

Hacienda Matapalo

COMMUNITY NEWSLETTER

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Focusing on Health Care in Costa Rica



*From David Matluck,
CEO of Pegasus Star Ltd.,
Developer of
Hacienda Matapalo*

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Health care is one of the most talked about subjects today as evidenced by the record enrollment in our recent eSeminar presented by Hacienda Matapalo and delivered by Brian Albury. More than 700 people signed up to hear the facts and have questions answered about this vital subject and learn why Costa Rica may be a REAL solution to the growing problems of health care cost.

Start with the fact that the World Health Organization ranks the quality of health care above the United States. Consider that the cost of medical and dental services in Costa Rica is a fraction of the United States. Learn how Medicare and even Blue Cross are negotiating to be accepted in Costa Rica and you will start to see the bigger picture.

Health Care in Costa Rica is nothing to sneeze at

*by Howard Brody,
Communications Manager*

On Thursday, April 22, Hacienda Matapalo's Vice President of Sales and Design Brian Albury provided a comprehensive overview of Costa Rica's health care system. More than 700 participants registered for the complimentary 60 minute eSeminar, making it the most attended presentation in the two years we have been providing this service.

This issue of your Community Newsletter is dedicated to fully exploring this subject. It is interesting to note that there are more doctors among the owners at Hacienda Matapalo than any other profession and many have expressed interest in practicing medicine in Costa Rica. In fact, our commercial center may very well be part of their planning if they can have their way. Quality health care services are so important to the future residents of Hacienda Matapalo that several doctors have recognized the opportunity to be part of the local medical community by opening a clinic in our commercial center. We will keep you informed as their plans move forward.

What the sheer number of participants to the presentation told us is that it is one of the most important topics for those who are looking at Costa Rica from both a lifestyle and investment opportunity perspective. To ensure everybody has had the opportunity to watch and hear about this important topic, we have posted the presentation online at <http://haciendamatapalo.com>.

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Health Care in Costa Rica from page 1

Costa Rica offers high-quality health care.



Rush Limbaugh

When radio personality Rush Limbaugh told his listeners that if U.S. President Barack Obama's health care bill passed the House and Senate, he would move to Costa Rica, not only did it further the debate between Democrats and Republicans, but it drew attention to Costa Rica's universal health care system and both sides of the political aisle agreed it was the best health care system in all of the Americas.

But what can one expect when living in Costa Rica? As with any nationalized program, expect red tape and long waits, but the quality of Costa Rica's health care is excellent. Private high quality health care is also available and very affordable. Many doctors speak English and have received training in Europe, Canada, or the U.S. There are three large, private hospitals that most expatriates use: CIMA hospital in Escazú, Clinica Biblica in San José, and Clinica Católica in San José-Guadalupe. For residents of Hacienda Matapalo, the 85,000 square foot state-of-the-art Hospital de Osa, located in the town of Cortez, will be the facility of choice.



Statistics from the World Health Organization frequently rank Costa Rica in the top tier of countries for long life expectancy, ahead of the U.S., Canada and Great Britain (even though the per-capita income of Costa Ricans are about one-tenth that of the U.S.). Arguably, one reason for this is the slower pace of life in Costa Rica. Of course, the healthy, fresh, non-preserved-laden foods found there and the welcoming tropical climate doesn't hurt either. Costa Rica is just a healthy place to live.

What to know about Costa Rica's government-run health care system

With a government-sponsored network of more than 30 hospitals and more than 250 clinics throughout the country, the Caja Costarricense de Seguro Social (CCSS) has the primary responsibility for providing low-cost health care to the Costa Rican population and although sometimes overburdened, the system has worked well for the past 60 years. What makes Costa Rica's health care system so unique is the CCSS provides affordable medical service not only to Costa Rican residents, but to any foreign resident or visitor. Foreigners living in Costa Rica can join the CCSS by paying a small monthly fee – based on income – or they can buy health insurance from the state monopoly Instituto de Seguro Nacional (INS), valid with more than 200 affiliated doctors, hospitals, labs, and pharmacies in the private sector. Of course only legal residents can join CCSS.

What to know about Costa Rica's private health care system

Many of the country's highly trained physicians and some dentists work in the mornings for the CCSS and operate their own offices and clinics in the afternoons and evenings. While private health care in Costa Rica is more expensive than that offered by the same doctors and surgeons through the CCSS, the price is still far below that of the average office visit in the U.S. For example, a private office visit to almost any medical specialist costs around \$40 USD. Continued treatments for diagnosed problems will vary, but will almost always be considerably less than comparable treatment in the U.S. Dental work, too, is provided at a much lower cost than in the U.S. – prompting a phenomenon in Costa Rica known as "health tourism."

Two well-known private hospitals, Clinica Biblica and Clinica Católica, where many CCSS doctors practice in the afternoons and evenings, offer first-class, ultra-modern services. Affiliated with U.S. hospitals, these two private providers have costs somewhat higher than the public providers but still considerably below anything found in the U.S.

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HealthCare in Costa Rica from page 2**Why dental care in Costa Rica is more than lip service**

From simple fillings to complicated multiple implants and periodontal work, Costa Rican dentists are as qualified and skilled as any dentist anywhere in the world – and prices are far less than most places too. This is another growing area of health tourism – foreign patients seeking dental work arrive in Costa Rica in greater numbers every year. Laboratory work, too, is much cheaper in Costa Rica, and materials used are all FDA-approved and imported from the U.S.

**Understanding Costa Rica's cosmetic surgery boom**

A full range of cosmetic and reconstructive procedures are available in several modern clinics throughout Costa Rica. With the addition of contemporary laser technology, the ability of Costa Rica's plastic and cosmetic surgeons to provide world-class services has been enhanced tenfold in recent years. Prices for these services are sometimes 50-60% lower than in the U.S., but it's important to note that each case is

different and prices are quoted on an individual basis after consultation.

Living in the Blue Zone

If you're a fan of The Oprah Winfrey Show, then you're probably familiar with the term "Blue Zone." If not, a "Blue Zone" is a region of the world where people commonly live active lives past the age of 100. Scientists and demographers have classified these longevity hot-spots by having common healthy traits and life practices that result in higher-than-normal longevity. Costa Rica is considered one of the planet's best "Blue Zones."

The insurance conundrum

With Costa Rica being mentioned at the forefront of health care discussions, there is a movement afoot within the health insurance industry to begin allowing surgeries in Costa Rica to be covered by U.S. carriers; something that would save both patients and insurance companies millions of dollars annually. Although not confirmed or substantiated, Blue Cross and Blue Shield of North Carolina is supposedly close to approving such treatment.

Learn more about Costa Rica health care

Aside from viewing the online presentation as previously mentioned, Corporación Turismo Salud, S.A. (Health Tourism Corporation), provides complete package services for foreign patients. Supported by the Ministry of Health, CCSS, the Association of Doctors and Surgeons, the Association of Dentists and Dental Surgeons, and the Costa Rica Tourist Board, Health Tourism Corp. will arrange all travel and lodging, provide medical coordination and cost comparisons, transportation while in Costa Rica, complete nursing care and suggest a wide variety of tours.

For more information about the services of Health Tourism Corp.: tel. (506) 231-2310, fax (506) 231-6916. Information can also be solicited by regular mail: Corporación Turismo Salud, S.A., P.O. Box 1439-1000, San José, Costa Rica.

