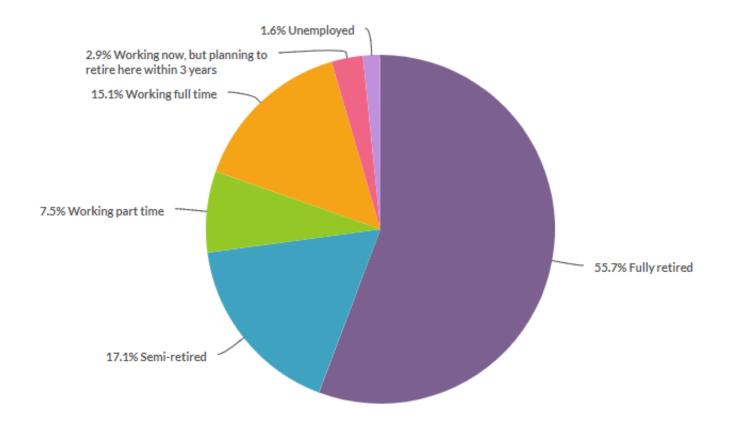
Value	Percent
24 or younger	0.3%
25 - 44	7.2%
45 - 64	48.1%
65 +	44.4%

4. Marital status



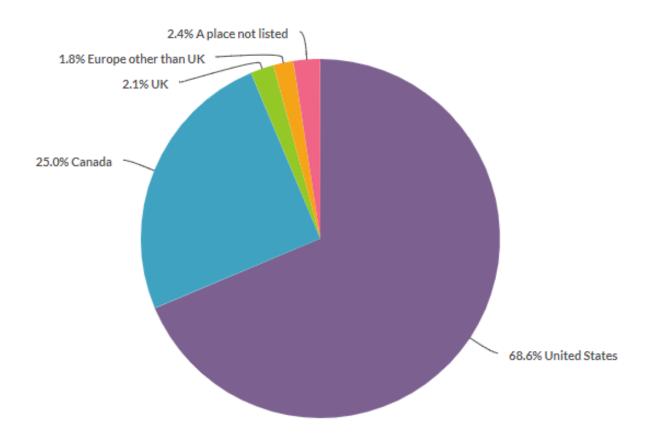
Value	Percent
Single	16.3%
Married	65.4%
Divorced	12.7%
Separated	0.8%
Widowed	4.8%

5. Work status



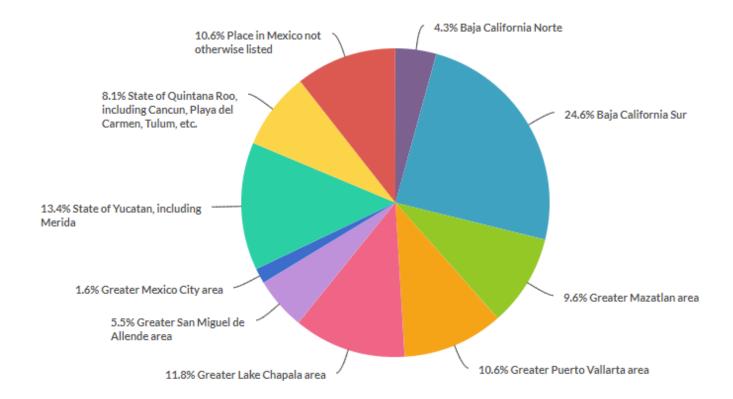
Value	Percent	R
Fully retired	55.7%	
Semi-retired	17.1%	
Working part time	7.5%	
Working full time	15.1%	
Working now, but planning to retire here within 3 years	2.9%	
Unemployed	1.6%	

6. What is your home country or area?

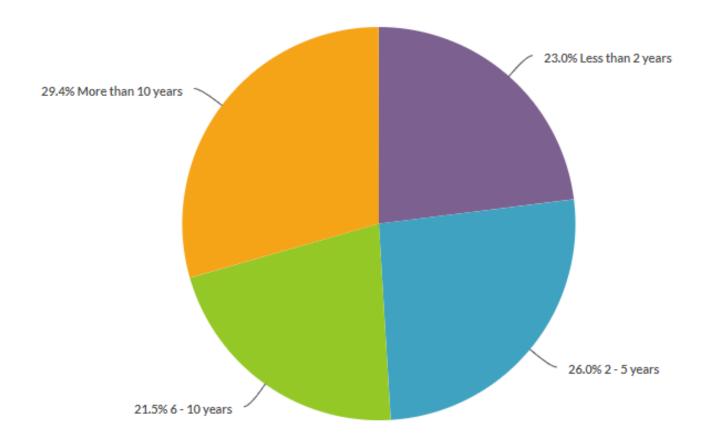


Value	Percent
United States	68.6%
Canada	25.0%
UK	2.1%
Europe other than UK	1.8%
A place not listed	2.4%

7. Where did you move, either full time or part time?



8. How long have you lived abroad?



Value	Percent
Less than 2 years	23.0%
2 - 5 years	26.0%
6 - 10 years	21.5%
More than 10 years	29.4%