



**ALERTA de Salud para Puerto Rico:  
Retos Financieros en el Ecosistema de Salud**

***Estado de Situación  
del Sector de Seguro Privado  
de Salud desde la  
Oficina del Comisionado de  
Seguros de Puerto Rico (OCS)***

***Lcdo. Alexander S. Adams Vega***

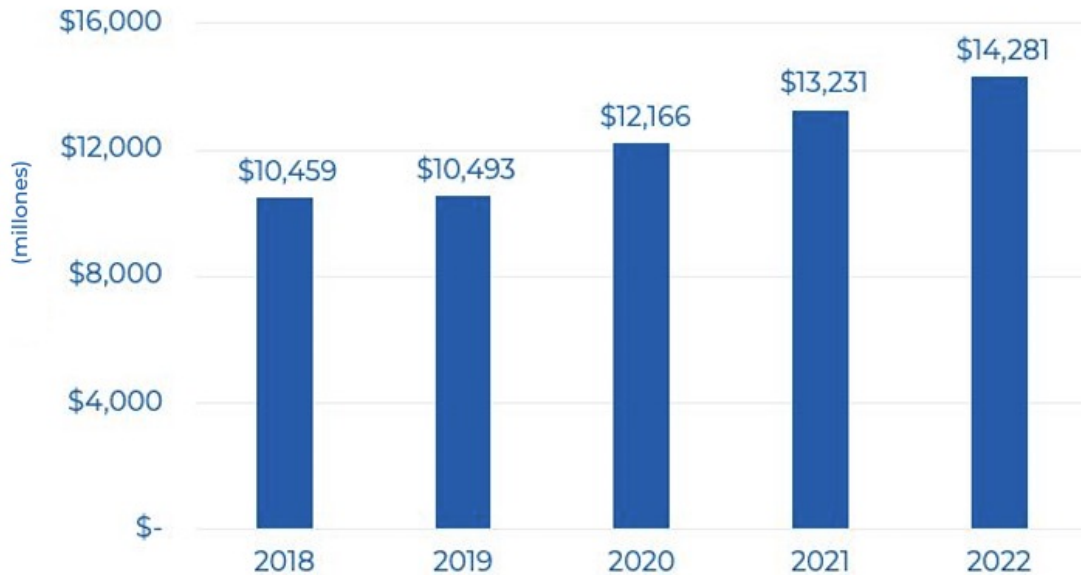


OFFICE OF THE  
COMMISSIONER  
OF INSURANCE  
OF PUERTO RICO



## ALERTA de Salud para Puerto Rico: Retos Financieros en el Ecosistema de Salud

Total de Primas Suscritas de Salud e Incapacidad



En el ramo de Seguros de Salud, en las primas suscritas se observa un crecimiento sostenido en los últimos 5 años.

En 2022, se reportó un alza de prima suscrita de un 8% en comparación con el 2021.












## ALERTA de Salud para Puerto Rico: Retos Financieros en el Ecosistema de Salud

**Primas Suscritas y Reclamaciones Pagadas: Organizaciones de Servicios de Salud y Aseguradores de Incapacidad Domésticos**



Se puede observar un incremento de 8% en las Primas Suscritas, así como también un incremento de 11% en Reclamaciones Pagadas durante el 2022.

## ALERTA de Salud para Puerto Rico: Retos Financieros en el Ecosistema de Salud

Distribución de Vidas Aseguradas Por Tipo de Cubierto Médico		
Año 2022		
Plan Vital		45.6%
Medicare Advantage		14.7%
Planes Grupales Grandes Privados		13.5%
Medicare Platino		6.2%
Planes Individuales Privados		6.0%
Empleados Públicos del Gobierno		5.8%
Planes Grupales Pequeños Privados		3.0%
Empleados Retirados del Gobierno		2.7%
Empleados del Gobierno Federal		2.0%
Medicare Suplementario		0.4%

En la distribución de vidas aseguradas un **68.6%** responde a vidas aseguradas a través de alguna cubierta que se nutre de fondos federales.



## ALERTA de Salud para Puerto Rico: Retos Financieros en el Ecosistema de Salud

### Estado de Situación Financiera: Organizaciones de Servicios de Salud y Aseguradores de Incapacidad Domésticos



El activo admitido disminuyó un 4% y el pasivo incrementó un 2%, mientras que el capital y sobrante se reduce en un 11%.

Índices	2022	2021	2020	2019	2018
Proporción de Pérdida Médica	88.9%	86.5%	81.2%	90%	82.1%
Margen de Beneficio	.3%	1.4%	2.0%	1.6%	.7%

El Margen de Beneficio (Profit Margin Ratio) observado localmente fue de 0.3% durante el 2022.

## Vision

# Centralized Credentialing

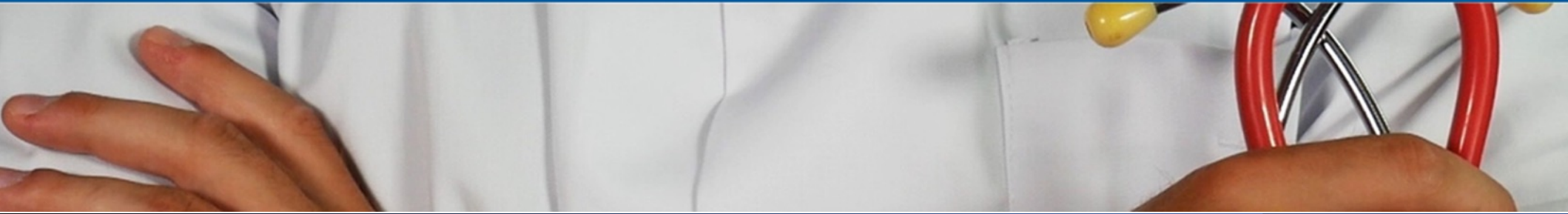
→ **Reduce the administrative burden on health providers in Puerto Rico**

→ **by create a digital credentialing process**

Document Management System (DMS) and online application for health providers and stakeholders to collect, allocate, submit & confirm credentialing information

→ **using the best practices in digital civic service design**

that assures the experience is simple to understand, seamless, easy to use & trustworthy.







## Credentialing made simple.

The new centralized and agile credentialing process for health providers in Puerto Rico.

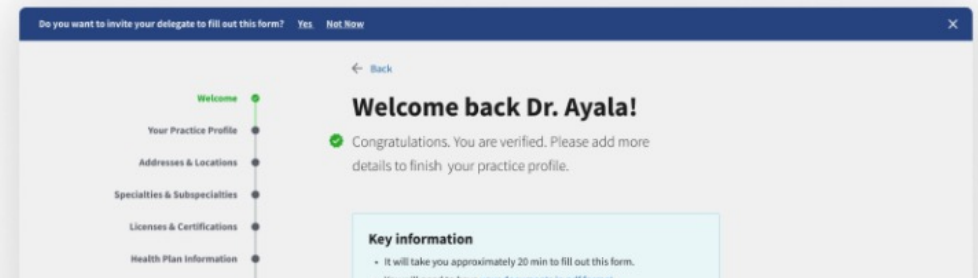
Create your Account



## Your Online Credentialing Application

Your Credentialing Single-Source-of Truth for government, insurance and health providers.

Get Started







## Credentialing made simple.

The new centralized and agile accreditation process for health providers in Puerto Rico.

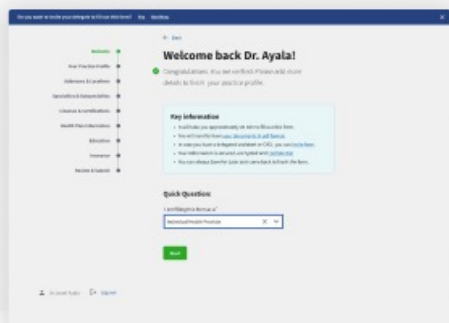
[Create your Account](#)



### Your Online Credentialing Application

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### Present all your credentialing documents in one place.

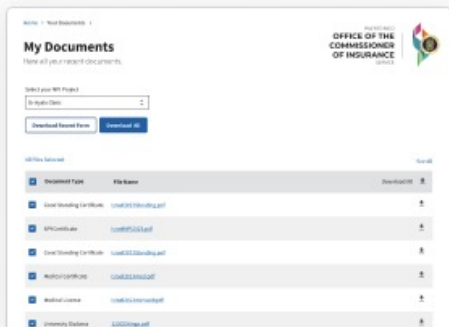
Maintain insurance and government agencies in sync.

[Get Started](#)



### Single Source-of-Truth

Providers, Insurance company and agencies are now able and accountable to use our system.



## Let's get started.

Select your profile.



### Individual Health Provider

Get started today with your form, upload documents, save and come back to it later.

[Get Started](#)



### Incorporated Health Provider

As an Incorporated Health provider you can add and manage as many NPI you need.

[Get Started](#)



### Delegate or CVO Organization

Choose someone in your office or send it to a licensed CVO you choose.

[Get Started](#)

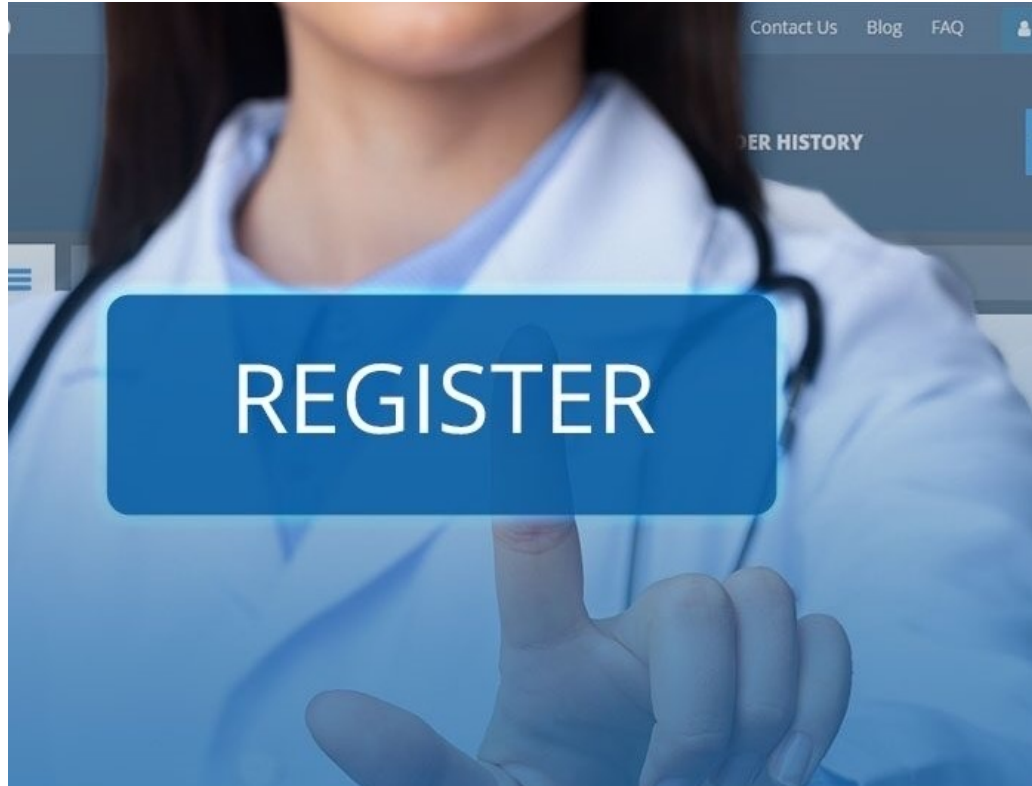


### Insurance Clerk or Admin

If you are a Insurance Clerk in your organization trying to get started, learn more here.

[Get Started](#)

[Create your Account](#) or [Learn More](#)



Portal Oficial del Gobierno de Puerto Rico

**OCS** Office of the Commissioner of Insurance Individual and Incorporated Providers **Credentialing Application** Q & A About Log In [Create your Account](#)

## Create your account in 3 steps.

Get started to your streamlined Credentialing process.

- 1 Add email and password
- 2 Add Personal Information
- 3 Verify your email

### Create account

Get started with an account.  
\* indicates a required field.

Provider Email address \*

Create password \*  
Use at least 8 characters, upper and lower case, at least one number, one symbol.

  
[Show password](#)  

Re-type password \*

[Next](#)

**Seamless Registration Process**  
Create your account in minutes with our user-friendly registration process.

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Q&A Features Getting started About us

**Gobierno De Puerto Rico**

**Call Center**  
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# Your Practice Profile

Add your details to finish your practice profile.

## 1. Add Additional Information

### Social Security Number \*

We are required by law to collect your SSN. Enter your SSN without any spaces.

### Puerto Rico Medical License Number \*

Provide number without spaces. Ex. 42233

## 2. Upload Files

### NPI Certificate

Please attach your certificate as a .pdf document

Drag files here or [choose from folder](#)

NPI Certificate is your evidence with the National Provider Identification Number.



### Negative Certificate of Penal Records

Please attach your certificate as a .pdf document

Drag files here or [choose from folder](#)

### Curriculum Vitae

Please attach your certificate as a .pdf document

Drag files here or [choose from folder](#)

[Save for Later](#)


[Next](#)







- Welcome ✓
- Your Practice Profile ✓
- Addresses & Locations ✓
- Specialties & Subspecialties ✓
- Licenses & Certifications ✓
- Health Plan Information ✓
- Education ✓
- Insurance ✓
- Review & Submit ●

 Dr. Israel Ayala [Log out](#)

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## Ready to Send?

You are ready to send your credentialization information & documents. Please review that all your information is correct.



By clicking here I state that I have read and understood all [Terms and Conditions](#). I review all information and documents. This represent a digital signature.

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[Submit](#)

# HOUSE BILL NO. 1641



## Health Providers Collective Bargaining

- The Office of the Insurance Commissioner works to establish a functional legal framework for collective bargaining between insurers, health service organizations, and health care providers.
- An economic study of the health market concentration in Puerto Rico was measured using the Herfindahl-Hirshman (IHH) index.
- The collective bargaining mechanism seeks to establish fair treatment negotiation, allowing providers to group into classes to negotiate fee rates for their services in the private health plan sector.

# HOUSE BILL NO. 1641



## VENTAJAS DEL P. DE LA C. 1641:

- Permite a los proveedores de servicios de salud a negociar sus tarifas y contratos con los planes médicos con representación y trato justo.

- Reconoce el derecho de la clase médica a agruparse por especialidad para negociar colectivamente las tarifas.



Oficina del Comisionado de Seguros de Puerto Rico

## Health Providers Collective Bargaining

### H.R. No. 1641:

- [Redacted text]
- [Redacted text]