

Comparison of International Health Care Systems: Mexico

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Payer

Payer options in Mexico consists of public and private options:

- Public option is universal and paid through social security at the individual, employer, and state level.
- Public options administered by public entities such as the Instituto Mexicano de Seguro Social - IMSS (Mexican Institute for Social Security) and the Seguro Popular (Popular Insurance).
- Public options are known to be multifaceted and highly bureaucratic causing marked inefficiency.
- Private options are more expensive, but garner higher quality of care and services.

(Garcia-Garcia & Chavez-Iñiguez, 2018)

Reimbursement

Reimbursement in Mexico is vastly different than in the US:

- Mexican healthcare utilizes both public and private sector options.
- Reimbursements for publicly funded universal health care work off a schedule that is quarterly or annually divided out.
- Private sector insurance options have individually written reimbursements based on their specific policies.

(Martínez-Martínez & Rodríguez-Brito, 2020)

Production and Choice

- Health care marketplace with public and private choices
- Public option is mandated as universal health guaranteed by Mexican Constitution.
- Public social welfare since 1999.
- Private options are expensive but deliver higher quality of care.
- Private options make medical specialties more accessible and higher quality
- Physicians practice using cedula (akin to a license certification)
- No APRNs as of yet
- Public consumption of healthcare (92%)
- Private consumption of healthcare (0.8%)

(del Valle, 2021; Garcia-Garcia & Chavez-Iñiguez, 2018)

Health Economics of Mexico

Population (2018)	126.2 M
GDP (2018)	\$1.22 T
GDP per capita (2018)	\$9,667
Percent of GDP spent on health (2018)	5.71%
Healthcare expenditures (2018)	\$69.7 M
Healthcare per capita (2018)	\$552

(World Health Organization, 2021)

Health Picture of Mexico

Infant mortality per 1,000 births (2012)	9.4
Life expectancy (2012)	76.7 Y
Physician density per 1,000 people (2012)	2.0
Hospital bed density per 1,000 people (2012)	1.6
Percent of population that is overweight or obese (2012)	71%
Percent of adults with diabetes (2012)	16%

(The World Bank, n.d.)

Challenges

- Lower per capita GDP than other countries of similar healthcare status.
- Significant out-of-pocket expenses, even with universal healthcare.
- Low physician density.
- Lag in technological/pharmaceutical advances.
- Though 92% of Mexicans are covered by public insurance, 61% of hospitals in Mexico are run privately. Public insurance is not accepted in those hospitals.
- Many common, crippling conditions are either not covered by INSABI or only partially covered.

(Jackman, 2021; The World Bank, n.d.; Radcliffe, 2017)

Supply and Finance

- Majority of citizens have federally provided health insurance.
- Private health insurance is provided through many employers.
- INSABI provides preventative care for low-income Mexicans.
- 45% of medical costs paid out of pocket, overall.

(Guardian Insurance MX, 2020)

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