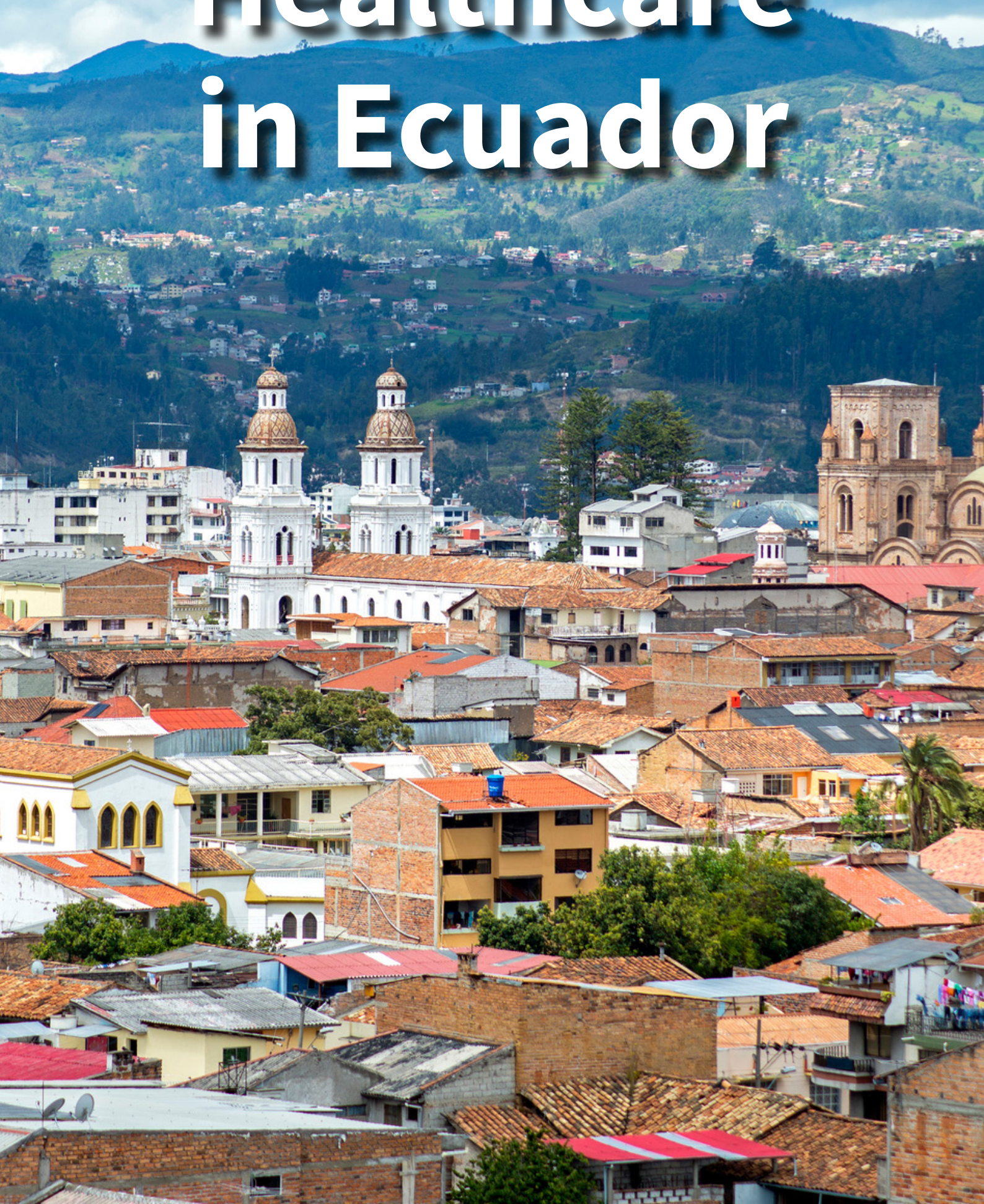


# Healthcare in Ecuador





Foreign residents can enjoy affordable, world-class medical care in Ecuador, primarily in the major cities of Guayaquil, Quito, and Cuenca. Good healthcare is also available in secondary cities such as Salinas, Loja, and Ibarra. Many doctors are educated in the U.S., Europe, Argentina, Chile, and Cuba, continue to train around the globe, and speak English.

The health system consists of the General Public Health System, the Ecuadorian Social Security Institute (*Instituto Ecuatoriano de Seguridad Social* or IESS), and private clinics and hospitals. Having health insurance, whether IESS or private coverage, is a requirement under immigration laws.

There is a constitutional mandate in Ecuador that no one can be refused medical care. Therefore, the General Public Health System provides its services free to everyone—citizens, expats, and visitors. This system is separate from IESS, receives less funding on a per patient basis, and is generally used by those who have no means to pay.

Once you obtain your residence visa, either temporary or permanent, and are issued a *cédula* (the national ID card), the option to join the IESS Social Security program becomes available. The monthly cost is income-based and provides 100% coverage, with no deductible; this includes office visits, hospitalization and procedures, dental needs, and even medications. There are some drawbacks: You can only use IESS doctors and facilities; appointments with specialists can sometimes take weeks; and certain prescription medications may be unavailable. In this case, you would just pay out-of-pocket at your local pharmacy.

There is a long list of private health insurance providers in Ecuador and, as in the U.S., the cost will depend on your age, pre-existing conditions, and the coverage and deductible you opt for. Some of the advantages of a private policy are the ability to select your personal physician and shorter wait times for appointments or tests. Your monthly premium will likely be significantly less than you are paying now.

If you decide to pay for care outside of your insurance plan, you can expect to pay 25% to 40% of what you would in the U.S. In some cases, major surgery costs can be less than 10% of comparable procedures in the States. You will find similar savings for dental care.