#### La Cámara de Comercio de Puerto Rico y su Comité de Salud presentan el Seminario

# OBAMACARE 2017

**October 6 2016** 

### Metal Plans for Individual and Small Groups

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Vicepresident, Sales and Account Administration

#### Turning Challenges into Opportunities ObamaCare 2017





Change on Small Group Definition (2018)



Many
Associations
have to
change to
ACA plans



Fourth
Extension
of
Transitional
Rule



Federal and State Laws



Product Simplification



Continued Challenges in the Marketplace

#### **Individual Plans**



#### 8 Individual Plans

Bronze, Silver and Gold

- 5 PPO plans (new Silver plan)
- Preferred Networks
  - Hospital
  - Clinical Laboratories
  - Radiology and Imaging
  - Retail Pharmacy and Specialty Pharmacy Networks
- ✓ 3 Coordinated Health Plans using Axis Network

#### **Individual Market Enrollment**





- Annual Enrollment Period
  - October 1 2016 December 31, 2016
  - No waiting periods
- No pre-existing condition exclusions
- After the annual enrollment period, a 90-day waiting period applies except in emergencies

#### **Small Groups**



#### 14 Plans:

Bronze, Silver, Gold and Platinum

- 10 PPO Plans
  - Some with Preferred Networks
- 4 Coordinated Health Plans using Axis Network
- Drugs formulary options



#### Optional coverages

- Dental to enhance mandatory coverage
- Major Medical
- Organ Transplant Coverage
- Employee Assistance Program
- Travel Assistance Program up to \$10,000 per year for additional medical reimbursement



#### A Product for all Needs and Budget





## Flexible Build-In Network Small Groups

Most extensive Preferred Provider Network

**PPO** 



- Outpatient clinical laboratories
- Radiology/imaging
- Pharmacy
- Hospitals

PPO Selective Preferred Network



 Care provided by our Primary Medical Groups and personal physicians (PCP) Some services require referral from the PCP

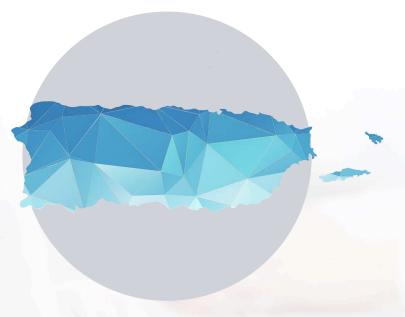
Axis, HMO Network





#### Best Access Healthcare in Puerto Rico

#### **PPO Network**



+8,000 doctors +1,300 dentists +900 pharmacies +700 laboratories



#### Access to Healthcare Services Outside Puerto Rico





#### ObamaCare 2017



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#### Walk-in Service Centers throughout the Island





#### Preventive Services

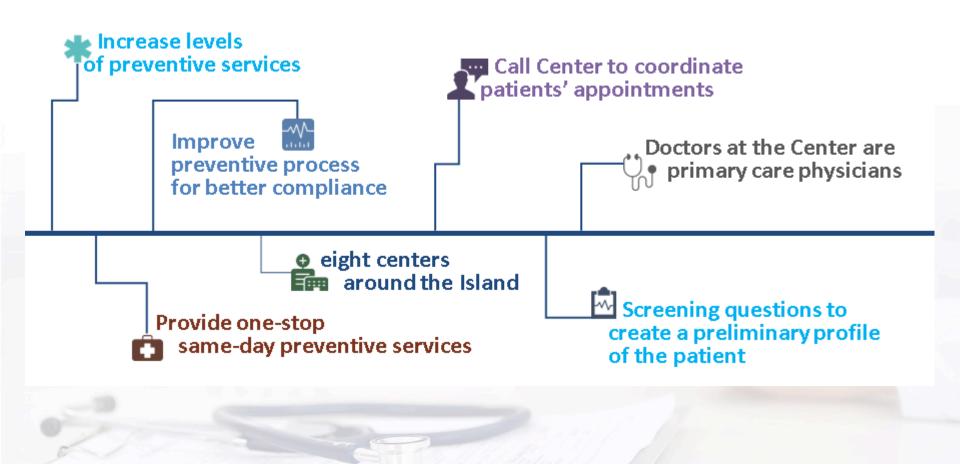




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## Gracias

Síguenos: (f) (in) (v)











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