



EXPAT-ADVICE

By Michael Evans | July 30, 2014

Health Care in Colombia: Top Quality and Affordable

Before moving to South America in 2008, I worked independently and couldn't afford health insurance. Here in Colombia, where health care costs are low, I used to pay out of pocket for medications and basic services, such as a dental checkup, which costs around \$25. Even so, I often went without the care I needed to avoid extra expenses. But I don't have to worry about that anymore, because I recently enrolled in a health insurance plan. Getting started in the Colombian health care system has been a bit of an adventure, but one that has revealed many pleasant surprises.

Everyone Has Access to Colombia's Health Care System

To understand Colombian health care, it's important to understand the way in which Colombians view health. In 1991, [Colombia](#) drafted a new constitution that called for sweeping reforms. The new governing document deemed a person's health a basic human right that applies to all citizens and foreign residents. It was a groundbreaking decision that paved the way for everyone [living in Colombia](#) to have access to the health care system.

And the Colombian court system stands behind the right to health care. If your doctor recommends a treatment that the insurance company refuses to pay for, you can contest the denial of service using a legal instrument known as a *tutela*, which you can file with any civil court. Although most civil cases languish on dockets for months or years, the law requires judges to rule on *tutelas* within three days, and they often rule in favor of patients.

How it Works

Colombia has one public health insurance company, Nueva EPS, and dozens of private companies. All Colombian policyholders have the same basic health care plan, which includes medical, dental, and vision care. Private companies offer premium policies that expand upon the basic coverage. For instance, basic insurance won't cover the cost of LASIK eye surgery, but some premium plans will pay a portion of those costs.

All plans will cover you and at least one beneficiary—a spouse, minor child, dependent parent, or partner—at no extra cost. If you're married and have three minor children, a single policy can cover your whole family. Dependent employees pay 12.5% of their salary—8.5% paid by the employer and 4% paid

by the employee. Independent workers must pay the entire 12.5% from their own funds. Retirees also must pay the full premium, but they get a slightly lower rate—12%. Copayments vary by income level and break down as follows:

Service	Tier I Monthly income below \$637	Tier II Monthly income \$637 to \$1,593	Tier III Monthly income above \$1,593
General medical (including alternative medical treatments), lab tests, specialist consultations, dental, therapy, and medication (including alternative medicines)—applies to primary and beneficiaries	\$1.25 copayment	\$4.91 copayment	\$12.88 copayment
Hospitalization, outpatient services, surgery, and some dental treatments, labs tests, and therapies—applies only to beneficiaries	11.5% of costs, to a maximum of \$91.46 Annual cap \$183.24	17.3% of costs, to a maximum of \$366.48 Annual cap \$735.43	23%, to a maximum of \$735.43 Annual cap \$1,470.85
Based on 2014 prices and an exchange rate of 2,000 COP per U.S. \$1.			

If you're paying an arm and a leg for health insurance, Colombia's health care system probably sounds very affordable—and it is! I'm covered as a beneficiary of a basic plan. The primary insured works as an independent contractor, so we have to pay the full cost of the policy, \$200 a month, \$100 per person.

A Positive Experience With Colombia's Health Care

Shortly after I enrolled, I received a call from a representative of the insurance company, Coomeva EPS, telling me that I needed to make appointments for checkups. Really? An insurance company encouraging me to use my coverage? First, I met with a nurse, who took my health history and checked my blood pressure. The service was included in the policy, so I only paid a \$4.91 (the Tier II rate) copayment. Then, the nurse asked me what I wanted to do next. I opted for dental and eye exams, and she suggested blood work to check my cholesterol, triglyceride, and blood sugar levels. That sounded good to me, so I made all three appointments before I left the office.

Dental exams and teeth cleaning are included in the policy, so I only paid \$4.91 on my first trip to the dentist. But, the dentist found four cavities. Argh! When I returned to get the first filling, I thought I would have to pay the copayment and 11.5% of the costs—since I'm a beneficiary. But I was surprised to learn that fillings are covered. So, an exam and four fillings cost me less than \$25. Blood work, eye exams, and basic frames and glasses are also included in the coverage and only require a copayment. Since the policy covers the cost of many generic drugs, I'll pay just \$4.91 for most prescriptions.

I haven't had extensive experience with the Colombian health care system, but so far, I've been pleased with the care I've received. The health care professionals I've dealt with seem just as knowledgeable and well equipped as their North American counterparts. And here, doctors spend time with me. I never feel rushed in and out of their offices, as I often did back home.

Colombia's health care system isn't perfect, but it's beginning to attract a lot of outside attention. In a 2012 study of 190 Latin American clinics and hospitals conducted by *América Economía* magazine, 16 Colombian facilities ranked among the top 40. And medical tourism is becoming a hot industry

here. Last year, 50,000 people visited Colombia to take advantage of lower costs on cardiovascular surgery, fertility treatments, dental work, cancer treatments, and cosmetic surgery, spending an estimated \$216 million, up from \$134 million the previous year.

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