



PAME – Military Hospital Nicaragua



The Programa de Atención Médica Especializada (PAME) is a private healthcare insurance program offered through Hospital Militar Escuela “Dr. Alejandro Dávila Bolaños” in Managua. It is widely used by Nicaraguan families, retirees, and an increasing number of expatriates seeking predictable healthcare costs and access to one of the most well-equipped hospitals in the country.

Who This Program Is For

PAME is designed for individuals, couples, families, and senior adults who plan to spend a meaningful amount of time in Nicaragua. Expats who rely solely on pay-as-you-go care often find that costs in Managua can escalate quickly, making PAME a sensible long-term solution.

Pricing & Modalities

Plan I – USD \$90 per month

- Medical consultations and specialist care
- Laboratory tests and diagnostic imaging
- Hospitalisation: 10 days per year (5 days per semester)
- ICU: up to 5 days per event
- Coverage begins after one month (surgeries after six months)



Plan II – USD \$120 per month

Includes all Plan I benefits plus ambulance service within urban Managua. We were personally quoted USD \$90 per month for a family of five, which makes this one of the most affordable structured healthcare options available to expat families.

Enrollment Process

Enrollment must be completed in person at Hospital Militar. Medical assessments are part of the process, and applicants should plan to spend several hours completing registration. Although thorough, early enrollment is strongly recommended to avoid uncovered emergencies and to begin the six-month surgical waiting period.