

OBAMACARE 2017



The Health of the Health Industry

Ángela Weyne
Commissioner of Insurance



To promote the solvency, reliability, and competitiveness of the insurance industry as a vital sector of the economy of Puerto Rico through the development of an agile, innovative, and flexible regulatory system that encourages the satisfaction of the consumers' insurance needs and the protection of the public interest.

One of the top priorities of the OCI is to regulate and promote consumer access to health insurance.



- ❑ Uncertainty about the application of the ACA in Puerto Rico/
Fragmented Implementation
- ❑ Mistrust and misconceptions on Insurance Health Matters
- ❑ Lack of focus on Consumers
- ❑ Affordability of metallic plans
- ❑ Association coverage
- ❑ Health Insurance Providers Fee (“HIF”)
- ❑ Discrimination & disparity in Medicare & Medicaid funds
- ❑ Solvency & profitability of insurers



- ✓ Approval of plans for guaranteed enrollment periods
- ✓ Extension of transitional policies
- ✓ Proposal of amendments to the HICPR in light of HHS' 2014 letter
- ✓ Consumer awareness about legal rights and importance of health insurance
- ✓ Collaboration and support to different organizations and entities that are working to resolve and alleviate several healthcare issues

❑ ZIKA



Special Session

1) P de la C 1573 (TPA)

Amends the Insurance Code of Puerto Rico to include a Chapter 32 that requires the registration of TPA's in the OCI

2) P de la C 2620

Provider's Contracts

3) P de la C 2413



And now results...

Health Insurance Industry



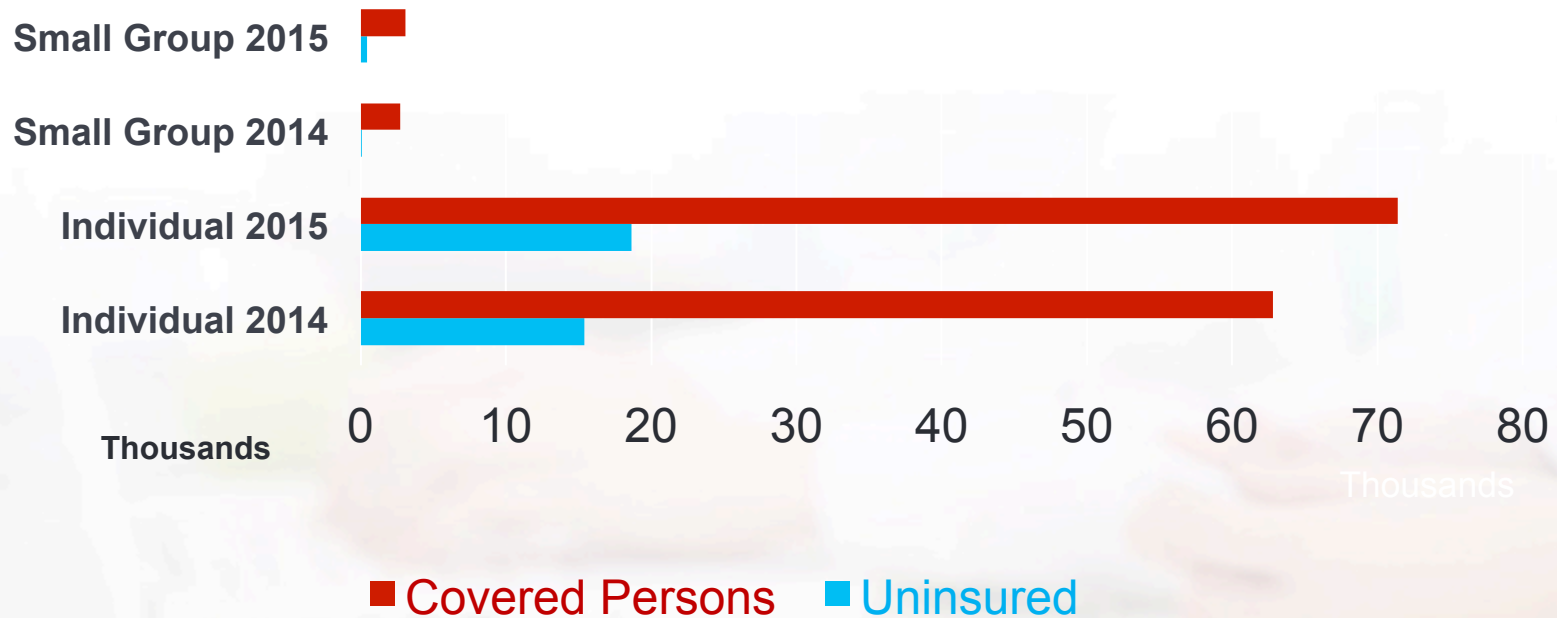
Health Maintenance Organizations

- 1 Triple-S Advantage, Inc.
- 2 Constellation Health, LLC
- 3 First Medical Health Plan, Inc.
- 4 Humana Health Plans of Puerto Rico, Inc.
- 5 MCS Advantage, Inc.
- 6 MCS Health Management Options, Inc.
- 7 MMM Healthcare, Inc.
- 8 MMM MULTI HEALTH, INC.
- 9 Molina Healthcare of Puerto Rico, Inc.
- 10 PMC Medicare Choice, Inc.
- 11 Pharmacy Insurance Corporation of America
- 12 Plan Medico Servicios de Salud Bella Vista, Inc.
- 13 Plan de Salud Menonita, Inc.
- 14 Ryder Health Plan, Inc.

Insurers

- 1 Humana Insurance of Puerto Rico, Inc.
- 2 MAPFRE Life Insurance Company
- 3 MCS Life Insurance Company
- 4 Pan American Life Insurance Co of PR
- 5 Triple-S Salud

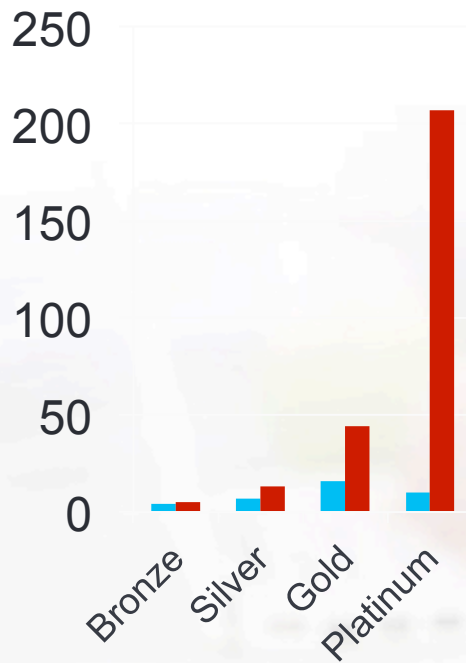
Open Enrollment Results – Covered Persons



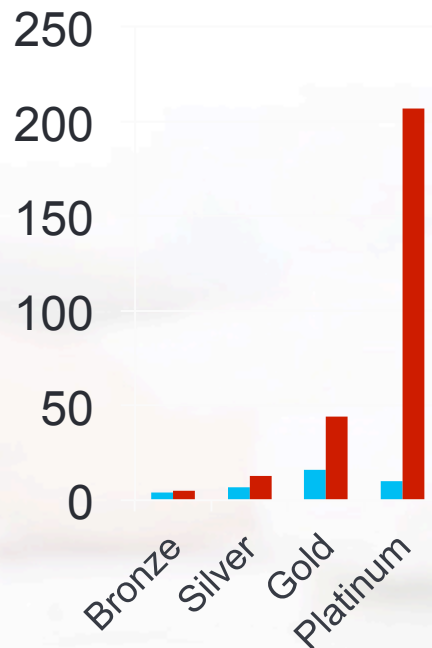
ACA Compliant Available Coverage



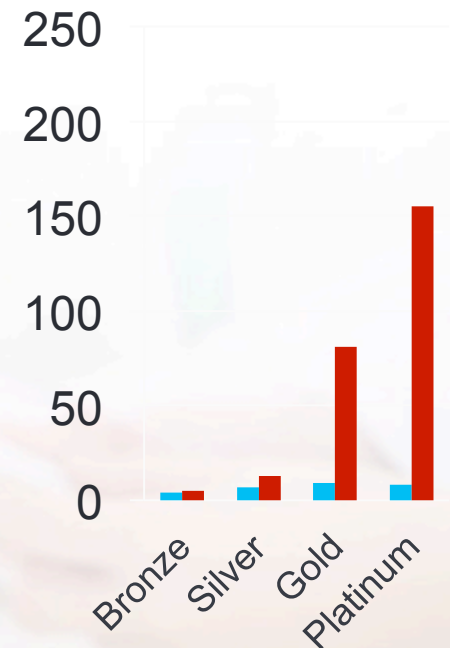
Approved 2014



Approved 2015



Approved 2016



■ Individual

■ Small Group

Rate Changes: Bronze



Metallic Level BRONZE	Individual Market	Small Group Market
Plan A	---	---
Plan B	---	---
Plan C	-10.45%	14.85%
Plan D	---	---
Plan E	11.10%	---
Plan F	---	0.35%
Plan G	---	---
Plan H	---	---

Rate Changes: Silver



Metallic Level SILVER	Individual Market	Small Group Market
Plan A	---	---
Plan B	---	---
Plan C	-11.78%	7.25%
Plan D	0.33%	---
Plan E	16.00%	---
Plan F	---	---
Plan G	---	-6.04%
Plan H	---	---

Rate Changes: Gold



Metallic Level GOLD	Individual Market	Small Group Market
Plan A	0.04%	0.00%
Plan B	0.00%	0.00%
Plan C	-9.87%	7.85%
Plan D	3.54%	---
Plan E	---	---
Plan F	---	0.48%
Plan G	---	-5.42%
Plan H	---	-1.86%

Rate Changes: Platinum

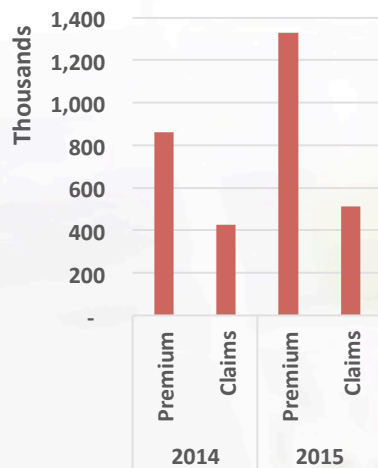


Metallic Level PLATINUM	Individual Market	Small Group Market
Plan A	5.00%	0.00%
Plan B	0.00	---
Plan C	---	4.73%
Plan D	---	---
Plan E	---	---
Plan F	---	0.70%
Plan G	---	-2.16%
Plan H	---	-6.61%

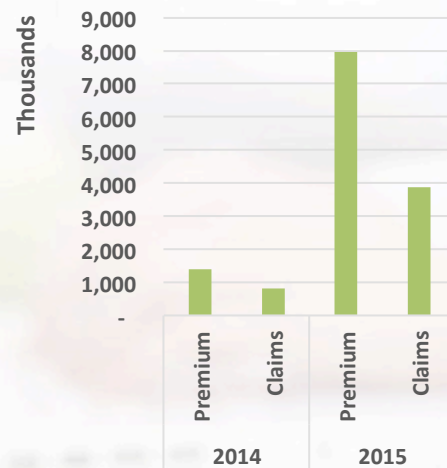


Individual Market

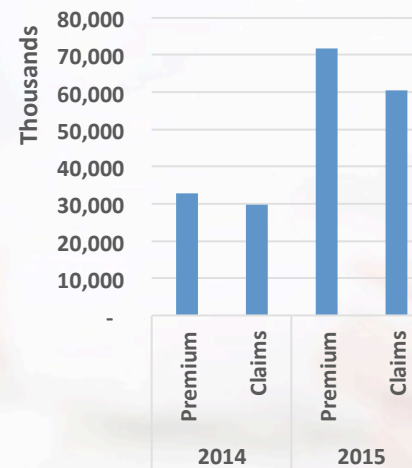
Bronze



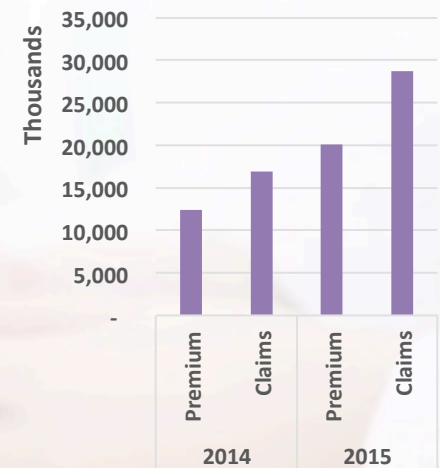
Silver



Gold



Platinum

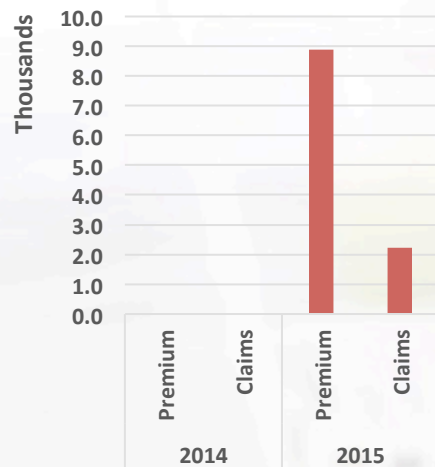


ACA Compliant Available Coverage

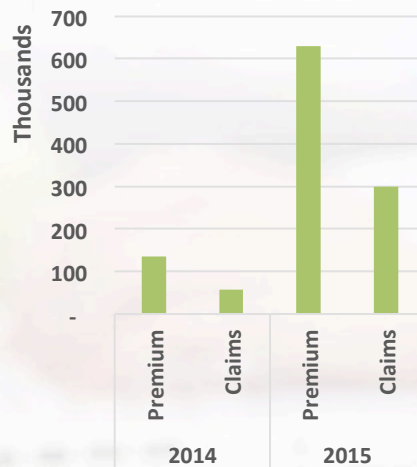


Small Group

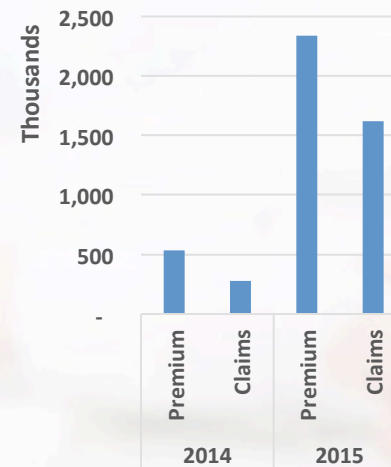
Bronze



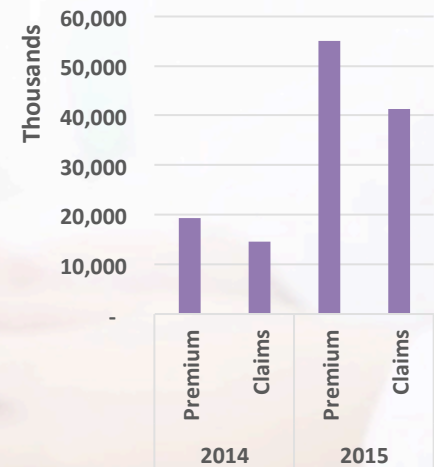
Silver



Gold



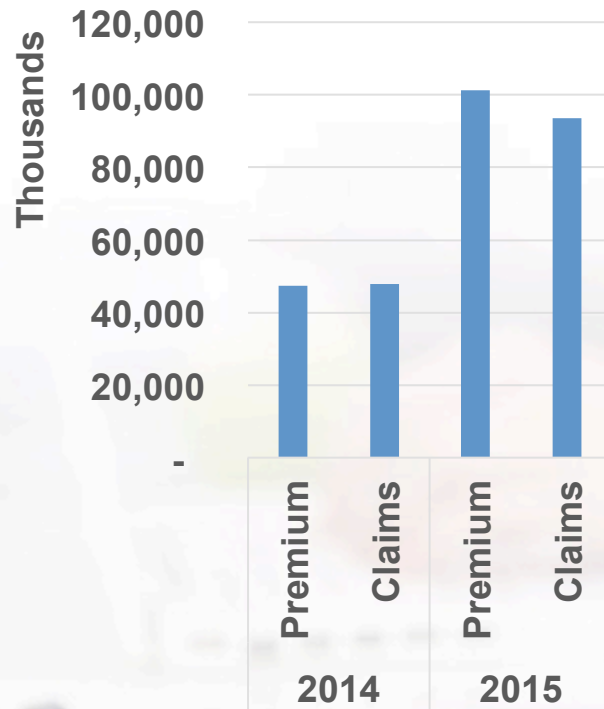
Platinum



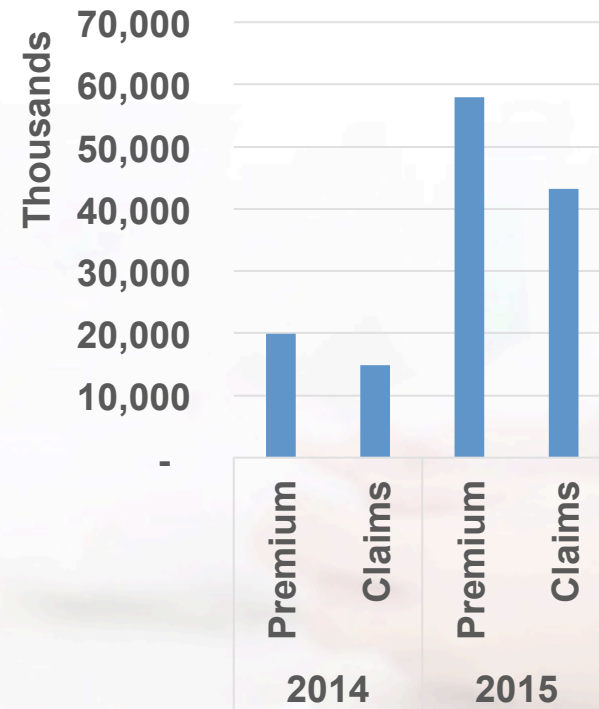
ACA Compliant Available Coverage



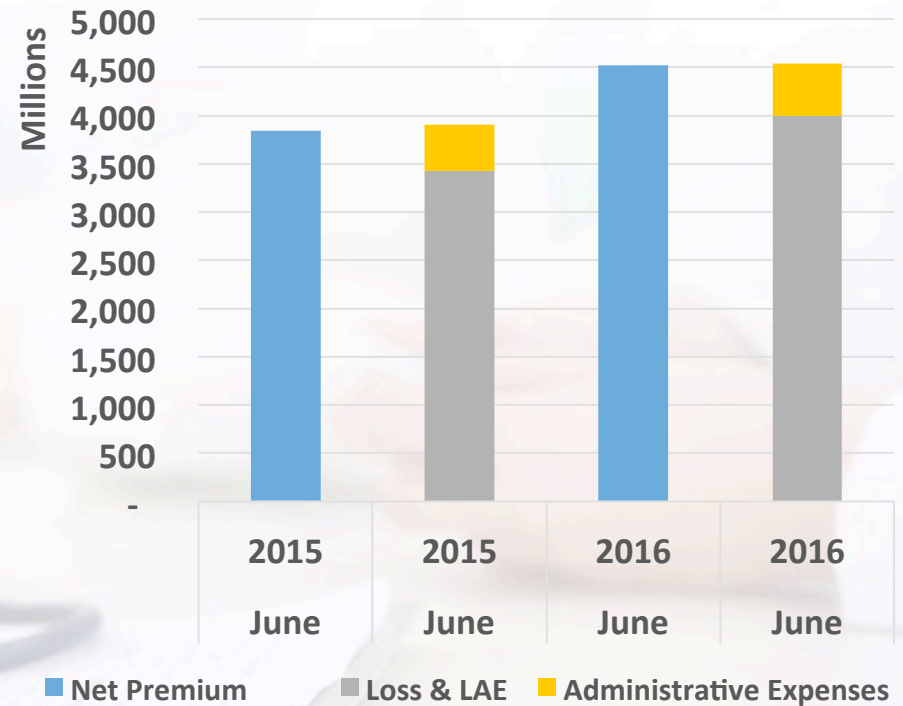
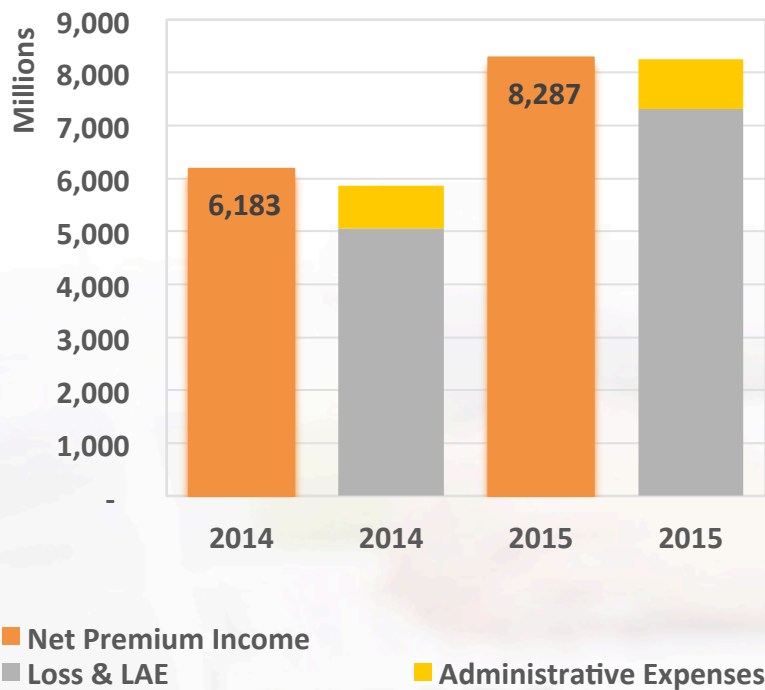
Individual



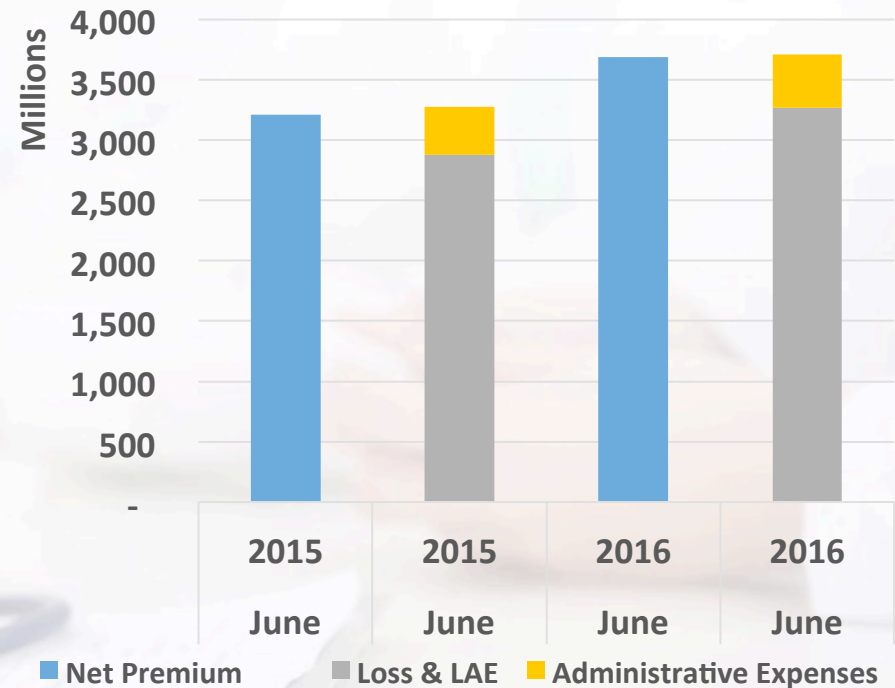
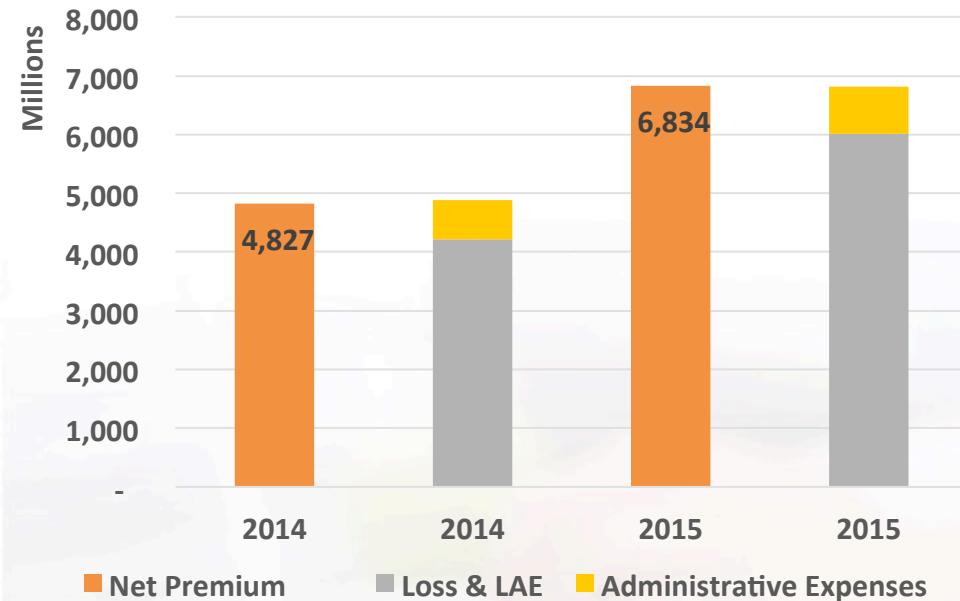
Small Group



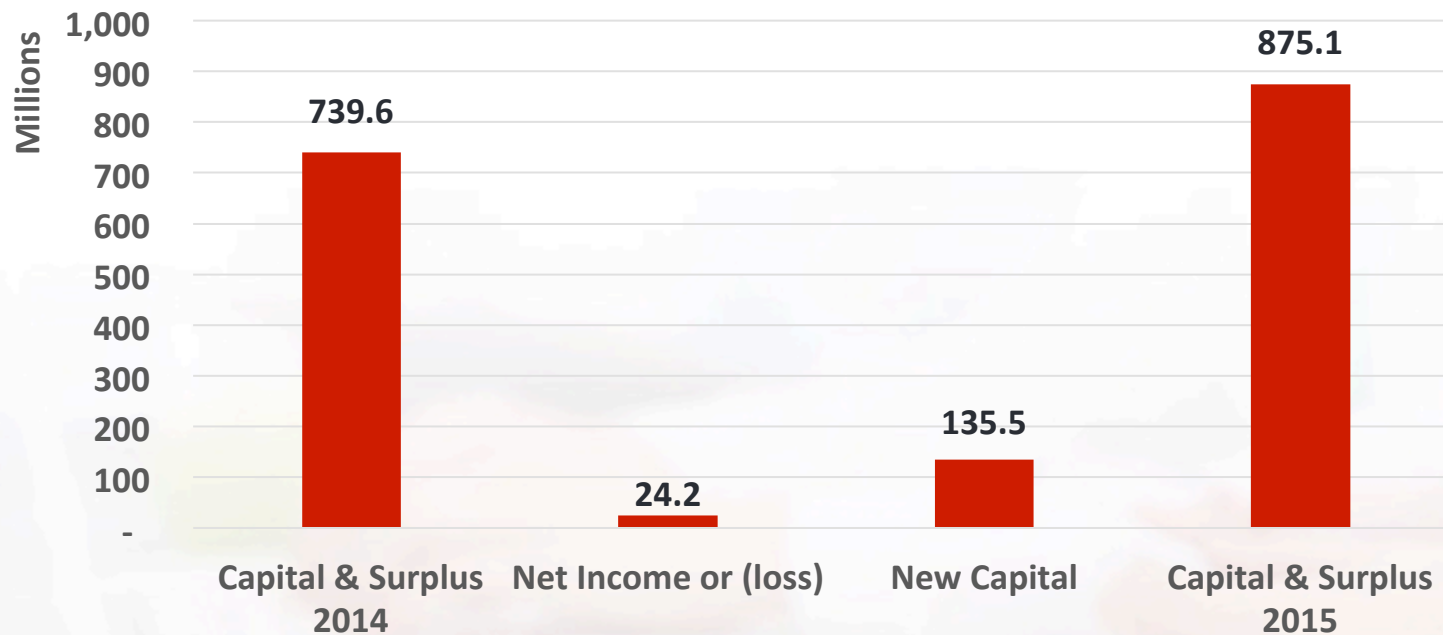
Health Insurance Industry Results



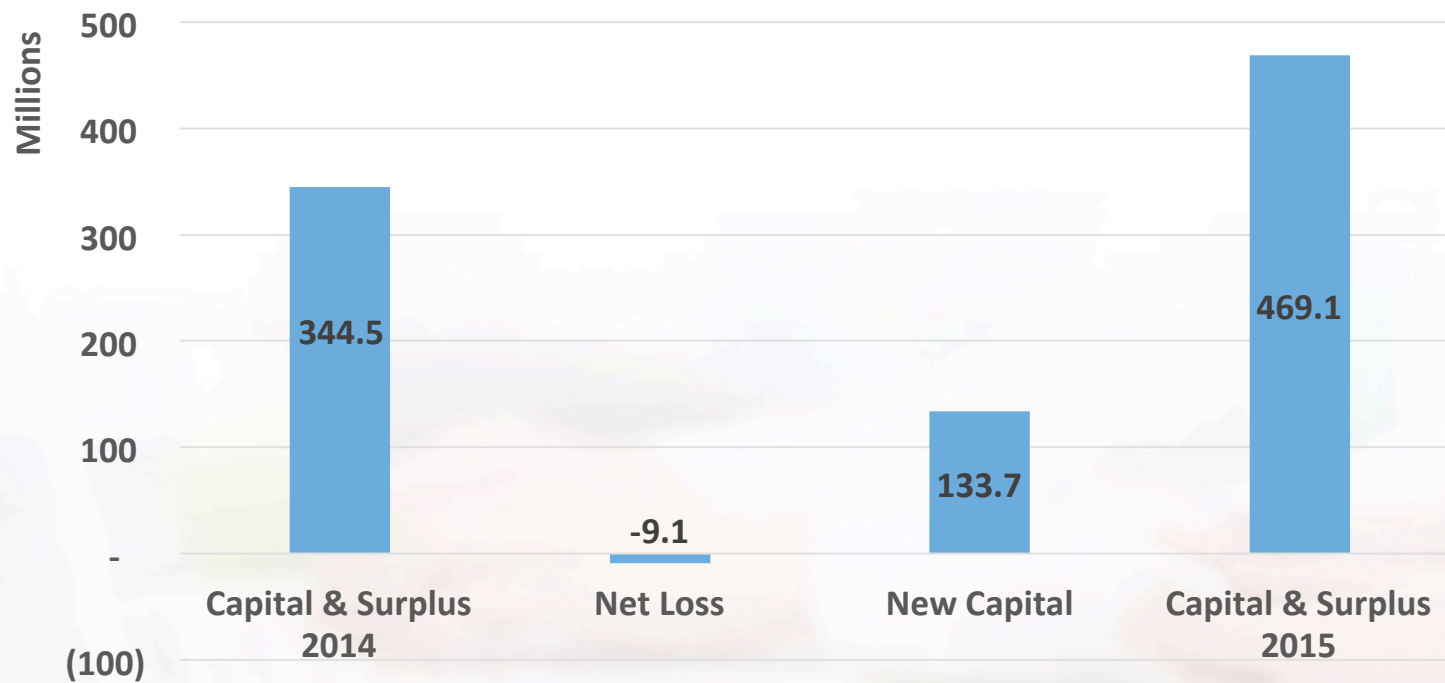
Health Insurance Industry Results – HMO's Only



Health Insurance Industry Results



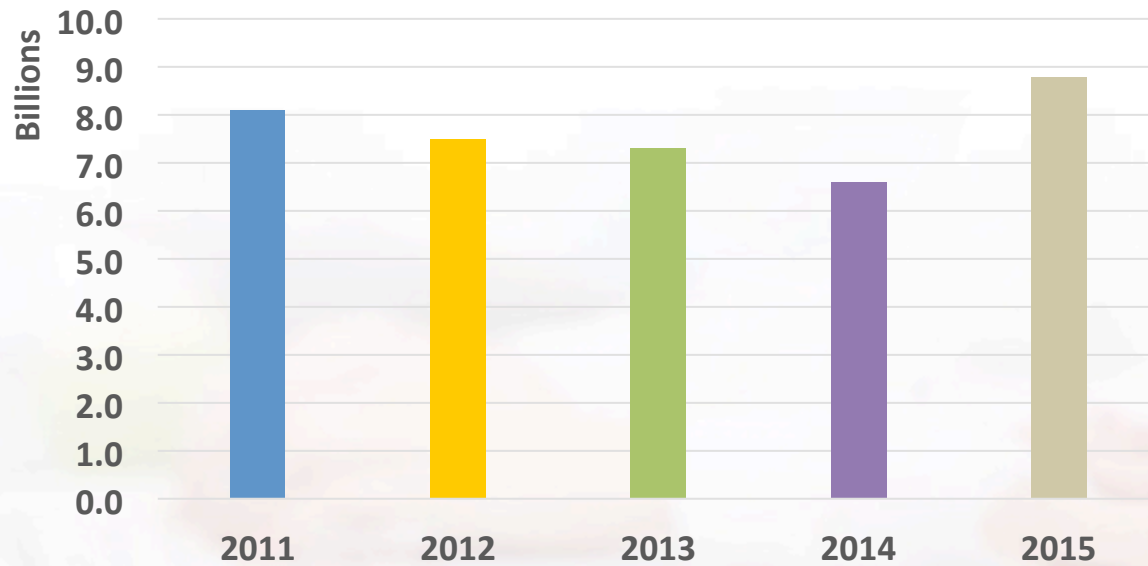
Health Insurance Industry Results – HMO's Only



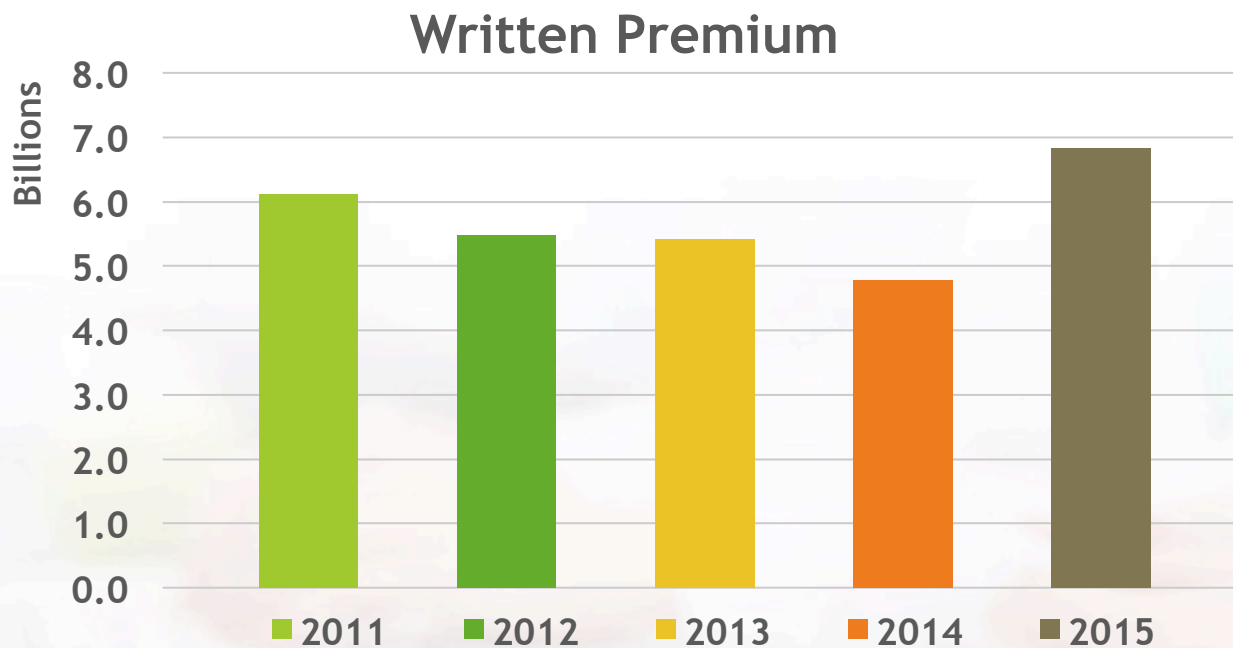
Health Insurance Industry Results



Health - Written Premium



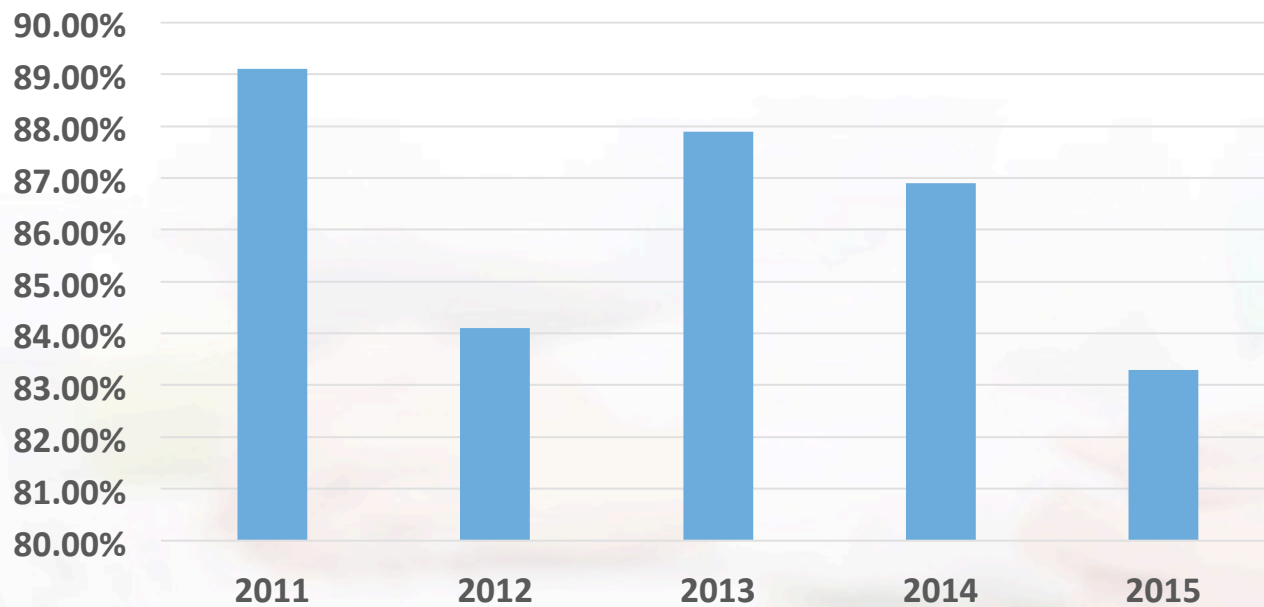
Health Insurance Industry Results – HMO's Only



Health Insurance Industry Results

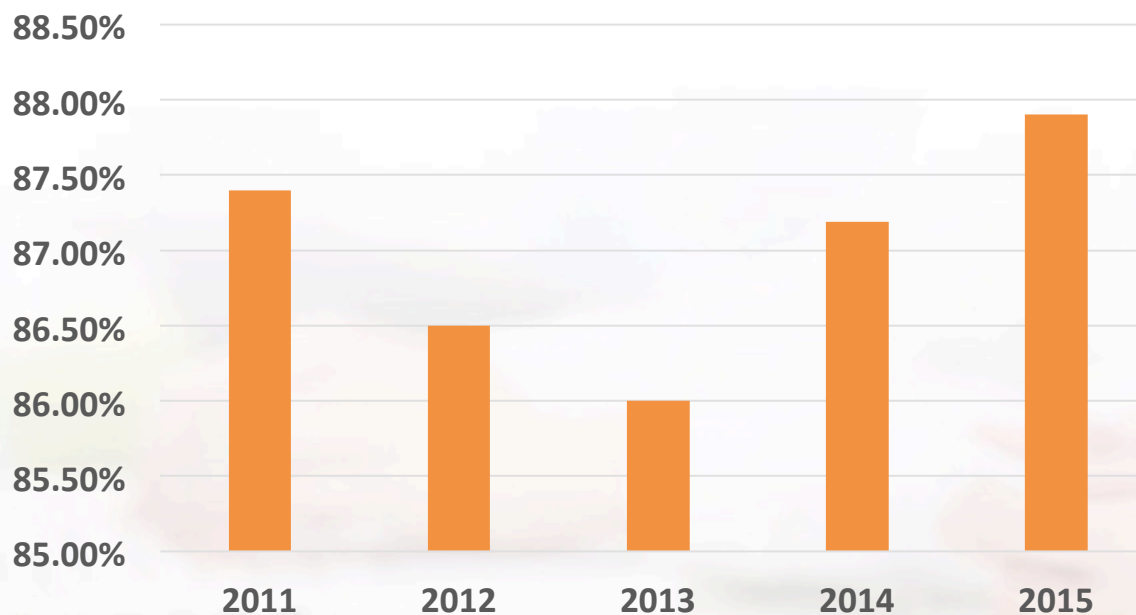


MLR

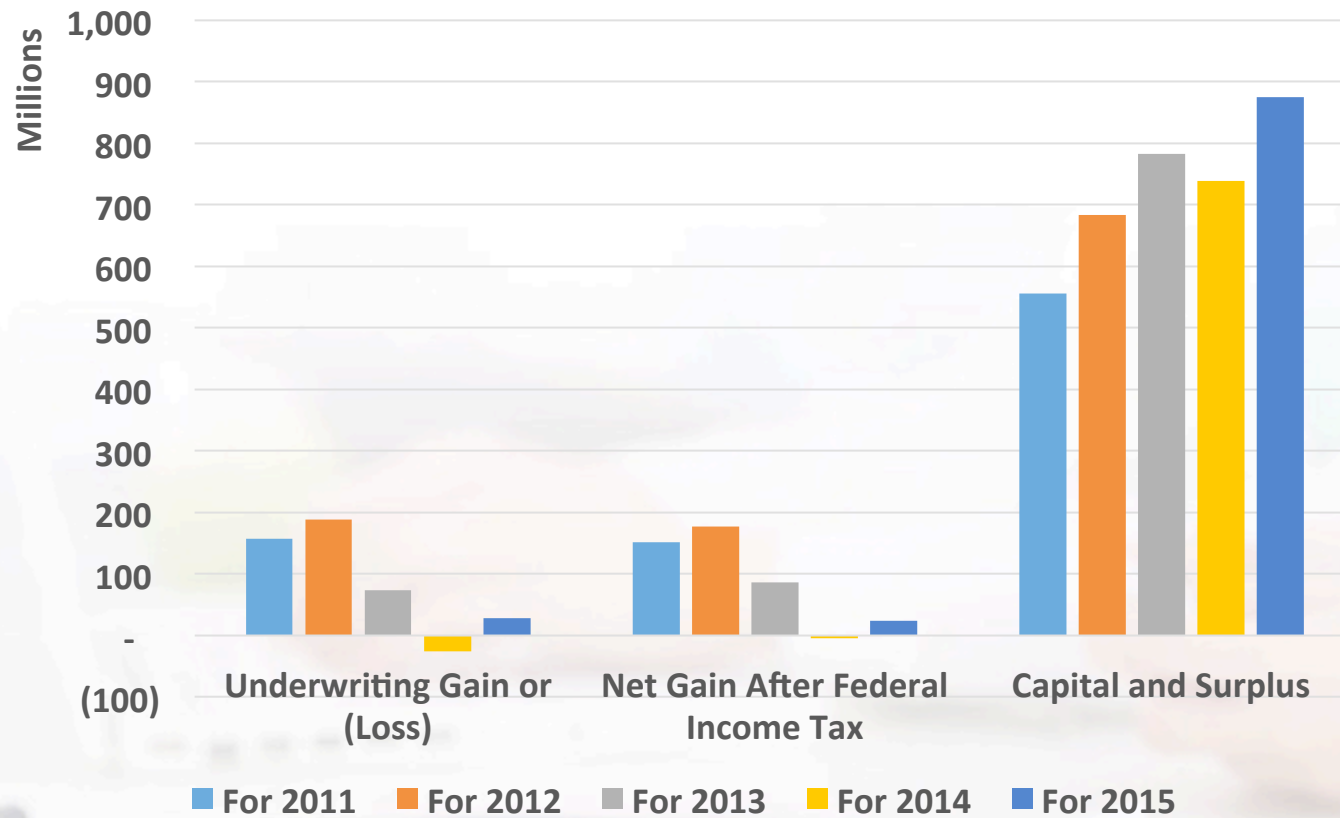




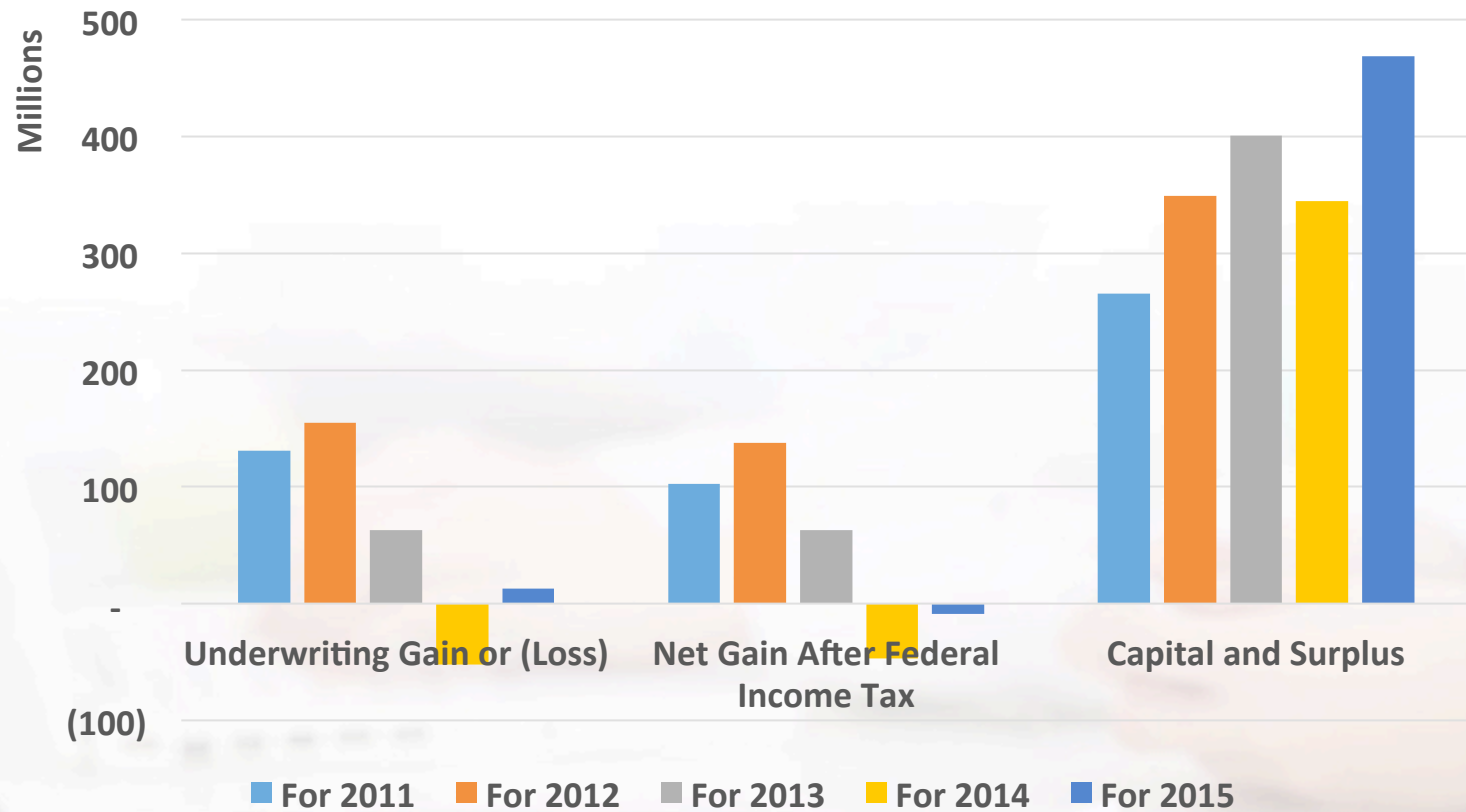
MLR



Health Insurance Industry Results



Health Insurance Industry Results – HMO's Only

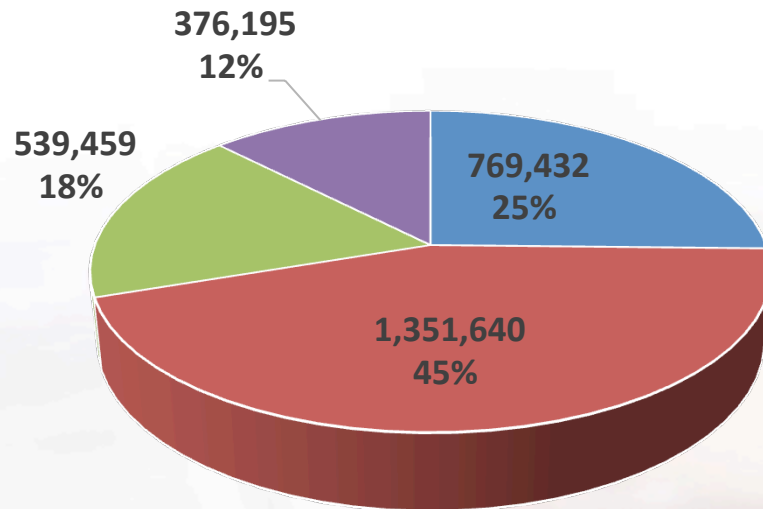


Health Insurance Industry Results

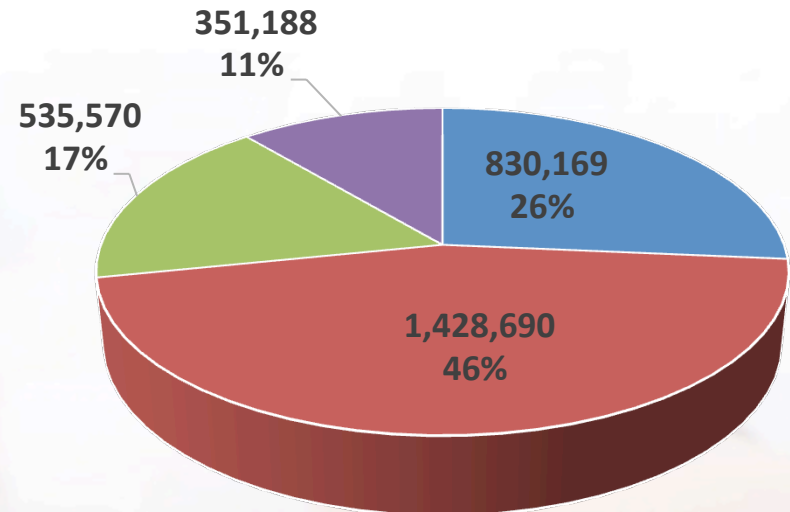


Suscribers

2015



2014

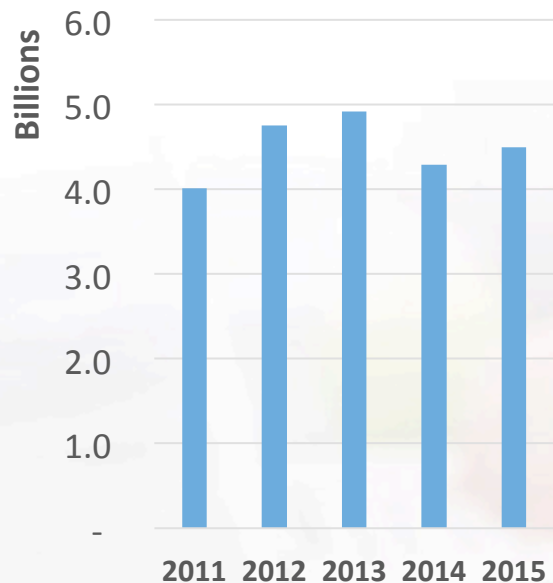


■ Private Group Plans ■ Government Health Insurance ■ Medicare Advantage ■ Employees of Commonwealth of PR

“Medicare Advantage”



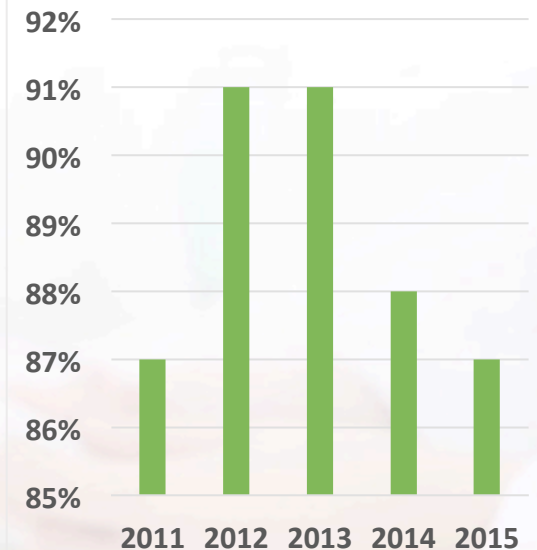
Premium Written

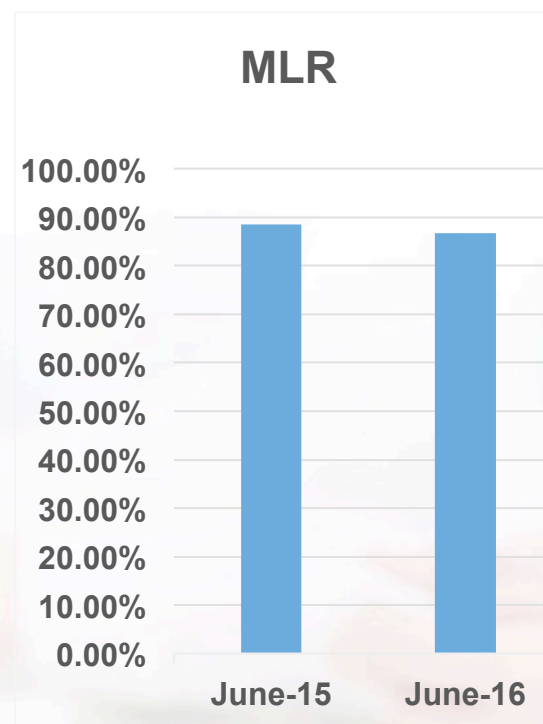
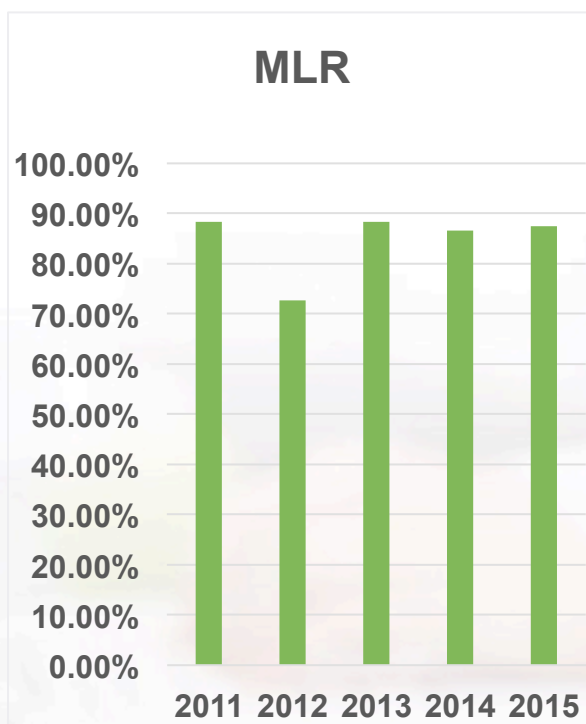


No. Subscribers



No. Subscriber as % of Total Population







Thank You