

BUYER'S GUIDE

Health Insurance for Ecuador Expats

What to ask before you buy

- Is the policy national (Ecuador-only) or international? International usually covers you outside Ecuador for a defined period.
- What is the annual deductible in USD? A \$1,000 deductible is typical; some plans are \$0–\$5,000.
- How are preexisting conditions defined and covered? Ask for the written definition and any exclusion riders.
- What is the network? Are the major hospitals in your city (Quito, Guayaquil, Cuenca) in-network?
- Are preventive care, annual checkups, prescriptions, and emergency care included?
- Is there a copay on common visits, and what is the maximum out-of-pocket per year?

Plan types Ecuador expats typically compare

Plan type	Best for	Typical cost (single, 50s)
National (Ecuador only)	Stays in Ecuador, uses local network	\$800–\$2,500 / yr
International (Ecuador + abroad)	Travels frequently or splits time abroad	\$2,500–\$7,000 / yr
Local major-medical	Wants Ecuador network + lower deductible	\$1,200–\$3,000 / yr
Catastrophic / emergency-only	Healthy, wants worst-case coverage	\$400–\$900 / yr

Common pitfalls

- Choosing a deductible you cannot cover in cash during a real claim year.
- Assuming preexisting conditions are covered when they are excluded or capped.
- Skipping the network check — the cheapest plan may not include your closest hospital.
- Buying international coverage when you never travel outside Ecuador (overpaying).

What to send your advisor

Date of birth, current city in Ecuador, any preexisting conditions, preferred deductible, and whether you travel outside Ecuador. A clear request gets a clearer quote.