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# CUENCA expats magazine

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# PUBLISHER'S LETTER



## Hello, Everyone!

Cuenca is a city busy with lots of new activities as we head into the spring season. Most students have started school. There is Halloween, Thanksgiving, Christmas and New Year's.....all in the next few months. Several organizations, businesses, and community groups are already gearing up to make this holiday season one filled with new events, old traditions, and colorful celebrations. I am excited about this month's magazine. In it, we highlight one important topic that affects each of us: health insurance. It appears that some in the expat community are still confused about what the official health insurance requirements are for expats. Most of what has been heard is incorrect, incomplete, or inaccurate. To clear up this issue and other misconceptions, Cuenca Expats Magazine interviewed the experts to find out the facts, once and for all. This informative article is a "must read" for all expats. Check it out on page 20.

Did you know that the US Consulate office has been in Guayaquil longer than Ecuador's been a Republic? Cuenca Expats Magazine Partner Ed Lindquist and Gringo Visas President Maite Durán, had the opportunity to interview US Consul General Andrew Sherr on a wide range of topics important to the US expat community. Read his full interview while learning other interesting facts on page 24.

Well, I took on the 'Sky Challenge'. Sky Rajewski from SkyFit, wrote an article last month providing easy core-strengthening exercises using an exercise ball. While I realized quickly that I was not as flexible as I thought, I can say that in two weeks I can already feel the difference. Join me this month as we learn about the benefits of Resistance Band Strength Training in Sky's "Fit for Life" series on page 11. Lastly, don't forget to order your "I Love Cuenca" t-shirts. Go to [events@expatsmags.com](mailto:events@expatsmags.com) to get yours today. Remember, every order generates money for local charities.

Cuenca Expat Magazine's distribution continues to expand. Including Supermaxi, you can now find the latest issue at the iTur office (across from Parque Calderón on Mariscal Sucre). We also offer an online version for those of you who enjoy reading on your electronic devices. Please go to [expatsmags.com](http://expatsmags.com) to download the current and all past issues. Our goal is to make sure that we offer interesting, exciting and informative articles to all audiences.

Best regards to all

*Melody J. Crabb*

## CONTRIBUTORS



Native New Yorker **Madelaine Barry** came to Ecuador in August of 2016 from Chiangmai, Thailand. Before that, she taught for eight years at an international school in Shanghai, China. She appreciates the chance to meet her interviewees, whom she might never have met otherwise.



**Edward Lindquist.** Successful California-born businessman, Ed is Managing Partner of Expats Magazines Group, parent company of Cuenca Expats Magazine, Coastal Expats Magazine, Quito Expats Magazine, REDBOOK, the Directory of English-Speaking Businesses and Services, and YAPA On-Line. Ed has called beautiful Cuenca his home for the last 5 years.



**Maite Durán** is the founder of Gringo Visas, a company specializing in permanent resident visas, with offices in Ecuador and the US. She is also a partner in the Expats Magazines Group. Born in Azuay, she moved back to Cuenca after a successful 12-year corporate career in the US.



**Sky Rajewski, M.Sc.,** Kinesiology/Sports Medicine Physical training specialist and trainer of trainers; international lecturer/instructor; author of two fitness books, fitness articles, and teaching manuals. Owner/operator of SkyFit. Voted Gringo Post Best Personal Trainer three consecutive years. Certified hiking/climbing guide. Avid adventurer. Dedicated to keeping clients "Fit for Life" [Skyfit@gmail.com](mailto:Skyfit@gmail.com) [www.sky144468.mywebsite.cc](http://www.sky144468.mywebsite.cc) [www.adventureswithoutborders.com](http://www.adventureswithoutborders.com)



**Henry Noel** is a retired aerospace engineer turned acupuncturist/spiritual healer and teacher. Having transitioned from outer-space to inner-space he maintains a transitional website, [www.waken2017.com](http://www.waken2017.com), dedicated to guiding those seeking a better understanding of themselves and the world we live in. With his wife Rita, traveling has become a hobby.



**Jeff Salz.** Google 'anthropologist/adventurer' and at the top of all listings is one guy—Jeff Salz. Celebrated as "America's Leading Anthropologist and Adventurer" by both the Discovery Channel and History Channel, Jeff is a member of the prestigious Speaker Hall of Fame and author of *The Way of Adventure: Transforming Your Life and Work with Spirit and Vision* (published by John Wiley and Sons). Reach Jeff at: [www.wayofadventure.com](http://www.wayofadventure.com).



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## Reshaping Your Future

By Henry Noel

Photographs Courtesy of CÓRPORE CLÍNICA & Nathalie Duffau

Since the first plastic surgery procedure was performed in 1597, advancements in reconstructive surgery have been monumental with a mounting list of procedures being performed improving the quality of life of thousands of individuals from infants to the elderly. The most exciting aspect of these latest techniques and highest quality procedures is they can be experienced right here in Cuenca.

Córpore Clínica is a state-of-the-art, technically advanced clinic operating to the highest Western medical standards. Dr. Marcelo Cisneros, Director of Córpo-re Clínica, is as passionate about his art as anyone I have ever met. The reason for demanding such a high standard is to guarantee the patient the safest, scientifically efficient, and the best special care. Dr. Cisneros' staff is second to none. Every patient is provided friendly, cooperative, and professional services with the assurance of receiving the highest level of attention and expertise in performing the procedures.

Dr. Cisneros knew from childhood he wanted to be a doctor and once he became a doctor, surgery was his calling. Dr. Cisneros began in neurosurgery then transitioned into oncological surgery. Neither of these satisfied him so he decided on plastic surgery. Dr. Cisneros explained, "It is a big surgery, very complex, and it changes people's lives. A person that has a physical deformity or an appearance issue that they don't like, well, correcting it changes their life. It makes them happy. The person whose hands function improperly cannot work. After reconstructive surgery, with their hand function returned, it really changes their lives because they feel productive again, and they are happy. These are the results that make me happy and the reason why I chose plastic surgery. It is a big surgery that produces obvious results that change people's lives and that creates happy moments and makes me feel fulfilled."

When we were discussing what people should be looking for when investigating reconstructive surgery, Dr. Cisneros was very poignant.



CORPORE Clinic





In Surgery room

“The most important aspect of reconstructive surgery is that the patient regains function, allowing the patient to return to work or to be able to reintegrate into their social environment with family and friends.” Dr. Cisneros continued, “I would recommend looking for a certified surgeon who is a member of professional societies like the Sociedad Ecuatoriana de Cirugía Plástica or the Society of Aesthetic Plastic Surgery (ISAPS), and a member of international organizations officially attributed to plastic surgery. I would also recommend looking for a surgeon who generates confidence and has adequate experience in their field.”

When asked why patients chose his clinic, he adds, “Patients come to my clinic after having searched the media, and they want a certified professional to handle their specific situation. Patients also want to be in an environment that is professional, honest, and ethical—where they feel respected. This is the feedback I receive from patients when they come to me.” Dr. Cisneros added,

***“Most of the patients have been referred to me by former patients. We do not advertise on television or in the newspapers and our only social media outlet is our website (<http://en.drmarcelocisneros.com>). So, personal referrals are the predominant means of advertising.” Dr. Cisneros’ patient makeup is 65% Ecuadorian and 35% foreign.***

In fielding the question about how a patient should prepare for reconstructive surgery, Dr. Cisneros was very specific.

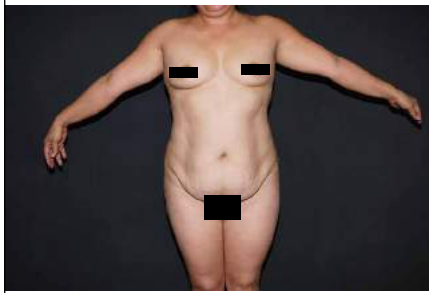
***“Before a surgery, the patient must have a personal interview with me so we can evaluate everything about the patient’s health condition and not just their expectations about the surgery. We need to see what their health condition is to assess the possible results that the patient is looking for and to prevent any probable complications or any possible risks that the patient may have. In the first step of the interview, the patient provides a very detailed clinical history, has all the x-rays and other photographic evidence of the case to make an accurate technical preparation of the surgical procedure, and has comparative evidence before the procedure, so the post-surgery results can be compared to show improvement. Apart from this, we do all types of exams, blood tests, cardiological assessments, x-ray assessments, and any other tests I deem important to assess the whole of the patient.”***

In discussing the subject of whether there are patients he has declined to perform reconstructive surgery, Dr. Cisneros was emphatic that “yes, there have been times in which, in my opinion, surgery was not required. For example: when a patient wants a nose reconstructed, and I believe there is nothing aesthetically or functionally wrong with their nose, I will recommend they change their approach to life and seek

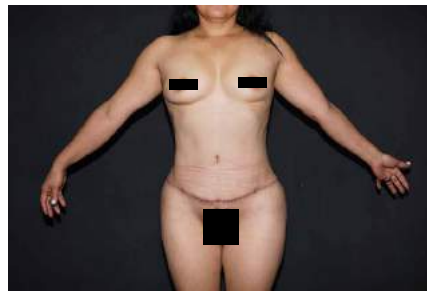


Case 1

Before



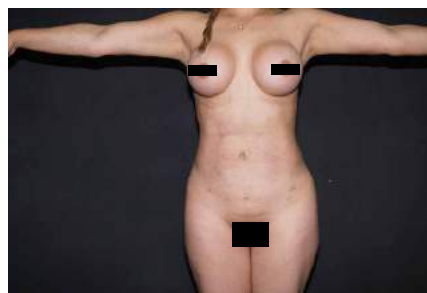
After

Case 2

Before



After



another professional other than a plastic surgeon." Continuing along these lines, Dr. Cisneros added, "Another reason I will refuse reconstructive surgery for a patient is when a patient has greater expectations than reality. That is, they want a result that I cannot offer them because the patient's conditions do not apply to what they want." "A third reason to refuse reconstructive surgery is when it implies an ethical issue." Dr. Cisneros would refuse to perform reconstructive surgery although it does not depend on the patient or him, but the medical condition of the patient. "For example, if the patient has a cardiac issue, that implies a greater risk to their health if the aesthetic surgery was performed."

One of the most heartfelt responses from Dr. Cisneros came because of a question about what else he would like the readers of Cuenca Expat Magazine to know about him.

*"What I offer my patients, besides what I have already talked about, is a service with a lot of ethics, to have them know we doctors are simple people, we know about real life, and with our patients, we share a degree of affection, friendship, confidence, and we are just other human beings who can be productive. I like to live a very normal life, surround myself with my wife, family and friends. I always try to be up to date on scientific research to continue offering my patients the greatest evolution that my profession and specialty may have."*

When asked if there was one thing he would like to have changed, whether in the profession or in his experience, Dr. Cisneros replied, "Nothing. Not even my mistakes because they have taught me a lot, so we don't make the same mistake twice. In life we learn every day that we aren't perfect, and that is where the beauty of human beings lies, although we must always be very ethical, very professional, very human. Before I am a doctor, I am human; before being a scientist, I am human. We treat our patients with science, but above all, with humanity. We do not classify the patient as a clinical history number or a dollar amount in the bank, we treat the patient as a human being. Their well being is my success, their happiness is my happiness, and vice versa. So, my wife (who is my anesthesiologist) and I unite to serve our patients.



**Corpore Clínica / Dr. Marcelo Cisneros**

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# Hogar de Esperanza

By Madelaine Barry

Photographs Courtesy of Hogar de Esperanza

Garry Vatcher, a familiar face to many locals and expats alike, is the heart of Hogar de Esperanza. He resettled in Cuenca about five years ago from Toronto, Canada, seeking to give back to the native country of his longtime partner Severo who passed away due to complications from HIV twenty-five years ago. Garry honors Severo's memory through Hogar de Esperanza. "Every time I look into a patient's face, I see Severo, or my sister, who died from leukemia."

The non-profit foundation aims to help the chronically ill and vulnerable. In Ecuadorian culture, strong family bonds help provide support to those affected by serious illness. But for those with limited economic resources who can't count on familial assistance, Hogar de Esperanza steps in. Some patients come to stay in the shelter while they receive treatment. Many more receive necessities from the food bank. Additional families from all over the country, some of whose monthly salaries are less than \$100, receive vital economic assistance towards physical therapy, baby diapers, or other basic needs. In addition to the facility that houses patients and the food bank, "Hogar" operates a thrift shop to help fund the non-profit, which depends on volunteers and donations from the community.

Hogar de Esperanza is a legally registered non-profit in Ecuador, Canada, and the United States. Monthly financial reports are submitted to the Ecuadorian government, and patients are carefully screened by a referring agency. The Board of Directors consists of Garry and a group of Ecuadorian professionals who provide integral support and ideas.

The Catholic Church has been a helpful ally, as have been

Mujeres con Éxito and the International Community Church (ICC). The latter supplied a casket when a young patient died and did not have the means to purchase one in advance. The foundation also has volunteer agreements with the Peace Corps, American College, and CEDEI.

Garry's goal is to move all operations to a new location, formerly Restaurante Grecia on Gran Colombia. This two-story patrimonial structure in El Centro is twice the size of the current facility, in great shape with restaurant furniture and a fully-equipped kitchen provided. The owner is ready to lend his support to Hogar de Esperanza's mission in honor of his own parents, who were active in giving back to the community.

In the new location, the intention is to house the food bank, thrift shop, eight private rooms for patients, a restaurant, and open up space for an expat community center. Garry envisions hosting yoga classes, book clubs, dances, bingo, card games, theater performances, etc. Streamlining patient care and fundraising efforts into a single building will be more cost effective, provide space for more patients, and eliminate reliance on outside entities for property space or events.

Hogar de Esperanza's restaurant and community space, Minka, had its grand opening in early August. Minka is open Monday through Saturday from 12 until 3PM for a pre-set almuerzo, featuring a mix of classic Ecuadorian and American dishes. There is also a menu of sandwiches available. Special events will also be held regularly, check out the Hogar de Esperanza and Minka Facebook pages for up-to-date information. Find them at Gran Colombia 9-69 between Padre Aguirre & Benigno Malo.



*Hogar de Esperanza is always accepting new volunteers and cash, food bank, and thrift shop donations. Contact Garry at [info@hogaresperanza.org](mailto:info@hogaresperanza.org) to talk about how YOUR talents and energies can benefit the foundation.*



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# Fit for Life

By Sky Rajewski - Photographs by Axel Rajewski



## Resistance Band Exercises for Home & Travel

For home and travel, resistance bands are an excellent strengthening tool. They come in different types, lengths, and strengths. I recommend having a couple different strength bands as larger muscle groups are stronger than smaller ones. Longer bands provide more versatility. Bermeo Hermanos, around the corner from SkyFit Fitness Center, has a wide selection of bands.

Here are three exercises to get you started.



**Reverse Fly works the important posture muscles in the upper, mid back and posterior shoulder**



**Bicep Curls with Balance works the front of the arms and increases balance and stability**



**Squats with resistance works all the large muscle groups in the legs/buttocks**

**1** Stand with your feet shoulder width apart and knees slightly bent. Think tall, elongating the spine and gently drawing the navel towards the back. Hold a band in front of the body with your arms at shoulder height, palms down. Keeping your arms and wrists straight, open your arms out to the side pulling the band apart. Slide your shoulder blades towards the spine while keeping your shoulders back and down. Hold the band where you get enough tension to challenge the muscles, but not so much that you are struggling. Perform 8 – 12 repetitions, working up to three sets.

**2** Holding the ends of the band in your hands, stand with one foot in the center of the band, now lift the other leg up in front of the body with a bent knee, knee up in line with hip. Keeping your spine long, navel to spine, start with your arms by your side, palms forward, slowly curl your forearms up. Keep your elbows by your waist, and your shoulders back and down. Do 10 repetitions, then switch legs.

**3** Stand in the center of the band with your feet shoulder width apart, toes forward. Hold the ends of the band at your shoulders. While maintaining abdominal contraction, squat until your thighs are parallel with the floor, pushing your butt back as if you are going to sit in a chair. Slowly come up to start position. \*The knees should never exceed 90°. Going past 90° will compromise the knee joint, challenging the structural integrity of the knee. Perform 10 – 15 repetitions, working up to three sets.



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# Exploring The Lost Trail Of The Incas

By Jeff Salz - Photographs by Jeff Salz

It all began when Coky Leon Ordoñez, local head the Ministry of Tourism, took us to Cochapata. “Cañari ruins and burial sites, rushing rivers, deep canyons, postcard-perfect colonial towns and friendly people... all less than two hours from Cuenca,” said Coky. “You will not be disappointed.” She was right.

Now, two weeks later, Jaffe and I are back. Daypacks stuffed with rain gear, water and snacks—we are ready for adventure. Our plan is to spend a couple idyllic days exploring little-visited communities and locating stretches of the original Inca trail. We arrive mid-morning in the central plaza of Nabón to meet up with Paul Guanache, president of the Parish of Cochapata. A throng of well-wishers surround us as we adjust our packs.

“Who are all these people?” I ask Paul, surprised by the crowd.

“Members of our board. Except Emily” he nods towards the nine-year-old in pink and blue outfit. “She’s my daughter”.

“I don’t imagine she’s coming with us.”

“Oh yes,” smiles Paul. “We all are.”

So much for our romantic escape.

Emily gleefully gloms to Jaffe’s side. The three of us bond instantly. Walking and wondering why our trio seems familiar, it dawns on me: Emily - in her pink sweatshirt and little safari hat - is as sweetly innocent as Piglet. Jaffe is perfect as the tireless, optimistically bouncy Tigger. Which leaves me the only remaining role. Tee-shirt creeping upward over my rotund belly I mumble resignedly: “Yes, Pooh. Most definitely, Pooh.”

What a day we have! Down narrow paths lined with small streams and flowers. Across cultivated farms and pastures



Jaffe explores a cave along the Inca Trail, Cochapata

dotted with sheep, pigs, cows and chickens. Past centuries-old adobes falling apart in most photogenic ways. Through pre-Incan burial grounds and the ruins of the Cañari settlement of Dumapara. Waves and smiles greet us at every turn.

We arrive late at the welcome party at parish hall in Cochapata. While the welcome is still warm, the celebratory cuy is stone cold. Skin thick and stretchy as a football, we hack and saw before arriving at a surprising amount of tiny bones and little pieces of meat infused with slight rodent-cage overtones. Jaffe graciously offers hers to Paul, while I shuffle everything around on my plate to create a ‘just-nibbled’ appearance.

“How do like the cuy?” asks Paul proudly.

Attempting diplomacy, I respond: “For all the great restaurants in California, you just can’t find a place that serves cuy like this!”

The town of Cochapata itself is a revelation. Historic, colorful, inviting yet almost ghost-town empty, we have stumbled upon a rare jewel. A lady in a straw hat wishes us a good day as she strolls her burrow down the stone streets beneath a medley of faded colored cracked adobe walls and carved wooden balconies. Around us rise the green hills to meet the dusky blue sky.



Warming up for the dance at Doña Blanca’s Restaurant, Cochapata



"Can we move here..." I whisper to Jaffe. "Please?"

We find lodging above Restaurante Doña Blanca. Our hostess is the beaming matriarch Blanca Ortega herself. The food is excellent but it is the post-dinner floor show that sizzles as Jaffe and four-year-old Jackie shake their moneymakers to electric dance music, joined by the lady of the house in time for the finale. Wild times in Coch!

Day Two is unforgettable. Crossing the Río León on a narrow bridge said to have been built by the great liberator Simón Bolívar, we head up and up narrow pathways worn into the rock. There are only three of us now. Smiling, confident Ofelia, a member of Paul's team, leads the way, guided entirely by the strength of memories from childhood. We are headed to the town of Oña, about eight miles away. A tip from a farmer sends us to a ridge where a narrow trail traces the skyline. Views abound but the real thrill is the trail itself. Though muscles ache, I am charged with enthusiasm. My bones know we walk in the timeless tracks of countless warriors and kings, holy men and pilgrims. Centuries of human passing have worn deep memories into the limestone beneath our feet. Our path drops into the village of Oña where Ofelia, Jaffe and I celebrate our success with lunch and a cold beer in the town plaza.

Our final celebration comes that night at the yearly fiesta of San Jacinto at the nearby village of Uzucata. Deafening band music blares while riders gallop through a battlefield of smoke from detonating fireworks and the fiery trails of rockets



Jaffe and Emily caught in rush hour ... arriving downtown Cochapata



Hoofing the highlands... not a soul in sight on the Inca trail en route to Oña

screaming and exploding overhead. Jaffe and I dance with old ladies from Saraguro in their long black dresses and derby hats. Suddenly our nearby apartment in Cuenca feels many lifetimes and world apart.

"I think we are the only gringos here tonight," I yell to Paul.

"I think you are the only gringos who have ever been here," he shouts back.

All our local hosts show up to ask about our visit and say goodbye. Jaffe dances with Doña Blanca and tiny Jackie from the restaurant halting only long enough to draw hearts in the sand with the tireless Jackie who will not stop.

"Look Jackie, we can rest now. There are hearts everywhere!" says Jaffe.

The expedition has been a huge success. We stumbled upon a chunk of lost Inca Trail and discovered quaint, colorful, historic, friendly and seldom-visited Cochapata. But more than that, in the openness, kindness, and beauty of our new friends we have found true treasure in these hills.

Jaffe is right. Here in Cochapata ... there are hearts everywhere!



Flowers on every finger - Emily Guanache in Ñamarin



Rockets and horses and boats (oh my!)... at the annual fiesta in Ulucata.

### Here's How to Visit Cochapata

Join host Jeff Salz and the Expat Magazine Travel Club for an exciting one-day trip to beautiful Cochapata. We will schedule a modern, clean bus, a safe and conscientious driver, plus a well-informed bilingual guide to point out the sights all at a very affordable price. Send your name and cell number to [events@expatsmags.com](mailto:events@expatsmags.com) for full details.

# Introducing EcuAssist

Nation-Wide Bi-Lingual Consulting Firm with a New Cuenca Office and a US BBB-A+ Rating



EcuAssist was founded seven years ago and is a bilingual consulting company focused on the needs of expats in Ecuador, whether they are just arriving or already well established. The firm's mission is to improve the expat's experience in Ecuador and bolster the national economy by making the investment process easy, enjoyable, and enriching by providing high-quality, personalized customer service, and fostering community involvement as a pathway to cross-cultural understanding. EcuAssist has five offices in Ecuador: Bahía de Caráquez, Manta, Quito, Salinas, and now-Cuenca. They also have a satellite office in California. Having EcuAssist team members located in five offices across the country provides clients more options to resolve their problems and needs. The firm is not limited to work with its clients in just one city. If needed, clients can request the assistance of any of the other offices.

EcuAssist founder Marcos Chiluisa is a business development advisor and licensed attorney. Marcos' legal practice focuses on Real Estate, Corporate, Labor, Administrative and Immigration counseling. He has advised over 1,000 foreign investors on a wide variety immigration issues ranging from the creation of new businesses and corporate mergers to financial management of "Foreign Investors with New Capital in Ecuador", Ecuador's most recent property tax benefit.

To better serve the needs of local expats, EcuAssist opened a new Cuenca office in January 2018. Danna Encalada is the office director. Clients like the fact Danna is very proactive and efficient. Danna holds a BA in International Studies from the Universidad del Azuay in Cuenca. In 2008, she obtained her English Degree Certificate at the CEDEL institute, and in 2012, she obtained her French Degree Certificate at the University of Cuenca.

Marcos is proud of their US Better Business Bureau rating. It was a long and hard application process to be accepted and accredited, but he believes it was a necessary step to ensure expats have confidence in EcuAssist and its services.



Marcos Chiluisa, Founder EcuAssist  
Danna Encalada Office Director

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## Quito

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*Pastry of the Month*

## Cheesecake

Photograph by Luis Nieto

Modern cheesecake comes in two different types. Along with the baked cheesecake, some cheesecakes are made with uncooked cream-cheese on a crumbled-biscuit base. This type of cheesecake was invented in the United States. Cheesecake is usually sweetened with sugar and may be flavored or topped with fruit, whipped cream, nuts, cookies, fruit sauce, or chocolate syrup. Cheesecake can be prepared in many flavors.

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# Rebecca & Phil Kennerner

by Madelaine Barry



## Where did you live before moving to Cuenca?

*Rebecca and Phil*— We lived in Houston, Texas, for over 30 years. Phil is a native Texan and Rebecca came from Seoul, Korea, in 1976.

## What did you do before moving here?

*Rebecca*— I was the manager of a medical clinic and then practiced real estate in my husband's company.

*Phil*— I am an ordained pastor in both the United Methodist Church and the Presbyterian Church USA. For many years, I was the pastor at various churches throughout southwest and southeast Texas. A few years before moving here, I ceased being a paid pastor and began my own evangelistic ministry and supported myself by opening a real estate brokerage.

## What were your family and friend's reactions when you told them about your plans to move here?

*Rebecca*— My friends were very concerned. They thought I was moving to a bug-infested, primitive swamp. Our two daughters, however, understood and encouraged us.

*Phil*— My friends were curious and tried to understand why I thought Cuenca was one of the best places on earth. They congratulated my bravery but figured we would be back in a few years.

## How long have you been here?

*Rebecca and Phil*— In July, we will have been here for 8 years.

## When and why did you begin thinking about moving overseas?

*Rebecca*— I was sick and tired of the weather in Houston. I wanted to move to some place where the weather was cool and generally nice. Also, in our retirement years I hoped we could find a more economical place.

*Phil*— In late 2008, the economy of the U.S. was collapsing. Credit was drying up, and the real estate business was becoming more and more difficult way to make a living. I realized we needed to find a more economical and nicer place to live. I arranged several trips to places that might be possibilities in Europe, Asia, and around the U.S.

## Why Ecuador and specifically Cuenca?

*Rebecca*— I love the weather, scenery, people and culture here. Not just in Cuenca but all over Ecuador. We checked out other cities first, but when we arrived here, I just never stopped loving it.

*Phil*— I read an article in a magazine called "International Living" which I had in my office lobby for years. In 2009, they chose not to recommend one country to live in but to recommend a city (something they had not done for 80 years) and that city was Cuenca. I told my wife, "We've got to go check out this place." Once we came we have never wanted



or even thought of leaving. When you've seen so many places, all of which have some very nice things about them, you then realize that Cuenca has them all.

**What do you do for fun?**

*Rebecca*– I love to sing, paint, exercise, and travel to new places.

*Phil*– I love to plan trips, study new places, sing and write music, walk in the mountains, and spend time at the ocean. We were some of the founding members of the Cuenca International Chorale. We've sung in it for the past seven seasons and look forward to the eighth with new director Alex Rodriguez.

**What are your favorite things about Cuenca?**

*Rebecca*– I love the weather, diverse people, the cost of living and the warm and welcoming Ecuadorians. The fruits and vegetables are some of the best I've ever had!

*Phil*– All of the above. I also love the vistas of the beautiful majestic Cajas Mountains and the charming streets and rivers running through the city. It is like living in a postcard everyday, especially when it is sunny. And the plentiful volunteer opportunities to do good works.

**What do you wish you could change about Cuenca?**

*Rebecca*– Get rid of the black smoke belching blue buses.

*Phil*– I'd make three or four of the main El Centro streets pedestrian only and route all buses to streets outside El Centro.

**What, if anything, do you miss the most from "back home"?**

*Rebecca*– Some ingredients and products I need for cooking.

*Phil*– Hot boiled crawfish and gulf oysters

**Are you completely retired or do you still work here?**

*Rebecca*– Completely retired.

*Phil*– I'm still working as the pastor of the International Christian Community, ICC.

**Have you any advice for someone contemplating a move here?**

*Rebecca*– Come visit and you may never leave.

*Phil*– Get here as fast as you can!

**Have you any advice for newcomers?**

*Rebecca*– Get involved in volunteer opportunities. Three of our favorites are Crea Tu Espacio helping migrant families adjust to life here, Hogar de Esperanza that provides a hospice for those dying of HIV, and Mujeres con Éxito that provides shelter and education to abandoned and abused women.

*Phil*– This is not the U.S.; do not expect it to be that. Enjoy the differences and you will find how wonderful this place is!

**What was the last book you each read?**

*Rebecca*– God Calling: Two Listeners by A.J. Russell

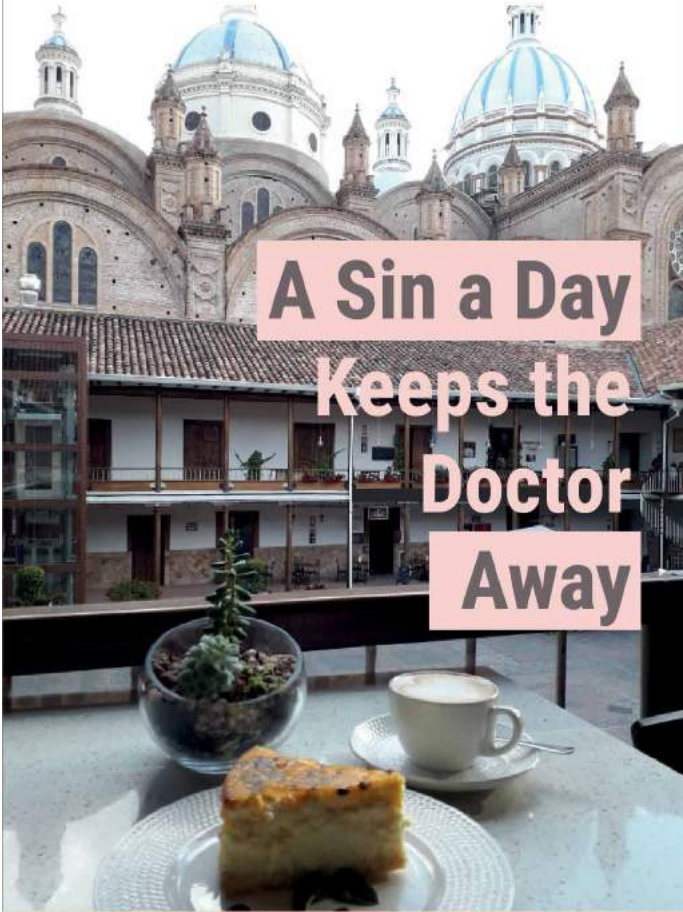
*Phil*– Becoming a Thinking Christian by John Cobb





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# Expats in the News



Expats Having Fun Supporting The Animal Rescue Charity "Rescate Animal" Sponsored by "Maxi's Pet"

Photographs Courtesy of Cuenca Expats Magazine



Eduardo and Roxy are excited about winning a prize

Jessica and Melody



Megan, Jameson and Anita volunteering for a great cause



Nafre Bellydance Studio de Danzas y Artes provide entertainment for the Rescate Animal Cuenca fundraiser.



Bodhi and Hayley supporting the silent auction.



Patty, and John enjoying a night out.

# What Every Expat Should Know About Health Insurance

Spoiler Alert: It's the law!

By Ed Lindquist

*"They cancelled the healthcare requirement last month." "When I returned from the States, they didn't ask me to show proof of health insurance." "They can't force me to buy health insurance; it's unconstitutional." "I'm confused. Everyone has a different opinion."*

If you have heard these and other similar comments, it's not surprising. Maite Durán of Gringo Visas says questions about healthcare insurance requirements is something raised by almost every expat she interacts with during the course of business.

Do all expats need proof of health insurance? We decided to ask the experts and separate facts from opinions. We first asked local attorney Sara Chaca to show us the actual law, so we could read it for ourselves. She explained that you need to look at two separate documents—the actual law as signed and the issued regulations as to how the law will be administered.



Attorney Sara Chaca

The new law covering health insurance requirements is called "Ley Orgánica de Movilidad Humana del Ecuador" and was published by the Registro Oficial on February 6, 2017. In Article number 53 numeral 7, the new law states "to maintain a temporary or permanent stay in Ecuadorian territory, foreigners must have total coverage public or private health insurance in force for the duration of stay authorized in the country."

The corresponding regulations dated August 2017 and administered by the Ministerio de Relaciones Exteriores y Movilidad Humana Section III Article 30 again states the

requirements "a foreigner must have a public or private health insurance for the time of stay in Ecuador."

It's clear the law of the land requires every expat with a temporary or permanent residency visa needs to have proof health insurance. No discussion needed.

By the way, just having health insurance doesn't count. For compliance, your healthcare policy must be issued by one of 25 companies on a government-approved list. If an insurance company isn't on this list, as far as the law is concerned, you don't have health insurance.



Ley Orgánica de Movilidad Humana del Ecuador

How is this new healthcare insurance requirement being administered on a day-to-day basis? Is there a fine or penalty for non-compliance? To get these and other answers we went to the source—Ministerio de Relaciones Exteriores y Movilidad Humana (Ministry of Foreign Affairs). With the help of Maite Durán and her staff at Gringo Visas, we went to Azogues and interviewed Zone 6 head Raúl Abad Vélez and in-house legal advisor Dr. Luis Mario Cabrera.

We learned that a visa will not be canceled due to non-compliance with health insurance provisions. What will happen if you do not have health insurance is you will be prevented from having a cedula, or your visa renewed.



Currently, the Law prevents the issuance of a cedula without proof of medical insurance, which must be contracted within 30 days of the date of issue of the visa; As of August 30, 2017, no new ID is issued (national identification, something like a Social Security number and tax identification number in the US), and a visa will not be renewed without proof of health insurance. As many of our readers who live in Ecuador know, a cedula is a very important document that you use almost daily, and having a visa is a legal requirement for living here.



Ed Lindquist and Maite Duran interviewing Ministry of Foreign Affairs Zone 6 head Raúl Abad Vélez and in-house legal advisor Dr. Luis Mario Cabrera

Why the cloud of confusion surrounding the new healthcare requirements? One, most expats aren't fluent in Spanish let alone schooled in Ecuadorian law. After all, how many of us have read the details of a bill or government regulations back home? So many depend on what they read online or hear in conversations. Unfortunately, much of this is hearsay and wrong. To further complicate the matter, there are different requirements for tourist visas and temporary or permanent residency visas. Health insurance was going to be required by anyone entering Ecuador. Because of concerns this would

negatively affect tourism, that requirement was cancelled in September 2018. Now anyone entering Ecuador with a three-month tourist visa (T-1) is not required to show proof of health insurance. The exception is for those wanting to visit the Galápagos. Because of its unique situation, you need to have proof of health insurance to visit. Additionally, there is misinformation caused by not knowing the auspices of the various government agencies. For example, when arriving into Ecuador you are not asked about proof of health insurance as this is a different Ministry from the one administering the healthcare law. Finally, some expats do not believe they need to comply with the new law because they believe it's unconstitutional. Local attorney Dr. Lina Ulloa told us lawyers, foreigners, humanitarian associations and refugees challenged the National Court in December 2017, regarding the constitutionality of the Human Mobility Ordinance Law and related laws, but until the issue is adjudicated, the law stands, and all expats are expected to abide by it.

The Ministry told us they are very concerned and want expats to correctly understand the health care requirements. They suggested a series of town hall meetings to explain the new requirements and have an opportunity for expats to ask questions and get answers from the government agency in charge. Cuenca Expats Magazine endorses and supports this idea.

To live in Ecuador and obey the law, we all need proof of health insurance. Regardless of the law, it makes sense for most of us to carry health insurance, even if it's only as a "safety net." So, what are the options? Just two—public (IESS) or private (from an insurance company on the government's preapproved list). In the next issue, interviewing IESS officials and with assistance from local attorney Ulloa (who has a Master's in Social Security law), we will try to solve the puzzle for expats considering IESS. In the following issue, there will be an overview of qualified private pre-paid and insurance healthcare options.



Attorney Lina Ulloa

Ecuadorian law and corresponding regulations change frequently and quickly. Before you make any important decisions, it's always best to get professional advice.

# EXPAT PROFILE

## Henry Noel



**A** New York City native studied aerospace engineering and biological sciences at Texas A&M and UC Irvine, respectively. After serving four years in the US Air Force and retiring from a career in manufacturing management in 2001, he began studying alternative medicine and received an MS in acupuncture. He is Medical Qigong and Reiki master, craniosacral and Jin shin Juitsu practitioner and Peruvian shaman. He and his wife Rita opened Enfoquemecues Cia. Ltda., an Ecuadorian corporation dedicated to the practice and education of alternative medical modalities.

### Where was the last place you lived before moving to Cuenca?

Rita and I moved here from Rio Rancho, New Mexico.

### Why Cuenca?

During a 15-day tour in June 2012, we fell in love with Cuenca's "old world charm," the climate, and the cultural activities. For us, the Cuencanos themselves—their graciousness, enormous hearts and curiosity in general—were the determining factor for us in relocating to Cuenca.

### How do you maintain a good mental attitude?

I live in the moment. Enjoying the moment, loving unconditionally, stress-less instead of stress-filled, eliminating the labels we use to identify ourselves grounds me and allows me to enjoy the moment from one moment to the next.

### If you hadn't been born in this century, when and where would you like to have lived?

The middle east during the 1st century BCE and 1st century CE. Having a better understanding of how tumultuous a time this was with Rome's push to maintain control of its territories, Zealots pushing to free themselves from Roman control, exposing the corruption of the rabbinical hierarchy, and the introduction of a supreme being focused on love rather than fire and brimstone. It had to be a confusing and opportunistic time.

### If you could be a superhero what would you want your superpowers to be?

I would like to time travel to learn the truth about history. We cannot learn through history if we are not taught history and as we all should know, history is written by the conqueror. So, it would be wonderful to know the true history so we could actually learn from it.

### If you were president, what is the first thing you would do?

Disband the government. If people require the government to make their decisions, solve conflicting issues, take care of them, tell them what is right and wrong, and, in general, tell them how to live their lives, then we are in a real mess. I would remove all compensation from political leaders as it was never intended to be a full-time job. Politics has become a battle field for the ego, and we have accepted that.

### Who is your favorite author and why?

Nelson Mandela. This man went through hell yet he changed the course of an entire nation. He never gave up on himself, his beliefs, or what was truly important. He took the differences between the people and showed them that the physical differences between them didn't matter. The similarities, commonalities and the spirit of each of them was what was important. This is a lesson we had better learn soon, because if we don't, humanity cannot survive its present course.





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*Recipe of the Month*

**Luvimar Shrimp (size 26-30) and Tiestos recipe**

**Famous Shrimp Soup**

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**This month's recipe (for 4 people):**

- 50 ml achiote oil
- 1/2 of chopped white onion in squares
- 2 cloves of garlic , 1 cilantro root
- 8 medium potatoes , 1 liter of water

*Cook until the potatoes are very soft, season broth with cumin and oregano*

- 1/2 cup neutral oil
- 24 peeled and cleaned shrimps

*Fry the shrimp add the broth decorate with cilantro and then chili.*

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# Meet US Consul General Andrew Sheer

By Maite Duran and Ed Lindquist  
Photographs by Cuenca Expats Magazine

*"We've had relations with Ecuador for almost 200 years."*



## **How long have you been in Ecuador?**

I've been in Ecuador for just over a year I arrived on August 1 of last year.

## **And where were you stationed before?**

I was in Caracas, Venezuela, for two years—2015 to 2017. I left in June of last year.

## **Where were you born and raised in The United States?**

I grew up in Denver and my parents still live in Denver.

## **Can you tell us a little of the history of the consulate office in Ecuador?**

It's interesting that our consulate in Guayaquil was founded in 1825 and is one of our oldest diplomatic posts in the Western Hemisphere. That's an important date because the republic of Ecuador was founded 1830, so we predate the founding of the Republic of Ecuador by five years. At that time Guayaquil, was part of Gran Colombia. The Republic signed a treaty of peace and friendship with Gran Colombia in 1824, and we opened the consulate in 1825. We've had relations with Ecuador for almost 200 years. The embassy was founded in 1848 so the consulate predates the embassy by a couple of decades.

## **Is it unusual for the US to have both an embassy and consulate in a smaller country?**

Actually, yes. There are only three other countries in the Western Hemisphere with both an embassy and consulate: Mexico, Brazil, and Canada. All are very big countries in population, territory or both. The reason we have a consulate in Ecuador has to do with our long historic ties.

## **How important is the US to Ecuador economically?**

The US is Ecuador's largest trading partner, I think it's about 11 billion dollars a year in trade.

## **What is the consulate's overall mission in Ecuador?**

The United States and Ecuador share very deep and historic ties. We collaborate on a wide range of bilateral regional issues both here in Ecuador and around the globe. In general, our mission in this country is dedicated to reinforcing the historic ties between the two countries, with a broad agenda covering a lot of things. We aid Ecuador in times of natural disasters like, earthquakes, tornadoes, volcanoes.

## **What specific services does the consulate do for expats?**

The number one reason we are abroad is to provide services to U.S. citizens. Historically it was commercially related. Today, it's mainly passports and birth certificates, visiting detained U.S. citizens and helping relatives of Americans that die in country. I do want to mention that the consulate serving Ecuadorian citizens is the heart and soul of our operation. We processed last year 140,000 tourist/student visas. In addition, we also handled about 9,000 immigrant visas last year.

Ed note: For additional list of services:

[acsguayaquil@state.gov](mailto:acsguayaquil@state.gov)

## **There's been some talk about having a satellite office here in Cuenca. Is there any update?**

Sorry, there are currently no plans to open an office here. We serve Cuenca and the regions from Guayaquil. We visit four times a year and will increase this soon.



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### Assured Benefits Administrators

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1992



### National Healthcare Solutions, Inc.

International cost-containment company that serves many of the largest health insurance companies in the world

1993



### Independent Medical Systems

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2012



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2015



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2017



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