

HOSPITALS & HEALTH CARE

Costa Rica's universal health care is considered one of the best healthcare systems in Latin America. Private care providers are very reasonably priced and world class, with many doctors that speak excellent English and who have studied abroad in Europe, Canada or the US. Prices for treatments in Costa Rica can be as much as 50% less than what you will find in the U.S., with the quality being the same or better. The medical landscape and hospital outlook in Costa Rica is far greater than any other country in Latin America, and primary care for children is becoming the focus of the Costa Rican government.

Costa Rica nationalized its health care system shortly after abolishing their military in the 1940's. The World Health Organization (WHO) cites that healthcare costs in Costa Rica are only a 10th of the cost of comparable care in the US, though Costa Rican life expectancy is longer than that of the United States. Costa Rica is home to over 30 hospitals and more than 250 government sponsored clinics throughout the country known as "Ebais". The Caja Costarricense de Seguro Social (CCSS) is the agency responsible for providing health services in Costa Rica. Although CCSS covers Costa Rican nationals, it also provides affordable medical service to any foreign resident or visitor. Residents, both national and foreign, can also buy health insurance from the state monopoly Instituto de Seguro Nacional (INS). Expats may also join the CCSS by paying a small monthly fee based on income. Costa Rica's private network has over 200 affiliated doctors, hospitals, labs, and pharmacies. Since most Costa Ricans, as well as residents, have access to free or extremely affordable healthcare, the country rates higher in delivering quality health services to their population than the U.S.

Quepos - The hospital in Quepos (Dr. Max Teran) provides emergency medical care for the Quepos and Manuel Antonio area. It is a well-respected hospital widely used by locals and tourists alike. However this hospital does not have a trauma center and seriously injured patients are transported to San José. This hospital is found on the Costanera south en route to the airport. The telephone number is 777-0922. There are also great clinics in town that treat "emergency" style patients very quickly and very cheaply. The care is phenomenal, the staff is kind, and the bill is always lower than expected.

San Isidro - The Hospital Labrador is a large, advanced hospital featuring multiple wings. The founding partners of this hospital are also in charge of managing each one of the three main areas that give services. Dr. Solano supervises emergencies and hospitalization of patients, Dr. Rodríguez manages the area of surgery, and Dr. Masís is in charge of gynecology and obstetrics. (www.hospitallabrador.com)

Cortez - The ultra-modern 85,000 square foot Hospital De Osa located in the town of Cortez, in the Puntarenas providence is now open. The hospital is the newest in Costa Rica and features multiple treatment facilities including a state of the art emergency room, a pediatrics wing, a neurology center, and an obstetrics and gynecology center. The hospital will also provide family and internal medicine as well as a clinic for routine and preventative medicine. The location was chosen due to the large influx of Americans, Canadians and Europeans moving into the area and to replace the aging facility in Cortez built by the United Fruit Company.

San Jose - The best hospitals in San Jose are CIMA (www.hospitalcima.com, ranked in TOP 3 of ALL hospitals in Central America), Clinica Biblica (www.clinicabiblica.com), and Hospital Nacional de Ninos (considered the best children's hospital in all of Central America, centrally located, features 250 beds).

Keys to understanding the medical/insurance questions for Costa Rica

U.S. Medicare does not provide coverage ANYWHERE outside the United States.

If you HAVE medical insurance, then check your plan to see if they offer coverage outside the U.S. if not, then depending on the carrier you can apply for supplemental coverage. For as little as a few dollars a day, you can get insurance that will cover your time in Costa Rica. Most major insurance providers have a supplemental plan that can be tacked on to your current plan.

If you DON'T HAVE insurance, your best option is to get international travelers insurance. Travel agencies are a good resource for finding companies that specialize in this type of insurance. With international tourism booming, there are a large number of these companies doing business, and they offer very competitive rates.

Another option is single trip insurance, which is ideal for vacationers or those who spend small amounts of time in Costa Rica (1-2 weeks a year). For those who are spending months at a time, then the aforementioned options would apply.

A separate option is to become a resident, or even a Citizen. Then, you can qualify for Costa Rican medical coverage. They offer two forms of insurance: the CCSS (this is socialized medicine, Costa Rican version of Medicare, so take note) or the INS, which is considered the better of the two and yet still reasonable. However with the passage of the Central American Free Trade Agreement (CAFTA), the restriction to buy only from INS or CCSS has changed, and the market is open to competition and more private medicine.