

## Information for Hospitalized U.S. Citizens in Mexico

Please review the State Department's advice on [Your Health Abroad](#), which includes information on travel medical insurance and medical evacuation insurance.

An unexpected hospitalization overseas can be a difficult experience. The U.S. Mission in Mexico shares the following information to assist you.

- Hospitals in Mexico generally require payment up-front for services rendered and will place holds on credit cards if a patient is admitted. The U.S. Government does not pay for medical care overseas. Some private U.S. insurance companies pay for medical care overseas, but usually on a reimbursable basis, meaning that you will need to pay first and request reimbursement later. Patients should contact their insurance company as soon as possible to understand exactly what services the insurance company will cover.
- Hospital quality in Mexico varies. There are different types of hospitals in Mexico:
  - public clinics where patients are expected to pay for medications and other basic items;
  - public and private hospitals, which generally provide basic-level of care, but might not be able to handle complex cases; and
  - modern private facilities that provide high quality care at prices generally higher than those in the United States. A list of hospitals can be found here <https://mx.usembassy.gov/u-s-citizen-services/local-resources-of-u-s-citizens/doctors/>.
- For individuals with life-threatening emergencies or who wish to leave Mexico immediately and cannot travel on a commercial flight, transportation via air ambulance is a possibility. The U.S. Embassy maintains a list of air ambulances which can be found at <http://photos.state.gov/libraries/mexico/895/pdf/AirMedicalEvacuationServices.pdf> . Prices for these flights are expensive, and we recommend patients contact several companies for quotes.
- In Mexico, the Federal General Health Law (La Ley General de Salud) governs the rights and responsibilities of hospitals and patients. The key provisions of the law require the nearest medical facility to see patients with emergency medical conditions, that patients receive complete information about their diagnosis and care, and that patients authorize any treatment. Additionally, patients have the right to consent to treatment and where they will receive treatment. Finally, hospitals may not retain or attempt to detain a patient, his/her passport, or body to guarantee payment of medical services provided. However, the patient, family members, or legal representative who authorized the treatment is also responsible for arranging payment of the bill with the hospital administration and/or insurance company.

While most U.S. citizens have acceptable hospitalization experiences in Mexico, some have reported hospitals failing to provide an itemized list of charges, withholding U.S. passports, and delaying medical evacuations.

The U.S. Mission recommends patients take the following steps to ensure proper billing for hospital services:

- Obtain the estimated cost of any proposed treatments;
- Request an itemized bill every day;
- Express any concerns about billing with hospital administration immediately;
- If uncomfortable with costs, check with other hospitals and if medically possible, change hospitals;
- Immediately work with your insurance company – do not assume the hospital will; and
- If it appears that the dispute will be unresolvable, contact the Embassy/Consulate/Consular Agency for additional advice.