

Medical Care in Loreto

The question many of us who have been here for years are asked by those only here for a short time or new to Loreto is “what is the medical care like in Loreto and how do you access it?”

The basics:

There are three government health care systems in Mexico:

1. ISSTE, which is for government workers only.
2. IMSS is part of the social security system, so anyone working in Mexico can enroll in this system, as long as the company is paying into the system, (including non-Mexican temporary and permanent residents). Non-working ex pats who are temporary or permanent Mexican residents can also voluntarily enroll in the system if they meet certain qualifications and pay the annual fee.

IMSS Clinic [Loreto location - Boulevard Salvatierra]

3. INSABI was the third system, created by the government of Mexico to care for people outside of the two systems above. It is directed at low-income individuals. At this time, it is in the process of being dissolved and reconstituted as a different agency called IMSS-Bienestar.

Private Hospitals

In addition, private hospitals are located in larger centers, such as La Paz, San Jose del Cabo, and Cabo San Lucas.

There have been concerns (including State Department warnings) about predatory billing policies and sometimes unnecessary medical procedures in some private medical institutions in Mexico.

From a practical perspective, the local medical care options available for expatriates are:

1. Enroll in IMSS (temporary and permanent residents only). This will give you access to the government health care system for an annual fee. Resources and facilities for this system are limited.
2. Private health care with local physicians and dentists [this may be a scarce resource over Christmas holidays]. Canadian provincial health plans and US Medicare will not cover most medical care in Mexico. Many US commercial health insurance plans do cover medical care outside the country – check your own personal policy. Therefore, it is likely that this care, if needed, will be an out-of-pocket expense, possibly with future reimbursement by some US commercial insurance plans.

3. Private health insurance for expatriates that will cover care in Mexico is available for purchase. Several plans are available but offerings vary over time. Information can be found with an online search.
4. The medical concierge program (see below).

Emergency Care

1. Loreto Bay EMT staff.

A number of the Area Supervision staff employed by the Loreto Bay HOA are trained EMT personal. They are available as first responders within Loreto Bay, while awaiting the arrival of ambulance or medical personnel. They can provide first aid services only, but they do have access to an automated external defibrillator (AED). There is always at least one EMT-trained staff member on duty.

To request an EMT, call Area Supervision at +52 (613) 104-5790

2. There is a community hospital in Loreto [**Hospital de la Comunidad de Loreto**], located immediately south of the town center on the main road, Carretera 1.

Expats will mainly use this hospital for emergency care. There is full time staff in the ER and doctors are available, although most have limited English proficiency. Payment for services will be CASH ONLY but is affordable compared to other countries.

Medical emergencies that are beyond the capabilities of the Loreto Hospital will require a transfer, usually to La Paz, for more comprehensive care. This decision will usually be made by the physicians at the Loreto Hospital.

3. St. Luke's Hospital (a private hospital in Cabo St. Lucas [see above]) operates a modern urgent care facility situated behind the Loreto airport.

Medical emergencies that are beyond the capabilities of the St. Luke's urgent care facility are usually transferred to St. Luke's Hospital in Cabo St. Lucas for ongoing care.

4. Road accidents are typically dealt with by the Fire Department (Bomberos), who will arrive to assist with EMTs on board.

Emergency services can be accessed by dialing 911.

Hospital Care

The community hospital in Loreto can deal with a number of conditions requiring inpatient care. Unless you are fluent in Spanish, this is best negotiated using the services of an English-speaking physician (see Medical Concierge Program).

More complicated conditions will require transfer to a hospital in La Paz or Cabo St. Lucas, or evacuation to a US or Canadian hospital.

Imaging

X-rays are available by prescription (taken at the hospital) or ordered by a hospital physician in case of emergency.

Ultrasound exams: no prescription is needed.

Dr. Franco— 613 111-0874

Office is located on Calle Misioneros, left hand side of the street, just before Infonavit. CASH ONLY

NOTE: There is no other diagnostic imaging available in Loreto.

Prescription drugs

Many prescription drugs can be bought in local pharmacies without a prescription.

Of concern is that there have been recent reports about counterfeit drugs being sold in Mexican pharmacies and that some of these have been laced with fentanyl, occasionally in high dose. This has been reported primarily in heavy tourist traffic areas but could be the case in any pharmacy.

[Link to State Department warning](#)

Medical Evacuation Services

Many homeowners have chosen to subscribe to a medical evacuation plan that will arrange air evacuation to the US or Canada for conditions that cannot be adequately treated locally. Prices and services offered may vary slightly from service to service. As with any expensive service, the purchaser should do their own due diligence investigation before deciding on the service that best meets his/her needs.

Medical evacuation services that are active in the Loreto area include:

1. [SkyMed](#) (representative in Loreto Bay)
2. [AirMed](#)
3. [Medical Air Service](#) (base at Loreto Airport)
4. [Meicer Aviación](#)
5. [Aeromedevac Air Ambulance](#)

English-speaking physicians

Dr. Jorge Salinas (see Medical Concierge program below).

Dr. Eduardo Jimenez at Loreto Health on Salvatierra can be reached at doctor@loretohealth.com or +52 (613) 105-8434.

MEDICAL CONCIERGE PROGRAM (MCP)

Dr. Jorge Salinas (general surgeon) and his wife Dra. Carmen Alcantra (OB/ GYN) have been in Loreto since 2016. They have taken on a role as Family Physicians for the community. The MCP was created several years ago by homeowners in Loreto Bay as a means to ensure that the doctors could continue to live in Loreto and give everyone peace of mind that there is a doctor available when needed.

This program gives everyone who joins the MCP access to Dr. Salinas for routine medical care but more importantly EMERGENCY CARE. The routine care package includes an annual physical exam with Dr. Salinas. Any additional office visits, house calls, or surgical procedures will, of course, require a separate additional payment.

Dr. Salinas speaks perfect English, so when anyone finds themselves in an emergency situation, he is only a phone call away to treat, manage care, and/or interpret for you, especially if you need to be seen at the Loreto Hospital. He is capable of diagnosing many problems, recognizes skin cancer lesions, and can perform most surgeries - his greatest contribution. Should you have an emergency that requires you to go to Ciudad Constitución, La Paz, Cabo San Lucas, or requires medical evacuation to the US or Canada, he will coordinate that with you and your family (he has utilized Aeromedevac Air Ambulance).

If you are interested in the Medical Concierge program, please do the following:

1. See the form that accompanies this article.

2. Call the Medlab (his office) at 613 135-2797 and ask for an appointment for a Meet and Greet to sign up for the program. English is limited at this number, so it is helpful to try and speak Spanish. Say in Spanish “quiero una cita con Dr. Salinas”, and if you know days and time in Spanish you’ll be fine when they give you an appointment. If this doesn’t work for you, you can text or call him directly, but it’s important to try and communicate with the office in case he is on an emergency call or in surgery.

3. Once you have signed up, PLEASE be cognizant of the fact that as the only general surgeon in town, he is on call 24/7. Therefore, we ask that when you have non-essential questions or require a medical appointment that you either call Medlab, email him, or text his number. Please try to limit calling his number for non-essential care.

MEDLAB:

+52 613 135-2797, located on Ayuntamiento.

Doctor appointments and lab work are done at this location. COVID tests are also available here.

EMAIL: jl.salinas.palma@gmail.com

PHONE: +52 613 118-5493

DENTISTS

There are several dentists in Loreto who speak English:

Dr. Ricardo Ramos Padilla (Cuident): (613) 135-2484 mobile: (613) 137-8660
dr_mapa@hotmail.com

Dr. Jose Miguel Mora Rodriguez (Loreto Dental): (613) 121-5843 pepe-3006@hotmail.com