

**Cross Border Insurance Options and
Cross Border Care
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Cross Border Populations

- Border Dwellers
- Medical Tourists
- Retirees
- Tourists
- Immigrants who are in the Workforce

Border Dwellers

- On the American side—earlier estimates of \$190-300million spent in Mexico included a lot of pharmaceuticals. Current security problems have probably reduced use substantially
- Cross border insurance covers some of this; but must remember that many who receive this insurance in San Diego work there but live in Tijuana.
- Other cross border products need to be developed.

Border Dwellers Mexican Side

- Many higher income residents on the Mexican side have often come to the US side for services –usually paying cash. Based on a 1990 study of Physicians and Dentists on the border it was estimated that from \$50-200 million was spent on the US side by Mexican border residents. Sadly in response to the violence many of these people probably now live on the US side.

Medical Tourists

‘These numbers are hard to come by although most Mexican hospitals indicate very few US patients. There are probably significantly more Mexicans coming to US hospitals and paying good rates than there are US patients in Mexican hospitals. Earlier estimates were that about \$50-100 million is spent annually in both directions. Some Mexicans have elite coverage on their plans which covers care in the US. Possibly less popular since a number of first class hospitals have been developed in Mexico.

Retirees

- Here there are roughly 200,000 US born retirees in Mexico. In addition there are roughly 500,000 Mexican born in the US who are eligible for Medicare. The lack of any coverage by Medicare for services in Mexico is a major impediment to retiring to Mexico and for many older Mexican born who do not have medigap coverage to visiting Mexico. A good first step would be covering emergency services in Mexico.

Temporary Visitors Not Travelling for Health Care

- Since there are more than 19 million overnight visits to Mexico annually from the US [might be a little out of date] and more than 13 million similar visits to the US from Mexico it is not unreasonable to think that on average visitors to Mexico spend about \$50-100 on health care and visitors from Mexico to the US may spend about the same.

Immigrants Who are in the Workforce

- US immigrants to Mexico who are in the workforce generally have IMSS and often have private coverage as well;
- Mexican immigrants to the US are often uninsured and their families back in Mexico also may lack insurance. The Affordable Care Act will serve to isolate undocumented and recent immigrants from the general population and make arranging for care more problematic. There are roughly 12 million Mexican born individuals living in the US.