

Title:

Good-Bye America

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646

Summary:

The number-one question people ask us is, "What possessed you to move to Mexico?" The number-one answer we give is that we simply could no longer afford to live in America, so we found a country where we could, and moved there.

We found ourselves in a position not unlike many Americans: A major illness strikes, unexpectedly, and though insured and with incomes, the cost of funding the illness simply becomes too much. It becomes, essentially, impossible. We were not alone.

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Keywords:

mexico,guanajuato,live mexico,study spanish,spanish,retire mexico,san miguel de allende

Article Body:

The number-one question people ask us is, "What possessed you to move to Mexico?" The number-one answer we give is that we simply could no longer afford to live in America, so we found a country where we could, and moved there.

We found ourselves in a position not unlike many Americans: A major illness strikes, unexpectedly, and though insured and with incomes, the cost of funding the illness simply becomes too much. It becomes, essentially, impossible. We were not alone.

It turns out that more than 50% of bankruptcies filed in 2001 were medically related and were filed by middle-class homeowners who not only had an income but also health insurance. The prevailing myth that most bankruptcies are due to credit card debt is not true. Less than 1% of filed bankruptcies are due to credit card debt.

Researchers found that, in those surveyed, 1.9 to 2.2 million U.S. residents filed a "medical bankruptcy". The average person filing for bankruptcy during the 2001 period spent \$13,460 on co-payments, deductibles, and uncovered services even though they had private insurance.

"Our study is frightening. Unless you're Bill Gates, you're just one serious illness away from bankruptcy. Most of the medically bankrupt were average Americans who happened to get sick. Health insurance offered little protection," said Dr. David Himmelstein, an associate professor of medicine at Harvard Medical School who led the study.

Another one of the study's authors, Elizabeth Warren, said, "It doesn't take a medical catastrophe to create a financial catastrophe. A larger share of American workers are going to have insurance that's like a paper umbrella. It looks good, and it might even protect you in a sprinkle, but it melts away in a downpour."

In the fall of 2002, we began to feel the sprinkle on our paper umbrella turn into an unstoppable downpour. We had to do something before the full brunt of the downpour tore the paper umbrella to shreds and our lives along with it. We began to look to other alternatives to purchase our prescription drugs and found them.

Other Americans are finding themselves in the same boat with not many options from which to choose. I was reading the other day where a married couple from Illinois sued the Federal government for the right to import prescription medications from Canada.

They lost. The judge dismissed the case. Maybe they should sell everything and move to Mexico as we did.

Moving to another country—one with a different language and culture—can offer many new challenges that can surprise you, shock you, and delight you. It takes a bit of getting used to, to say the least.

One such shock was the first time I got all my needed prescriptions refilled. I knew from our research to expect cheaper prices but I did not know how cheap!

I went to the ATM and secured a fist full of pesos then trudged onward to the Farmacia. They were helpful and cheerful but when they told me the total price, I had to re-ask, in my terrible Spanish, if they were sure of the price.

You see, I was able to get all my drugs refilled for the price of one, count it, one co-pay of a name-brand drug in America! I am not making this up. A month's supply of generic Prozac is less than \$16.00 USD!

We stepped into a new reality where everything--prescription drugs, housing,

utilities, food, transportation, entertainment--is 25-75% less than it is in America. My Social Security Disability income adequately covers our expenses here in Guanajuato, Mexico.

Moving to Mexico--an alternative for everyone? I doubt it. The solution? I don't know. What I do know is that we, and many other Americans, cannot sit idly by waiting for our elected officials to work it out. We had to take action--drastic as it was.

That paper umbrella wasn't going to last long!