



PAME Waiting Periods & Exclusions



Healthcare Coverage Overview

Understanding waiting periods and exclusions is critical when evaluating any health insurance plan in Nicaragua. PAME provides broad coverage, but it operates under defined time-based access rules and exclusions.

Waiting Periods

- Hospitalisation and ICU access begin after one month of enrollment.
- CT scans and MRIs are available after one month.
- Surgical procedures become available after six months.

If treatment is required before coverage begins, discounted rates may apply.

Hospitalisation Limits

Members are entitled to two hospitalisations per year, with a maximum of five days per semester. ICU stays are limited to one event per year.

Major Exclusions

Excluded treatments include oncology care, dialysis for chronic renal failure, organ transplants, cardiac surgery, spine and central nervous system surgery, experimental procedures, and any treatment not performed in Nicaragua or listed in the official PAME catalogue.