

What You Should Know About Health Insurance In The Dominican Republic

*By Zaide Alba Cavagliano
CEO
August 2021*





Overview of healthcare in the Dominican Republic



How does the state health insurance system work in the Dominican Republic



Getting to know health system components in the Dominican Republic



Medical insurance options for expats in the Dominican Republic

THE DOMINICAN REPUBLIC HAS ONE OF THE MOST ADVANCED HEALTHCARE SYSTEMS IN THE CARIBBEAN





OVERVIEW OF HEALTHCARE IN THE DOMINICAN REPUBLIC

94.6%

**POPULATION
ENROLLED
SOCIAL SECURITY
SYSTEM**

44.1%

**FULLY
COVID-19
VACCINATED
POPULATION**

1.49

**PHYSICIAN
DENSITY
PER 1,000
INHABITANTS**

1.7

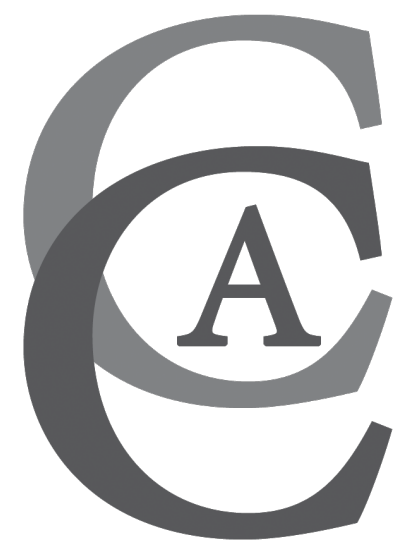
**HOSPITAL BED
DENSITY
PER 1,000
INHABITANTS**



HOW DOES THE STATE HEALTH INSURANCE SYSTEM WORK IN THE DOMINICAN REPUBLIC

Government Subsidized
Scheme





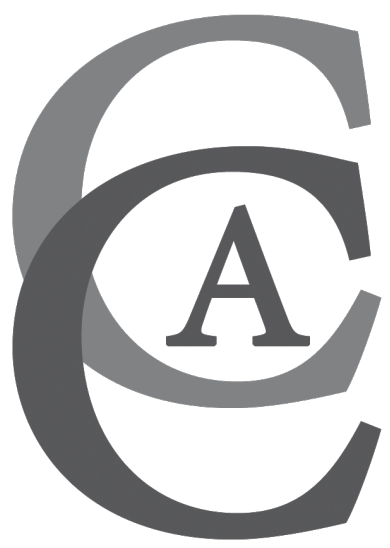
HOW DOES THE STATE HEALTH INSURANCE SYSTEM WORK IN THE DOMINICAN REPUBLIC

Government Subsidized Scheme

Unemployed Population

Government subsidized poor, disabled and unemployed health care population by this scheme. Health services are offered in public hospitals and low-cost generic medicines.

This system only apply for Dominican Citizens or legal resident not included in any formal payrolls.



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Contributory Scheme

Workforce in Formal Payrolls

Financed through employee discounts and employer contributions. Health services will be contracted through ARS (Private health insurers) and service can be consumed in their private networks of doctors and hospitals.

If you registered as a legal resident and are on an included in a formal payroll; you will received this benefit



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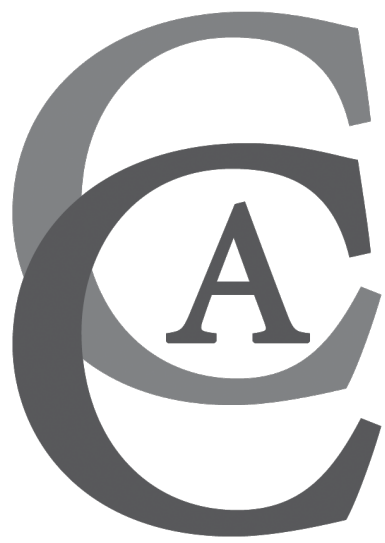
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Private Insurance

Expat Option

For people residing in or visiting the Dominican Republic, who may require quality medical care at certain cost.

In the DR we have a wide range of plans and insurers to choose from.



GETTING TO KNOW HEALTH SYSTEM COMPONENTS IN THE DOMINICAN REPUBLIC

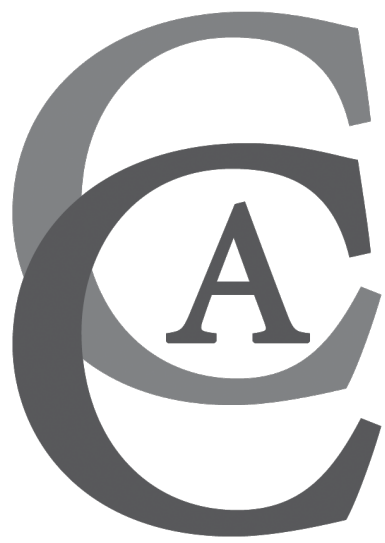


Medical Consultations

In Dominican Republic is customary to consult with specialist rather than general practitioners.

They can be found in professional buildings or inside clinics or hospitals. Patients are usually seen on a first-come, first-served basis.

The cost of a private consultation can range from \$20 to \$150.



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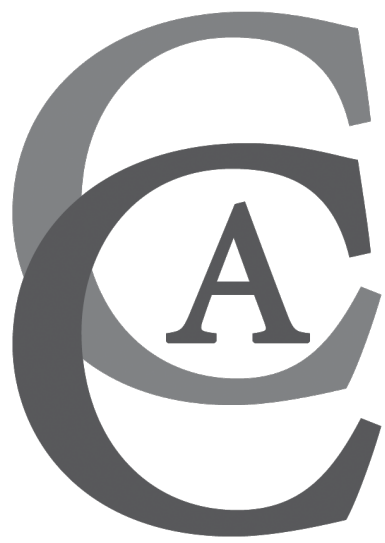
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Public Healthcare

The public healthcare system covers primary attention and hospital care, with limited medical personnel, facilities and equipment.

Patient often need to pay for services outside facilities and prescriptions.



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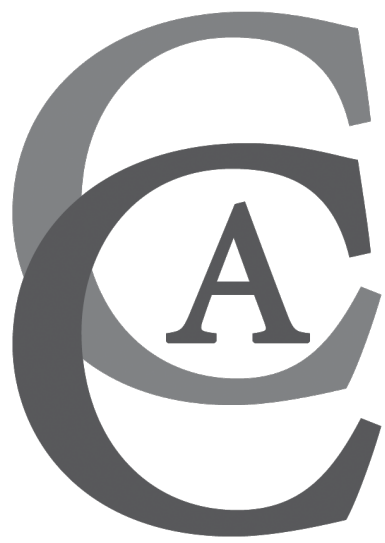
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Private Healthcare

Private clinic are used by people who do not wish to attend the public system. Some of them have alliances with international clinics in the USA and Latin America.

Most of these take out some of health insurance plan.



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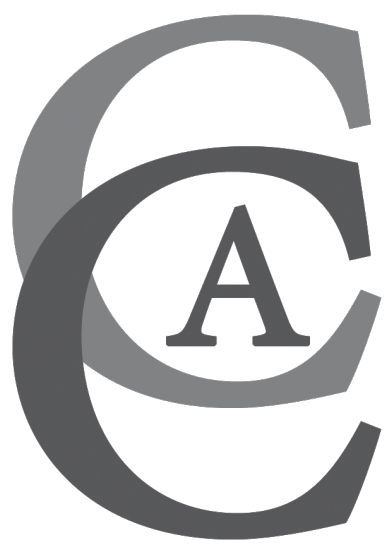
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Tourist Hospitals

In the tourist or heavy expat areas you can found private clinics where most of the staff speak english and usually high quality standard of patient care. They will usually be more expensive than private clinics.

Normally well equipped with operating facilities and intensive care units.



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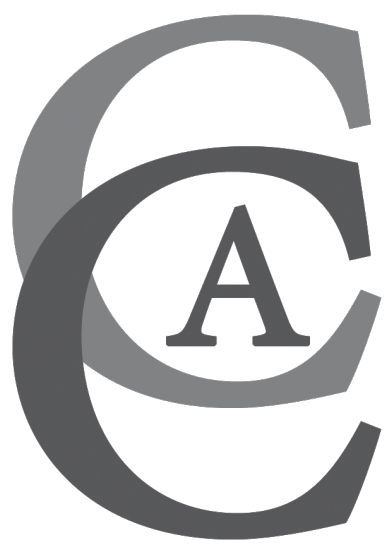
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Medicines and Pharmacies

Farmacias are available everywhere, operating long hours and many have delivery services. All medicines are available over the counter including strong painkillers, antibiotics, steroids, sleeping pills. The only drugs which require a prescription are narcotics.

As well as brand names, there is also a wide range of generic drugs available in the market.



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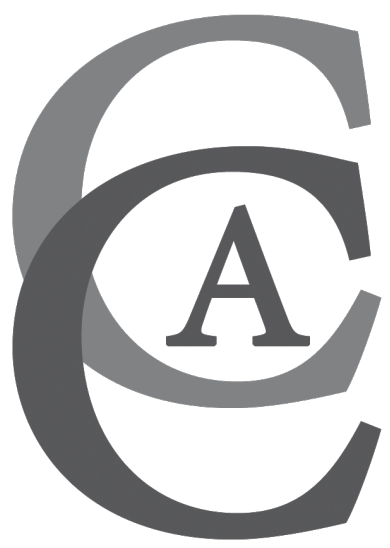
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Emergency

911 emergency system has been rolled out throughout the country, in most cities with the highest population and tourist influxes.

Service is free of charge, no documents or insurance is required.



MEDICAL INSURANCE OPTIONS FOR EXPATS IN THE DOMINICAN REPUBLIC



TRAVEL INSURANCE

**SHORT STAYS IN THE COUNTRY,
LESS THAN 90 DAYS.**

NOW DOMINICAN REPUBLIC IS
OFFERING COMPLETELY FREE FOR
TOURIST, MEDICAL ASSISTANCE
COVERAGE IN CASE OF EMERGENCY
AND COVID-19 INFECTION.



MEDICAL INSURANCE OPTIONS FOR EXPATS IN THE DOMINICAN REPUBLIC



TRAVEL INSURANCE SHORT TERM STAYS

Cost

Very Low

Level of acceptance

High

Process of use

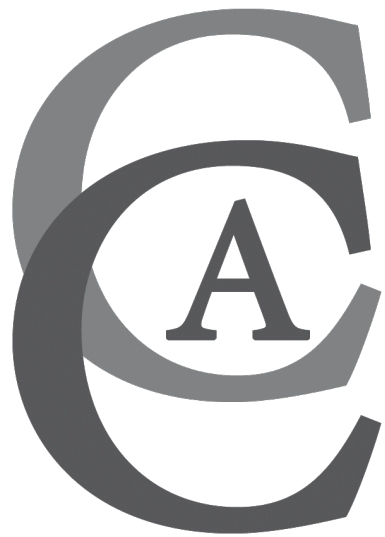
Strict

Plan Coverage Limit

US\$10,000 to unlimited

EASY TO BUY WITH YOU
TRAVEL AGENT OR
INTERNET

- ▶ Coverage
**ONLY COVERS HEALTH INCIDENTS
OCCURRING DURING THE TRIP.**
- ▶ Continuity
**NO OFFER CONTINUITY IN EXISTING
CHRONIC DISEASES**
- ▶ When you need to buy?
BEFORE STARTING YOUR TRIP
- ▶ Term
TRIP PERIOD

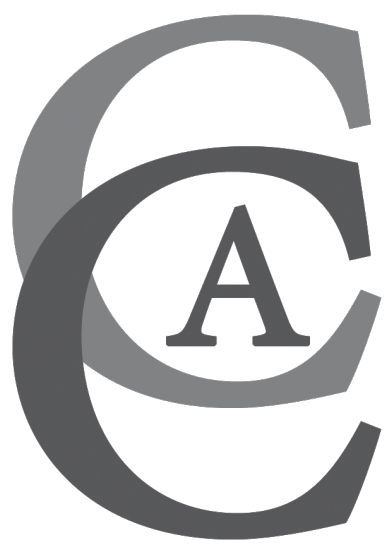


MEDICAL INSURANCE OPTIONS FOR
EXPATS IN THE DOMINICAN REPUBLIC



TRAVEL INSURANCE
SHORT TERM STAYS

Medical Assistance	Dollars coverage Travel Ace Assistance
Medical assistance for accident and illness	US\$10,000
Pre existents conditions	US\$500
Emergency dental expenses	US\$1,000
Physical Therapy	US\$150 per therapy, max 10
Medications	US\$1,000
Hotel expenses for convalescence	US\$150 per day, max 5 days
Medications delivery	Included
Transfer health	Included
Repatriation of sick or injured	Included
Transfer / Repatriation of remains	Unlimited
Transport of the companion in case of hospitalization of the affiliate	Included
Luggage losses	Included
Additional compensation for lost luggage	US\$1,500 (US\$40 per Kg)
Legal Assistance	US\$5,000
Information service 24 hours	Included
Maximum days per travel	90 days
Other services included	



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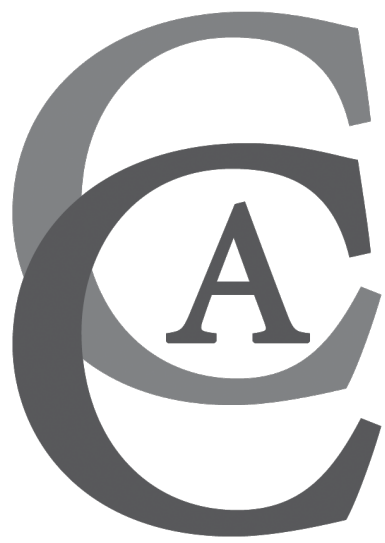
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EMERGENCY MEDICAL INSURANCE

**SHORT RECURRENT STAYS IN THE
COUNTRY, LESS THAN 60 DAYS**

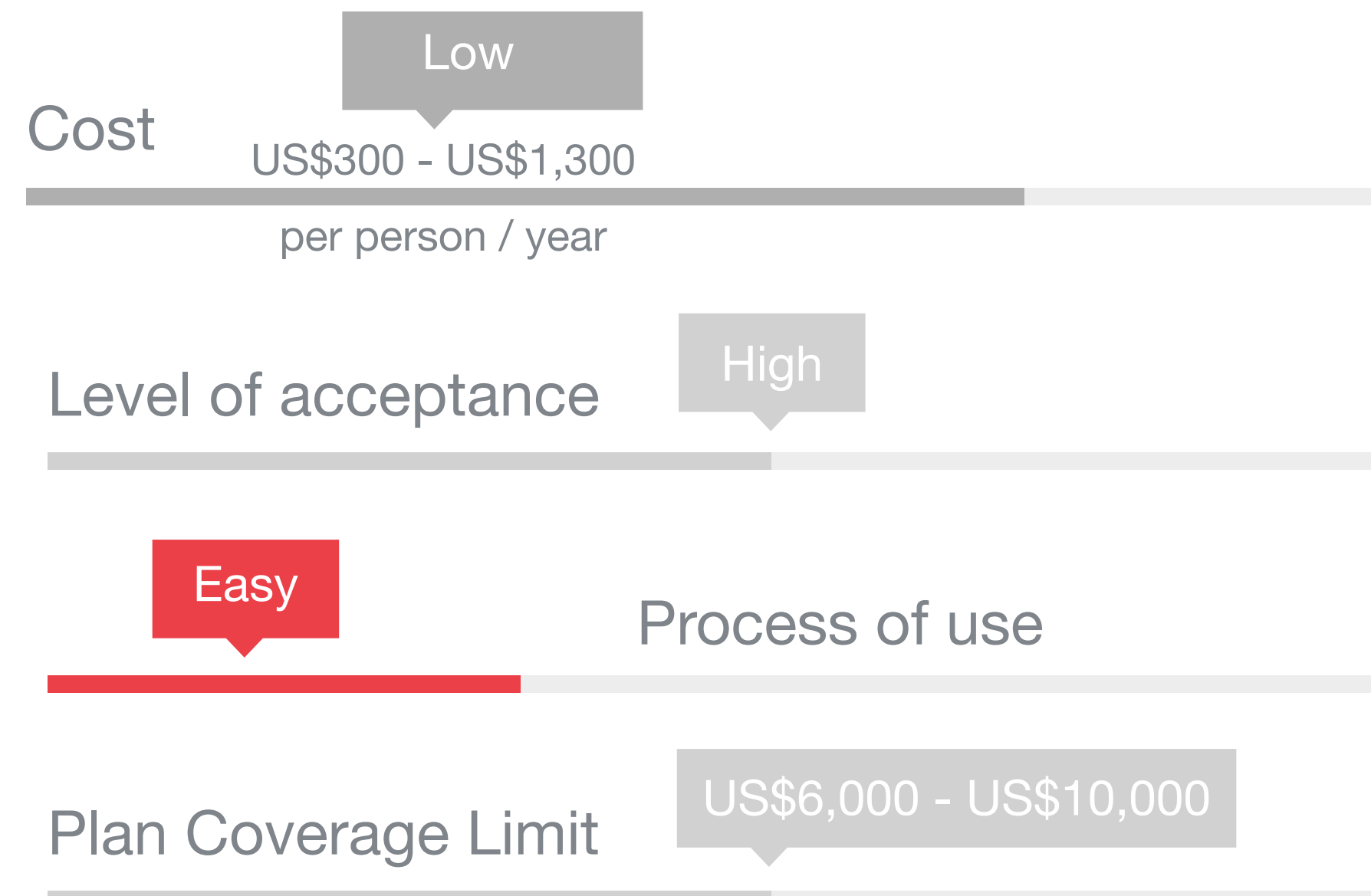
TELEMEDICINE, EMERGENCY ROOM,
AMBULANCE, HOME CARE AND
DIAGNOSTIC TEST FOR THOSE CASES
THAT CAN'T WAIT.



MEDICAL INSURANCE OPTIONS FOR EXPATS IN THE DOMINICAN REPUBLIC

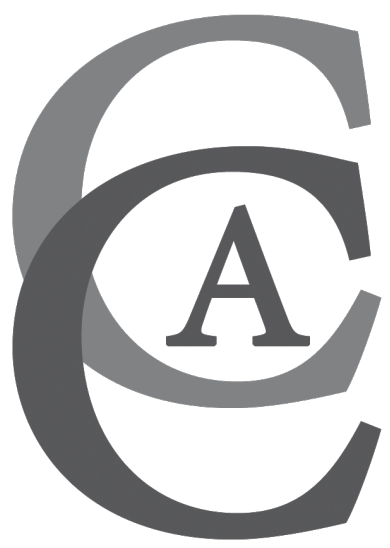


EMERGENCY MEDICAL INSURANCE SHORT RECURRENT TERM STAYS



EASY TO PURCHASE
THOUGH THE INTERNET
PORTAL

- ▶ Coverage
MEDICAL ATTENTION AT HOME, TELEMEDICINE, AMBULANCE, EMERGENCY ROOM AND DIAGNOSTIC TEST FOR ANY HEALTH INCIDENTS UP TO THE LIMIT OF THE PLAN.
- ▶ Continuity
COVERAGE FOR CHRONIC DISEASES DEVELOPED AFTER THE CONTACTING OH THE PLAN. CHRONIC DISEASES ALREADY HAVE ONLY SERVICES FOR TELEMEDICINE.
- ▶ When you need to buy?
15 DAY BEFORE ARRIVE DOMINICAN REPUBLIC
- ▶ Term
LONG TERM MINIMUM ONE YEAR



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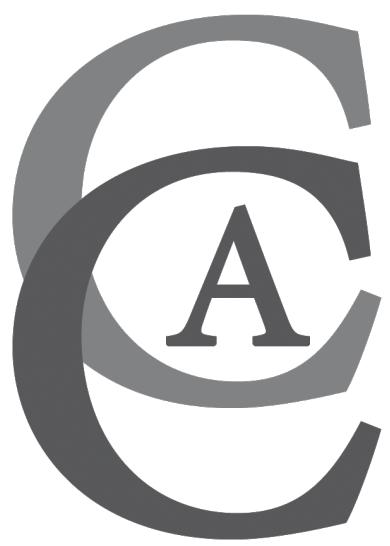
TELEMEDICINE, EMERGENCY ROOM,
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LOCAL HEALTH INSURANCE

**IF YOU PLAN TO STAY IN THE
DOMINICAN REPUBLIC TO LIVE OR
PLAN TO UNDERGO MEDICAL
TREATMENT FOR ANY CONDITIONS
THAT MAY ARISE IN THE FUTURE.**

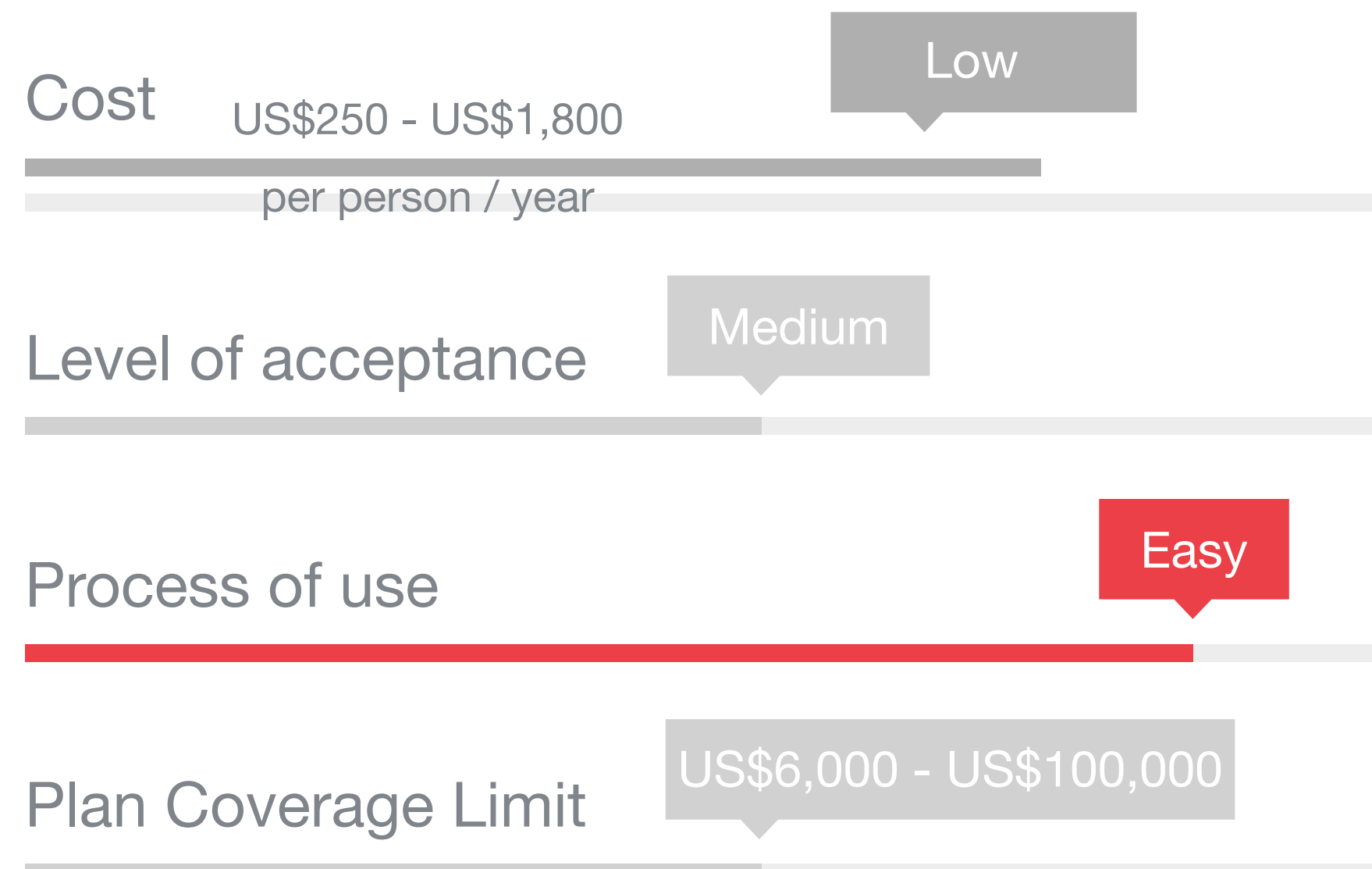
SOME RESTRICTIONS MAY APPLY



MEDICAL INSURANCE OPTIONS FOR EXPATS IN THE DOMINICAN REPUBLIC



LOCAL HEALTH INSURANCE LONG OR RECURRENT TERM STAYS



BUY THROUGH AN
INSURANCE BROKER

- ▶ Coverage
PROVIDES ALL THE HEALTH COVERAGE YOU MAY REQUIRE FOR ANY HEALTH INCIDENT OR PREVENTION UP TO THE LIMIT OF THE PLAN IN THE DOMINICAN REPUBLIC.
- ▶ Continuity
COVERAGE FOR CHRONIC DISEASES DEVELOPED AFTER THE CONTACTING ON THE PLAN. CHRONIC DISEASES ALREADY HAVE WILL BE EXCLUDED.
- ▶ When you need to buy?
WHEN YOU ARE IN THE DOMINICAN REPUBLIC. WAITING PERIODS APPLY AND VARY 3 MONTH TO 6 MONTH.
- ▶ Term
LONG TERM MINIMUM ONE YEAR



MEDICAL INSURANCE OPTIONS FOR EXPATS IN THE DOMINICAN REPUBLIC



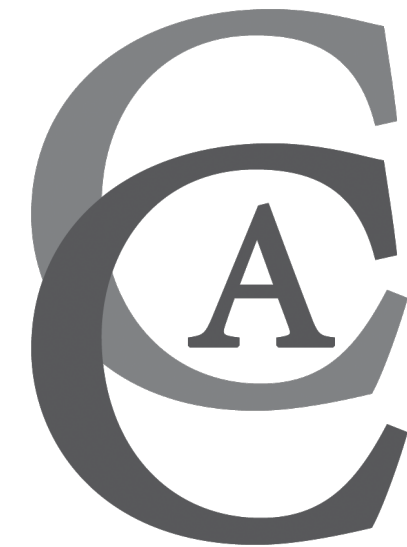
LOCAL HEALTH INSURANCE LONG OR RECURRENT TERM STAYS

Outpatient Service Coverage	Within the Network	Refund
Outpatient Services	Unlimited. Payment Difference	80% (up to RD\$2,000 per doctor consultation)
Psychiatric and Psychologic Services	80% MF* (25 per year)	80% (up to RD\$2,000 per doctor consultation)
Laboratory and X-Rays	85% (unlimited)	80% MF*
Vaccines	80% (up to 10 years in affiliated centers)*	80% MF*
Outpatient Procedures	85% MF*	80% MF*
Physical Therapy	80% MF* (20 per year)	80% MF*
Special Studies	85% (unlimited)	80% MF*
Emergencies	100% within the nertwork (80% in the event of an emergency)	80% MF*

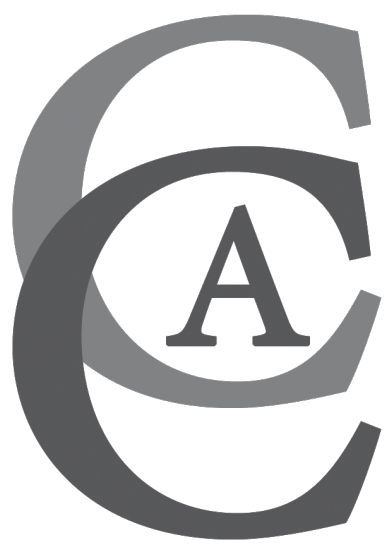
Inpatient Coverage	Within the network	Refund
Hospital Room**	100% (RD\$4,000 per day/unlimited)	80% (up to RD\$4,000 per day/unlimited)
Inpatient Medicines	100% (unlimited)	80% MF**
Surgery Room	100% MF*	80% MF**
Anesthesia and Disposable Material	100% MF*	80% MF**
Medical Fees	100% MF*	80% MF**
Laboratory and X-Rays	100% MF*	80% MF**
Special Studies	100% MF*	80% MF**
Intensive Care Unit	100% (unlimited)	80% MF**

Additional Coverages	Within the network
National Air Ambulance	Alert Plus
Land Ambulance	Included
Major Illness	RD\$50,000
Lastest Expenses	RD\$50,000
Limit by case	RD\$500,000

Maternity Coverage	Within the network	Refund
Normal Delivery	100% MF*	80% MF**
Caesarian	100% MF*	80% MF**
Medical Fees	100% MF*	80% MF**
Newborn Children	Up to the limit by case	80% MF**



HEALTH
INSURANCE
COMPANY



MEDICAL INSURANCE OPTIONS FOR EXPATS IN THE DOMINICAN REPUBLIC



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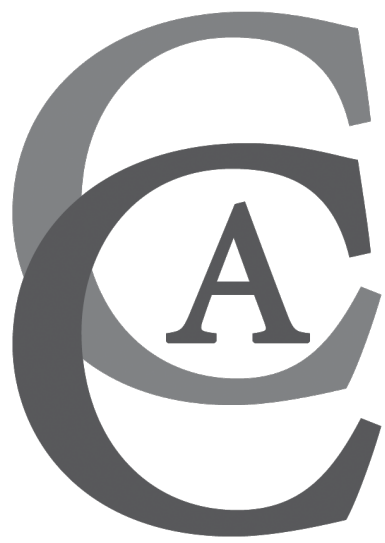
SOME RESTRICTIONS MAY APPLY



EXPATS MEDICAL INSURANCE

**THIS PLAN IS DESIGNED TO GIVE
YOU AND YOUR FAMILY ACCESS TO
THE BEST HEALTHCARE POSSIBLE,
WHEREVER YOU ARE IN THE
WORLD.**

SOME RESTRICTIONS MAY APPLY



MEDICAL INSURANCE OPTIONS FOR EXPATS IN THE DOMINICAN REPUBLIC

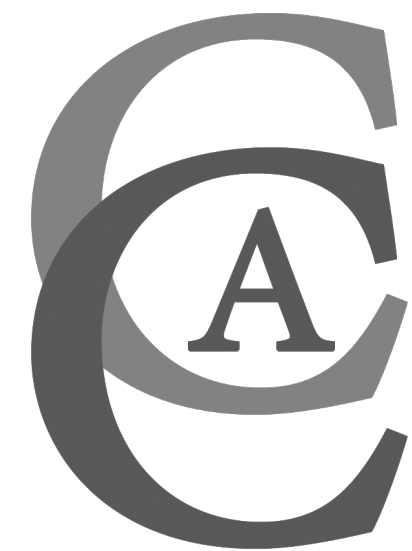


EXPATS HEALTH INSURANCE HEALTHCARE COVERAGE, WHEREVER YOU ARE IN THE WORLD



BUY THROUGH AN
INSURANCE BROKER

- ▶ Coverage
PROVIDES ALL THE HEALTH COVERAGE YOU MAY REQUIRE FOR ANY HEALTH INCIDENT OR PREVENTION UP TO THE LIMIT OF THE PLAN WORLDWIDE.
- ▶ Continuity
SOME OF THEM EVEN OFFER COVERAGE FOR CHRONIC DISEASES ILLNESSES THAT ARE ALREADY SUFFERED.
- ▶ When you need to buy?
ANY TIME. WAITING PERIODS APPLY AND VARY 1 MONTH TO 3 MONTH.
- ▶ Term
LONG TERM MINIMUM ONE YEAR



aetna



Humano



 **MAPFRE BHD | SEGUROS**



**INTERNATIONAL
HEALTH INSURANCE**



CONTACT



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LOCAL 9, SAN FRANCISCO DE MACORIS
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