GATEWAY TO GLOBAL AGING DATA

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Gateway Policy Explorer: Retirement Series

Mexico

Public Old-Age Health Insurance Plan Details 1992-2024

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Preface

This document is intended for researchers who want to understand the evolution of policy or the policy in place at a particular point in time. This document is not intended for financial advice or to aid in decision-making. The authors have made significant effort to identify and collect historical information pertaining to these policies, to accurately represent these policies, and to communicate how policies may interact to determine legal requirements, eligibility for benefits, and/or benefits levels. The policies presented in this document focus on rules applicable to most individuals aged 50 and older from 1992. Many systems include special policies or alternative eligibility rules for specific groups. We encourage all users to complete their own review of literature in this area depending on the research questions they have in mind.

If you have feedback or questions or identify an error, please contact policy@g2aging.org.

Background — Gateway Policy Explorer: Retirement Series

The Gateway Policy Explorer (http://g2aging.org/policy-explorer) is part of the Gateway to Global Aging Data (http://g2aging.org) project. The *Retirement Series* captures historical policy that affects the birth cohorts of respondents in the surveys covered by the Gateway. It was motivated by the rapid evolution of policies affecting older people across the world. As the Health and Retirement Study (HRS) began in 1992 and many of the international network of studies (HRS-INS) cover more than a decade, understanding the policies in place at the time of the survey has become more demanding for researchers.

Why are we tracking past policy? Individuals make choices based on current policies and the outcomes we see today may reflect responses to past policies. When interpreting the survey responses of individuals, an understanding of the policy environment under which those individuals operate is critical. The collection of contextual information in the *Gateway Policy Explorer* aims to support researchers who want to understand or use policy changes in their research and provide context for longitudinal or cross-country differences. Over the period 2023–2026 the *Gateway Policy Explorer* will be expanded to include information on retirement, long-term care, education, and other policies affecting the life cycle.

The key dimensions to the *Gateway Policy Explorer: Retirement Series* are country and time. We prioritize data collection for each country based on its first interview wave and are continuing to expand our data collection back in time to 1992, the earliest survey date in the HRS-INS.

A separate document, like this one, is developed for each country and each broad category of policies covered in the *Gateway Policy Explorer: Retirement Series*.

Author and Contributor Disclaimers

+ The opinions expressed here are those of authors and do not necessarily reflect the views of the OECD or of its member countries.

Mexico Old-Age Health Insurance Plan details 1992-2024 * [†]

The Mexican health insurance system provides medical care to individuals that are employed and make social insurance contributions to the Illness and Maternity Insurance [Seguro de Enfermedades y Maternidad]. Beneficiaries of the old-age pension and their dependent family members are also eligible to receive benefits. From 2004, the Popular Health Insurance [Seguro Popular] provides medical care to uninsured individuals who pay an annual fee per household. In 2020, the Popular Health Insurance [Seguro Popular] was replaced by the INSABI Health Insurance [Seguro del Instituto de Salud para el Bienestar - INSABI] which was later replaced by IMSS - Welfare [IMSS -Bienestar] in 2023.

Individuals covered under the Illness and Maternity Insurance [Seguro de Enfermedades y Maternidad] are eligible to receive medical, surgical, pharmaceutical and hospital care during the treatment of their illness as well as maternity care during pregnancy. Costs may be fully covered depending on the type of medical service received.

From 2004 to 2024, changes to the Popular Health Insurance [Seguro Popular] include the elimination of the annual fee per household as well as changes in coverage.

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* If you have questions or suggestions, please contact policy@g2aging.org.

[†] Detailed information and definitions are provided in tables, formulas and a glossary at the end of this document. To facilitate switching back and forth, this document is designed with hyperlinks. Most PDF readers have shortcuts that permit a reader to return to the previous location after selecting a hyperlink. In Adobe Acrobat on a PC: "Alt" + "←"; In Adobe Acrobat on a MAC: "command" + "←"; In Preview on a MAC: "command" + "[".

Key Dates

First law: 1943 Major changes since 1992: 2004, 2020, 2023

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Chapter 1: Policy enacted 1992-2003

Overview

The 1973 Social Security Law [Ley del Seguro Social] (Diario Oficial de la Federación, 1973) was the legal basis of the Illness and Maternity Insurance [Seguro de Enfermedades y Maternidad] for individuals that were employed and making social insurance contributions through their employer. Beneficiaries of the old-age pension and their dependent family members were also eligible to receive benefits. Benefits were administered by the Mexican Social Security Institute [Instituto Mexicano de Seguridad Social, IMSS].

Individuals covered under the Illness and Maternity Insurance [Seguro de Enfermedades y Maternidad] were eligible to receive medical, surgical, pharmaceutical and hospital care during the treatment of their illness as well as maternity care during pregnancy. Out-of-pocket costs had to be paid for certain procedures or medical devices such as plastic surgery, glasses or hearing aids.

This document focuses on benefits provided to workers in the private sector and the uninsured. Public sector workers are covered by other health insurance plans not covered in this document.

Additional reforms during this period include:

• Legislation (Diario Oficial de la Federación, 1995), enacted December 21, 1995 and effective July 1, 1997 introduced the Family Health Insurance [Seguro de Salud para Familia] as a voluntary option for uninsured individuals and their families who wish to receive medical care from the Illness and Maternity Insurance [Seguro de Enfermedades y Maternidad].

Eligibility

• Qualifications

An individual is eligible to receive benefits if they meet one of the following requirements (Diario Oficial de la Federación, 1973, 1995, Title II, Chapter IV):

- Must be an insured individual paying social contributions ^[1]
- Must be receiving a pension benefit from the Social Security Institute [2]
- ◊ Must have one of the following relationships with the insured individual
 - Wife
 - Husband
 - Domestic partner of the insured individual for the 5 years before receiving benefits for the first time
 - Individual with whom they had children with if they are both unmarried
- Must be the child of the insured individual under age 16
- Must be the parent of the insured individual and must economically depend on them
- To receive health benefits, does an individual have to claim them? Answer: Yes
- To continue to receive health benefits, does an individual have to remain qualified? Answer: Yes

Coverage

An individual that is eligible to receive benefits will receive medical, surgical, pharmaceutical and hospital care during the treatment of their illness (Diario Oficial de la Federación, 1973, 1995, Title II, Chapter IV) as follows:

Outpatient Care

Outpatient care is fully covered for eligible individuals.

Inpatient Care

Inpatient care is fully covered for eligible individuals including surgical care.

Pharmaceuticals

All pharmaceuticals are fully covered for eligible individuals.

Additionally, the insured individual or their wife/partner receive the following benefits during pregnancy, birth and postpartum:

- Obstetric care
- In kind help for training and promotion of breastfeeding for 6 months

• A basket with baby items at birth whose amount is determined by the Technical Council of the Mexican Social Security Institute [Instituto Mexicano de Seguridad Social, IMSS]

Costs

Insured individuals pay out-of-pocket costs for the following services (Diario Oficial de la Federación, 2006, Article 42):

- Outpatient Care: No out-of-pocket costs
- Inpatient Care: No out-of-pocket costs
- · Pharmaceuticals: No out-of-pocket costs
- Plastic surgery: Individuals must pay all costs.
- Glasses, contact lenses, hearing aids and prostheses: Individuals must pay all costs.
- Surgery to correct myopia, hyperopia, presbyopia, astigmatism as long as there are conventional measures for correction: Individuals must pay all costs.
- Dental treatments with the exception of consequences of cleft lip and palate: Individuals must pay all costs.
- Medical procedures not accepted by medical science: Individuals must pay all costs.

Chapter 2: Policy enacted 2004-2019

Policy change in 2004

Legislation (Diario Oficial de la Federación, 2003), enacted May 15, 2003 and effective January 1, 2004, introduced the Popular Health Insurance [Seguro Popular de Salud] for individuals that do not make social insurance contributions

Additional reforms during this period include:

- Legislation (Diario Oficial de la Federación, 2011b), enacted February 15, 2011 and effective May 27, 2011, included children of insured individuals over age 16 as potential beneficiaries of the Illness and Maternity Insurance [Seguro de Enfermedades y Maternidad] if they cannot work because of a chronic illness.
- Legislation (Diario Oficial de la Federación, 2014b), enacted February 20, 2014, and effective April 2, 2014, introduced the right of having additional breaks during work hours in an appropriate and hygienic place for breastfeeding for working women who are insured under the Illness and Maternity Insurance [Seguro de Enfermedades y Maternidad] and are breastfeeding.

Overview

The 1973 Social Security Law [Ley del Seguro Social] (Diario Oficial de la Federación, 1973) was the legal basis of the Illness and Maternity Insurance [Seguro de Enfermedades y Maternidad] for individuals that were employed and making social insurance contributions through their employer. Beneficiaries of the old-age pension and their dependent family members were also eligible to receive benefits. Benefits were administered by the Mexican Social Security Institute [Instituto Mexicano de Seguridad Social, IMSS]. Uninsured individuals could choose to voluntarily enroll in the Family Health Insurance [Seguro de Salud para Familia] to receive benefits under this system.

Individuals covered under the Illness and Maternity Insurance [Seguro de Enfermedades y Maternidad] were eligible to receive medical, surgical, pharmaceutical and hospital care during the treatment of their illness as well as maternity care during pregnancy. Out-of-pocket costs had to be paid for certain procedures or medical devices such as plastic surgery, glasses or hearing aids.

The Mexican government introduced a pilot phase of the Popular Health Insurance [Seguro Popular de Salud] in 2001 including selected regions of 5 states: Colima, Jalisco, Aguascalientes, Tabasco and Campeche for households who were in the lower 60th percentile of the income distribution and were not covered under the Mexican Social Security Institute [Instituto Mexicano de Seguridad Social, IMSS]. This system was not introduced at the federal level until 2004 (Diario Oficial de la Federación, 2002).

From 2004, the Popular Health Insurance [Seguro Popular de Salud] was expanded to cover all regions of Mexico for individuals that were Mexican citizens and were not covered under the Mexican Social Security Institute [Instituto Mexicano de Seguridad Social, IMSS]. Individuals were eligible to receive medical care at the First Level of Care, Second Level of Care, and Third Level of Care as indicated in the annually published *Universal Catalog of Health Services* (CAUSES). Individuals had to pay an annual fee per household to receive benefits which depends on the household's total income. By 2020, the Popular Health Insurance [Seguro Popular de Salud] had provided coverage for 26 percent of the Mexican population while the Illness and Maternity Insurance [Seguro de Enfermedades y Maternidad] covered 37 percent of them (Instituto Nacional de Estadística y Geografía, 2020).

This document focuses on benefits provided to workers in the private sector and the uninsured. Public sector workers are covered by other health insurance plans not covered in this document.

Eligibility

• Qualifications

Requirements for health insurance coverage differ across the two Mexican health insurance system as follows:

Illness and Maternity Insurance [Seguro de Enfermedades y Maternidad]

An individual is eligible to receive benefits if they meet one of the following requirements (Diario Oficial de la Federación, 1973, 1995, Title II, Chapter IV):

- Must be an insured individual paying social contributions ^[1]
- Must be receiving a pension benefit from the Social Security Institute^[2]
- $\diamond~$ Must have one of the following relationships with the insured individual
 - Wife
 - Husband

- Domestic partner of the insured individual for the 5 years before receiving benefits for the first time
- Individual with whom they had children with if they are both unmarried
- $\diamond~$ Must be the child of the insured individual under age 16
- \diamond Must be the parent of the insured individual and must economically depend on them

Popular Health Insurance [Seguro Popular de Salud]

An individual is eligible to receive benefits if they meet all of the following requirements (Diario Oficial de la Federación, 2003, Article 77):

- ♦ Must be a Mexican citizen
- Must not receive any benefits from social security ^[3]
- Must pay a fee per household if their household belongs to a non-exempt income decile —see Table 1 for details of fees per income decile for 2004-2007, Table 2 for 2008-2011, Table 3 for 2012-2015, Table 4 for 2016-2019, and see Quarterly average total current income per household in household deciles (Instituto Nacional de Estadística y Geografía, n.d) for details of income deciles by year
- To receive health benefits, does an individual have to claim them? Answer: Yes
- To continue to receive health benefits, does an individual have to remain qualified? Answer: Yes

Coverage

Health insurance coverage differs across the two Mexican health insurance system as follows:

Illness and Maternity Insurance [Seguro de Enfermedades y Maternidad]

An individual that is eligible to receive benefits will receive medical, surgical, pharmaceutical and hospital care during the treatment of their illness (Diario Oficial de la Federación, 1973,1995, Title II, Chapter IV) as follows:

Outpatient Care

Outpatient care is fully covered for eligible individuals.

Inpatient Care

Inpatient care is fully covered for eligible individuals including surgical care.

Pharmaceuticals

All pharmaceuticals are fully covered for eligible individuals.

Additionally, the insured individual or their wife/partner receive the following benefits during pregnancy, birth and postpartum:

- Obstetric care
- In kind help for training and promotion of breastfeeding for 6 months
- Effective 2014. Additional breaks during work hours in an appropriate and hygienic place for breastfeeding
- A basket with baby items at birth whose amount is determined by the Technical Council of the Mexican Social Security Institute [Instituto Mexicano de Seguridad Social, IMSS]

Popular Health Insurance [Seguro Popular de Salud]

An individual that is eligible to receive benefits will receive care as follows:

Outpatient Care

Outpatient care at the First Level of Care is fully covered which includes primary care, preventive medicine, general and specialty medicine, dental care, family medicine

Inpatient Care

Inpatient care at the Second Level of Care is fully covered which includes medical care requiring hospitalization or emergency care in general surgery, internal medicine, pediatrics and obstetrics-gynecology. Additionally, services at the Third Level of Care are fully covered which includes medical and hospitalization services provided in high-specialty hospitals to care for complex diseases such as cancer, cardiovascular diseases, neurological diseases, metabolic diseases, renal diseases, and ortophedic diseases.

Pharmaceuticals

Pharmaceuticals are fully covered if included in the Universal Catalog of Health Services (CAUSES) which are published every year. See Universal Catalog of Health Services 2019 (CAUSES) (Gobierno de México, 2019) for details of pharmaceuticals covered in 2019.

Costs

Out-of-pocket costs differ across the two Mexican health insurance system as follows:

Illness and Maternity Insurance [Seguro de Enfermedades y Maternidad]

Insured individuals pay out-of-pocket costs for the following services (Diario Oficial de la Federación, 2006, Article 42):

- Outpatient Care: No out-of-pocket costs
- Inpatient Care: No out-of-pocket costs
- Pharmaceuticals: No out-of-pocket costs
- Plastic surgery: Individuals must pay all costs.
- Glasses, contact lenses, hearing aids and prostheses: Individuals must pay all costs.
- Surgery to correct myopia, hyperopia, presbyopia, astigmatism as long as there are conventional measures for correction: Individuals must pay all costs.
- Dental treatments with the exception of consequences of cleft lip and palate: Individuals must pay all costs.
- Medical procedures not accepted by medical science: Individuals must pay all costs.

Popular Health Insurance [Seguro Popular de Salud]

There are no out-of-pocket costs associated with this system.

Chapter 3: Policy enacted 2020-2022

Policy change in 2020

Legislation (Diario Oficial de la Federación, 2019b), enacted November 29, 2019 and effective January 1, 2020, introduced the following changes to the health insurance system:

- Replaced the Popular Health Insurance [Seguro Popular de Salud] by the INSABI Health Insurance [Seguro del Instituto de Salud para el Bienestar INSABI]
- Eliminated annual fees to receive benefits

Additional reforms during this period include:

• Legislation (Diario Oficial de la Federación, 2020), enacted November 30, 2020 and effective December 1, 2020, made all medical services under the Third Level of Care to be free for individuals receiving benefits under the INSABI Health Insurance [Seguro del Instituto de Salud para el Bienestar - INSABI].

Overview

The 1973 Social Security Law [Ley del Seguro Social] (Diario Oficial de la Federación, 1973) was the legal basis of the Illness and Maternity Insurance [Seguro de Enfermedades y Maternidad] for individuals that were employed and making social insurance contributions through their employer. Beneficiaries of the old-age pension and their dependent family members were also eligible to receive benefits. Benefits were administered by the Mexican Social Security Institute [Instituto Mexicano de Seguridad Social, IMSS]. Uninsured individuals could choose to voluntarily enroll in the Family Health Insurance [Seguro de Salud para Familia] to receive benefits under this system.

Individuals covered under the Illness and Maternity Insurance [Seguro de Enfermedades y Maternidad] were eligible to receive medical, surgical, pharmaceutical and hospital care during the treatment of their illness as well as maternity care during pregnancy. Out-of-pocket costs had to be paid for certain procedures or medical devices such as plastic surgery, glasses or hearing aids.

From 2004, the Popular Health Insurance [Seguro Popular de Salud] was introduced for individuals that were Mexican citizens and were not covered under the Mexican Social Security Institute [Instituto Mexicano de Seguridad Social, IMSS]. This system was replaced in 2020 by the INSABI Health Insurance [Seguro del Instituto de Salud para el Bienestar - INSABI] and extended eligibility to individuals living in Mexican territory.

Under the INSABI Health Insurance [Seguro del Instituto de Salud para el Bienestar - INSABI], individuals were eligible to receive medical care at the First Level of Care, Second Level of Care, and Third Level of Care (from December 2020). Individuals did not need to pay an annual fee to receive benefits.

This document focuses on benefits provided to workers in the private sector and the uninsured. Public sector workers are covered by other health insurance plans not covered in this document.

Eligibility

• Qualifications

Requirements for health insurance coverage differ across the two Mexican health insurance system as follows:

Illness and Maternity Insurance [Seguro de Enfermedades y Maternidad]

An individual is eligible to receive benefits if they meet one of the following requirements (Diario Oficial de la Federación, 1973, 1995, Title II, Chapter IV):

- Must be an insured individual paying social contributions ^[1]
- Must be receiving a pension benefit from the Social Security Institute ^[2]
- $\diamond\,$ Must have one of the following relationships with the insured individual
 - Wife
 - Husband
 - Domestic partner of the insured individual for the 5 years before receiving benefits for the first time
 - Individual with whom they had children with if they are both unmarried
- Must be the child of the insured individual under age 16
- ◇ Must be the parent of the insured individual and must economically depend on them

INSABI Health Insurance [Seguro del Instituto de Salud para el Bienestar - INSABI]

An individual is eligible to receive benefits if they meet all of the following requirements (Diario Oficial de la Federación, 2019, Article 77):

- ♦ Must live in Mexican territory
- Must not receive any benefits from social security ^[3]
- To receive health benefits, does an individual have to claim them? Answer: Yes
- To continue to receive health benefits, does an individual have to remain qualified? Answer: Yes

Coverage

Health insurance coverage differs across the two Mexican health insurance system as follows:

Illness and Maternity Insurance [Seguro de Enfermedades y Maternidad]

An individual that is eligible to receive benefits will receive medical, surgical, pharmaceutical and hospital care during the treatment of their illness (Diario Oficial de la Federación, 1973,1995, Title II, Chapter IV) as follows:

Outpatient Care

Outpatient care is fully covered for eligible individuals.

Inpatient Care

Inpatient care is fully covered for eligible individuals including surgical care.

Pharmaceuticals

All pharmaceuticals are fully covered for eligible individuals.

Additionally, the insured individual or their wife/partner receive the following benefits during pregnancy, birth and postpartum:

- Obstetric care
- In kind help for training and promotion of breastfeeding for 6 months
- · Additional breaks during work hours in an appropriate and hygienic place for breastfeeding
- A basket with baby items at birth whose amount is determined by the Technical Council of the Mexican Social Security Institute [Instituto Mexicano de Seguridad Social, IMSS]

INSABI Health Insurance [Seguro del Instituto de Salud para el Bienestar - INSABI]

An individual that is eligible to receive benefits will receive care as follows:

Outpatient Care

Outpatient care at the First Level of Care is fully covered which includes primary care, preventive medicine, general and specialty medicine, dental care, family medicine.

Inpatient Care

From January to November 2020, inpatient care at the Second Level of Care is fully covered which includes medical care requiring hospitalization or emergency care in general surgery, internal medicine, pediatrics and obstetrics-gynecology. From December 2020, the Third Level of Care is included which fully covers medical and hospitalization services provided in high-specialty hospitals to care for complex diseases such as cancer, cardiovascular diseases, neurological diseases, metabolic diseases, renal diseases, and ortophedic diseases (Diario Oficial de la Federación, 2020).

Pharmaceuticals

Pharmaceuticals are fully covered under this system.

Costs

Out-of-pocket costs differ across the two Mexican health insurance system as follows:

Illness and Maternity Insurance [Seguro de Enfermedades y Maternidad]

Insured individuals pay out-of-pocket costs for the following services (Diario Oficial de la Federación, 2006, Article 42):

- Outpatient Care: No out-of-pocket costs
- + Inpatient Care: No out-of-pocket costs
- Pharmaceuticals: No out-of-pocket costs
- Plastic surgery: Individuals must pay all costs.
- · Glasses, contact lenses, hearing aids and prostheses: Individuals must pay all costs.
- Surgery to correct myopia, hyperopia, presbyopia, astigmatism as long as there are conventional measures for correction: Individuals must pay all costs.
- Dental treatments with the exception of consequences of cleft lip and palate: Individuals must pay all costs.
- Medical procedures not accepted by medical science: Individuals must pay all costs.

INSABI Health Insurance [Seguro del Instituto de Salud para el Bienestar - INSABI]

From January to November 2020, individuals had to pay for medical services received under the Third Level of Care which includes services received at high-specialty hospitals and care for diseases that need more technically complex care (Diario Oficial de la Federación, 2020). From December 2020, there are no out-of-pocket costs associated with this system.

Chapter 4: Policy enacted 2023-2024

Policy change in 2023

Legislation (Diario Oficial de la Federación, 2023), enacted April 28, 2023 and effective May 29, 2023, replaced the INSABI Health Insurance [Seguro del Instituto de Salud para el Bienestar - INSABI] by IMSS - Welfare [IMSS - Bienestar] which provides coverage at the First Level of Care and Second Level of Care only

Overview

The 1973 Social Security Law [Ley del Seguro Social] (Diario Oficial de la Federación, 1973) is the legal basis of the Illness and Maternity Insurance [Seguro de Enfermedades y Maternidad] for individuals that are employed and making social insurance contributions through their employer. Beneficiaries of the old-age pension and their dependent family members are also eligible to receive benefits. Benefits are administered by the Mexican Social Security Institute [Instituto Mexicano de Seguridad Social, IMSS]. Uninsured individuals may choose to voluntarily enroll in the Family Health Insurance [Seguro de Salud para Familia] to receive benefits under this system.

Individuals covered under the Illness and Maternity Insurance [Seguro de Enfermedades y Maternidad] are eligible to receive medical, surgical, pharmaceutical and hospital care during the treatment of their illness as well as maternity care during pregnancy. Out-of-pocket costs must be paid for certain procedures or medical devices such as plastic surgery, glasses or hearing aids.

From 2020, the INSABI Health Insurance [Seguro del Instituto de Salud para el Bienestar - INSABI] provides medical care benefits at the First Level of Care, Second Level of Care and Third Level of Care for individuals that were Mexican citizens and were not covered under the Mexican Social Security Institute [Instituto Mexicano de Seguridad Social, IMSS]. In 2023, it was replaced by IMSS - Welfare [IMSS -Bienestar].

Under the IMSS - Welfare [IMSS - Bienestar], individuals are eligible to receive medical care at the First Level of Care and Second Level of Care with services ranging from primary care and ambulatory care to hospitalization and surgical interventions. Individuals must pay for medical care received under the Third Level of Care which includes services received at high-specialty hospitals and care for diseases that need more technically complex care.

This document focuses on benefits provided to workers in the private sector and the uninsured. Public sector workers are covered by other health insurance plans not covered in this document.

Eligibility

• Qualifications

Requirements for health insurance coverage differ across the two Mexican health insurance system as follows:

Illness and Maternity Insurance [Seguro de Enfermedades y Maternidad]

An individual is eligible to receive benefits if they meet one of the following requirements (Diario Oficial de la Federación, 1973, 1995, Title II, Chapter IV):

- Must be an insured individual paying social contributions ^[1]
- Must be receiving a pension benefit from the Social Security Institute^[2]
- $\diamond~$ Must have one of the following relationships with the insured individual
 - Wife
 - Husband
 - Domestic partner of the insured individual for the 5 years before receiving benefits for the first time
 - Individual with whom they had children with if they are both unmarried
- Aust be the child of the insured individual under age 16
- Must be the parent of the insured individual and must economically depend on them

IMSS - Welfare [IMSS - Bienestar]

An individual is eligible to receive benefits if they meet all of the following requirements (Diario Oficial de la Federación, 2023, Article 77):

- ◇ Must live in Mexican territory
- ♦ Must not receive any benefits from social security [3]

- To receive health benefits, does an individual have to claim them? Answer: Yes
- To continue to receive health benefits, does an individual have to remain qualified? Answer: Yes

Coverage

Health insurance coverage differs across the two Mexican health insurance system as follows:

Illness and Maternity Insurance [Seguro de Enfermedades y Maternidad]

An individual that is eligible to receive benefits will receive medical, surgical, pharmaceutical and hospital care during the treatment of their illness (Diario Oficial de la Federación, 1973,1995, Title II, Chapter IV) as follows:

Outpatient Care

Outpatient care is fully covered for eligible individuals.

Inpatient Care

Inpatient care is fully covered for eligible individuals including surgical care.

Pharmaceuticals

All pharmaceuticals are fully covered for eligible individuals.

Additionally, the insured individual or their wife/partner receive the following benefits during pregnancy, birth and postpartum:

- Obstetric care
- In kind help for training and promotion of breastfeeding for 6 months
- · Additional breaks during work hours in an appropriate and hygienic place for breastfeeding
- A basket with baby items at birth whose amount is determined by the Technical Council of the Mexican Social Security Institute [Instituto Mexicano de Seguridad Social, IMSS]

IMSS - Welfare [IMSS - Bienestar]

An individual that is eligible to receive benefits will receive care as follows (Gobierno de México, n.d.):

Outpatient Care

Outpatient care at the First Level of Care is fully covered which includes ambulatory care, primary care consultation, nursing services, prenatal control, nutrition monitoring, preventive medicine, immunizations, primary emergency and injury care, management of diarrhea cases at home, antiparasitic treatment for families, management of acute respiratory infections, tuberculosis prevention and control, prevention and control of chronic diseases such as diabetes mellitus and high blood pressure, prevention and monitoring of cervical cancer, pregnancy, general and specialty medicine, and prevention of dental diseases.

Inpatient Care

Inpatient care at the Second Level of Care is fully covered which includes medical care requiring hospitalization or emergency care in labor and delivery, surgical interventions, childbirth and postpartum care, neonatal care, laboratory, x-rays, diagnosis and treatment of cervical cancer, and detection and control of chronic-degenerative diseases.

Pharmaceuticals

Pharmaceuticals are fully covered under this system.

Costs

Out-of-pocket costs differ across the two Mexican health insurance system as follows:

Illness and Maternity Insurance [Seguro de Enfermedades y Maternidad]

Insured individuals pay out-of-pocket costs for the following services (Diario Oficial de la Federación, 2006, Article 42):

- Outpatient Care: No out-of-pocket costs
- Inpatient Care: No out-of-pocket costs
- Pharmaceuticals: No out-of-pocket costs
- Plastic surgery: Individuals must pay all costs.

- · Glasses, contact lenses, hearing aids and prostheses: Individuals must pay all costs.
- Surgery to correct myopia, hyperopia, presbyopia, astigmatism as long as there are conventional measures for correction: Individuals must pay all costs.
- Dental treatments with the exception of consequences of cleft lip and palate: Individuals must pay all costs.
- Medical procedures not accepted by medical science: Individuals must pay all costs.

IMSS - Welfare [IMSS - Bienestar]

Individuals must pay for medical services received under the Third Level of Care which includes services received at high-specialty hospitals and care for diseases that need more technically complex care.

Tables and Formulas

Table 1: Annual Fees for the Popular Health Insurance (2004-2007)

Fiscal Year	Income Deciles	Annual fee
2004		240.00
	II	360.00
	III	600.00
	IV	1,080.00
	V	1,800.00
	VI	2,280.00
	VII	3,000.00
	VIII	3,600.00
	IX	4,800.00
	Х	6,000.00
2005	I	No fee
	II	No fee
	III	640.00
	IV	1,255.00
	V	1,860.00
	VI	2,540.00
	VII	3,270.00
	VIII	5,065.00
	IX	6,740.00
	Х	10,200.00
2006	I	No fee
	Ш	No fee
	III	661.31
	IV	1,296.79
	V	1,921.94
	VI	2,624.58
	VII	3,378.89
	VIII	5,233.66
	IX	6,964.44
	Х	10,539.66
2007	I	No fee
	Ш	No fee
	111	688.09
	IV	1,349.31
	V	1,999.78
	VI	2,730.88
	VII	3,515.74
	VIII	5,445.62
	IX	7,246.50
	x	10,966.52

Source: Comisión Nacional de Protección Social en Salud (2004); Diario Oficial de la Federación (2005, 2006a,; 2007)

Note: From 2005, families in the 20th percentile (deciles I and II) are exempted from paying a contribution towards the Popular Health Insurance.

Table 2: Annual Fees for the Popular Health Insurance (2008-2011)

Fiscal Year	Income Deciles	Annual fee	
2008		No fee	
	II	No fee	
	III	713.96	
	IV	1,400.04	
	V	2,074.97	
	VI	2,833.56	
	VII	3,647.93	
	VIII	5,650.38	
	IX	7,518.97	
	Х	11,378.86	
2009	I	No fee	
	II	No fee	
	III	713.96	
	IV	1,400.04	
	V	2,074.97	
	VI	2,833.56	
	VII	3,647.93	
	VIII	5,650.38	
	IX	7,518.97	
	Х	11,378.86	
2010	I	No fee	
	II	No fee	
	III	713.96	
	IV	1,400.04	
	V	2,074.97	
	VI	2,833.56	
	VII	3,647.93	
	VIII	5,650.38	
	IX	7,518.97	
	Х	11,378.86	
2011	I	No fee	
	II	No fee	
	III	No fee	
	IV	No fee	
	V	2,074.97	
	VI	2,833.56	
	VII	3,647.93	
	VIII	5,650.38	
	IX	7,518.97	
	Х	11,378.86	

Source: Diario Oficial de la Federación (2008; 2009,; 2010,;2011a)

Note:

1. From 2005, families in the 20th percentile (deciles I and II) are exempted from paying a contribution towards the Popular Health Insurance.

2. From 2011, families in the 40th percentile (deciles III and IV) are exempted from paying a contribution towards the Popular Health Insurance.

Table 3: Annual Fees for the Popular Health Insurance (2012-2015)

Fiscal Year	Income Deciles	Annual fee	
2012		No fee	
	II	No fee	
	III	No fee	
	IV	No fee	
	V	2,074.97	
	VI	2,833.56	
	VII	3,647.93	
	VIII	5,650.38	
	IX	7,518.97	
	Х	11,378.86	
2013	I	No fee	
	II	No fee	
	III	No fee	
	IV	No fee	
	V	2,074.97	
	VI	2,833.56	
	VII	3,647.93	
	VIII	5,650.38	
	IX	7,518.97	
	Х	11,378.86	
2014	I	No fee	
	II	No fee	
	III	No fee	
	IV	No fee	
	V	2,074.97	
	VI	2,833.56	
	VII	3,647.93	
	VIII	5,650.38	
	IX	7,518.97	
	Х	11,378.86	
2015	I	No fee	
0	II	No fee	
	111	No fee	
	IV	No fee	
	V	2,074.97	
	VI	2,833.56	
	VII	3,647.93	
	VIII	5,650.38	
	IX	7,518.97	
	X	11,378.86	

Source: Diario Oficial de la Federación (2012; 2013,; 2014b,;2015)

Note: From 2011, families in the 40th percentile (deciles III and IV) are exempted from paying a contribution towards the Popular Health Insurance

Table 4: Annual Fees for the Popular Health Insurance (2016-2019)

Fiscal Year	Income Deciles	Annual fee
2016	I	No fee
	II	No fee
	III	No fee
	IV	No fee
	V	2,074.97
	VI	2,833.56
	VII	3,647.93
	VIII	5,650.38
	IX	7,518.97
	Х	11,378.86
2017	Ι	No fee
	II	No fee
	III	No fee
	IV	No fee
	V	2,074.97
	VI	2,833.56
	VII	3,647.93
	VIII	5,650.38
	IX	7,518.97
	Х	11,378.86
2018	Ι	No fee
	II	No fee
	111	No fee
	IV	No fee
	V	2,074.97
	VI	2,833.56
	VII	3,647.93
	VIII	5,650.38
	IX	7,518.97
	Х	11,378.86
2019	Ι	No fee
	Ш	No fee
	111	No fee
	IV	No fee
	V	2,074.97 pesos
	VI	2,833.56
	VII	3,647.93
	VIII	5,650.38
	IX	7,518.97
	X	11,378.86

Source: Diario Oficial de la Federación (2016; 2017,; 2018,;2019a)

Note: From 2011, families in the 40th percentile (deciles III and IV) are exempted from paying a contribution towards the Popular Health Insurance.

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Glossary of terms

This section summarizes key definitions from the main text. To facilitate switching back and forth, this document is designed with hyperlinks. Most PDF readers have shortcuts that permit a reader to return to the previous location after selecting a hyperlink. In Adobe Acrobat on a PC: "Alt" + " \leftarrow "; In Adobe Acrobat on a MAC: "command" + " \leftarrow "; In Preview on a MAC: "command" + "[".

Claimable Benefit: A pension where the beneficiary must actively file a claim for benefits with the government's pension authority.

First Level of Care: Primary care. Services provided to outpatients to prevent and early detect diseases.

IMSS-Welfare [Servicios de Salud del Instituto Mexicano de Seguridad Social para el Bienestar; IMSS - Bienestar]: Benefits given to individuals not covered by the Mexican Social Security System. It replaced the INSABI Health Insurance in 2023.

INSABI Health Insurance [Seguro del Instituto de Salud para el Bienestar - INSAB]): Benefits given to individuals not covered by the Mexican Social Security System. It replaced the Popular Health Insurance in 2020.

Illness and Maternity Insurance [Seguro de Enfermedades y Maternidad]: Health insurance for individuals that make or have made social insurance contributions to the IMSS. Dependent family members who live in the same household as the qualified individual is also eligible to receive benefits.

Popular Health Insurance [Seguro Popular de Salud]: Health insurance introduced in 2004 for individuals that were not insured under Social Security.

Qualified Benefit: A benefit is qualified if an individual must continue to meet certain standards, such as a means test, to continue receipt of benefits.

Second Level of Care: Medical care requiring hospitalization or emergency care in general surgery, internal medicine, pediatrics and obstetrics-gynecology.

Family Health Insurance [Seguro de Salud para Familia]: Voluntary track to receive benefits under the Illness and Maternity Insurance.

Third Level of Care: Medical services provided in high-specialty hospitals to care for complex diseases such as cancer, cardiovascular diseases, neurological diseases, metabolic diseases, renal diseases, and ortophedic diseases.

Notes

This section reports notes from the main text. To facilitate switching back and forth, this document is designed with hyperlinks. Most PDF readers have shortcuts that permit a reader to return to the previous location after selecting a hyperlink. In Adobe Acrobat on a PC: "Alt" + " \leftarrow "; In Adobe Acrobat on a MAC: "command" + " \leftarrow "; In Preview on a MAC: "command" + "[".

1. Before the 1973 law was reformed in 1994, employers and workers pay a rate based on the worker's daily salary while the government pay 20% of the total amount the employer contributed (Diario Oficial de la Federación, 1973, Articles 114-115). From 1994 to 1997, employers pay 8.750% and workers 3.125% of the worker's daily salary while the government pay 7.143% of the total amount the employer contributed (Diario Oficial de la Federación, 1994, Articles 114-115). For individuals that started working after July 1997 or transferred to the new system introduced by the 1997 law, the employer contributes 13.9% of the daily general minimum wage valid for the Federal District/Mexico City. If the worker's daily salary is larger than three times the general minimum wage valid in the Federal District/Mexico City, the employer pays 6% and the worker pays 2% of the difference between the daily

base salary and three times the general minimum wage valid in Federal District/Mexico City. The government pays 13.9% of the general minimum wage valid in the Federal District/Mexico City (Diario Oficial de la Federación, 1995, Article 106).

- 2. Individuals that qualify because they are receiving a pension must be receiving a pension from disability, old age, early retirement, widowhood, orphanhood or ancestry.
- 3. Benefits given by the Mexican Social Security Institute (IMSS) are the following:
 - Work Risk Insurance (Seguro de Riesgos de Trabajo, SRT)
 - Illness and Maternity Insurance (Seguro de Enfermedades y Maternidad, SEM)
 - Disability and Life Insurance (Seguro de Invalidez y Vida, SIV)
 - Retirement, Umemployment and Old Age Insurance (Seguro de Retiro, Cesantía y Vejez, SRCV)
 - Daycare and Social Benefits Insurance (Seguro de Guarderías y Prestaciones Sociales, SGPS)

Version information

Current Version: 1.0 (November 2024)

Version History

• 1.0 (November 2024): First version

Additional resources

The following resources provide additional details for the interested reader:

González Block MA, Reyes Morales H, Cahuana Hurtado L, Balandrán A, Méndez E, Allin S. Mexico: Health system review. Health Systems in Transition, 2020; 22(2): i-222. Available at: https://iris.who.int/bitstream/handle/10665/334334/HiT-22-2-2020-eng.pdf?sequence= 1&isAllowed=y

Features: Report that discusses the structure of the Mexican health care system and analyzes its development in coverage, policy reforms and system performance.