

Health Insurance in Ecuador After 65: What to Compare

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If you are moving to Ecuador after 65, begin with written eligibility and coverage terms for your circumstances. A senior plan's name, a friend's premium, or an old online recommendation cannot tell you what an insurer will offer you today.

Separate joining from renewing

Ask whether the product accepts new applicants at your age, what information is required, and how renewal works. Request the current rules for anyone else who will join the plan. If the proposal contains an age limit, establish whether it concerns new applications, a particular benefit, or continued membership.

Saludsa currently publishes a 65+ 10k product with a dedicated provider network and separate hospital, outpatient, and pre-existing-condition benefits. That is a reason to investigate specific options, not evidence that every applicant qualifies or that every cost is covered.

[Saludsa 65+ product details](#)

Get a written answer about existing conditions

Use the application questions to disclose the information requested accurately. Ask how each declared condition would be treated, including any waiting period, benefit limit, exclusion, or additional premium. Keep the insurer's written response with your proposal.

Terms differ between products. Bupa Global, for example, explains that medical assessment may result in cover, an additional premium, an exclusion, or another restriction for a pre-existing condition. Those are its underwriting descriptions; do not assume they describe every Ecuador policy or prepaid medical contract. [Bupa Global pre-existing-condition explanation](#)

Compare everyday care with a hospital claim

Prepare two lists. The first contains the appointments, medicines, tests, and follow-up services you want to ask about. The second contains the hospital and specialist access you would want if something unexpected happened. Keep medical details out of a general contact form; provide them through the appropriate quoting or application process.

For each list, record your payment share, applicable limits, authorization requirements, and whether you must pay before reimbursement. Ask specifically how prescriptions are handled, including any approved medicine list. Confirm the exact hospital location and relevant physicians under the quoted network.

Check coverage for time back home

If you have U.S. Medicare, do not assume it will pay for ordinary care in Ecuador. Medicare states that health care outside the United States is usually not covered, with limited exceptions; some Medigap policies may cover foreign travel emergencies. Check your own arrangement before building a budget around overseas benefits.

[Medicare coverage outside the U.S.](#)

Ask separate questions about Ecuador care and planned visits to the United States or another home country. Record the countries, trip lengths, and types of treatment each proposed plan covers.

Plan the transition

Before changing existing coverage, verify acceptance, the effective date, payment requirements, and any waiting periods in the new contract. Ask for a comparison of total premiums and possible personal costs, plus an explanation of renewal terms. Avoid filling in future premiums with guesses.

[Ask about coverage after 65](#) through EcuainSure. Start with your preferred contact method and current or planned Ecuador location; the information needed for a specific proposal can follow.

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