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LIVING WELL IN MEXICO

HEALTHCARE, INSURANCE,
AND PEACE OF MIND
FOR CANADIANS
AND AMERICANS CONSIDERING
RETIREMENT.



WHY RETIRE IN MEXICO?

For thousands of Canadians and Americans, Mexico offers what many places no longer can: a warm, affordable, and vibrant lifestyle with accessible health-care and a slower, more joyful pace of life.

Whether you dream of morning walks on the beach, colorful culture, or a supportive expat community, Mexico has become one of the top retirement destinations in the world and for good reason.

HEALTHCARE IN MEXICO: WHAT TO EXPECT

Mexico has two healthcare systems: the public system (IMSS or INSABI) and the private system. While some expats choose to enroll in public care, most retirees rely on private clinics and hospitals.

WHAT YOU'LL FIND IN PRIVATE CARE:

- Modern hospitals with excellent facilities
- Short wait times for appointments
- Many doctors trained in the U.S., Canada, or Europe
- Consultations for \$30–50 USD
- Personalized service with follow-up care
- English-speaking staff in expat areas



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HEALTH INSURANCE OPTIONS FOR EXPATS

While some retirees self-pay for basic care due to affordability, a private health insurance plan provides added peace of mind especially for emergencies or more serious treatments.

TYPES OF COVERAGE:

- Local Mexican insurance plans (affordable, age-dependent)
- International plans (portable, great for travel, higher cost)
- Major medical insurance (high deductible, low premiums)
- Supplemental travel coverage (for snowbirds or part-time residents)

Premiums start at \$150–300 USD/month depending on age and health status.



WHAT HAPPENS IN AN EMERGENCY?

In most cities, you'll have access to:

- 24/7 private hospitals
- Ambulance service (private and public)
- Emergency rooms with bilingual staff
- Payment on admission (insurance or cash)

Pro Tip: Keep a card with your blood type, allergies, contact person, and preferred hospital. Many expats also pre-select a local hospital and register in advance.

MEDICATION AND PRESCRIPTIONS

Most medications are widely available in Mexico and significantly cheaper than in the U.S. or Canada. Many don't require a prescription. Pharmacies are everywhere, and major chains like Farmacias del Ahorro and San Pablo offer 24-hour service.

You can bring your prescriptions from home, and most can be transferred locally with a doctor's note or consultation.



COST OF LIVING: REAL NUMBERS

Compared to Canada or the U.S., Mexico offers:

- Rent for a 2BR home: \$600 – 1,200 USD
- Private health insurance: \$150 – 300 USD/month
- Doctor visit: \$30 – 50 USD
- Utilities: \$50 – 120 USD/month
- Groceries for two: \$250 – 400 USD/month
- Maid service: \$20 – 25 USD/visit

Your retirement savings go further and you gain quality of life in return.

WHERE SHOULD YOU LIVE?

Mexico has diverse climates and lifestyles. These are top retirement spots among expats:

- **Playa del Carmen:** Beach town, active expat life, great clinics
- **Mérida:** Colonial city, safe, cultural, top hospitals
- **Puerto Morelos:** Quiet beach town, low key living
- **San Miguel de Allende:** Artsy, high-altitude, cooler weather
- **Tulum:** Bohemian beach life, eco-conscious community
- **Cancún:** City amenities, airport access, private care

Each region offers something unique the key is visiting and finding your fit.



RESIDENCY AND LEGAL PROCESS

You don't need to be a citizen to enjoy life in Mexico.

Options:

- Tourist visa: up to 180 days, no access to public healthcare
- Temporary resident visa: 1 – 4 years, ideal for retirees
- Permanent resident visa: no renewals, allows full-time living

To apply for temporary or permanent residency, you'll need to show financial solvency (e.g., income or savings). A good immigration lawyer or relocation consultant is highly recommended.

COMMUNITY AND PEACE OF MIND

Thousands of expats live happily in Mexico full-time or part-time. You'll find international communities, local support groups, language classes, and forums where people share advice and referrals.

Peace of mind in Mexico doesn't just come from good weather or cheap healthcare; it comes from being part of something. A slower pace. A richer life. A sense of belonging.



FINAL TIPS BEFORE YOU MOVE

- Visit first stay in different towns and talk to other expats
- Tour hospitals and clinics before you need them
- Open a Mexican bank account for local payments
- Keep digital and printed copies of key documents
- Work with a licensed buyer's agent if buying real estate
- Get legal advice when setting up residency, wills, or insurance

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