

R EXpat Report:

How is *Healthcare* Abroad?

- How is the quality of healthcare abroad?
- How much does healthcare cost abroad?
- Why lots of expats don't have insurance.
- Which group has a healthier lifestyle: expats abroad or at home?



Compiled by **Best Places in the World to Retire** from almost 400 expats, who provided more than 14,700 answers and thousands of comments.

Infographics by Jet Metier



Topline Summary of the Most Interesting Findings & Conclusions

- The quality of healthcare abroad is about the same as in the expats' home country.— **14**
- Expats find access to healthcare is slightly better abroad.— **19**
- For each dollar they spent for healthcare in the US, 39.9% of American expats report paying less than 25 cents abroad.— **24**
- Many expats don't have any insurance at all.— **28**
- Americans are more satisfied with healthcare abroad than are Canadians. — **32**
- Which country (at 50.3% of respondents), had the most respondents who said they were "very satisfied" with their healthcare? Which county had the lowest? — **32**
- Expats reported having a much healthier lifestyle abroad, which further reduced their healthcare needs ... and well as costs. — **36**



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

Links to content for further investigation are on page 48

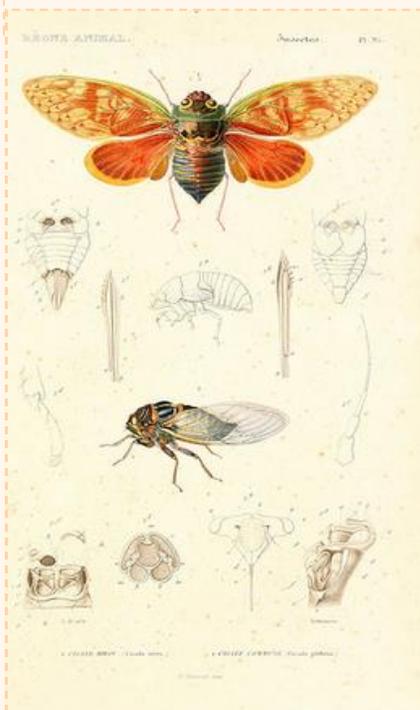




The Story Behind Best Places & This Study...6



Acknowledgements...8



Rights to Distribute...13



Who These Studies Can Help

- ✚ Those Considering Moving Overseas...10
- ✚ Journalists...11
- ✚ For Profit Businesses and Non-Profit Organizations...12

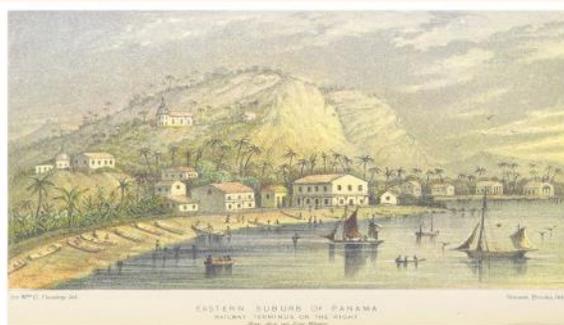


Findings, Comments & Observations

Healthcare Quality Abroad— Surprisingly, Not Much Difference..... 14
Access to Healthcare is a Little Better Abroad, Report Expats 19
Want Much Lower Cost Healthcare with Equivalent Quality and Better Access? Move Abroad 23
For Expats With Insurance, It’s Cheaper Abroad 27
Expats CAN Get Satisfaction— They’re Much More Satisfied With Healthcare Abroad 31
Looking for a Way to Live Healthier? Move Abroad 36
What? Me Worry? Expats Evenly Divided on Worry About Serious Illness 41



**Survey
Methodology...45**



**About
Best Places In The World To Retire
/ Contact Information...47**



**Stories &
Interviews by
Jet Metier...49**



**Links to Content for
Further Investigation...48**

Appendix / Source Data



Listed below are all the questions we used for this study. An asterisk indicates that it was required that the respondent answer the question. In each section are the raw results of the answer to the question and selected break out results, such as results for men, women, country of origin, overseas country, how long the expat has lived overseas, etc.

Are you male or female.....	50
Your age	51
Marital status.....	52
Work status * (For this survey, activities on behalf of charities doesn't count as "work")	53
What is your home country or area? *	54
Where did you move, either full time or part time? *	55
How long have you lived abroad? *	56
How would you rate the QUALITY of healthcare in your home abroad?	57
How would you rate your ACCESS to healthcare in your home abroad?	61
How would you rate the COST of healthcare in your home abroad?	64
How would you rate the COST of HEALTH INSURANCE in your home abroad?	69
Overall, how satisfied are you with the healthcare you receive in your home abroad?	73
How would you rate your health-related lifestyle (eating, exercising, weight management, etc.) in your home abroad?	77
How worried are you about not being able to receive the healthcare services that you may need in your home abroad compared to your level of worry at your country of origin?	81

The Story Behind Best Places & This Study

May 2016

Dear reader,

We created [Best Places In The World To Retire](#) to do something no other company had ever done: provide comprehensive, useful, organized, “no spin” information about moving overseas 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 overseas.
- Then, we turned those search terms into questions and made it so that there could be several answers to the same question.
- Lastly, we asked expats and other experts to answer the questions.

The one that concerned us most was this last bullet.

I'm very happy to report that what happened next surpassed our wildest expectations. In May of 2013, we released our site to the search engines. As of this writing, more than 600 [independent experts](#) have posted more than 7,700 [answers](#) and 260 [expat stories](#), 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.

We were thrilled, but that wasn't enough.

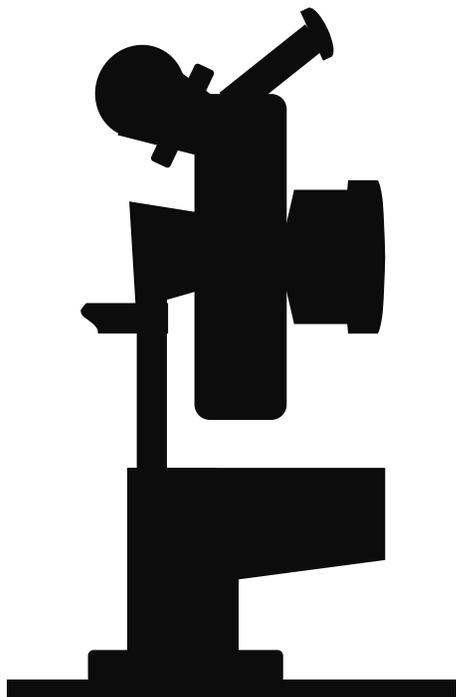
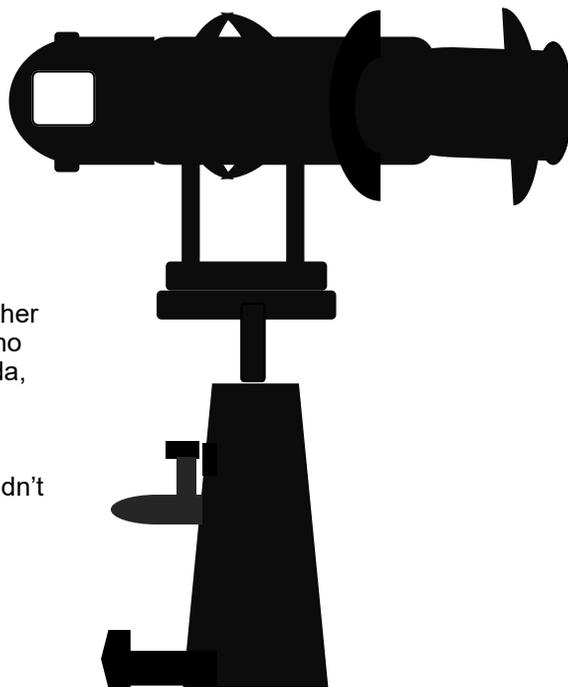
What was missing was a way for us to provide our visitors with greater context, trends, and either validate or challenge their most basic assumptions. **That's why we created the survey.**

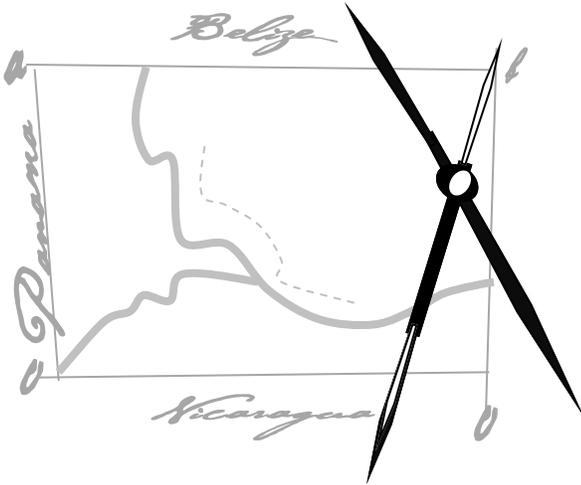
The survey allowed us to ask a statistically significant quantity of people the same questions about their hopes, their fears, their expectations, and how everything turned out. It also allowed us to segment and compare answers as per gender, age, where they came from, where they moved, how long they lived overseas, etc.

After reading through more than 7,700 posts, you would think that the results of the survey would not surprise us, and some did not. However, many of the results did surprise us. And, given that some of the results challenge “conventional wisdom,” we feel confident that you will be surprised as well. In addition, the results create a compelling, interesting narrative.

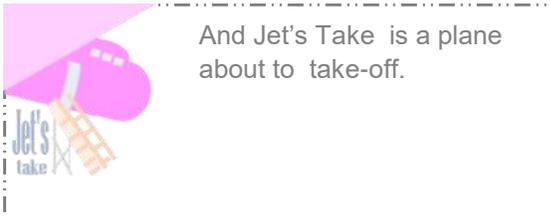
How We Organized the Survey, and Why

Even though we didn't know how the results would turn out, we organized our





You will find Chuck's views in a box like this.



And Jet's Take is a plane about to take-off.

survey in a logical manner, so the results would be meaningful. For example, right after asking our respondents what were their expectations about moving overseas, 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 overseas 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, selected links for further investigation, and comments by survey respondents. We highly recommend that you read through the respondent's comments. As usual, they are the star of the show, and give you an excellent human feel for the expat experience.

In addition, you will find limited commentary by Jet Metier and me, not because either of us have first hand knowledge (because we don't), but because we've gained enormous perspective after spending more than two years completely immersed in this topic, 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 on the left, "Chuck's View," and Jet's comments are identified by the icon "Jet's Take" also to the left. In addition to doing an awesome job creating all the graphics for the study, Jet has conducted 21 in depth interviews of expats (see Appendix: "Interviews and Stories by Jet Metier"), edited [Panama—The 62 Things You Need to Know](#), and provides a nice, balancing perspective as a woman.

This study is the third in a series from the same survey. The first two, [Expats: Expectations & Reality](#) and [Expats Reports: Is It Cheaper to Live Abroad](#) are available for free download. We hope you find this study useful, as well as the follow-on studies from the same survey that will cover topics such as safety, relationships and freedom. If you want to be on the list to receive those, just send an e-mail to: NextStudies@BestPlacesInTheWorldToRetire.com

Best regards,

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We wish to thank

the following people, each of whom, in their own gracious, insightful way, provided editing and indispensable guidance.



Phil McGuigan
Best Places profile
Chiriqui United



Eric Reed
A Wandering Lawyer



Susan Reed



We also wish to thank the following people and organizations that helped us to publicize our survey, and from which we received many of our survey respondents:



Penny Barrett
Best Places profile
Bid 4 Boquete



Eden Rudin
Granada Bloggers



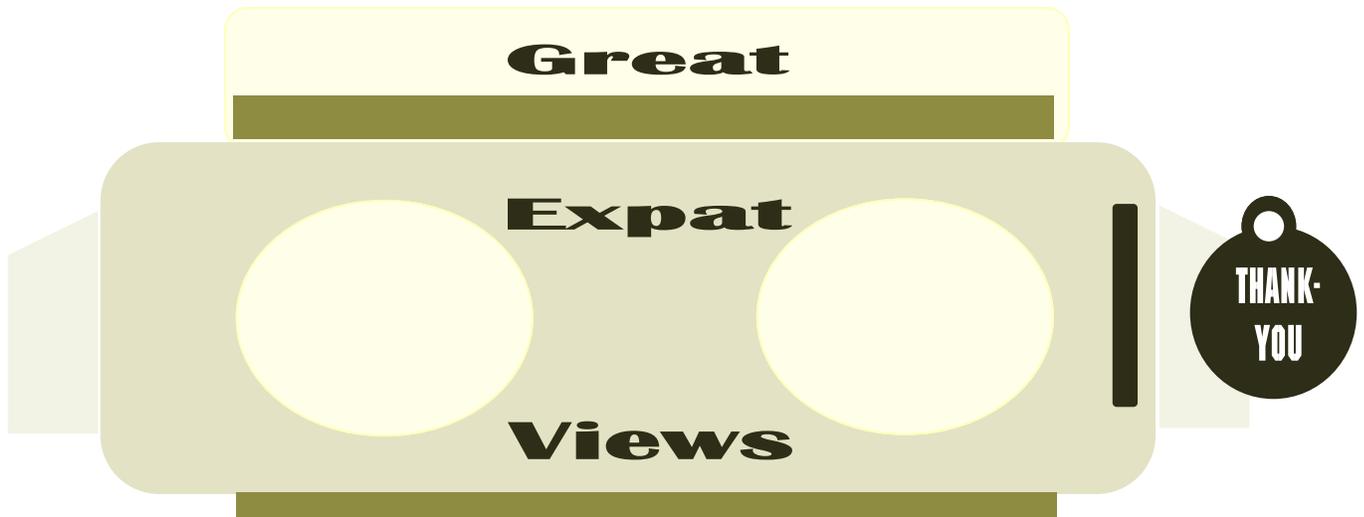
Darrell Bushnell
Best Places profile
Nicaragua Community



Mike Moore
Mike Moore Photography



acknowledgments, continued



The following organizations allowed us to use their platform to publicize our survey. Thank you.

Facebook Groups

Belize Expat for Real Information
 Belize Expats
 Boquete Community
 Expats in Nicaragua
 Expats in Panama
 Expats in San Juan del Sur
 Expats of Granada
 Granada Bloggers
 Tropical Cowboys

Yahoo Groups

Americans In Panama
 El Valle
 Volcan-Community

Newsletter

News Boquete

Social Site

Boquete.Ning



Who These Studies Can Help

This is the first in a series of studies created to serve the needs of three groups of people.

1. Those Considering Moving Overseas

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

For many people, moving overseas 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.



389 Expats Surveyed

14,700+ data points

Our objective is to help you get the information and perspective you're looking for. To do so, we carefully constructed a survey to generate the data and comments you would find most useful.

Over the period of 10 days, we surveyed 389 expats, who provided over 14,700 data points and thousands of comments. We then took two 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 first in a series to do just that.

Learn what happened to those who flew the coop

To sign up to receive the next studies, send your email address to:

NextStudies@BestPlacesInTheWorldToRetire.com

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

Easy to Use,
fast, thought provoking, surprising,
evidence-based,
and compelling **material**

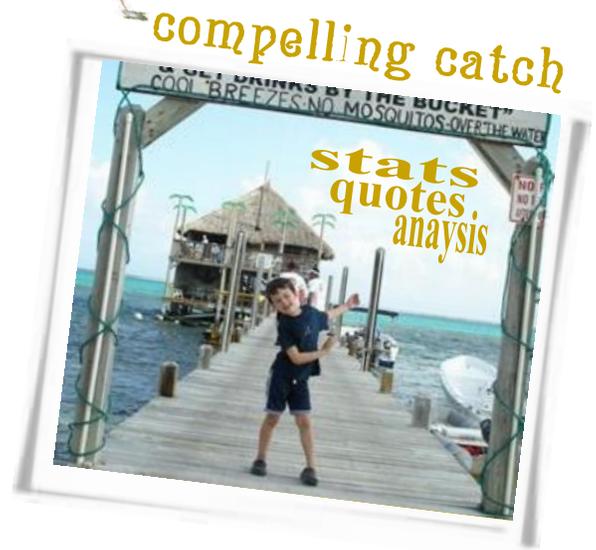


There are lots of good stories here.



**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.



In addition
to using these studies to inform
your readers, we offer these
additional services:

Need an expert to interview?

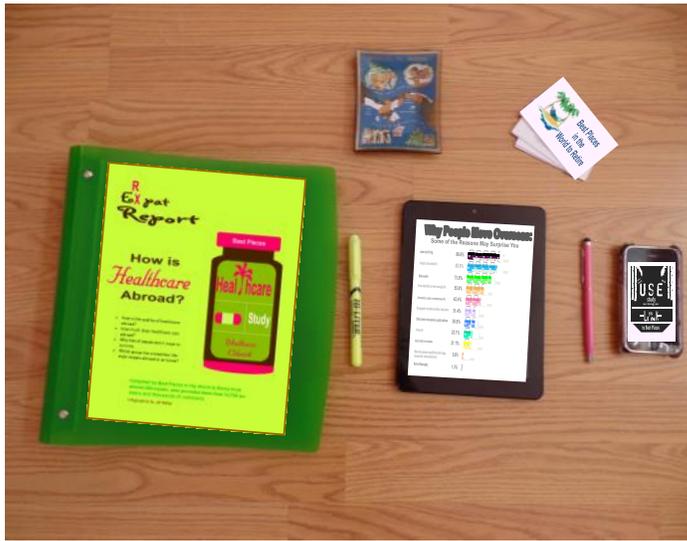
Do you need a person to interview for additional background or local color? We know hundreds of them, either as contributors to our site, or, for those who agreed to be identified, as respondents to our survey. Just let us know who or what you're looking for, and we'll do our best to introduce you.

**We are also available for
interviews and other
background material.**

Contact:

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3. For Profit Businesses and Non-Profit Organizations



Share this study



with prospects, clients,
partners & volunteers

Feel free to distribute
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into your presentations

If you could benefit from your prospects, clients, partners or volunteers being better informed as to the reality of living overseas, 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.

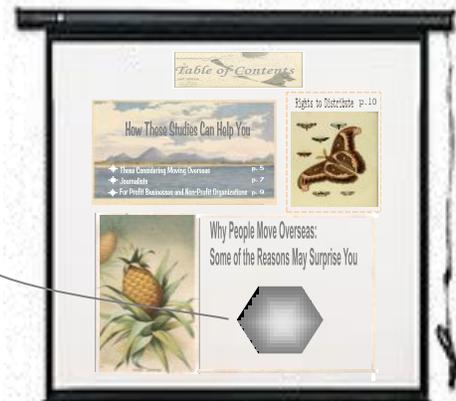


Your company name here

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, 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:

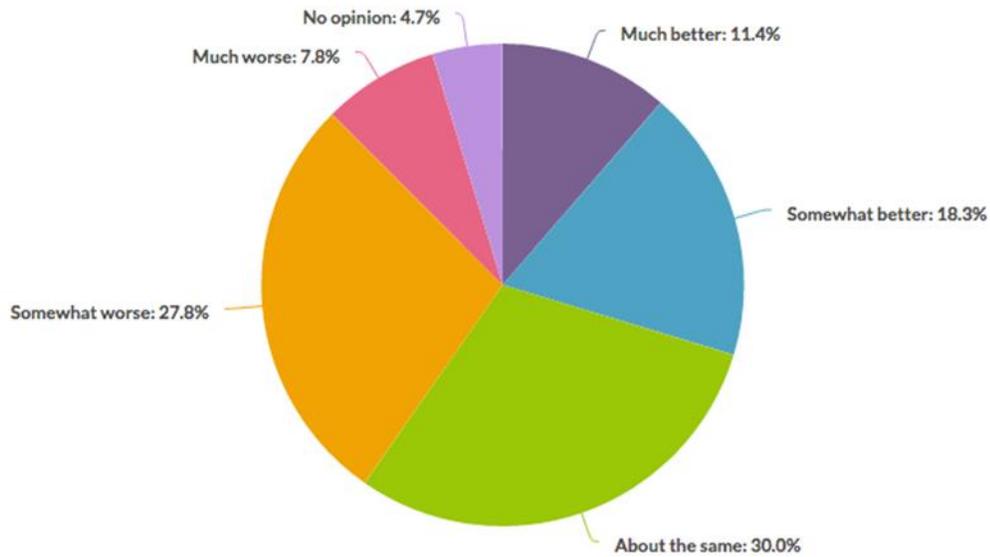
- Link to the download page of the study: <https://bestplacesintheworldtoretire.com/download-free-ebooks>
- Provide any link to the [Best Places in the World to Retire](#) website.

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.

Healthcare Quality Abroad— Surprisingly, Not Much Difference

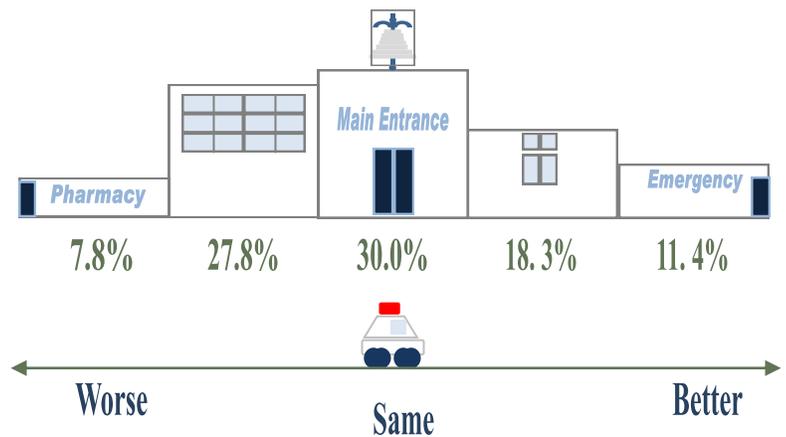
37. How would you rate the QUALITY of healthcare in your home abroad?



For all countries and categories of expats, the results roughly follow the pattern of a bell shaped curve, slightly skewed to having less quality healthcare abroad.

In the middle ranges, 76.1% of our respondents reported that the quality of their healthcare abroad was either “somewhat better”, “about the same”, or “somewhat worse”.

Quality of Healthcare Abroad



At the extremes, only 11.4% reported that the healthcare quality in their home abroad was “much worse” and only 7.8% reported it was “much worse.”



There was no appreciable difference in our respondent's view of the quality of healthcare abroad based on whether they came from the US or Canada or if the respondents were men or women or, surprisingly, what country they moved to.



More than one responder reported that, because of the low cost, he or she was more likely to see a doctor than he or she would in their home country, thereby increasing their perception of the overall quality of healthcare abroad.



While there was fairly wide dispersion of overall results to the question of quality of healthcare, there seemed to be close to unanimous agreement in our respondents' comments that the "personal touch" element is better overseas, with the vast bulk of respondents reporting that they felt less rushed and that the healthcare professionals seemed to be more focused on care, as opposed to other concerns such as paperwork, legal liability, payment, etc.

Comments by respondents:

Above everything else, it's much faster. If you need to go to the emergency room, you will see the doctor within the first 30 minutes you are there. In Canada, I once waited 12 hours. - Ronnie, 25-44, Married, Working Full Time, from Canada, Living in Panama for 2 to 5 years

As seniors we were slightly concerned but the personal care here is much less a business with the emphasis on genuine care. We were given the cell phone number of many doctors and were invited to call. - Bob Cozza, 65+, Widowed, Fully Retired, from United States, Living in Panama for 6 to 10 Years

At home we were close to medical institutions, it was easy to get referrals and proper information. Here I feel that due to the lack of Spanish on our part and that we are not in the city puts us in a disadvantage. Difficult to find a good doctor. - Louise Belisle, 45 - 64, Married, Fully Retired, from Canada, Living in Panama for 6 to 10 years

At rural local locations, the facilities and equipment are not up to standards, but the care and concern is. In the big city, it is excellent. The costs are so much less that there's no such thing as putting off diagnosis and/or treatment for most issues. - Female, 45 - 64, Single, Fully Retired, from United States, Living in Nicaragua for less than 2 years



After my heart attack, the cardiologists in Toronto said I wouldn't have received as good a treatment in Canada - they were very impressed with my Panamanian care. My ambulance ride was a different story... - T Rob Brown, 45 - 64, Married, Fully Retired, from Canada, Living in Panama for 6 to 10 years.

I can sit and talk to the provider, negotiate the cost and take an active role in deciding what health and care mean to me. - Caitlin Addison-Howard, 65+, Widowed, Fully Retired, from United States, Living in Belize from 2 to 5 Years

Canadian healthcare is excellent and affordable, so it is hard for foreign healthcare to compete and be better. The health care we have needed has been fine in quality and low cost. - Male, 45-64, Married, Semi-Retired, from Canada, Living in Panama for 6 to 10 years

Day to day medical care is about comparable to a low grade HMO in the US. Dentistry is much better and much cheaper in Panama than it is in the US. Major surgery and serious illnesses are generally handled better and more economically in the US than in Panama. - Male, 65+, Married, Fully Retired, from United States, Living in Panama for 6 to 10 Years

Doctors and hospitals are of good quality and readily available if you have money! - Male, 65+, Married, Fully Retired, from UK other than Europe, Living in Panama from 6 to 10 Years

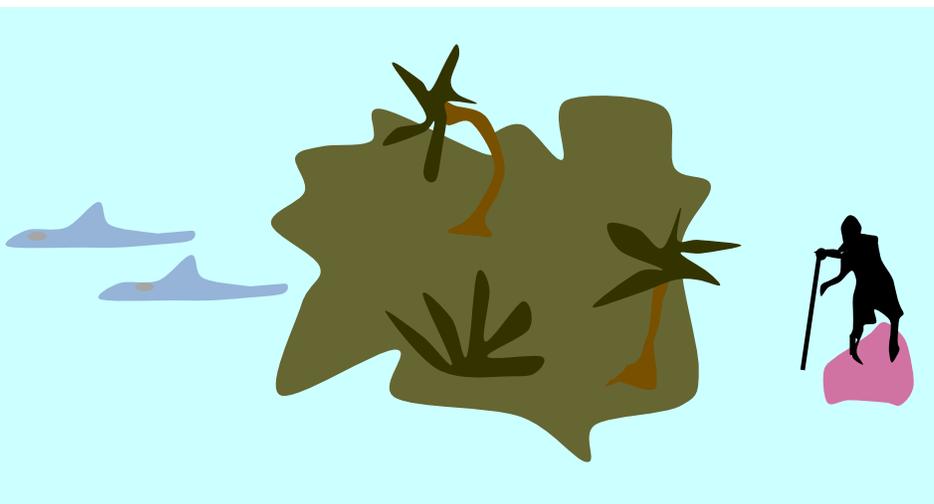
Doctors are available here who are English speaking, US or European educated and who in some cases are Board Certified in the USA. - Roy Canon, Gestoria Cocol, 65+, Divorced, Working Full Time, from United States, Living in Panama for more than 10 years.

Doctors in general treat you like humans and there are many expert medical personnel from the U,S, Germany, etc. - Dr. Jerry Lee Hoover MD, 65+, Married, Fully Retired, from United States, Living in Nicaragua for 6 to 10 years

I broke my ankle last year, got a plate and several screws. Dad fell, tore all the ligaments in his knee, and had them surgically re-attached two months ago. I am a nurse practitioner. The medical care was excellent, up to date. Hospital does things a little different, but was very good in David. The cost was about a tenth of what it would have been in the US. I would have liked to see more hand washing, but other than that, absolutely no complaints! - Charlotte Lintz, 65+, Single, Fully Retired, from United States, Living in Panama for less than 2 years

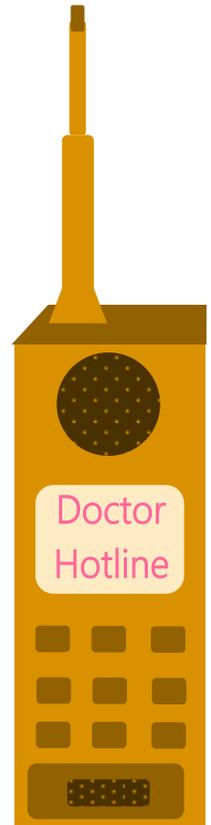
I had a hernia surgery here in Panama in David (2006)and it was about one third the cost and I had excellent care! - Danny Blank, 65+, Divorced, Fully Retired, from United States, Living in Panama for more than 10 years

I had a stroke and now have a brain tumor. Both my neurologist and cardiologist studied in the States and abroad. Both speak



English and give excellent care. I am so thankful to have them. - Female, 45-64 years, Married, Fully Retired, from United States, Living in Panama for 6 to 10 years

I had back surgery in Panama which was very successful. Other experiences are equal to the U.S. However, for specialists it is necessary to travel by air to Panama City, which adds time, inconvenience and expense. - Female, 65+, Married, Fully Retired, from United States, Living in Panama for 6 to 10 years





I worry if I get sick. There are no hospitals or qualified doctors on the island. - Edward Banas, 45-64 years, Married, Fully Retired, from United States, Living in Belize for 2 to 5 Years

In Belize there local physicians are handicapped by few resources. not much in the way of a CAT scan etc. They are good at diagnosing tropical diseases and fungal problems such as parasites etc., but with no accountability. - Female, 65+, Married, Fully Retired, from United States, Living in Belize for 2 to 5 years

In some ways better and some ways less. No place is perfect. - Female, 65+, Married, Fully Retired, from United States, Living in Panama for 2 to 5 years

Just as in the US you get what you can afford. We've had OK experiences here ... and we've definitely used the health care system, but there is NO WAY even the best Panama hospital can compare with something like Virginia Mason in Seattle, where we now go for annual checkups and major predictable issues. - Richard Detrich, 65+, Married, Semi Retired, from United States, Living in Panama for more than 10 years

Love that my doctors call to check on me AND share their own cell phone numbers! - Sandie Davis, 45-64, Single, Working Part Time, from United States, Living in Panama for 2 to 5 years

Major problems Much Worst ... Minor Problems Much Better - Ron Gay, 65+, Divorced, Fully Retired, from United States, Living in Nicaragua from 6 to 10 years





My experiences have been worse. And I've had to pay higher prices because I am an expat. - Female, 45-64, Single, Fully Retired, from United States, Living in Panama for 2 to 5 years

Not sure if the quality is better, but I feel much more like a patient than a dollar sign over my head like in the States. - Male, 25-44, Divorced, Working Full Time, from United States, Living in Nicaragua for 2 to 5 years

Some of the facilities and treatments were nicer than anything we had experienced in the States. That was shocking to us. Some of it truly is back-woods, yet accurate. - Pamela Cournoyer, 45-64, Married, Working Full Time, from United States, Living in Other Central American Country for 2 to 5 years

The healthcare in Belize is not so good. Even the locals, if they have the money, go to Mexico for their health care. For regular run of the mill healthcare, we have been fine in Belize. If we were to need some extra special health care, we would go to Mexico or back to Canada. - Female, 45-64 years, Married, Working Part Time, from Canada, Living in Belize for 2 to 5 years

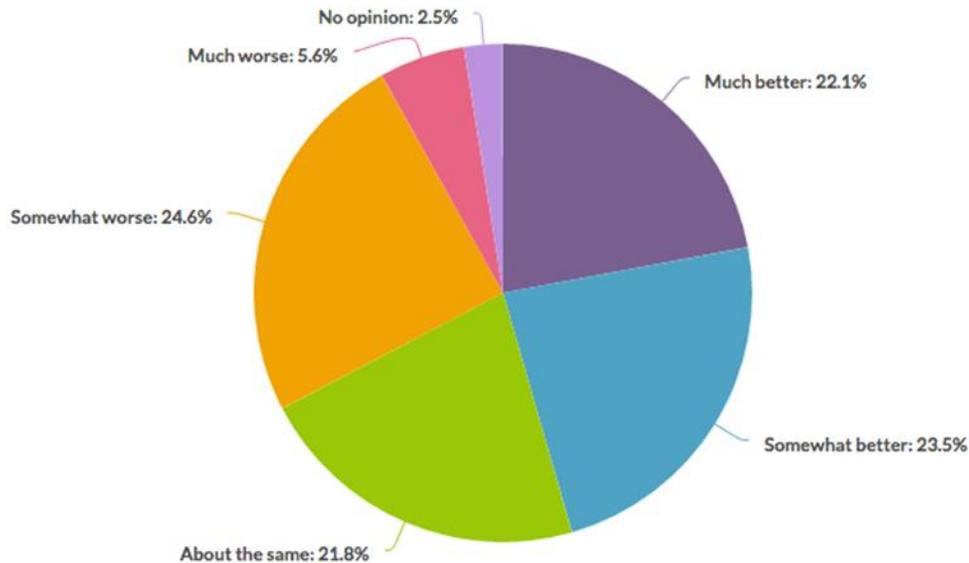
We have both been hospitalized in two different hospitals here and the care in both was great. - Female, 65+, Married, Fully Retired, from United States, Living in Panama for 2 to 5 years

Practitioners can practice actual health care instead of paperwork and bureaucracy! - Kris Cunningham, Female, 45-64 years, Married, Fully Retired, from United States, Living in Panama for 2 to 5 years



Access to Healthcare is a Little Better Abroad, Report Expats

39. How would you rate your ACCESS to healthcare in your home abroad?



While answers to quality of care were fairly evenly disbursed, our respondents expressed a clear preference for access to healthcare abroad, with 45.6% reporting that their access either “much better” or “somewhat better”. Whether the respondent came from Canada or the US did not make a significant difference, and neither did whether the respondent was male or female or what country the expat lived in.



Respondent comments:

Access to MRI's etc. is a lot easier in Panama with no long waits but our health care in Canada is virtually free of cost so that has to be considered. - Larke Newell, 45-64 years, Married, Semi-Retired, from Canada, Living in Panama for 2 to 5 years

Anything out of the ordinary requires a trip to the city, which I hate doing. You don't have good access to PT in the interior. - Female, 45-64 years, Married, Fully Retired, from United States, Living in Panama for 2 to 5 years

Easy to get into the doctor, rarely an appointment needed. - Female, 65+, Married, Fully Retired, from United States, Living in Belize for more than 10 years

English speaking doctors are readily available, as are different types of alternative medicine. -



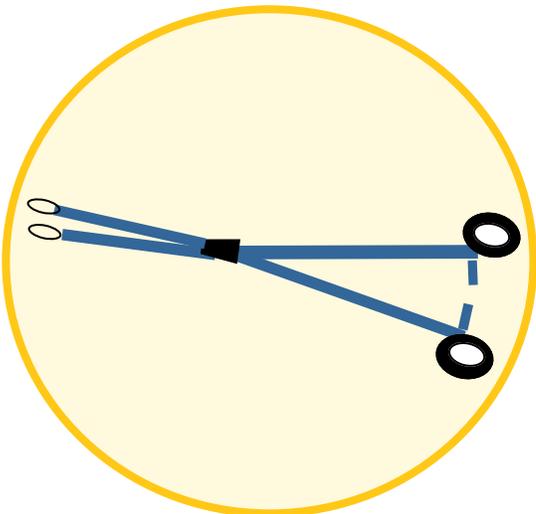
Male, 65+, Married, Working Part Time, From Canada, Living in Panama for 2 to 5 Years

Getting to the hospital is the main problem. We do not have a car where we live as it isn't necessary for us ... but if we had an emergency medical issue it would be difficult to get to the hospital quickly. - Female, 45-64 years, Married, Semi-Retired, from United States, Living in Nicaragua for 2 to 5 years

Doctor office visits are walk-in, office visit waits are usually LESS than one hour. - Lee, 65+, Widowed, Semi-Retired, from United States, Living in Belize for 6 to 10 years

I almost never went for health care in the US because I couldn't afford it. - Kris Cunningham, 45-64, Married, Fully Retired, from United States, Living in Panama for 2 to 5 years

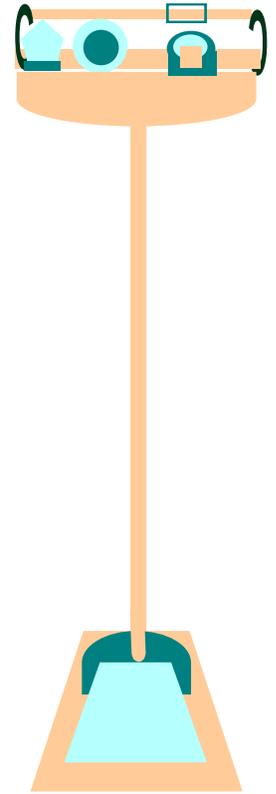
I can walk into my doctor any day of the week or call him and he will see me immediately if I have a problem. - Danny Blank, 65+, Divorced, Fully Retired, from United States, Living in Panama for more than 10 years



I have health insurance through my job, but I'd have to pay more to get better care for some things. In Nicaragua, I could get very unlucky and die for lack of timely, appropriate care. And care is not always affordable or accessible. One world-class hospital does not a healthcare system make. - Female, 65+, Single, Working Full Time, from UK, Living in Other Country Not Listed for more than 10 years

I live on an island. Clinic here but only during normal business hours. 1 hour boat ride to mainland and hospitals. Also can go by small plane during daylight hours which is only 8 minutes. - Greg Bailey, 45-64, Married, Working Full Time, from United States, Living in Belize for 2 to 5 years

No Weighting





I'm accepted in any private or public clinic with no questions or healthcare plan or pre existing conditions. Like a human, not a liability. - Male, 25-44, Divorced, Working Full Time, From United States, Living in Nicaragua for 2 to 5 years

In my area, we have a few physicians and dentists to choose from, but they are excellent. - Female, 45-64, Married, Fully Retired, from United States, Living in Panama for less than 2 years

Low level medical care is considerably cheaper in Panama and access is much easier than it is in the US. Major medical issues are subject to a phenomenon we term "gringo bingo". Getting care for your actual problem, without a lot of unrelated tests and costs can be problematic here. - Male, 65+, Married, Fully Retired, from United States, Lives in Panama for 6 to 10 years

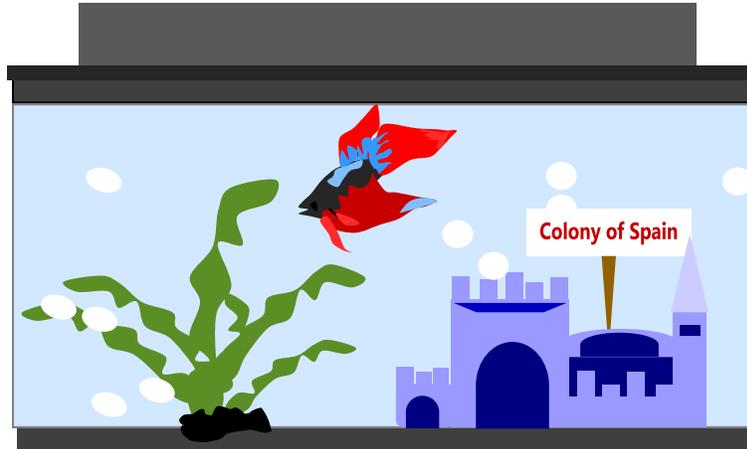
Most days you can show up at the doctor's office and see them that day. They don't seem to be in a hurry while talking to you. However, if they are talking to you and their cell phone rings, they'll answer it and talk as long as needed. Sounds a little frustrating until YOU are the one calling. Then it's absolutely wonderful. Beats sitting an hour in a doctor's waiting room for an appointment you made a month ago. - Bill H., 45-64, Married, Fully Retired, from United States, Living in Panama for less than 2 years

One of the 2 reasons I wouldn't return to the U.S. - Male, 45-64, Married, Fully Retired, from United States, Living in Panama for more than 10 years



One
Reti

← Doctor's Office Procedure Room →



System for making appointments is a little difficult for me. Although a lot of the doctors speak English, their staff usually doesn't. It is getting easier, though, now that my Spanish is improving. - Freda Clarke, 65+, Married, Fully Retired, from United States, Living in Panama for 2 to 5 years

We can get in to see a doctor or specialist often as a walk in. Can't do that at home at all. - Pamela Cournoyer, 45-64, Married, Working Full Time, from United States, Living in another Central American country for 2 to 5 years

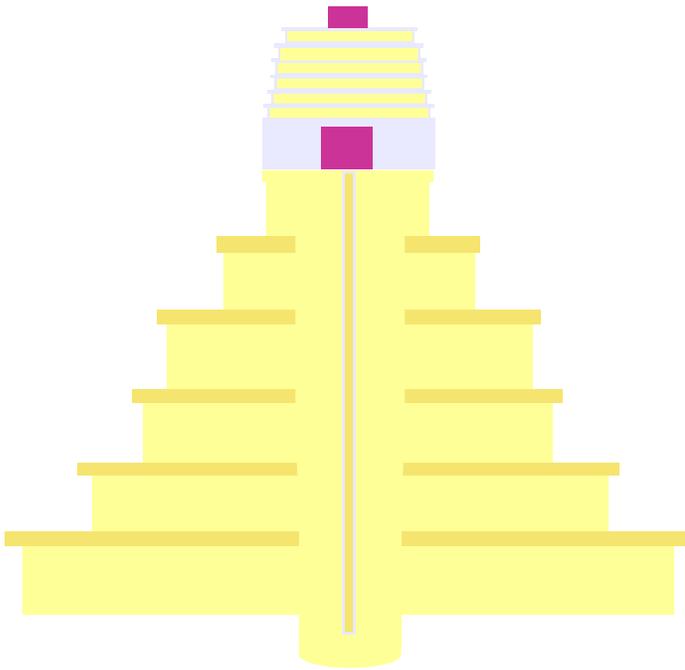
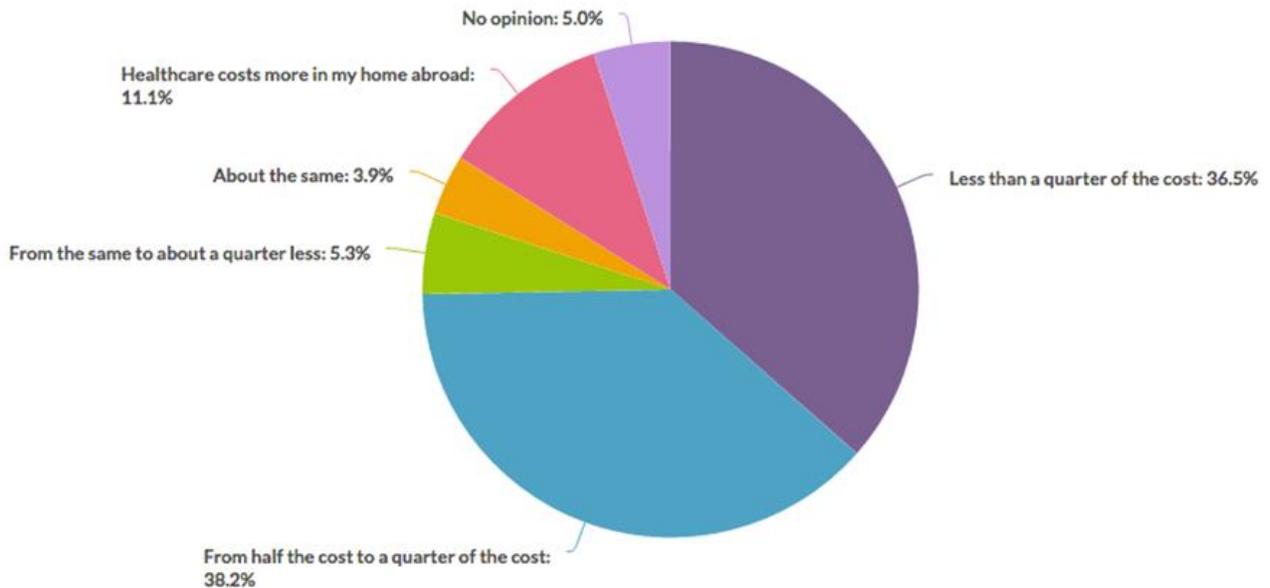
You can show up without an appointment, see the actual doctor, and be out in well under an hour with your questions actually answered and your concerns addressed. - David R. Smith, 45 to 64, Married, Working Full Time, from United States, Living in Panama for 2 to 5 years



Some of the comments (and we suspect, some of the quantitative results) complain about a lack of access to healthcare, which is understandable, based on where a particular respondent chose to live. For example, when the respondent lives on an island like Ambergris Caye in Belize, which is about a mile wide by 25 miles long and most likely has a population of less than 20,000, one would expect access to quality healthcare to be less than if the same respondent lived in a less remote area in North America. The opposite could be true as well, but we suspect not as likely.

Want Much Lower Cost Healthcare with Equivalent Quality and Better Access? Move Abroad

41. How would you rate the COST of healthcare in your home abroad?



While our respondents expressed a fairly wide range of opinions on comparative quality and access of healthcare abroad, there was widespread agreement that healthcare costs were significantly lower abroad, with only 11.1% reporting that they paid more abroad.



This question did not separate out the cost of health insurance from out of pocket healthcare expenses. If it did, we suspect that the extent to which respondents reported that their healthcare costs were less overseas would be even greater. This would include Canadians (who have a state run healthcare system), and to a lesser extent, those on subsidized plans such as Medicare and health insurance paid for in part by an employer. To try to isolate for a portion of these variables, we ran results that filtered out anyone who was not from the US and 65 or older. As you can see from the results below, when you just ask Americans 64 or younger to compare healthcare costs to their home abroad, they report significantly more savings.



Respondents' responses:

A two eye cataract surgery with "up to date multi-focal lenses" cost \$600 in cash, the rest was covered by local health insurance... Beat That! Many things that are "prescription only" in the US are available over the counter at a fraction of the cost here. - Roy Canon, Gestoria Cocle, 65+, Divorced, Working Full Time, from United States, have been living in Panama for more than 10 years.

Canadian healthcare is free so hard for foreign cost to be lower. The cost for expat health insurance is an additional new cost but it is reasonable. - Male, 45-64, Married, Semi-Retired, from Canada, Living in Panama for 6 to 10 years

Compared to USA - Canada has universal health care - so not a fair comparison - except here there are no waiting times in Panama. - T Rob Brown, 45-64, Married, Fully Retired, from Canada, Living in Panama for 6 to 10 years

Complete medical care here frequently costs less than what our deductible would have been back home. - David R. Smith, 45-64, Married, Working Full Time, from United States, Living in Panama for 2 to 5 years

Dental care inexpensive and just wonderful , great dentists here , doctors listen more, costs are less than co-pay in America. - Female, 65+, Married, Semi-Retired, from Canada, Living in Belize for 6 to 10 years





Doctor's office visit is \$17 U.S and medications are sinfully insignificant. Less than my co-pay used to be. - Female, 45-64, Married, Working Full Time, from United States, Living in Belize for more than 10 years

In the US, I was a dental hygienist. A routine dental exam and prophylaxis cost \$150 at least in my office. Here, I pay \$34. - Female, 45-64, Married, Fully Retired, from United States Living in Panama for less than 2 years

Living in a non-litigious and cheaper environment keeps healthcare costs down. - Female, 45-64, Divorced, Fully Retired, from Canada, Living in Panama for less than 2 years

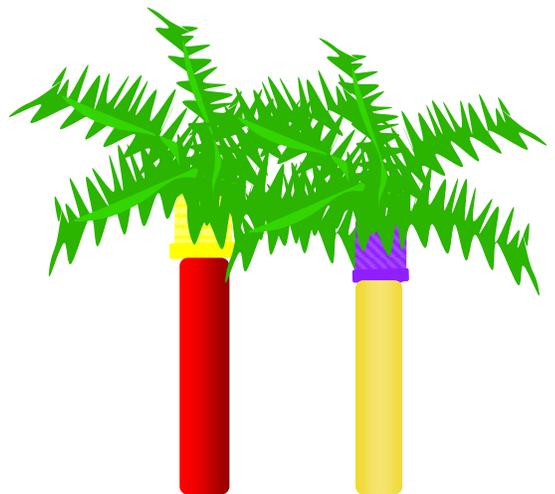
Office consult with an MD is \$15. - Kenneth R. Hoeffle, 65+, Married, Fully Retired, from United States, Living in Panama for 2 to 5 years

Surgery by a specialist, anesthesia, a night in the hospital, follow up care, private pay = \$3,500. Prescription drugs seem to cost much less. Stitches for a cut, private pay \$5, public clinic, \$50. - Female, 65+, Married, Semi-retired, from United States, Living in Panama for 6 to 10 years

Surgery on my ankle, 2.5 days in the hospital, bill \$6,000. Dad's bill was just over \$5,000 for 3 days in the hospital. Both included ER care. In the US we couldn't get out of the ER for that amount! - Charlotte Lintz, 65+, Single, Fully Retired, from United States, Living in Panama for less than 2 years

The cost of healthcare abroad compared with Canada is the main draw back to living abroad for Canadians - H.T., 45-64, Married, Fully Retired, from Canada, living in Panama for less than 2 years

The cost of healthcare here has doubled or tripled in the 11 years I have been here. But, it is still less expensive than the USA - Female, 45-64, Single, Fully Retired, from United States, Living in Panama for more than 10 years

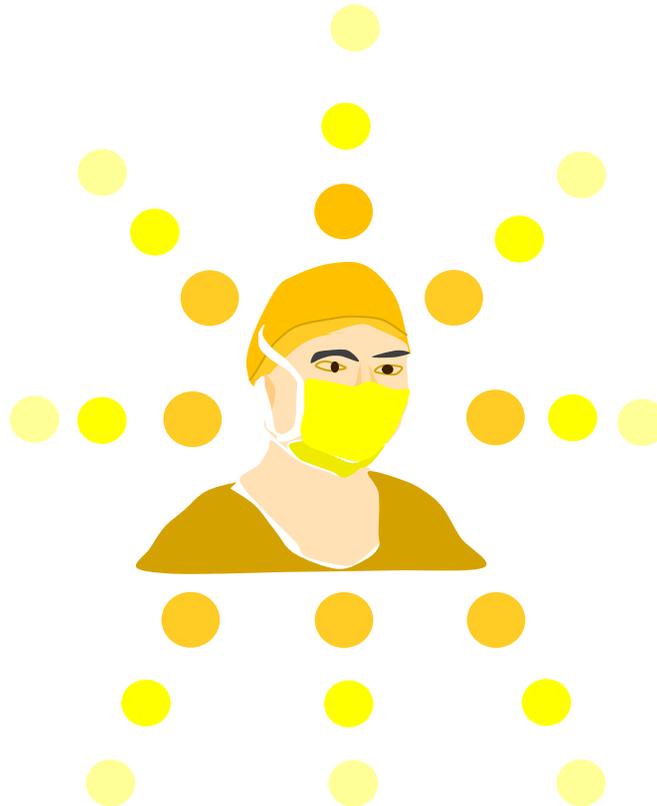


We found pricing for health care to be phenomenal. We can get treatments we would have had to rob the bank to get at home, at amazingly low costs and they are outstanding. - Pamela Cournoyer, 45-64, Married, Working Full Time, from United States, living in other Central American country for 2 to 5 years

You really only need coverage for significant medical issues like a heart problem or cancer. Day to day medical expenses are much less expensive than in the USA and can easily be paid out of pocket. - Female, 45-64, Married, Semi-Retired, from United States, Living in Nicaragua from 2 to 5 years

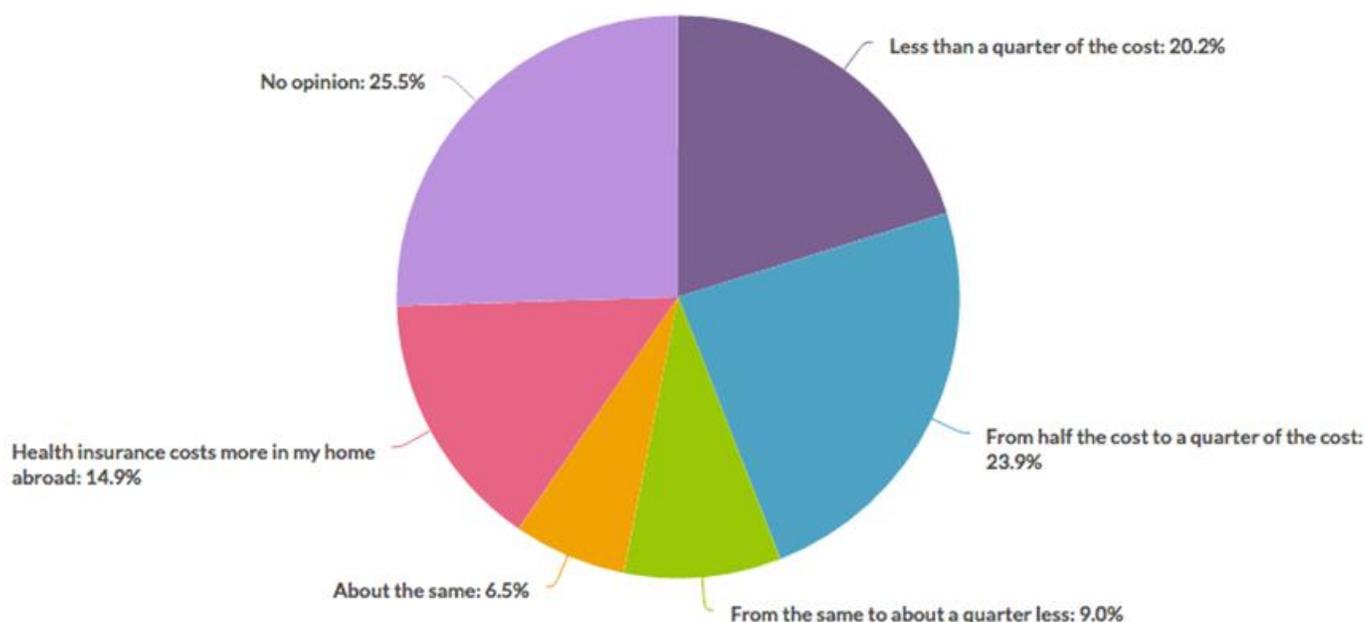


As expected, those from the US reported the largest healthcare cost differences, with only 6% reporting that the costs for healthcare in their home abroad cost more, or even about the same. The largest single choice for expats from the US, at 44.7%, was that healthcare cost from half to a quarter what it did abroad compared to the US, followed by 39.9% who said that healthcare costs abroad were less than a quarter the cost compared to the US.



For Expats With Insurance, It's Cheaper Abroad

43. How would you rate the COST of HEALTH INSURANCE in your home abroad?



If we were to remove the responses to this question of those with no opinion (the single largest response, at 25.5%), the reported cost difference for health insurance roughly mirrored the reported cost difference for healthcare services, which is to be expected.

The responses to this question were skewed by those from countries other than the US, where healthcare insurance is provided at subsidized or no apparent cost.

For example, 35.0% of Canadians said that health insurance abroad cost them more abroad than in Canada, which is understandable. However, only 10.6% of Americans reported the same thing.

In addition, 25.7% of Americans reported that their health insurance abroad cost from half to a quarter of what it cost in the States and 24.5% reported that their healthcare insurance abroad was less than a quarter of what they would pay in the States.

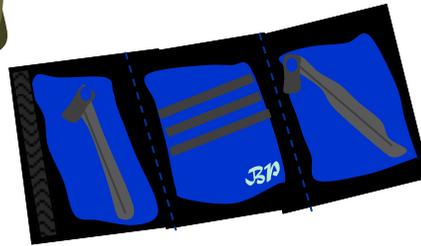




Close to zero of the respondents in Belize or Nicaragua reported having any health insurance at all; most just paid out of pocket.



A surprisingly large percentage of respondents employed a strategy of not having any insurance whatsoever in their expat home and some maintained some catastrophic coverage in their home country. Of course, this was easier for people who qualified for a state run plan, such as Medicare in the US, or the Canadian healthcare system.



Respondents' comments:

A couple can obtain 70/30 co-pay coverage for under \$80.00 per month, single coverage for about \$55.00. - Robert Reichert, 65+, Married, Fully Retired, from Canada, Living in Panama for more than 10 years

I don't have health insurance, as health care is that affordable that it is unnecessary. - La Veranera, Playa El Coco, Nicaragua, 25-44, Married, Working Full Time, from Europe other than UK, living in Nicaragua for 2 to 5 years

Because of the low cost of medical and dental services and our preference for alternative health care, we are self-insured. - Male, 65+, Married, Working Part Time, from Canada, Living in Panama for 2 to 5 years

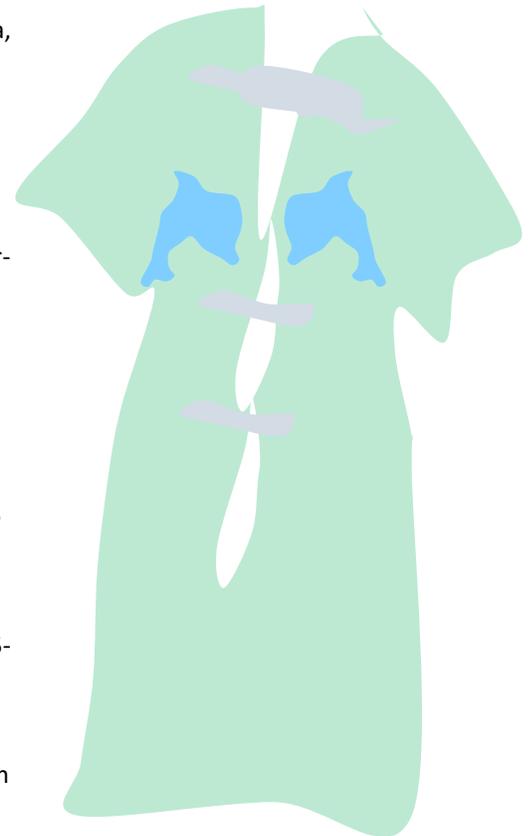
Don't have insurance here. We have Social Security and an add on Advantage plan which supposedly covers emergencies to stabilize and return to US. - Male, 65+, Married, Fully Retired, from United States, Living in Panama from 2 to 5 years

Expensive as we did not have to get health insurance in Canada. - Louise Belisle, 45 - 64, Married, Fully Retired, from Canada, Living in Panama for 6 to 10 years

For myself, I have a great worldwide plan that I could never been able to afford in the US. My husband is older so the circumstances are a little different. - Female, 45-64, Married, Working Part Time, United States, Living in Panama for 2 to 5 years

Health care is less expensive, so I feel no need for health insurance. - Nan Landsman, 65+, Divorced, Fully Retired, from United States, living in Panama for less than 2 years

Health insurance is so expensive that we have made the decision to go without it because it is cheaper to pay out of pocket. - Clyde Page, 45-64, Married, Fully Re-





tired, from Canada, Living in Panama for less than 2 years

I don't even factor this into my budget because it is so low and fair. - Male, 65+, Widowed, Fully Retired, from United States, Living in other Central American country for 2 to 5 years

I don't have health insurance here. I keep my Kaiser HMO insurance in the States and use home visits to take care of more serious problems; knee replacement, lens replacement, minor surgery, etc. - Male, 65+, Married, Fully Retired, from United States, Living in Nicaragua for more than 10 years

I have free insurance through Massachusetts at home. - Barbara, 45-64, Divorced, Working Part Time, from United States, Living in Panama for less than 2 years

I hear it exists here, but not sure why you would need it. - Male, 25-55, Divorced, Working Full Time, from United States, Living in Nicaragua for 2 to 5 years

We do not have here. Just pay cash as it is so reasonable. I checked on expat insurance through Aetna and was quoted \$222/month. Would pay anywhere in the world except the US. Think that says something. - Greg Bailey, Male, 45-64, Married, Working Full Time, from United States, Living in Belize for 2 to 5 years

If we retired in the States right now we would have to pay at least \$1,500/mo for full coverage health insurance. We pay \$250/mo in my home abroad. - Female, 45-64, Married, Fully Retired, from United States, Living in Panama for less than 2 years

Medical care is so cheap here, we haven't even bothered with health insurance. - David R. Smith, 45-64, Married, Working Full Time, from United States, Living in Panama for 2 to 5 years

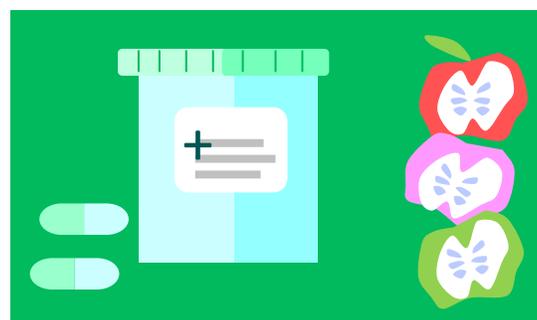
My husband and I carry worldwide medical care, and can be treated in any country. - Carol Hurst, 45-64, Married, Fully Retired, from United States, Living in Panama for 2 to 5 years

There is no insurance for health and no middle person deciding what I can and can't access or utilize. - Caitlin Addison-Howard, 65+, Widowed, Fully Retired, from United States, Living in Belize for 2 to 5 years

There is no health insurance to speak of in Nicaragua. - Bonnie W. Hayman, 45-64, Single, Working Part Time, from United States, Living in Nicaragua for 6 to 10 years

There is socialized health care in our home country. So health insurance here is more expensive, but nothing like the U.S. - Male, 65+, Married, Semi Retired, from Canada, Living in Panama for 2 to 5 years

This is tricky, as there are no apples to apples comparisons here. Health insurance plans cost less, but cover considerably less. Their best feature is that they set upper limits on the prices of procedures. Without a policy in place, "gringo bingo" becomes a real factor in the cost of health care when dealing with any kind of major problem. - Male, 65+, Married, Fully Retired, from United States, Living in Panama for 6 to 10 years

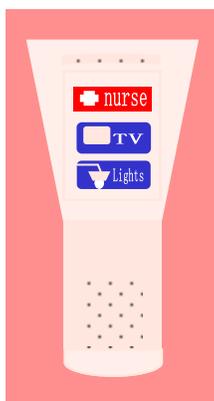




We are not on Medicare yet so appreciate the cost here. - Female, 45-64, Married, Fully Retired, from United States, Living in Panama for 6 to 10 years

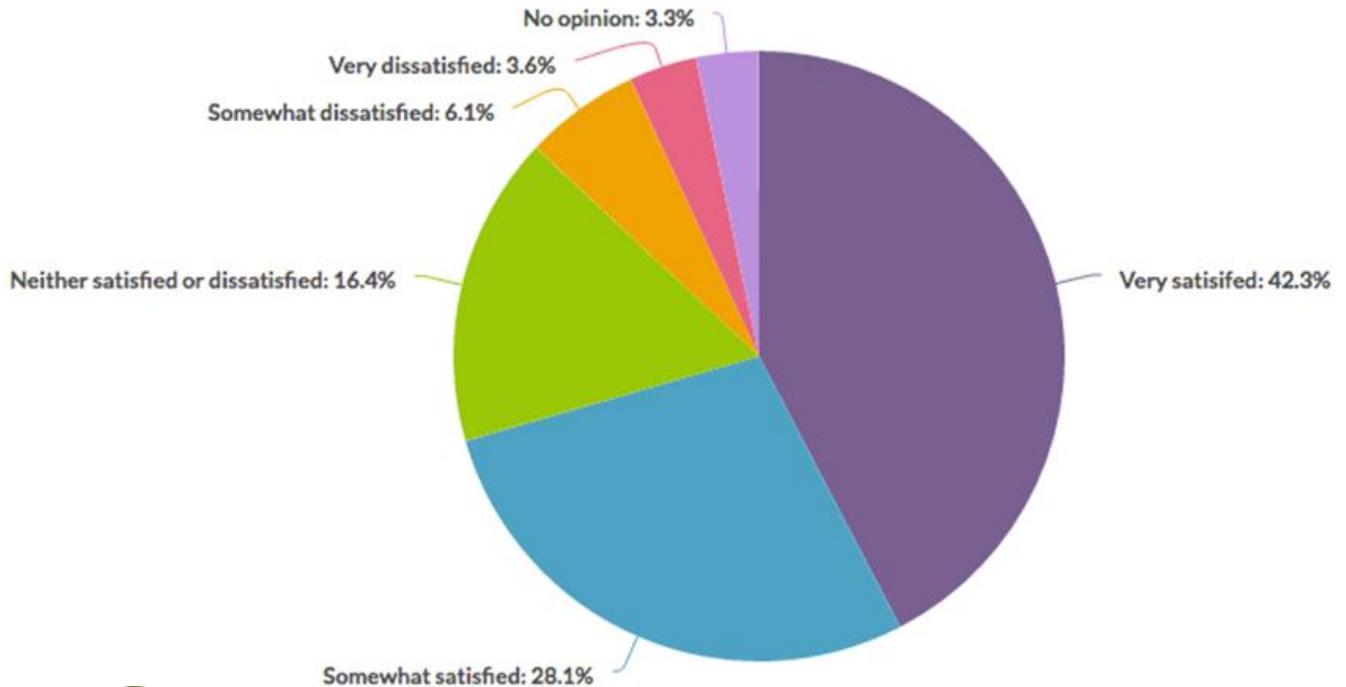
We have not purchased health care in Belize. (I don't even know if it is available.) We live 6 months plus a day in Canada and 6 months in Belize and keep our health insurance current in Canada. - Female, 45-64, Married, Working Part Time, from Canada, Living in Belize for 2 to 5 years

Health care is so cheap most people self insure - Male, 65+, Married, Fully Retired, from United States, Living in Nicaragua for 6 to 10 years

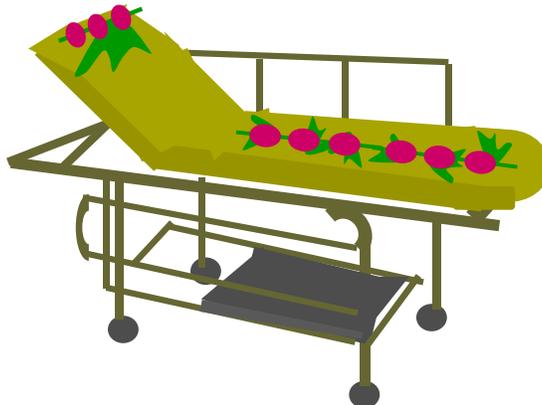


Expats CAN Get Satisfaction— They're Much More Satisfied With Healthcare Abroad

45. Overall, how satisfied are you with the healthcare you receive in your home abroad?



We included this question as the overall most important measure and the one that should encapsulate all the other measures. Somewhat surprisingly, other than the next question about health-related lifestyle, the answer to this question was the most overwhelmingly positive for people living abroad, with every positive response garnering more votes than those successively less positive.

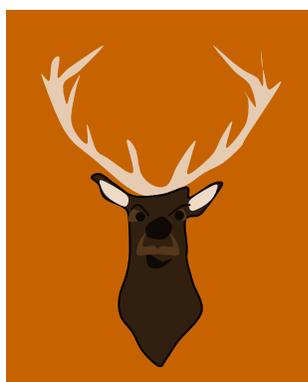




Females and males reported roughly the same level of satisfaction. Canadians were slightly less satisfied than Americans (see graphs below), perhaps because they had to pay while abroad but not in Canada.

Results for from US:

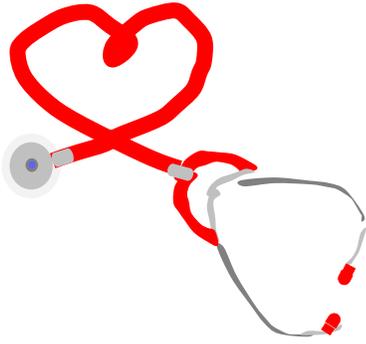
Value	Percent	
Very satisfied	45.1%	
Somewhat satisfied	27.1%	
Neither satisfied or dissatisfied	14.7%	
Somewhat dissatisfied	6.0%	
Very dissatisfied	4.1%	
No opinion	3.0%	



Results for from Canada:

Value	Percent	
Very satisfied	38.3%	
Somewhat satisfied	36.2%	
Neither satisfied or dissatisfied	17.0%	
Somewhat dissatisfied	4.3%	
Very dissatisfied	2.1%	
No opinion	2.1%	

The country with the highest percentage of expats reporting they were “very satisfied” with their healthcare abroad was Panama, at 50.3%, followed by Nicaragua, at 36.1%, and then Belize, at 26.1%. Even in Belize, though, a total of 59.4% reported they were either “very satisfied” or “somewhat satisfied”, and only 6.2% reported they were “somewhat dissatisfied” or “very dissatisfied”.



Judging from our respondents' comments, the greater reported level of personal care and lower costs more than made up for any perceived inadequacies in healthcare abroad.

Respondent's comments:

\$ for \$ it is more than satisfactory. - Male, 65+, Married, Fully Retired, from United States, Living in Panama for 6 to 10 years

Again, the "very satisfied" applies to Panama City, not the boondocks. - David Rosenfeld, 65+, Divorced, Fully Retired, from United States, Living in Panama for less than 2 years

Because I supplement it with US care I'm pretty satisfied. I do live a long way from the better major hospitals so I have air ambulance insurance. - Male, 65+, Married, Fully Retired, from United States, Living in Nicaragua for more than 10 years

Better routine care in Panama than in the busy, over burdened U.S. healthcare system - Robert Raymer, 65+, Married, Semi-Retired, from United States, Living in Panama for more than 10 years

Doctors were exceptionally well-trained and from the U.S., Canada, UK, Germany, etc. The hospital had state-of-the-art equipment and services never available in the U.S. - Female, 45-64, Single, Semi-Retired, from United States, from Other Country not listed for 2 to 5 years

Fee for service health care, for small issues, is very easy, cheap and high quality. - Kate Greenaway, 45-64, Married, Fully Retired, from Canada, Living in Panama for less than 2 years

I always knew there were limitations. - Female, 45-64, Widowed, Semi-Retired, from UK, Living in Belize for more than 10 years

I had a serious illness that is difficult to diagnose and went to a local private hospital and they saved my life when I only had 20% chance of survival. My sister who is a snobby doctor in the US came down and told me that my doctors in Panama did everything that would have been done for me in the US and without them I would not be alive today. - Anne Gordon de Barrigon, 45-64, Married, Working Full Time, from United States, Living in Panama for more than 10 years

I have had three surgeries in Nicaragua. Two for orthopedics (feet and knee) and one for a colon lesion that would





have become cancerous. I am still vertical. - Male, 45-64, Married, Semi-Retired, from United States, Living in Nicaragua for 6 to 10 years

I went for a blood test and drove home. An hour later, my doctor was at my gate - freaking me out - How Bad was my TEST? It was fine - he was delivering the results - I was supposed to wait for the analysis and take it home with me. When is the last time your doctor did a house call? - T Rob Brown, 45-64, Married, Fully Retired, from Canada, Living in Panama for 6 to 10 years

I worked in a hospital for 30 years, so I can honestly say that the care is really quite good. As is anywhere, you must be proactive. Ask the right questions, seek out the best doctors, and make the right informed decisions. - Carol Hurst, 45-64, Married, Fully Retired, from United States, Living in Panama for 2 to 5 years

I've used the local state GP, local dentist and private specialist - all gave great service, at a free or cheap price. - Female, 25-44, Single, Working Full Time, from United Kingdom, Living in Belize for more than 5 years

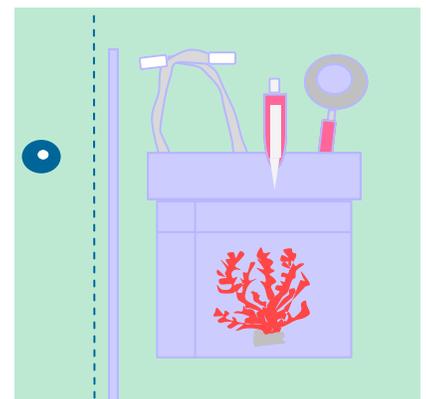
If you go to private doctors and private hospitals, you receive great care. The public-run hospitals and clinics don't provide great care, but they are also basically free (or extremely cheap). - Mary Beth Strawn, 25-44, Single, Working Full Time, from United States, Living in Panama for 2 to 5 years

Main problem is the language barrier. - Female, 65+, Married, Fully Retired, from United States, Living in Nicaragua for 2 to 5 years

My husband is amazed at his cardiologist here. He is very thorough. - Jo Greene, 65+, Married, Fully Retired, from United States, Living in Panama for 2 to 5 years

Never been to a doctor here that I felt really needed to get to that next patient....and its mostly walk-in...first come first served. - Female, 45-64, Married, Working Full Time, from United States, Living in Belize for more than 10 years

Our only contact thus far was a quick emergency room visit for a insect bite. That service and medication were complete free! - Mary Croft, 45-64, Married, Fully Retired, from United States, Living in Belize for less than 2 years





The doctors are quite good, but many of the local rural clinics lack the hi tech equipment that you would find in N.A. - Male, 65+, Married, Semi-Retired, from Canada, Living in Panama for 2 to 5 years

The doctors have been great - very knowledgeable and accessible. The facilities (mostly hospitals) are not nearly as good as the USA, primarily in terms of cleanliness and nursing staff. - Female, 45-64, Single, Fully Retired, from United States, Living in Panama for more than 10 years

The doctors spend all the time you need with them and they are genuinely interested in your health. - Male, 65+, Married, Working Full Time, from United States, Living in Panama

for 2 to 5 years

The ease of actually getting an appt. plus the low cost and personal touch is an advantage. - Female, 45-64+, Married, Fully Retired, from United States, Living in Panama for 2 to 5 years

There are so many fine facilities from clinics, to doctors to medical provisions. I have many more opportunities in maintaining

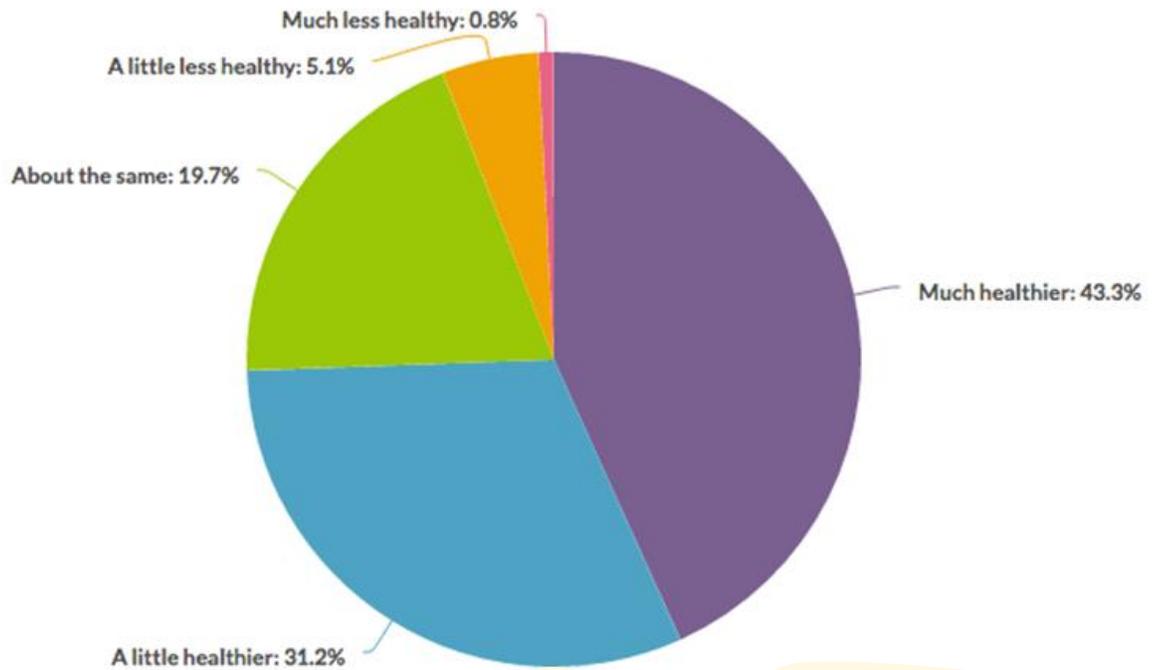
my overall healthcare because of high quality and lower prices. - Daryl Ries, 65+, Married, Working Part Time, from United States, Living in Panama for more than 10 years

We have received some health care here in Nicaragua at Hospital Metropolitano Vivian Pellas. I would say all that we have received has been on a par with the USA. How-



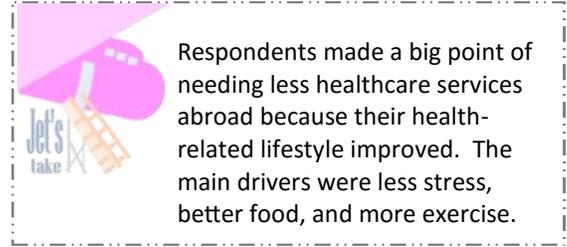
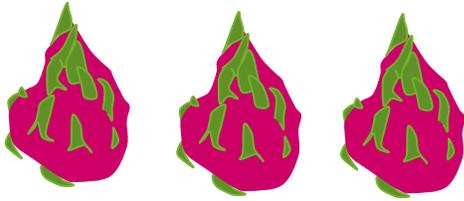
Looking for a Way to Live Healthier? Move Abroad

47. How would you rate your health-related lifestyle (eating, exercising, weight management, etc.) in your home abroad?



The answer to this question was the most overwhelmingly positive for people living abroad, with every positive response garnering a substantially higher percentage of votes than those less positive. A whopping 75.5% of respondents reported living either a “much healthier” or “a little healthier” lifestyle in their home abroad, while only 5.9% reported living “a little less healthy” or a “much less healthy” lifestyle.

There was very little difference depending the expat’s country of origin or if the expat was male or female. The healthiest lifestyle by far was Belize, with 57.8% reporting a “much healthier” lifestyle, and 31.3% reporting a “little healthier” lifestyle, for 89.1% total.



Respondents' comments:

Access to activities I love, better climate and much healthier food (we have organic gardens in my community at 'Better in Belize Eco Village') and no stress is making this a healthier lifestyle - Susanne Jefferson, 45-64, Single, Working Now But Planning to Retire in 3 Years, from United States, Living in Belize for less than 2 years

Access to fresh vegetables and more outdoor activity helps. – Male, 65+, Married, Semi-Retired, from Canada, Living in Panama for 2 to 5 years

Access to the fresh food market and the warm climate mean I eat much healthier and get more exercise in Belize. - Leon Hooker, 45-64, Single, Semi-Retired, from Canada, Living in Belize for 2 to 5 years

Because of a generous income overseas, I was able to buy healthy foods. - Female, 45-64, Single, Semi-Retired, from United States, Living in other country not listed for 2 to 5 years -

Better food choices. - Female, 45-64, Married, Working Full Time, from United States, Living in Panama for 2 to 5 years

Better foods, mostly direct from local farms and grown with old fashioned methods. Junk food and highly preserved supermarket goods are pretty rare. Some things sold in the US are actually illegal here. - Ken Rucker, 65+, Married, Fully Retired, from United States, Living in Nicaragua for 6 to 10 years

Chiriquí province is Panama's "Bread Basket" and the fruits and vegetables are locally grown and much fresher and healthier. - Female, 45-64, Divorced, Fully Retired, from Canada, Living in Panama for less than 2 years

Drinking is the national pastime here - the booze is so cheap - sixty cents for a beer, six dollars for a nice bottle of wine, eight dollars for a bottle of great rum. - T Rob Brown, 45-64, Married, Fully Retired, from Canada, Living in Panama for 6 to 10 years



Eat healthier and less, exercise daily, lots of fresh air, losing weight! - Female, 65+, Single, Fully Retired, from United States, Living in Belize for less than 2 years

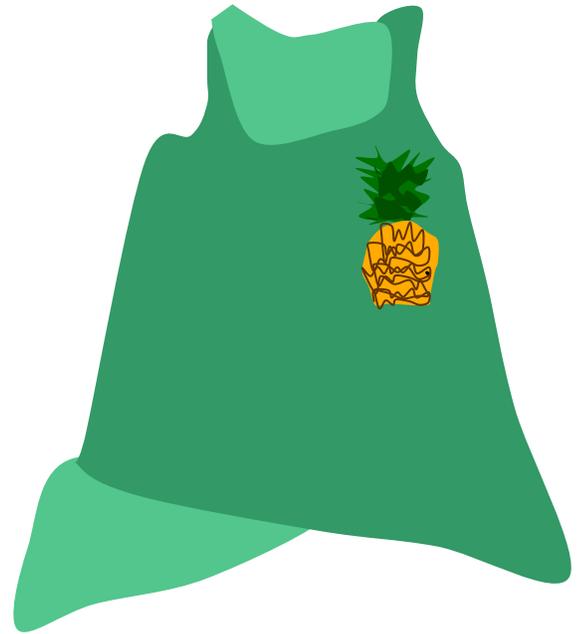
Everything we eat is fresh: eggs, produce, chicken. We make all our breads. - Female, 65+, Married, Fully Retired, from United States, Living in Belize for more than 10 years

Fast food simply is not available. So, I end up cooking locally grown produce, which is far healthier. - Female, 45-64, Single, Fully Retired, from United States, Living in Panama for more than 10 years

Finding enjoyable food is the most significant issue, for a person like me, whose spent their life eating in restaurants and fine dining. - Kenneth R. Hoefle, Male, 65+, Married, Fully Retired, from United States, Living in Panama for 2 to 5 years

Fresh foods and fruits make for a healthier life. You can walk more because things are closer together, It is a good life. - Lee, 65+, Widowed, Semi-retired, from United States, Living in Belize for 6 to 10 years

Fresh fruits and vegetables. We don't have car. We bike or walk every-



where! - Sue Vasquez, Female, 45-64, Married, Working Full Time, from United States, Living in Belize for 2 to 5 years

Fresh fruits and veggies grown right there in Chiriquí is great. - Edie Baxter, Female, 65+, Married, Fully Retired, from United States, Living in Panama for less than 2 years

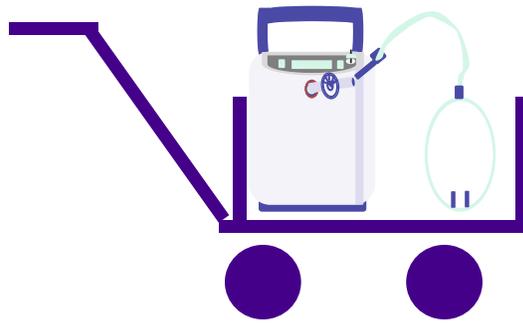
Fresh unprocessed food, clean air and great hiking opportunities. - Carol Hurst, 45-64, Married, Fully Retired, from United States, Living in Panama for 2 to 5 years

Health benefits are the key to my life in Panama. Living on the beach is for health maintenance, which includes long walks, swimming and fresh air. Eating fresh fruits and produce, including fresh fish and chicken are other key benefits to living in a tropical and 2nd world country. I limit what I buy at the supermarket, having the option to buy from local vendors and organic home deliveries. I avoid packaged chicken and fish, because the source through local vendors is available. - Daryl Ries, Female, 65+, Married, Working Part Time, from United States, Living in Panama for more than 10 years

I am in excellent shape because of regular daily exercise in a climate that easily permits it - Robert Raymer, 65+, Married, Semi-Retired, from United States, Living in Panama for more than 10 years

I have much more time for taking care of myself - Female, 25-44, Single, Working Part Time, from Europe other than UK, Living in Panama for more than 10 years





I have started meditation, yoga and I bike everywhere. I have a walking group and I eat fresh fruits and vegetables. I am learning about creating soil and planting a garden. - Caitlin Addison-Howard, Female, 65+, Widowed, Fully Retired, from United States, Living in Belize for 2 to 5 years

I was healthy. Now I'm healthier. - Kris Cunningham, 45-64, Married, Fully Retired, from United States, Living in Panama for 2 to 5 years

The best improvement is likely due to both eating better and being more physically active. - David R. Smith, Male, 45-64, Married, Working Full Time, from United States, Living in Panama for 2 to 5 years

The climate and culture here is very conducive to living a healthier lifestyle. We belong to a beautiful health club with both an indoor and outdoor pool. The weather is great and we walk a lot. The fruits and vegetables are fresh and ripe. The eggs here are much tastier than in the US and are of a different color; more orange than yellow. The milk is super pasteurized and not refrigerated until after opening. I miss the US milk products. It is so easy to walk to the store everyday with a canvas bag to pick up groceries. If your first protein choice is beef you will be disappointed, but the chicken and fish are fresh, plentiful and reasonably priced. All in all a healthier choice. - Sheryl Norriss, 45-64, Married, Fully Retired, from United States, Living in Panama for 2 to 5 years

The food here is more natural and readily available. I eat much more healthily and walk regularly. Warm weather year round really helps. - Female, 45-64, Single, Working Full Time, from United States, Living in Panama for 2 to 5 years

There are almost no pre-processed foods here and all grown fruits and vegetable available at the market each Saturday and they were just picked the day before! - Female, 45-64, Married, Working Full Time, from United States, Living in Belize for more than 10 years

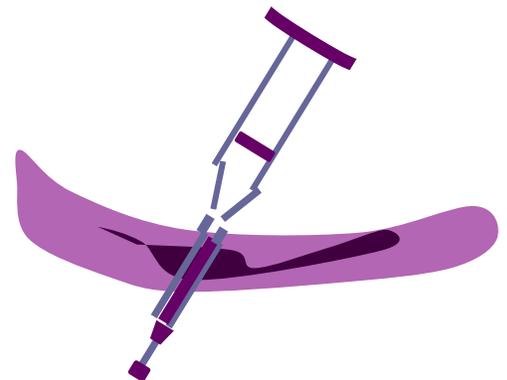
We are more active abroad than in the US and eat more fresh fruits because of availability - Suzi Jensen, Female, 65+, Married, Fully Retired, from United States, Living in Panama for less than 2 years

We eat less junk and we ride our bikes everywhere! :) - Female, 45-64, Married, Working Part Time, from Canada, Living in Belize for 2 to 5 years

We have both trimmed down to normal weight without really trying. - Bob Cozza, 65+, Widowed, Fully Retired, from United States, Living in Panama for 6 to 10 Years

We walk more and watch TV much less - Gershon Weissman, Male, 65+, Married, Semi-Retired, from United States, Living in other country for 2 to 5 years

Well let's just say, due to lifestyle changes only, I have lost 20 pounds gradually in 3 years without trying - Female, 45-64, Married, Working Part Time, from United States, Living in Panama for 2 to 5 years





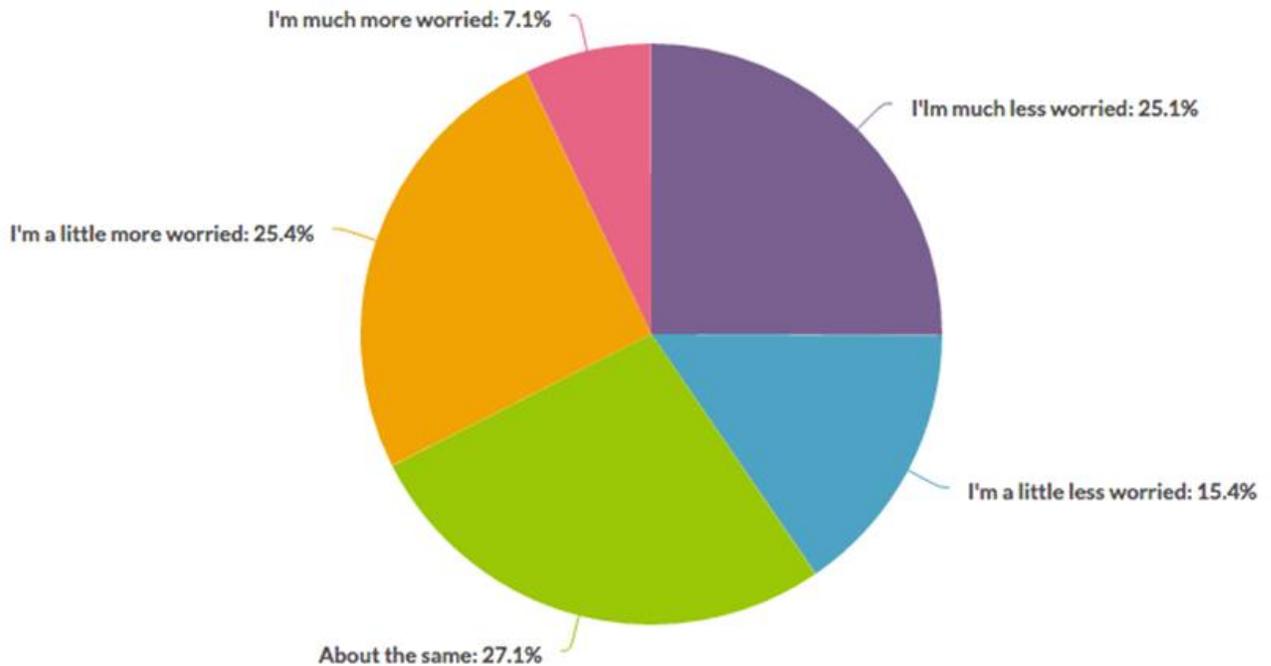
While we had better access to less expensive health food options, we didn't exercise much. Here in Belize we ride our bike everywhere. We own a small restaurant and carry all of our produce and supply purchase back to the restaurant on our bikes. We also take daily walks on the beach with the dogs. - Donna Ehart, Owner, Coconut Cafe, 45-64, Married, Semi-Retired, from United States, Living in Belize for less than 2 years

With clean, fresh air, non chemically treated water and fresh picked organic vegetables, wonderful hiking trails, free range chickens, how could it not be healthier? - Jo Greene, Female, 65+, Married, Fully Retired, from United States, Living in Panama for 2 to 5 years

What? Me Worry?

Expats Evenly Divided on Worry About Serious Illness

49. How worried are you about not being able to receive the healthcare services that you may need in your home abroad compared to your level of worry at your country of origin?

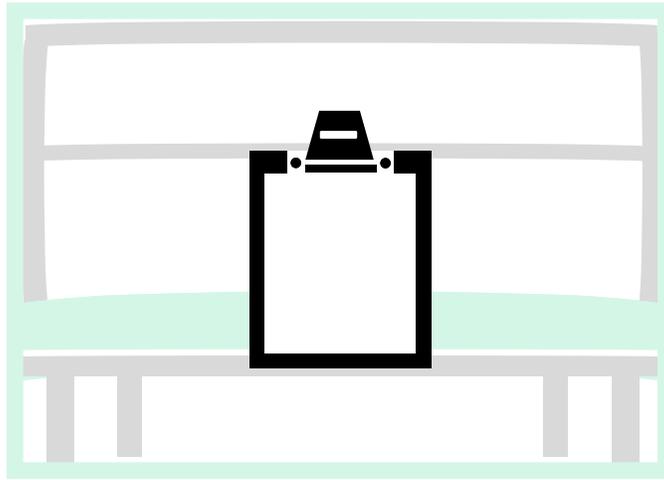


Given the reputation of North American healthcare as being the best in the world for the broadest range of the most serious conditions, we had expected a good amount of worry amongst the respondents living in largely Third World Countries. However, the opposite occurred.

Although the results were largely disbursed according to a bell shaped curve, our respondents tended to be less worried about not being able to get healthcare in their expat home than in their country of origin. Our suspicion from reading the comments is that the perception is that overall healthcare capabilities are improving in expat locations faster than those in North America and / or that the overall healthcare experience in North America is actually declining.

Even though the question was phrased irrespective of cost, another reason appears to be that the respondents factored in the challenges to receive care in their home country due to prohibitive cost.





Respondents' comments:

A serious injury or illness in the US would have devastated us. Here, things are so much affordable, and we have the option of going to the public system as well. - Kris Cunningham, Female, 45-64, Married, Fully Retired, from United States, Living in Panama for 2 to 5 years

After comparing services, Panamá offers excellent medical care around the country, at very affordable prices. - Marie Townshend, Female, 65+, Married, Fully Retired, from United States, Living in Panama for more than 10 years

If you are pretty healthy, you should be OK here, but if you have medical problems stay in the US. - Male, 65+, Married, Fully Retired, from United States, Living in Panama for 6 to 10 years

Who knows how Canada is operating these days. The rumours are not good. - Louise Belisle, 45 - 64, Married, Fully Retired, from Canada, Living in Panama for 6 to 10 years

As a 2 time cancer survivor I am concerned that I would receive a proper diagnosis and care should that reoccur. - Mary Croft, Female, 45-64, Married, Fully Retired, from United States, Living in Belize for less than 2 years

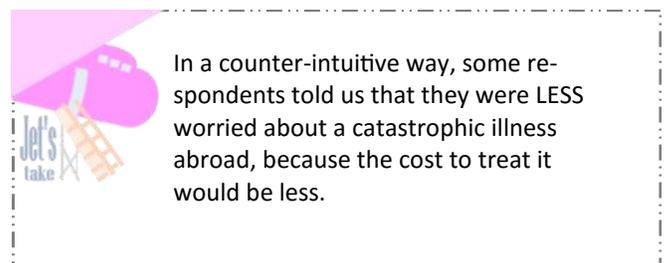
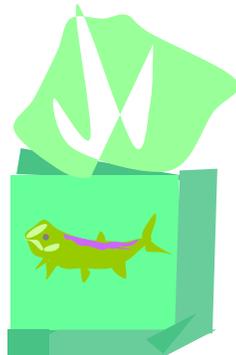
Back home, it can take weeks or longer to get an appointment for a specific specialist. Here you can usually see one the same day – David R. Smith, 45-64, Married, Working Full Time, from United States, Living in Panama for 2 to 5 years

Canadian health care is excellent and free so hard to compare but Panama health care is fine. - Male, 45-64, Married, Semi-Retired, from Canada, Living in Panama for 6 to 10 years

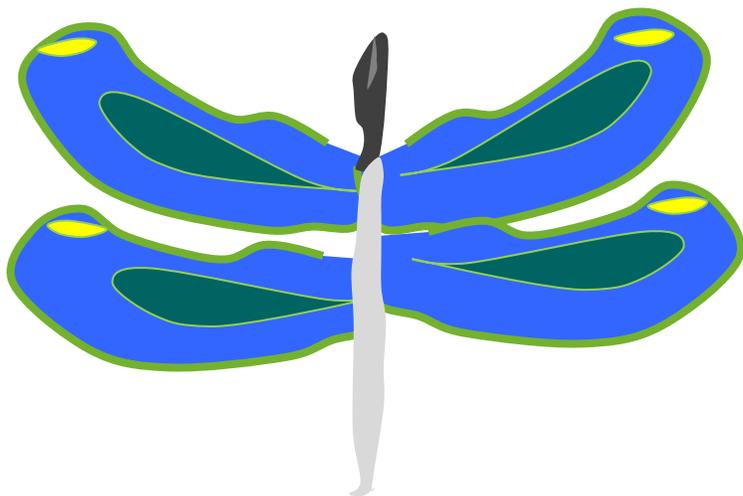
Emergency care in the interior is a problem. I'd probably die before reaching a hospital.

Forestalling any life threatening illnesses....I'd just get on a plane and go home to take care of what is needed if I can't find it here.

Healthcare in the USA is also extremely broken ... both countries have their problems and issues which are different but no less worrisome.



In a counter-intuitive way, some respondents told us that they were LESS worried about a catastrophic illness abroad, because the cost to treat it would be less.



Here health care is much more affordable than in the US.

I feel that the immediate services may not be as good, but there are excellent medical services available in the near vicinity, and at a reasonable price.

I worry more about the lack of quality and availability of services in the U.S. - Female, 45-64, Single, Semi-Retired, from United States, Living in other country not listed for 2 to 5 years

I'm more worried about emergencies. - Female, 45-64, Married, Fully Retired, from United States, Living in Panama for 2 to 5 years

If I cannot receive the services/treatment here, I will travel to somewhere that I can. I have international medical insurance. - Carol Hurst, 45-64, Married, Fully Retired, from United States, Living in Panama for 2 to 5 years

In home health care is common and affordable. - Female, 65+, Married, Fully Retired, from United States, Living in Panama for more than 10 years

Inn some ways, Panama's healthcare services surpass those of the US. There is a lot of research here that has resulted from a much less rigid approval system (like the FDA) and people come to Panama City for stem cell treatments from all over the world. - Female, 45-64, Divorced, Fully Retired, from Canada, Living in Panama for less than 2 years

Less worried simply because we can afford it. We focus on preventative measures. - Jan Wilson, 65+, Married, Semi-Retired,

from United States, Living in Belize for more than 10 years

Not being among the very wealthy I am very concerned about my access to important health care in the US. - Ken Rucker, 65+, Married, Fully Retired, from United States, Living in Nicaragua for 6 to 10 years

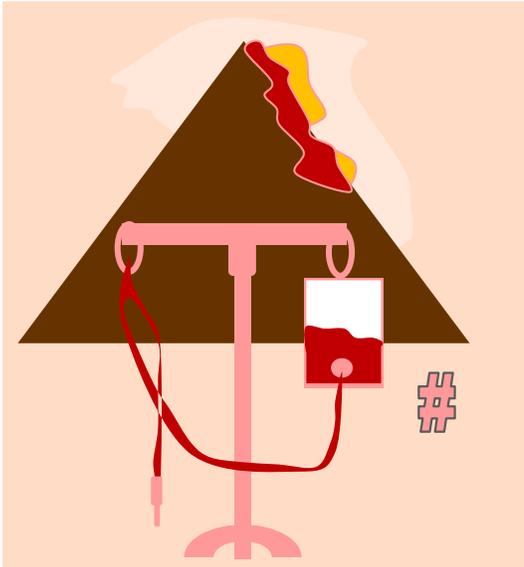
Our healthcare services are fine here, so we're really not worried - Gershonn Weissman, 65+, Married, Semi Retired, from United States, Living in other country not listed for 2 to 5 years

Serious illness is always a concern so one would be wise to maintain access to your national health care system if you can. - Robert Reichert, 65+, Married, Fully Retired, from Canada, Living in Panama for more than 10 years

The only illness that would make me consider seeking healthcare back in the USA is most types of cancer. This is because the USA has top-quality cancer treatment centers, whereas Panama does not. - Female, 45-64, Single, Fully Retired, from United States, Living in Panama for more than 10 years

They have what you need in David. It may cost more out of pocket but that is not going to kill you. They do not accept Medicare here, ouch! It still is a not a dangerous place as compared





to many hospitals in rural America. - Linda Jensen, 65+, Married, Fully Retired, from United States, Living in Panama for 2 to 5 years

Virtually everything is available here in Panama, many time less expensive than the Medicare co-pay in the USA - Bill H., 45-64, Married, Fully Retired, from United States, Living in Panama for less than 2 years

We live in the interior of Panama and our closest care is 30 to 40 minutes away. - Janine Sullivan, Female, 45-64, Married, Fully Retired, from United States, Living in Panama for 2 to 5 years

We take care of ourselves, see a local doctor when we need to and have US evacuation and health insurance in case of emergency. - Sheryl Norriss, 45-64, Single, Fully Retired, from United States, Living in Belize for more than 10 years

We will be paying for Medicare for catastrophic but will have to return to

the States to use it.. We just don't want to be wiped out financially for a health catastrophe. We have enough been happy with our care here but it may come to a point where it is more affordable under Medicare in the States.. - Female, 45-64, Married, Fully Retired, from United States, Living in Panama for 6 to 10 years

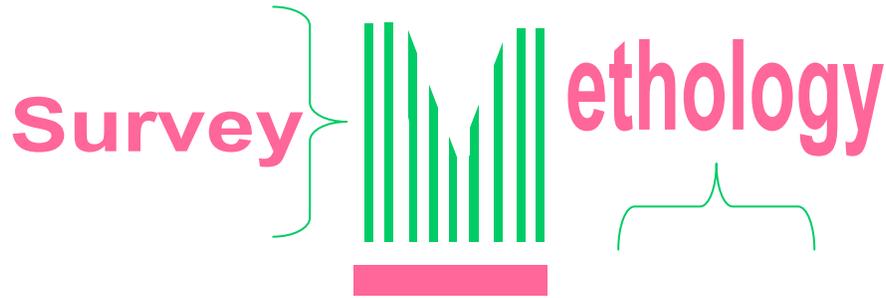
When we decided to retire in Central America five years ago, my husband and I realized we needed to take personal responsibility for our health. We did what we needed to do to reduce blood pressure so we did not require any medications. We had done our research as to what medical services were available in each country and we prepared to reap all the benefits of a much healthier and stress free lifestyle. - Amy Almond-Laechelin, 45-64, Married, Fully Retired, from United States, Living in Belize for 2 to 5 years

You should offer a selection of "I'm not worried" - because I'm not. Healthcare is readily available. - Male, 45-64, Married, Semi-Retired, United States, from other Central American country for 6 to 10 years

Health care here is excellent for basic ailments. If I needed long-term treatment like for cancer I would go back to Canada - Female, 45-64, Married, Fully Retired, from Canada, Living in Belize for more than 10 years

Here we pay out of pocket. In USA I have Medicare, so it is a wash. I am healthy in both places. A "bad" knee will be treated about the same both places and still hurt. - Female, 65+, Married, Fully Retired, from United States, Living in Belize for 2 to 5 years





The survey from which this and follow-on studies will be published was hosted on SurveyGizmo and was conducted between April 17 and April 27, 2015. We received 389 total responses, of which 342 were complete.

Our intention is to present the most accurate, objective picture possible of what it is like to live overseas. 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:

Sampling Bias:

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 social media, including all the relevant Yahoo Groups and Facebook Groups; popular newsletters such as Nica Nuggets and NewsBoquete; and through newsletters from Best Places in the World to Retire.

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:

3 nights at a two-bedroom / two-bathroom, elegant, spacious room with an amazing view at the Gran Pacifica Resort, a unique Spanish colonial master planned beach community with 3.5 miles of stunning Pacific oceanfront in Nicaragua. Available May 2 - November 14. Value: \$720



Blue Tang Inn, San Pedro Town, Ambergris Caye, Belize welcomes you to a 4 night stay in their boutique beachfront hotel. Each suite has a fully equipped kitchen and air conditioning. Walk to many shops and restaurants during your stay. It's easy, beautiful and relaxing! Available May 1 - Dec 14. Value: \$780



2 nights at La Rosa de Los Vientos, a 3-room B & B in Pedasi, Panama, that enjoys a great location from which to discover and explore Pedasi and the entire Azuero Peninsula. Only one mile from the village of Pedasi and walking distance to the beach. Breakfast included. Available May 1 - December 15. Value: \$240.



Folkloric and Colonial Cities tour by Bosa Tours & Travel for two adults. Tour Masaya Volcano, Masaya Crafts Market, take a boat ride around the islets of Granada, tour La Merced Church, Convent Saint Francisco, Granada Central Park and Cathedral. Includes transfers to sites, entrances, bi-lingual guide and driver. Value: \$192



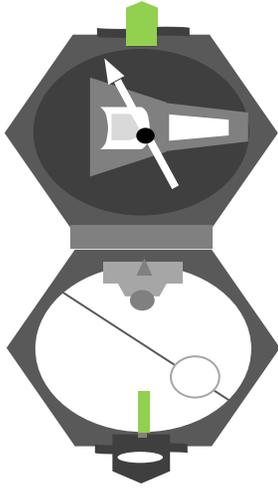
95.3% of our respondents answered "Yes" to "Would you like to be entered into our prize drawing?", even though they had to give their name in order to be entered into the drawing.

Acquiescence Bias:

Acquiescence bias is introduced (and sometimes, 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 questions in our survey.

Social Desirability Bias:

Survey methodology, continued



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. 51.8% 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 overseas. It could be argued that people who live overseas are more likely to give positive reviews of living overseas, as opposed to, for example, those who used to live overseas and who no longer are. There could be some merit to this argument. Unfortunately, we did not see any reasonable 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.

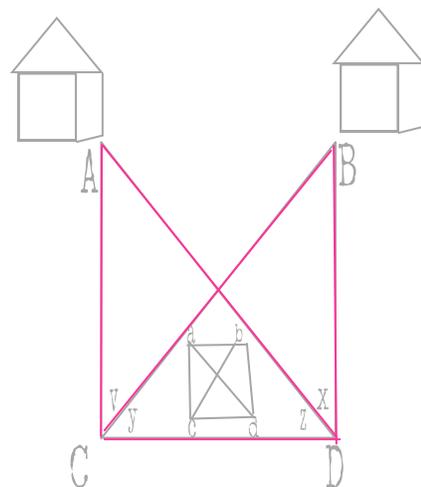
The quantity of comments we received for each question indicated to us that those taking the survey took it seriously, and that there were very few, if any, respondents taking the survey just to get the prizes.

We saw no abnormalities that would indicate anything suspicious.

Margin of Error:

According to American Research Group on-line calculator, for a population size of 30,000 (estimated North American expats living in Belize, Nicaragua and Panama) and a sample size of 389 (how many respondents took the survey), the theoretical margin of error is $\pm 4.94\%$, 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 in May, 2013. Since that time, we have added over 260 expat stories and over 6,700 answers to questions about living overseas, provided almost entirely by more than 400 experts.

Our first country was Panama. We then added Nicaragua, Belize, Mexico and Portugal. We plan to add an additional 7 countries in the next 3 years.

Our objective is to provide credible information about moving, living, retiring, visiting, or doing business overseas. 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?”
- [Location Advisor](#) 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.
- [Expat Stories](#) are comprised of entries either written by an expat or a local, or are an interview by Jet Metier of the most interesting people in each location.
- [Marketplace](#) is the only commercial area of the site. This is where for profit and non-profit organizations let our visitors know about their services.

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 survey, and is the editor of *Panama—the 62 Things You Must Know* (available for [free download](#)). She also conducted 21 interviews of the most interesting people overseas and wrote 11 stories of her own. (See the next page for a list and links.)

We provide Jet’s comments through “Jet’s Takes” on account of her ability to connect with expat perspectives. Jet may be reached at JetMetier@gmail.com

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 400 expats read over 5,000 and expat stories. Chuck may be reached at Chuck.Bolotin@BestPlacesInTheWorldToRetire.com

To download a copy of this study and the previous one, Expats: Expectations & Reality,, go to <https://bestplacesintheworldtoretire.com/download-free-ebooks>

To sign up to receive the next in the series of research studies, send an email to:

NextStudies@BestPlacesInTheWorldToRetire.com



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For further investigation ●●

[How Good Are The Hospitals \(for the entire Best Places' site\)](#)

[San Juan del Sur Healthcare](#)

Belize

Panama

[All of Belize Healthcare](#)

[All of Panama Healthcare](#)

[Ambergris Caye Healthcare](#)

[Bastimentos Healthcare](#)

[Cayo, Including San Ignacio & Belmopan Healthcare](#)

[Bocas del Toro Healthcare](#)

[Placencia Healthcare](#)

[Boquete Healthcare](#)

[Casco Viejo Healthcare](#)

[Clayton Healthcare](#)

Mexico

[Coronado, Panama Healthcare](#)

[All of Mexico Healthcare](#)

[El Valle de Anton Healthcare](#)

[Chapala & Ajijic Healthcare](#)

[Marbella Area of Panama City Healthcare](#)

[Los Cabos—La Paz Healthcare](#)

[Pedasi Healthcare](#)

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[San Francisco Area of Panama City Healthcare](#)

[San Miguel de Allende Healthcare](#)

[Volcan & Cerro Punta Healthcare](#)

[Yucatan: Riviera Maya, Playa del Carmen, Cancun, Merida, etc. Healthcare](#)

Portugal

Nicaragua

[All of Portugal Healthcare](#)

[All of Nicaragua Healthcare](#)

[Algarve Healthcare](#)

[Granada, Nicaragua Healthcare](#)

[Managua \(including beach areas\) Healthcare](#)



Interviews by Jet Metier

[Macarena Rose: The Oprah of San Ignacio, Cayo District, Belize](#)

[Mike Cobb: The Hardest Working Man in Central America, Creating Communities that Evoke Familiar Melodies](#)

[Panama's Gonzalo de la Guardia: From Origins to Legacy](#)

[Manuel Baruco at the Intersection of the World in Panama](#)

[The Poetry and History of Patrizia Pinzon's Casco Viejo](#)

[Phil McGuigan and Other Heroes in Panama and Beyond](#)

[Penny Barrett, Boquete's Liaison Extraordinaire](#)

[Advice and Observations About Life In Another Country From Someone Who's Been To Over 40 of Them](#)

[The Truth is Not Negotiable](#)

[Return to the Blue Lagoon in Bocas Del Toro](#)

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[At Long Last, Love and Fulfilment in David, Panamá](#)

[The Atypical Trajectory of Turalu in the Tropics](#)

[Reading, Writing and Reinvention in Granada, Nicaragua](#)

[The Secret Love Life of Dolphins and Whales](#)

[A Second Generation Immigrant's Dream in Pan-](#)

[ama](#)

[A New Twist on Life in Nicaragua](#)

[No More Winters or Expensive Beer for Sarah](#)

[Anne of the Wild and Sea](#)

[The Beach, the \(Holiday\) Breaks, and the BBQ](#)

[Dancing Across the World](#)

[Racing Through The Panama Canal In A Dugout Canoe](#)

Stories by Jet Metier

[La Playita, Panama](#)

[The End of the Road At Playa Venao, Panama](#)

[Altos del Maria— Shangri-La Enchantment in Panama](#)

[The Foods and Cuisine of Panama, Part 1](#)

[The Quaint, Exotic and Tranquil Beauty of Park Eden in El Valle de Anton, Panama](#)

[Staying At The Coconut Lodge Near Panama City Is Just Like Visiting Relatives You Like!](#)

[The Manglar Lodge; Remote But Familiar, Very Chic And Done With Ease in Panama](#)

[Unexpected Tango Lessons At The Magnolia Inn In Casco Viejo](#)

[The Hushed Elegance of Los Cuatro Tulipanes, Casco Viejo, Panama](#)

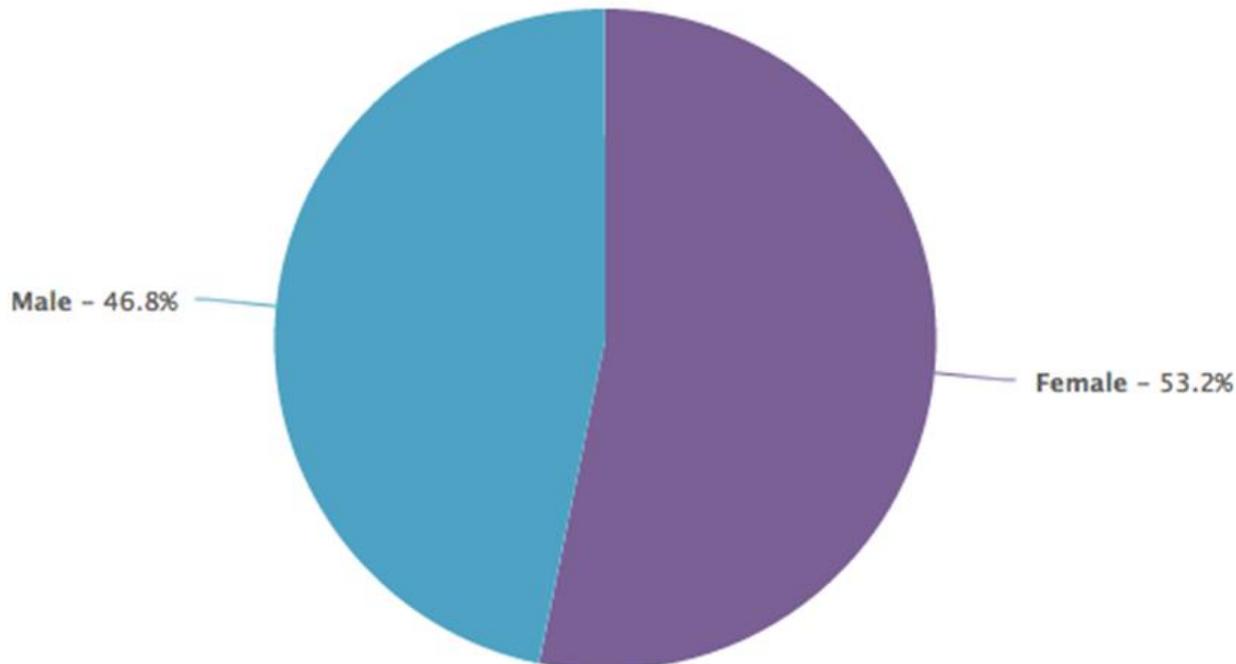
[A Visit To La Rosa De Los Vientos in Panama; a Place Apart From The Hubbub World](#)

[Park Eden In El Valle de Anton Panama Is Aptly Named](#)

Appendix / Source Data

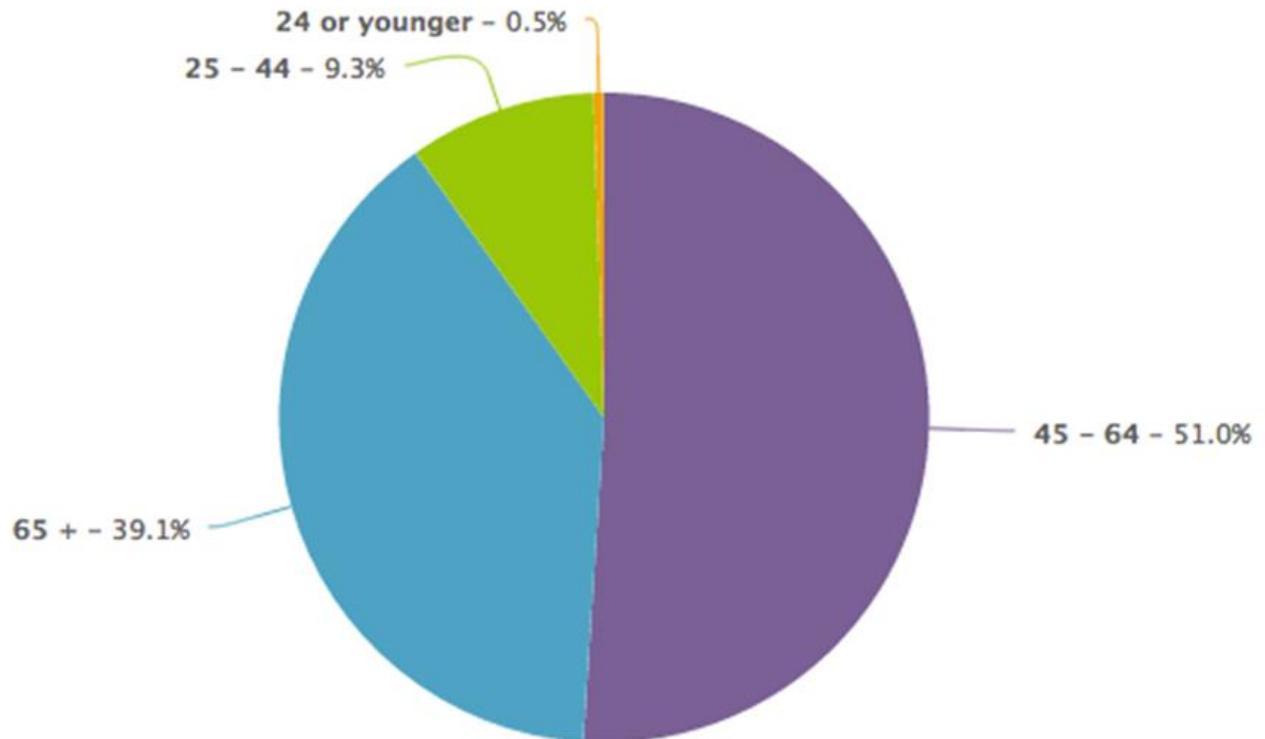
Are you male or female? *

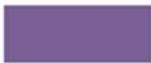
Results for all respondents:



Your age

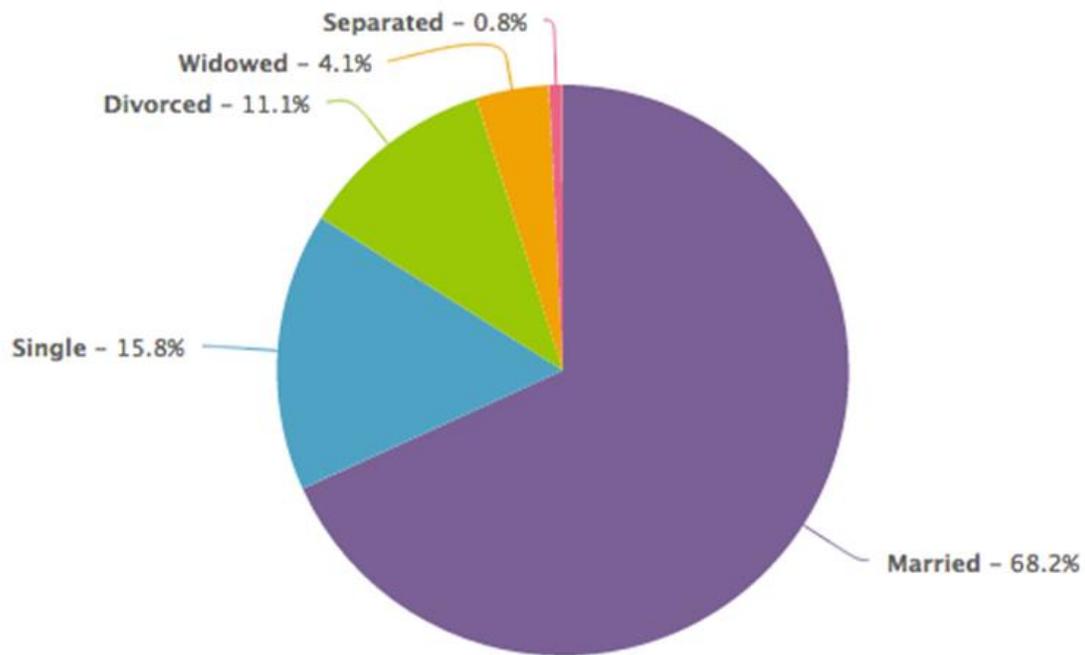
Results for all respondents:



45 - 64	51.0%	
65 +	39.1%	
25 - 44	9.3%	
24 or younger	0.5%	

Marital status

Results for all respondents:

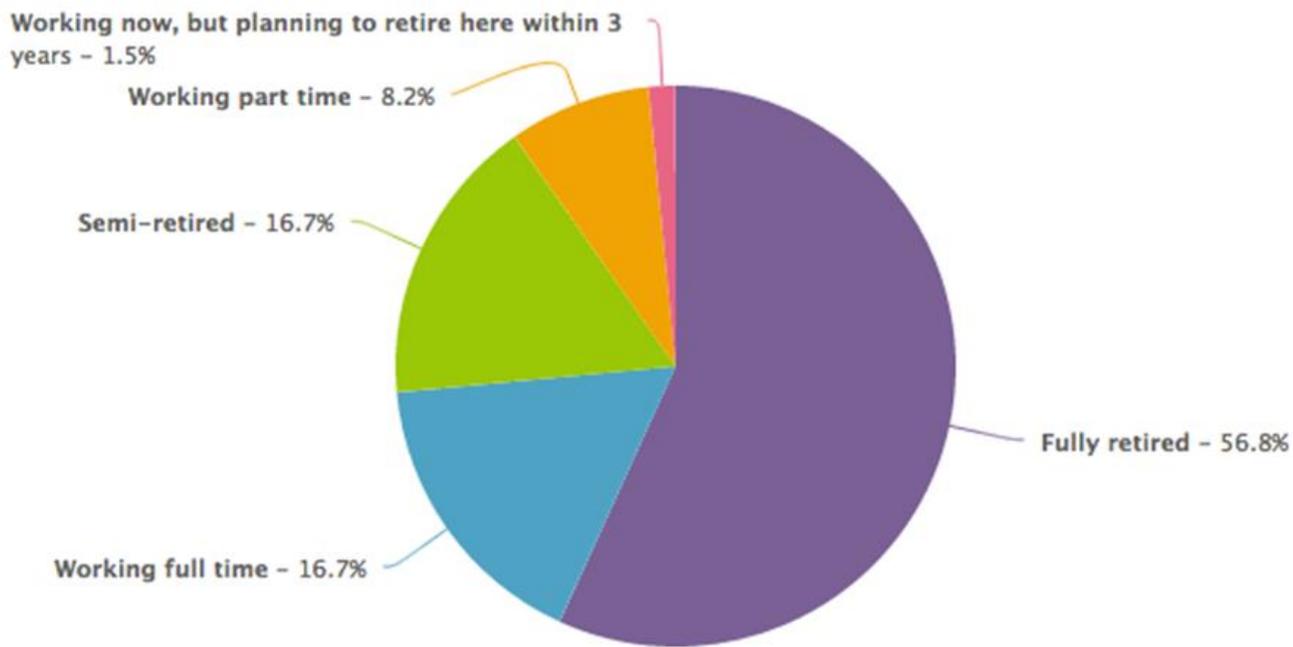


Married	68.2%	
Single	15.8%	
Divorced	11.1%	
Widowed	4.1%	
Separated	0.8%	

Work status *

(For this survey, activities on behalf of charities doesn't count as "work")

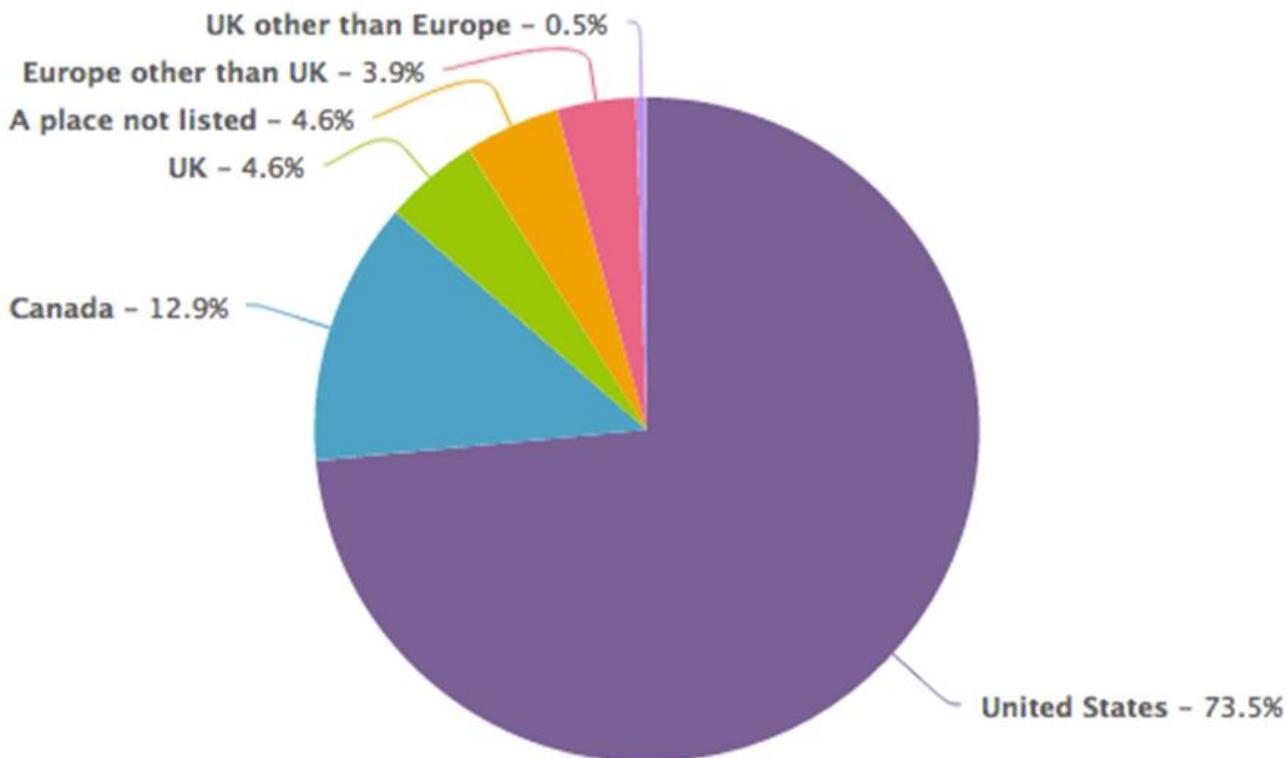
Results for all respondents:



Fully retired	56.8%	
Working full time	16.7%	
Semi-retired	16.7%	
Working part time	8.2%	
Working now, but planning to retire here within 3 years	1.5%	

What is your home country or area? *

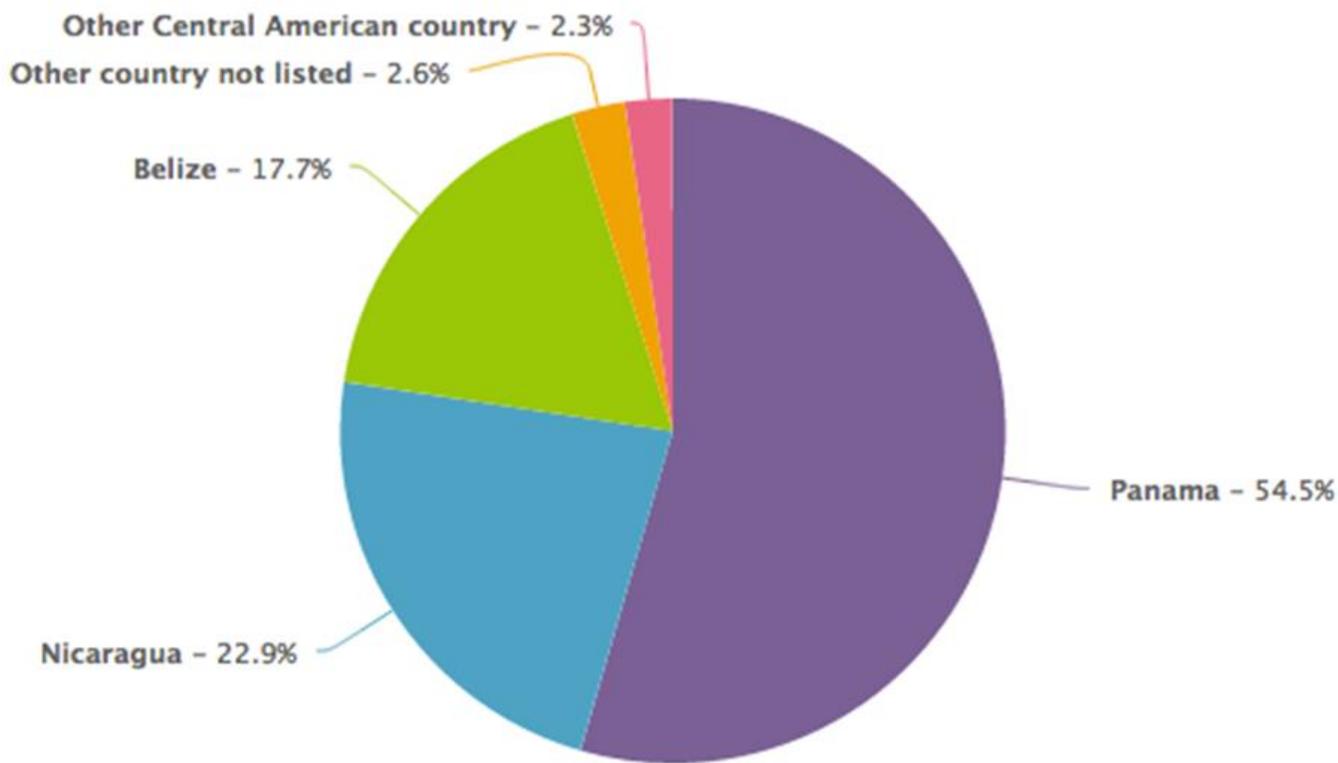
Results for all respondents:



United States	73.5%	<div style="width: 73.5%;"></div>
Canada	12.9%	<div style="width: 12.9%;"></div>
UK	4.6%	<div style="width: 4.6%;"></div>
A place not listed	4.6%	<div style="width: 4.6%;"></div>
Europe other than UK	3.9%	<div style="width: 3.9%;"></div>
UK other than Europe	0.5%	<div style="width: 0.5%;"></div>

Where did you move, either full time or part time? *

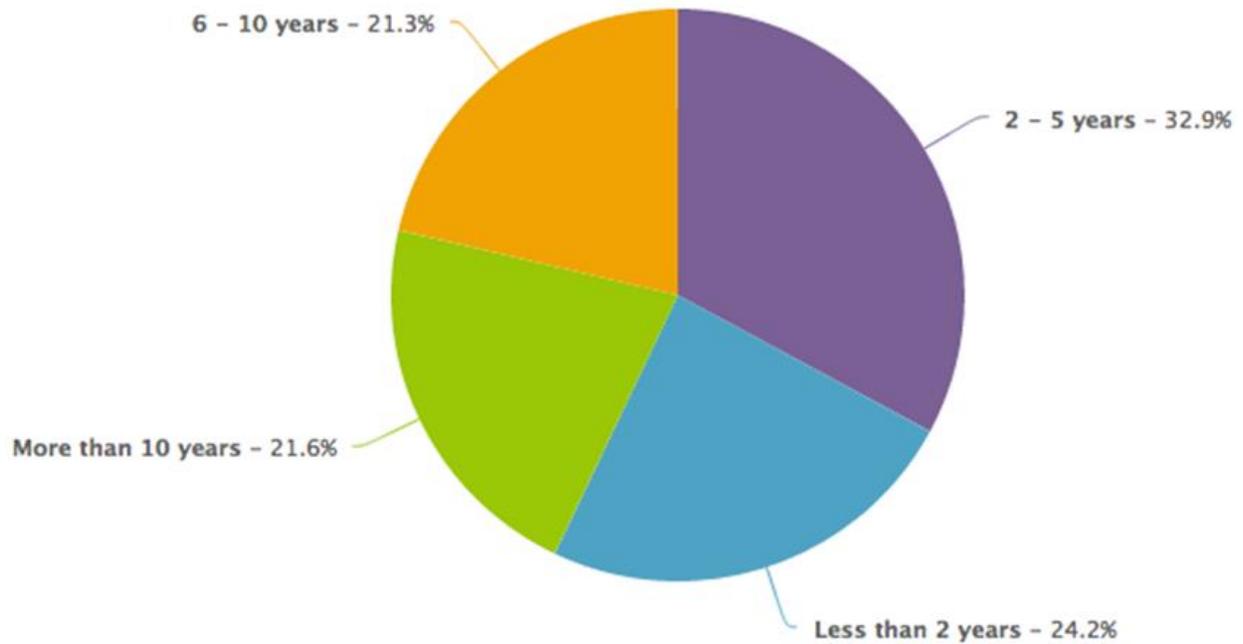
Results for all respondents:

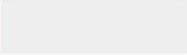
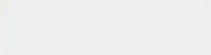
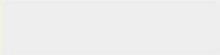
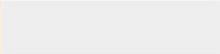


Panama	54.5%	
Nicaragua	22.9%	
Belize	17.7%	
Other country not listed	2.6%	
Other Central American country	2.3%	

How long have you lived abroad? *

Results for all respondents:

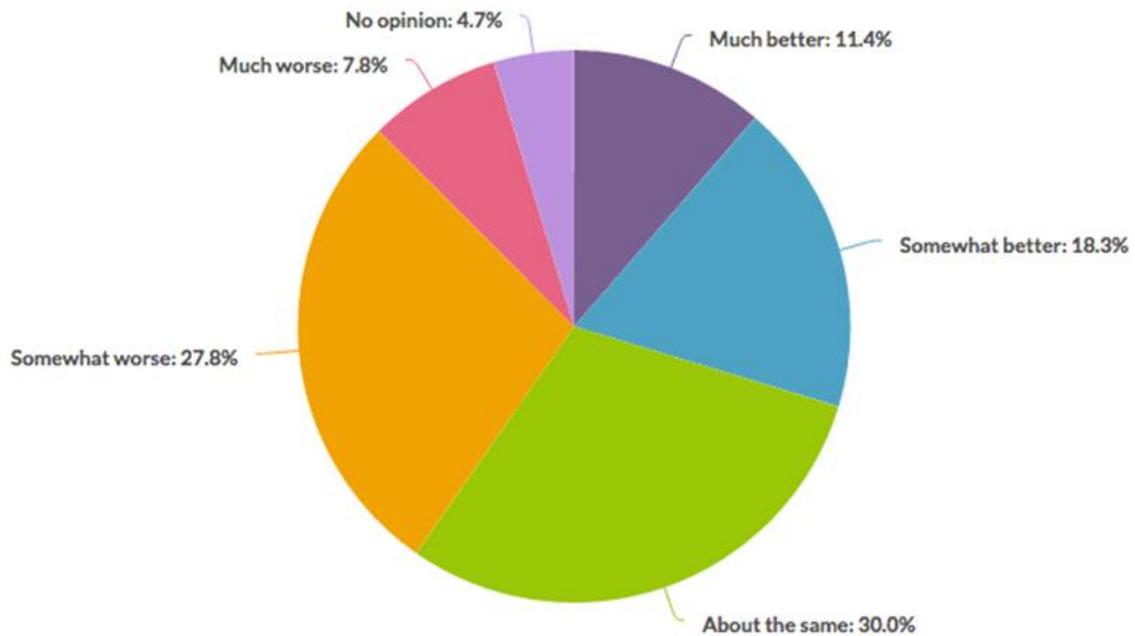


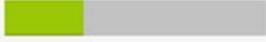
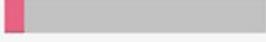
2 - 5 years	32.9%		
Less than 2 years	24.2%		
More than 10 years	21.6%		
6 - 10 years	21.3%		

37. How would you rate the QUALITY of healthcare in your home abroad?

Results for All Respondents:

37. How would you rate the QUALITY of healthcare in your home abroad?



Value	Percent	
Much better	11.4%	
Somewhat better	18.3%	
About the same	30.0%	
Somewhat worse	27.8%	
Much worse	7.8%	
No opinion	4.7%	

Results for All Men:

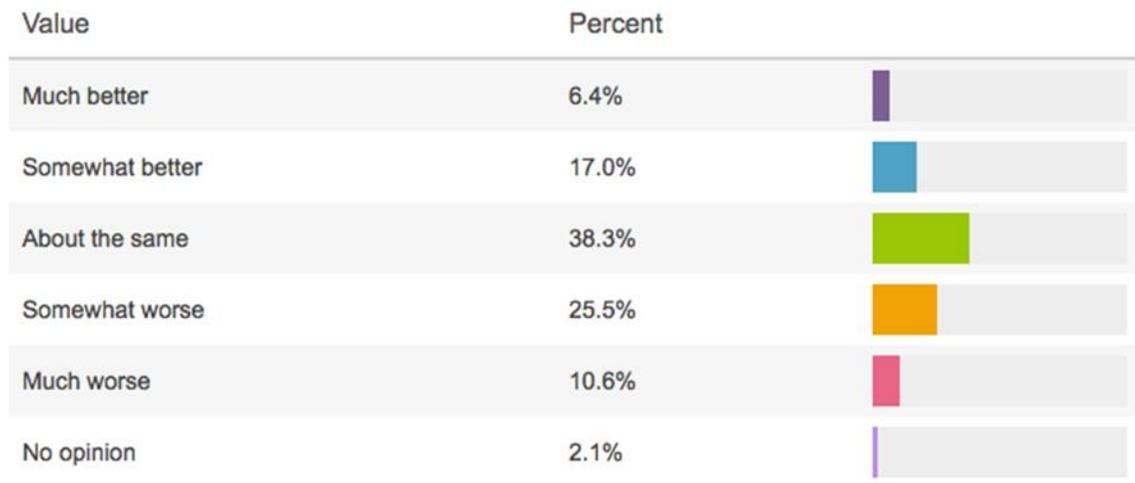
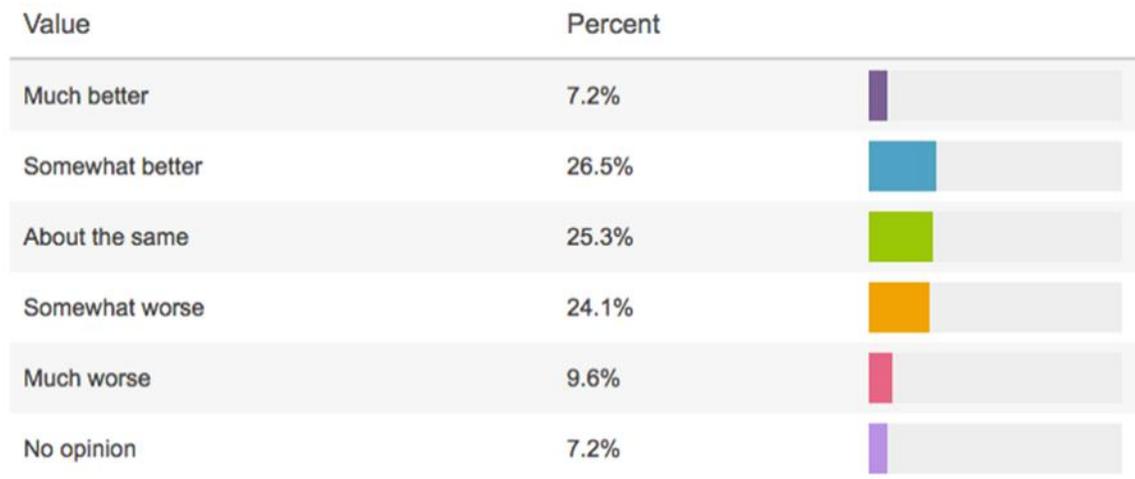
Value	Percent	
Much better	11.8%	
Somewhat better	20.0%	
About the same	30.0%	
Somewhat worse	28.2%	
Much worse	6.5%	
No opinion	3.5%	

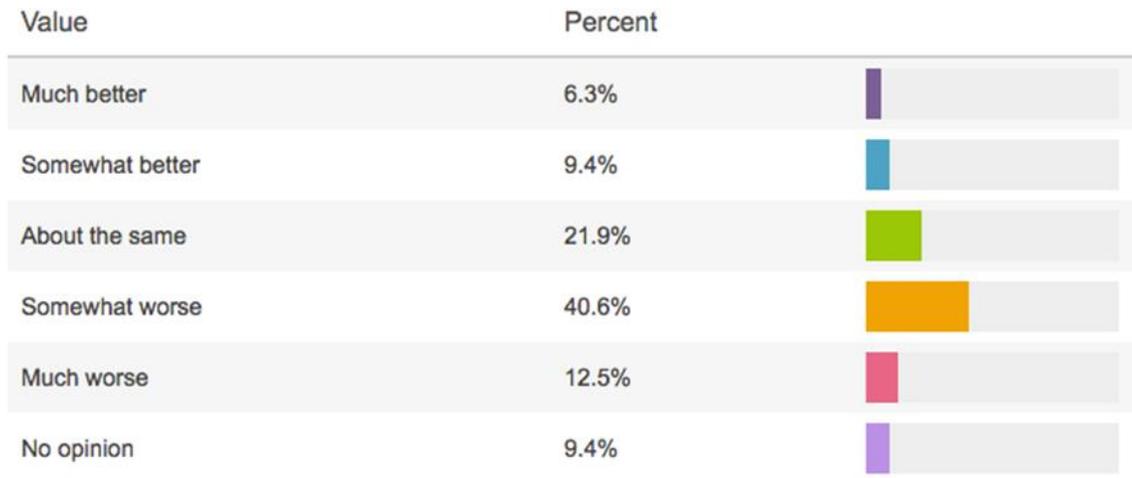
Results for All Women:

Value	Percent	
Much better	11.1%	
Somewhat better	16.8%	
About the same	30.0%	
Somewhat worse	27.4%	
Much worse	9.0%	
No opinion	5.8%	

Results for from US:

Value	Percent	
Much better	12.7%	
Somewhat better	20.2%	
About the same	28.5%	
Somewhat worse	27.0%	
Much worse	6.0%	
No opinion	5.6%	

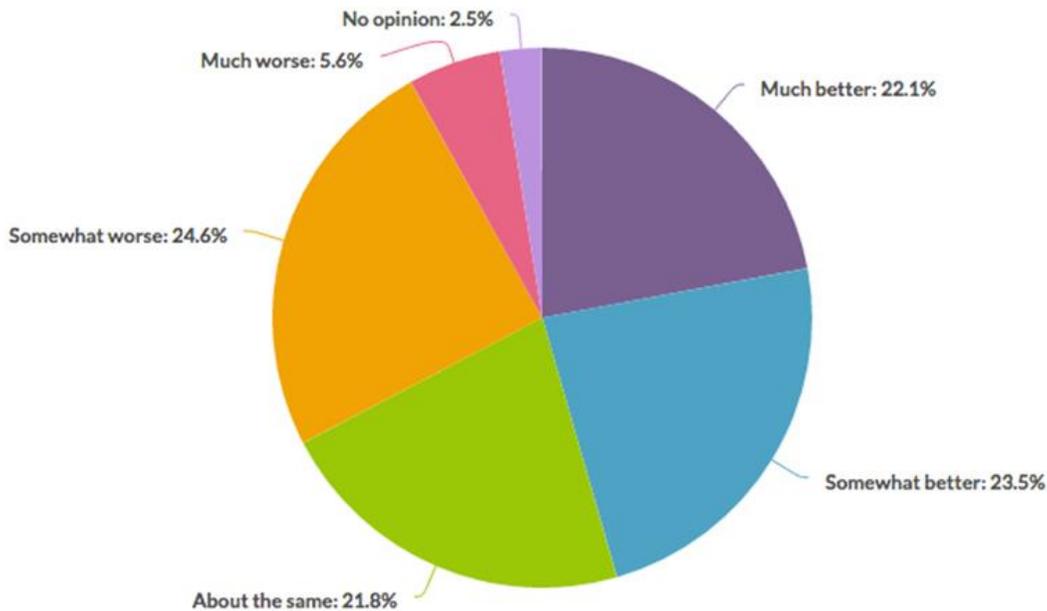
Results for from Canada:**Results for Living in Panama:****Results for Living in Nicaragua:**

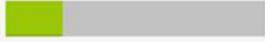
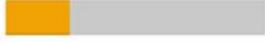
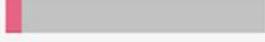
Results for Living in Belize:

39. How would you rate your ACCESS of healthcare in your home abroad?

Results for All Respondents:

39. How would you rate your ACCESS to healthcare in your home abroad?



Value	Percent	
Much better	22.1%	
Somewhat better	23.5%	
About the same	21.8%	
Somewhat worse	24.6%	
Much worse	5.6%	
No opinion	2.5%	

Results for All Men:

Value	Percent	
Much better	22.4%	
Somewhat better	24.7%	
About the same	24.7%	
Somewhat worse	23.5%	
Much worse	2.9%	
No opinion	1.8%	

Results for All Women:

Value	Percent	
Much better	21.8%	
Somewhat better	22.3%	
About the same	19.2%	
Somewhat worse	25.5%	
Much worse	8.0%	
No opinion	3.2%	

Results for from US:

Value	Percent	
Much better	23.7%	
Somewhat better	22.9%	
About the same	20.7%	
Somewhat worse	25.6%	
Much worse	4.1%	
No opinion	3.0%	

Results for from Canada:

Value	Percent	
Much better	23.4%	
Somewhat better	25.5%	
About the same	27.7%	
Somewhat worse	17.0%	
Much worse	6.4%	
No opinion	0.0%	

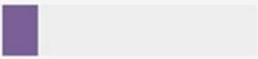
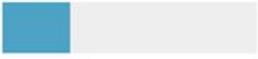
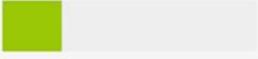
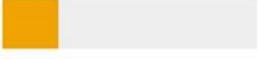
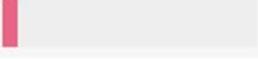
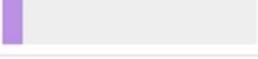
Results for Living in Panama:

Value	Percent	
Much better	23.1%	
Somewhat better	24.6%	
About the same	21.5%	
Somewhat worse	26.7%	
Much worse	3.1%	
No opinion	1.0%	

Results for Living in Nicaragua:

Value	Percent	
Much better	24.4%	
Somewhat better	19.5%	
About the same	22.0%	
Somewhat worse	23.2%	
Much worse	8.5%	
No opinion	2.4%	

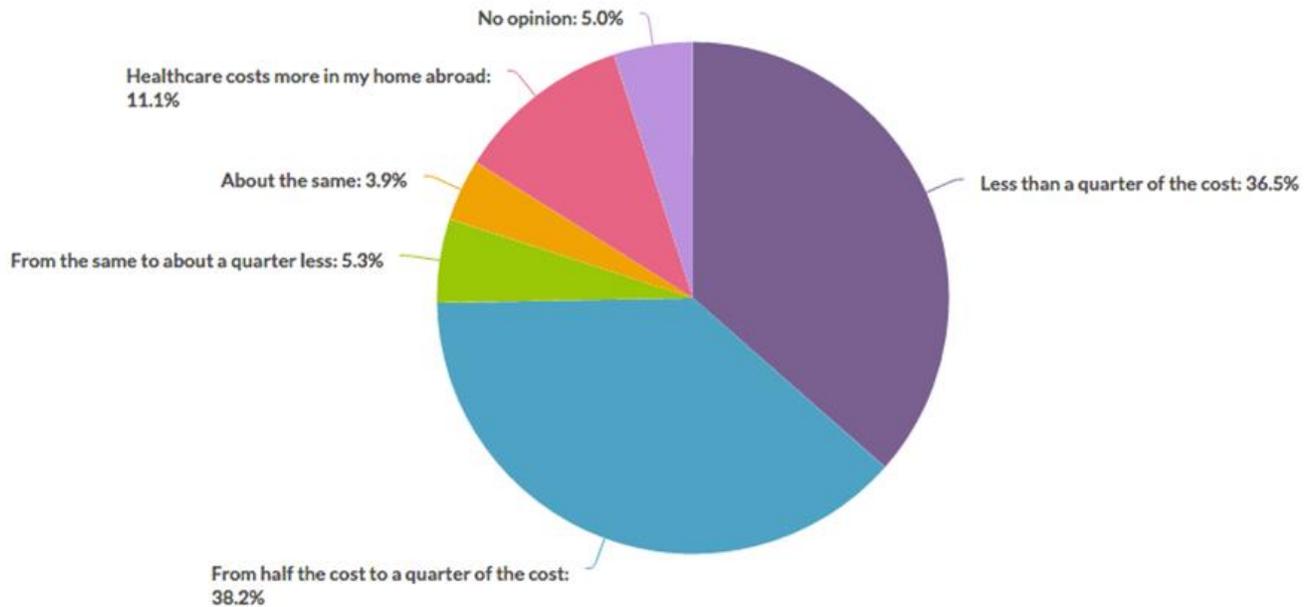
Results for Living in Belize:

Value	Percent	
Much better	14.1%	
Somewhat better	26.6%	
About the same	23.4%	
Somewhat worse	21.9%	
Much worse	6.3%	
No opinion	7.8%	

41. How would you rate the COST of healthcare in your home abroad?

Results for All Respondents:

41. How would you rate the COST of healthcare in your home abroad?



Less than a quarter of the cost	36.5%	
From half the cost to a quarter of the cost	38.2%	
From the same to about a quarter less	5.3%	
About the same	3.9%	
Healthcare costs more in my home abroad	11.1%	
No opinion	5.0%	

Results for Americans 64 Years Old or Younger:

Value	Percent	
Less than a quarter of the cost	45.4%	
From half the cost to a quarter of the cost	40.1%	
From the same to about a quarter less	3.9%	
About the same	0.7%	
Healthcare costs more in my home abroad	3.9%	
No opinion	5.9%	

Results for All Men:

Value	Percent	
Less than a quarter of the cost	34.3%	
From half the cost to a quarter of the cost	39.1%	
From the same to about a quarter less	6.5%	
About the same	5.3%	
Healthcare costs more in my home abroad	9.5%	
No opinion	5.3%	

Results for All Women:

Value	Percent	
Less than a quarter of the cost	38.4%	
From half the cost to a quarter of the cost	37.4%	
From the same to about a quarter less	4.2%	
About the same	2.6%	
Healthcare costs more in my home abroad	12.6%	
No opinion	4.7%	

Results for from US:

Value	Percent	
Less than a quarter of the cost	39.9%	
From half the cost to a quarter of the cost	44.7%	
From the same to about a quarter less	5.3%	
About the same	1.5%	
Healthcare costs more in my home abroad	4.5%	
No opinion	4.1%	

Results for from Canada:

Value	Percent	
Less than a quarter of the cost	23.4%	
From half the cost to a quarter of the cost	23.4%	
From the same to about a quarter less	2.1%	
About the same	6.4%	
Healthcare costs more in my home abroad	40.4%	
No opinion	4.3%	

Results for Living in Panama:

Value	Percent	
Less than a quarter of the cost	29.7%	
From half the cost to a quarter of the cost	44.6%	
From the same to about a quarter less	5.6%	
About the same	3.6%	
Healthcare costs more in my home abroad	12.3%	
No opinion	4.1%	

Results for Living in Nicaragua:

Value	Percent	
Less than a quarter of the cost	44.6%	
From half the cost to a quarter of the cost	37.4%	
From the same to about a quarter less	1.2%	
About the same	2.4%	
Healthcare costs more in my home abroad	9.6%	
No opinion	4.8%	

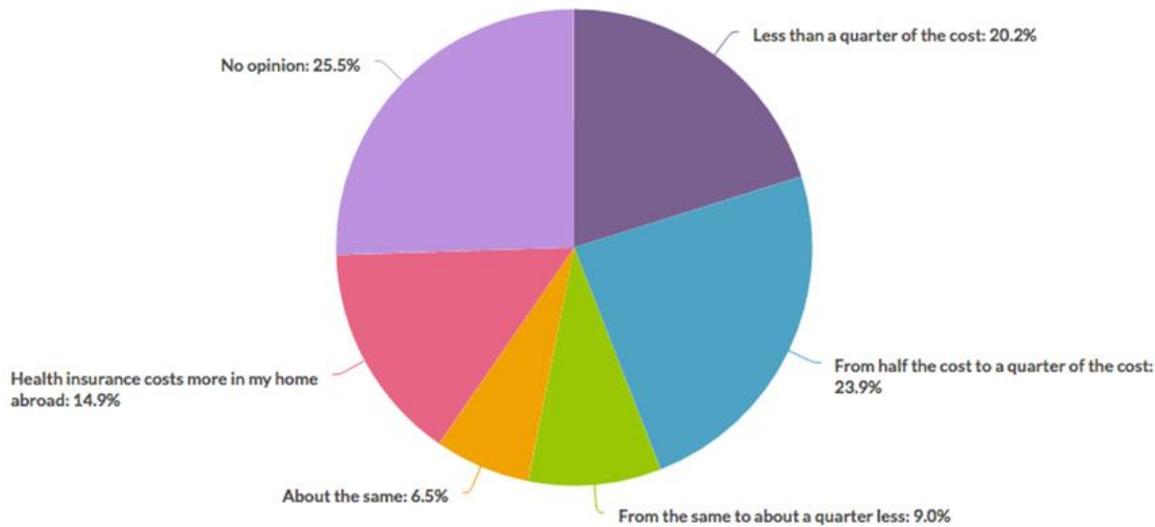
Results for Living in Belize:

Value	Percent	
Less than a quarter of the cost	48.4%	
From half the cost to a quarter of the cost	18.8%	
From the same to about a quarter less	6.3%	
About the same	7.8%	
Healthcare costs more in my home abroad	9.4%	
No opinion	9.4%	

43. How would you rate the COST of HEALTH INSURANCE in your home abroad?

Results for All Respondents:

43. How would you rate the COST of HEALTH INSURANCE in your home abroad?



Value	Percent
Less than a quarter of the cost	20.2%
From half the cost to a quarter of the cost	23.9%
From the same to about a quarter less	9.0%
About the same	6.5%
Health insurance costs more in my home abroad	14.9%
No opinion	25.5%

Results for All Men:**Results for All Women:****Results for from US:**

Results for from Canada:**Results for Living in Panama:****Results for Living in Nicaragua:**

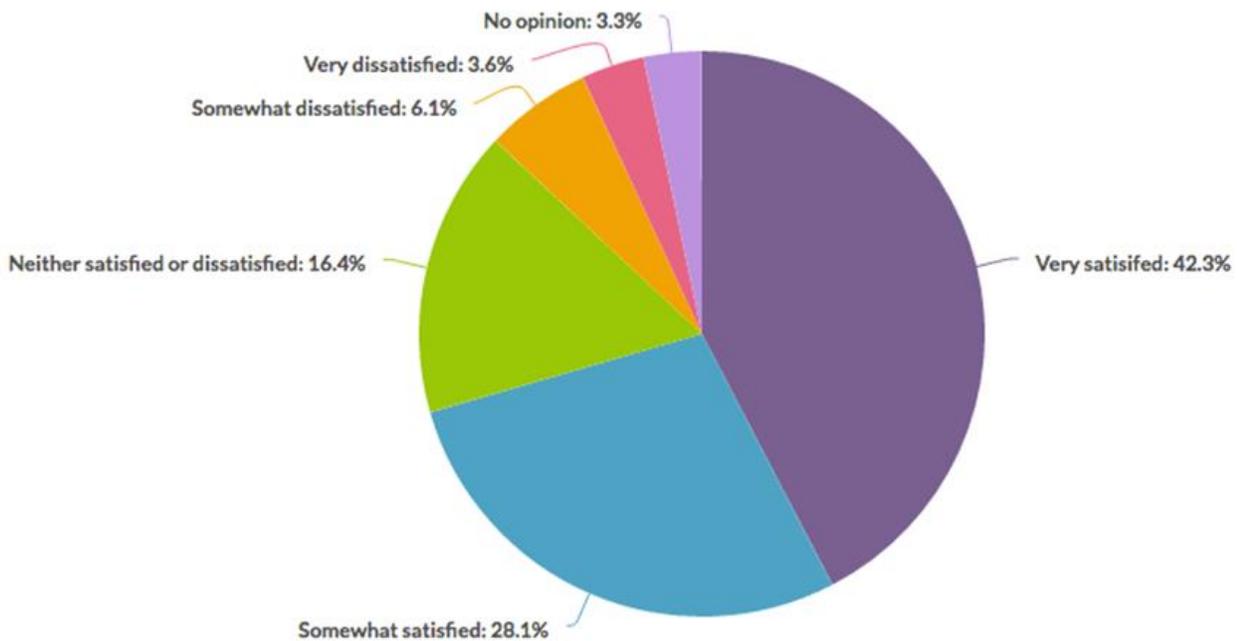
Results for Living in Belize:

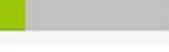
Value	Percent	
Less than a quarter of the cost	12.3%	
From half the cost to a quarter of the cost	7.0%	
From the same to about a quarter less	10.5%	
About the same	15.8%	
Health insurance costs more in my home abroad	10.5%	
No opinion	43.9%	

45. Overall, how satisfied are you with the healthcare you receive in your home abroad?

Results for All Respondents:

45. Overall, how satisfied are you with the healthcare you receive in your home abroad?



Value	Percent	
Very satisfied	42.3%	
Somewhat satisfied	28.1%	
Neither satisfied or dissatisfied	16.4%	
Somewhat dissatisfied	6.1%	
Very dissatisfied	3.6%	
No opinion	3.3%	

Results for All Men:

Value	Percent	
Very satisfied	42.6%	
Somewhat satisfied	24.3%	
Neither satisfied or dissatisfied	21.3%	
Somewhat dissatisfied	7.7%	
Very dissatisfied	3.0%	
No opinion	1.2%	

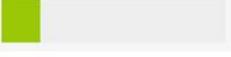
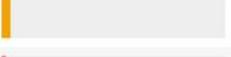
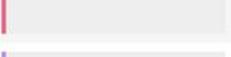
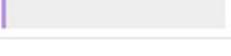
Results for All Women:

Value	Percent	
Very satisfied	42.1%	
Somewhat satisfied	31.6%	
Neither satisfied or dissatisfied	12.1%	
Somewhat dissatisfied	4.7%	
Very dissatisfied	4.2%	
No opinion	5.3%	

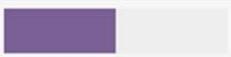
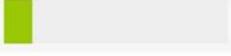
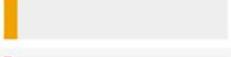
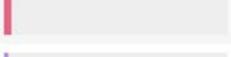
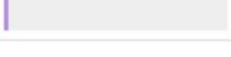
Results for from US:

Value	Percent	
Very satisfied	45.1%	
Somewhat satisfied	27.1%	
Neither satisfied or dissatisfied	14.7%	
Somewhat dissatisfied	6.0%	
Very dissatisfied	4.1%	
No opinion	3.0%	

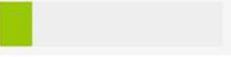
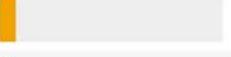
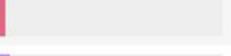
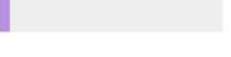
Results for from Canada:

Value	Percent	
Very satisfied	38.3%	
Somewhat satisfied	36.2%	
Neither satisfied or dissatisfied	17.0%	
Somewhat dissatisfied	4.3%	
Very dissatisfied	2.1%	
No opinion	2.1%	

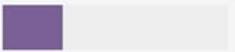
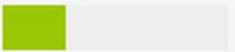
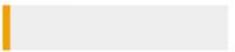
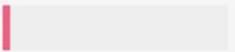
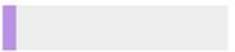
Results for Living in Panama:

Value	Percent	
Very satisfied	50.3%	
Somewhat satisfied	25.1%	
Neither satisfied or dissatisfied	12.8%	
Somewhat dissatisfied	6.2%	
Very dissatisfied	3.6%	
No opinion	2.1%	

Results for Living in Nicaragua:

Value	Percent	
Very satisfied	36.1%	
Somewhat satisfied	34.9%	
Neither satisfied or dissatisfied	14.5%	
Somewhat dissatisfied	7.2%	
Very dissatisfied	2.4%	
No opinion	4.8%	

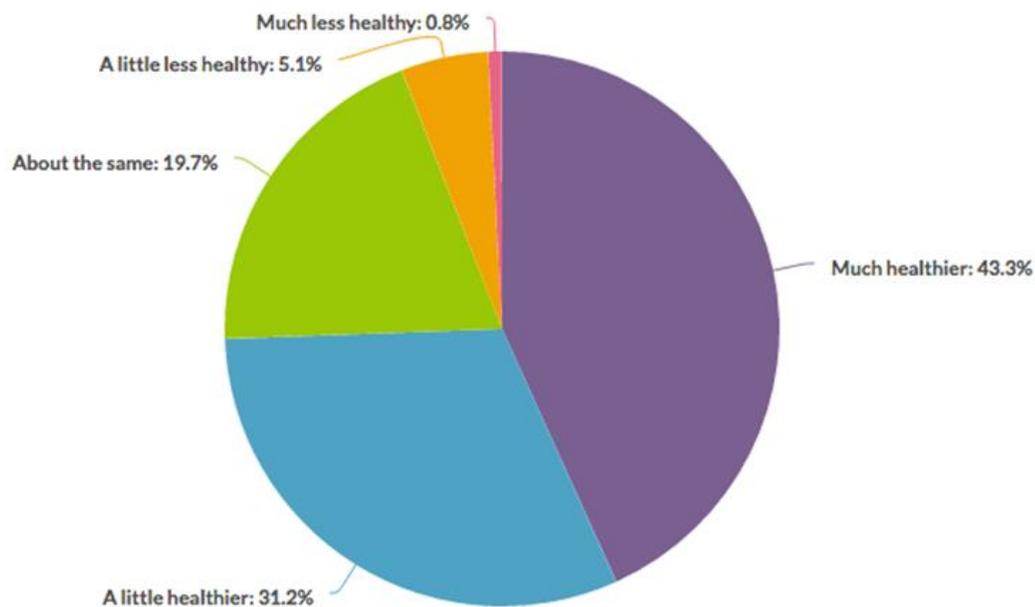
Results for Living in Belize:

Value	Percent	
Very satisfied	26.6%	
Somewhat satisfied	32.8%	
Neither satisfied or dissatisfied	28.1%	
Somewhat dissatisfied	3.1%	
Very dissatisfied	3.1%	
No opinion	6.3%	

47. How would you rate your health-related lifestyle (eating, exercising, weight management, etc.) in your home abroad?

Results for All Respondents:

47. How would you rate your health-related lifestyle (eating, exercising, weight management, etc.) in your home abroad?



Value	Percent	
Much healthier	43.3%	<div style="width: 43.3%; background-color: #6a5acd; border: 1px solid #ccc;"></div>
A little healthier	31.2%	<div style="width: 31.2%; background-color: #4682b4; border: 1px solid #ccc;"></div>
About the same	19.7%	<div style="width: 19.7%; background-color: #90ee90; border: 1px solid #ccc;"></div>
A little less healthy	5.1%	<div style="width: 5.1%; background-color: #ffa500; border: 1px solid #ccc;"></div>
Much less healthy	0.8%	<div style="width: 0.8%; background-color: #ff69b4; border: 1px solid #ccc;"></div>

Results for All Men:

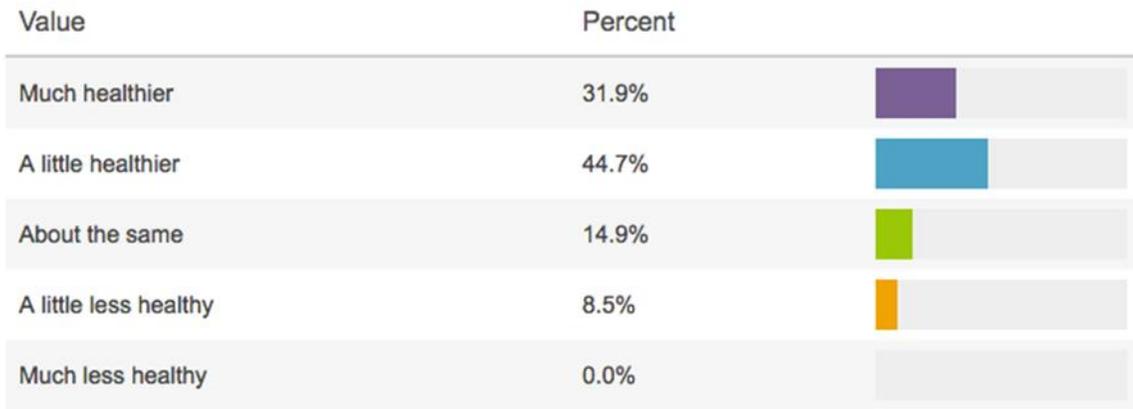
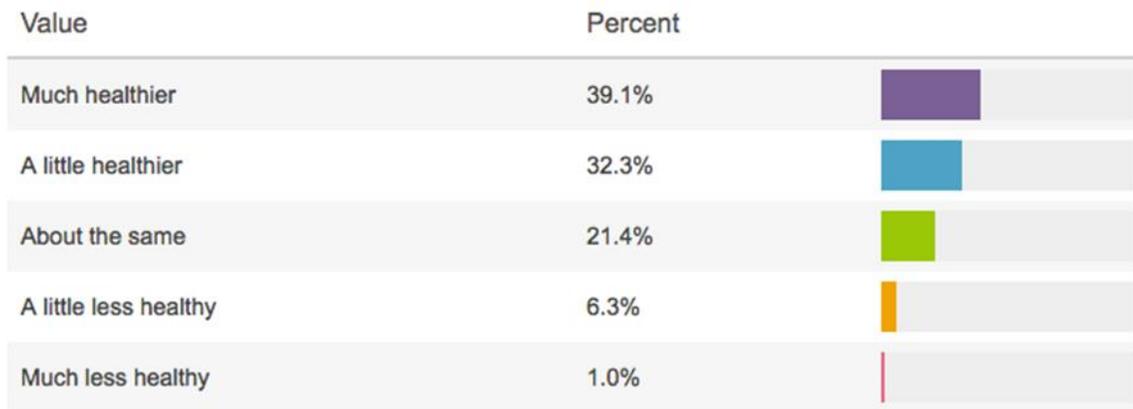
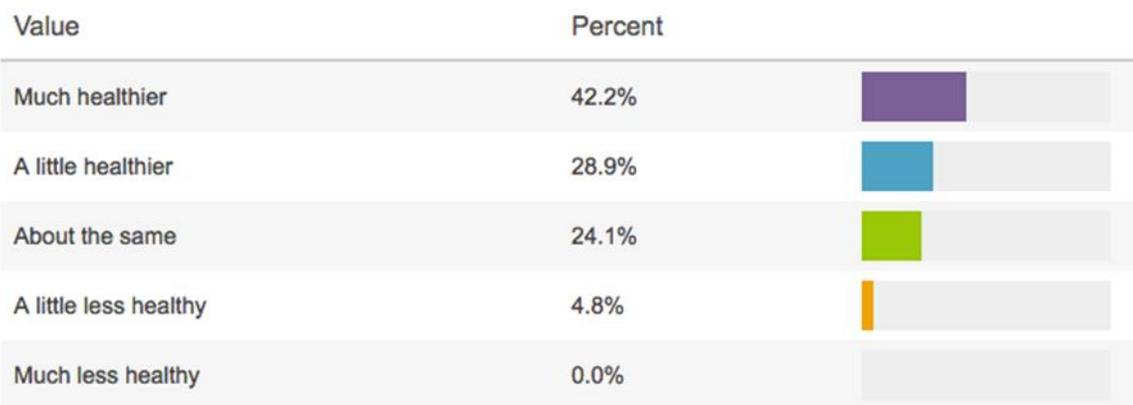
Value	Percent	
Much healthier	41.9%	
A little healthier	34.1%	
About the same	19.2%	
A little less healthy	4.8%	
Much less healthy	0.0%	

Results for All Women:

Value	Percent	
Much healthier	44.4%	
A little healthier	28.6%	
About the same	20.1%	
A little less healthy	5.3%	
Much less healthy	1.6%	

Results for from US:

Value	Percent	
Much healthier	47.5%	
A little healthier	30.4%	
About the same	17.5%	
A little less healthy	4.6%	
Much less healthy	0.0%	

Results for from Canada:**Results for Living in Panama:****Results for Living in Nicaragua:**

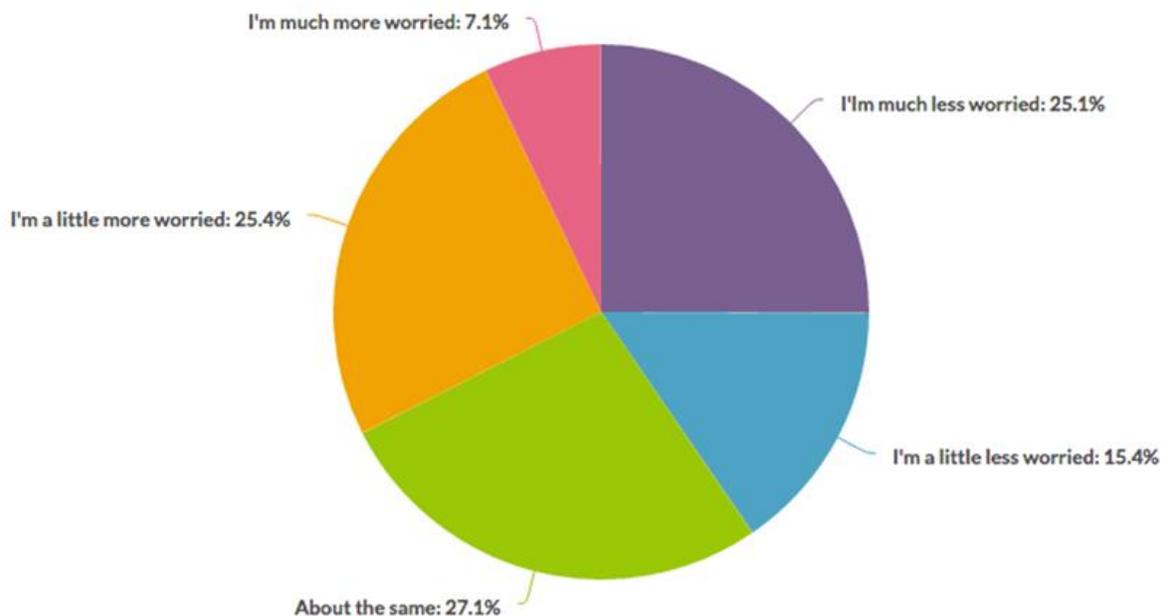
Results for Living in Belize:

Value	Percent	
Much healthier	57.8%	
A little healthier	31.3%	
About the same	7.8%	
A little less healthy	3.1%	
Much less healthy	0.0%	

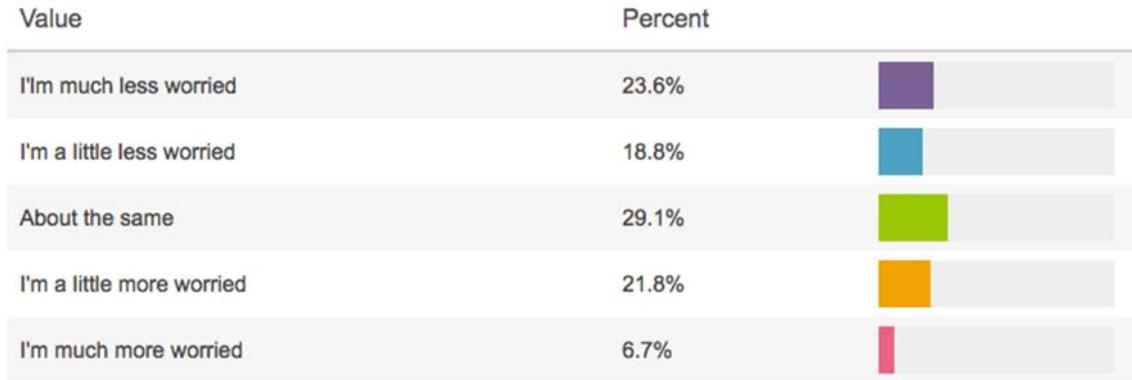
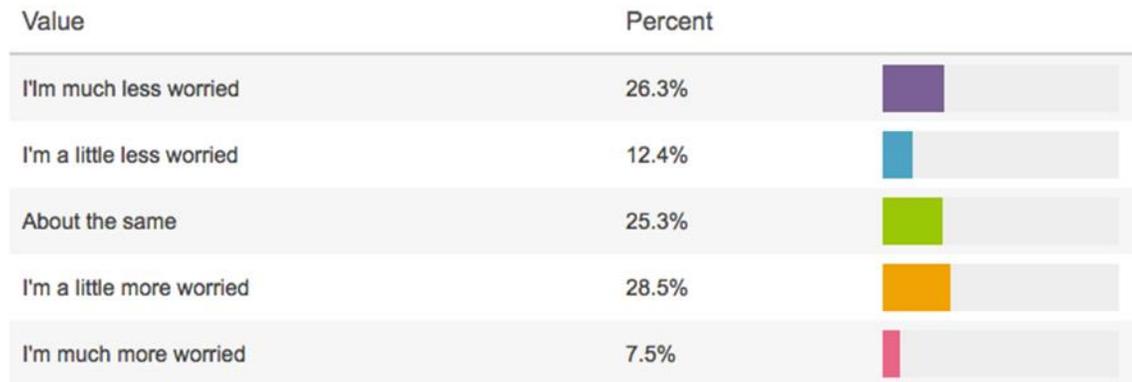
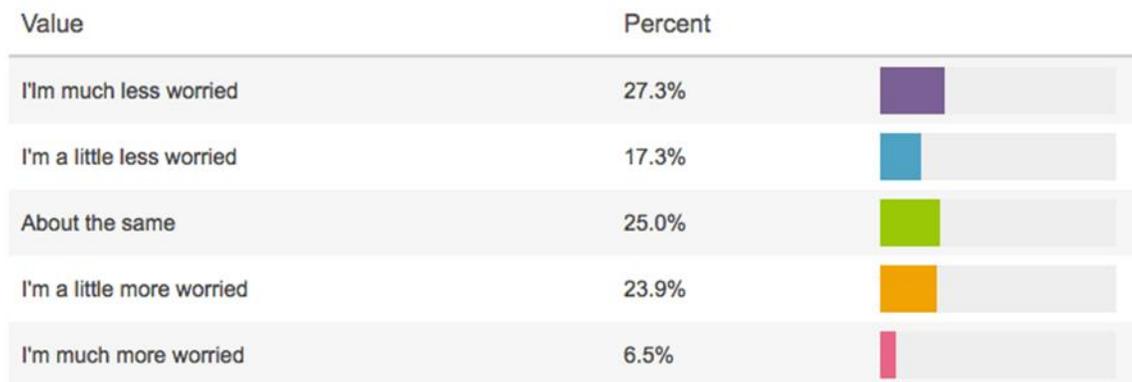
49. How worried are you about not being able to receive the healthcare services you may need in your home abroad compared to your level of worry at your country of origin?

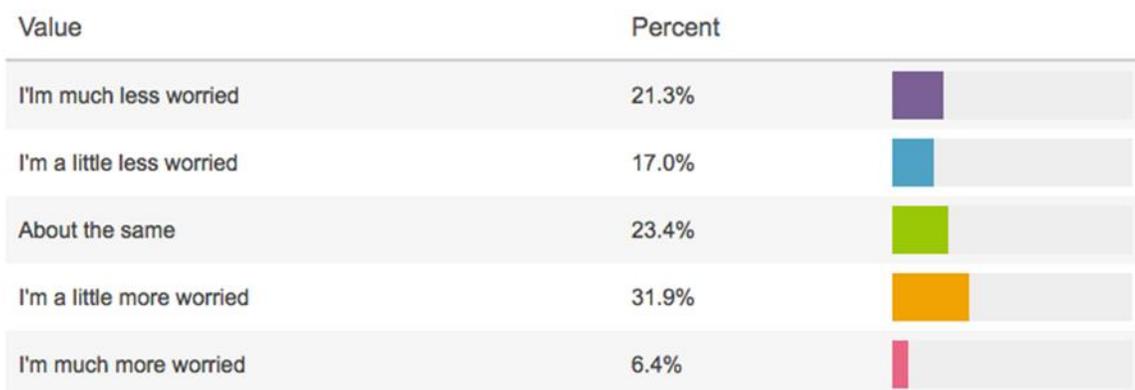
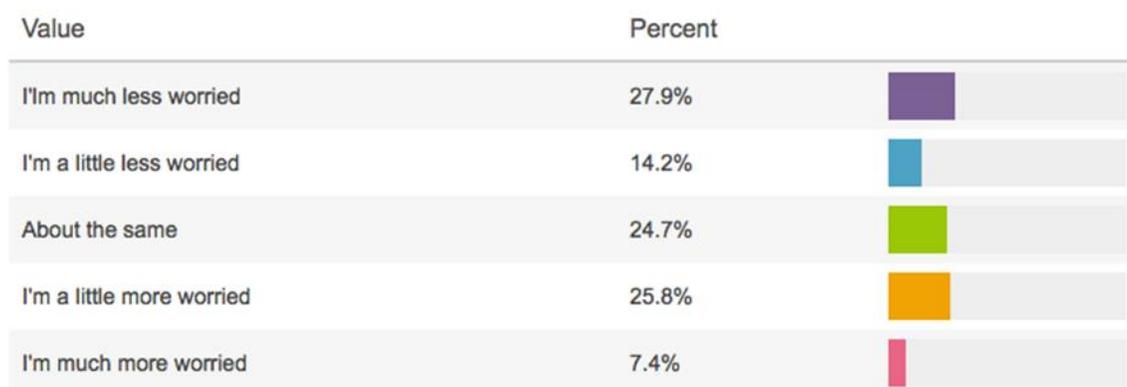
Results for All Respondents:

49. How worried are you about not being able to receive the healthcare services that you may need in your home abroad compared to your level of worry at your country of origin?



Value	Percent	
I'm much less worried	25.1%	
I'm a little less worried	15.4%	
About the same	27.1%	
I'm a little more worried	25.4%	
I'm much more worried	7.1%	

Results for All Men:**Results for All Women:****Results for from US:**

Results for from Canada:**Results for Living in Panama:****Results for Living in Nicaragua:**