ACTUALIZACIÓN

2026: Del Diagnóstico a la Acción



Puerto Rico y EE.UU.: Misma Necesidad, Distinto Menú de Beneficios

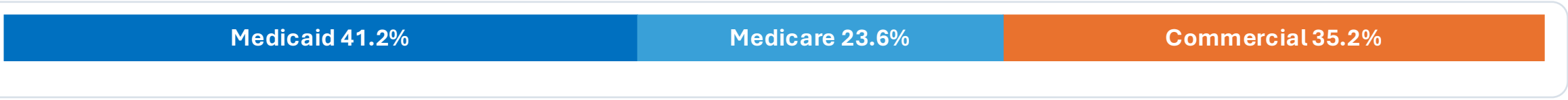
Pamela Laboy, FSA, MAAA
Milliman, Inc.

José R. Carlo, FSA, MAAA
Triple-S Salud

One healthcare system. Two economic realities.

Public programs provide the system's scale; Commercial benefits must stay lean for employers and working families to afford.

Percent of Enrollment by Market



MEDICARE + MEDICAID

87.9%

of dollars

$15.9B

PUERTO RICO HEALTHCARE SYSTEM

Hospitals • Physicians
Pharmacies • Ancillary

Public programs supply scale

COMMERCIAL

12.1%

of dollars

$2.2B

Business cost pressure → **LEAN, HIGH-VALUE COMMERCIAL BENEFITS** ← **Employer + employee affordability**

A strong commercial market protects access to affordable care for Puerto Rico's employers and working families.

*Source: Puerto Rico Office of the Commissioner of Insurance (OCS), *Informes Planillas de Salud*, 2026 Q2. (figures annualized)

US Commercial Health Insurance

Market Structure & Emerging Trends

Level-Funding

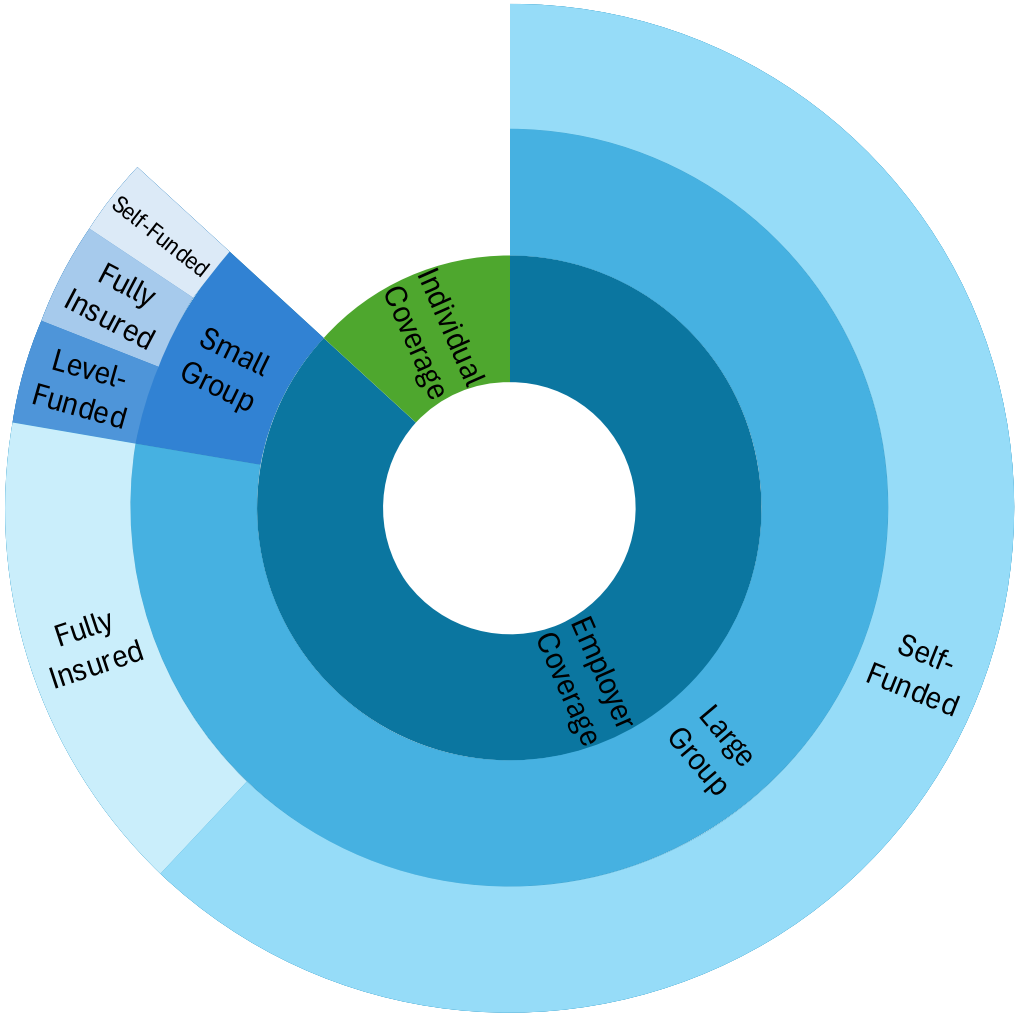
38% of Small Group policies are level-funded in 2026, up from **6%** in 2018

CHOICE

4% of Small Groups provide funds for workers to purchase non-group insurance

Narrow Networks

8% of employer sponsored plans offer a narrow network plan in 2026



Self-Funding

85% of Large Group & **25%** of Small Group policies are self-funded in 2026

HDHP/SO

29% of covered workers are in an HDHP/SO in 2026, similar to last year

Premium Contribution 2026

Annual Premium: **$28,300** Fam/ **$9,800** Ind
Employee: **27%** Fam/ **18%** Ind
Employer: **73%** Fam/ **82%** Ind

U.S. vs. Puerto Rico Health Benefits

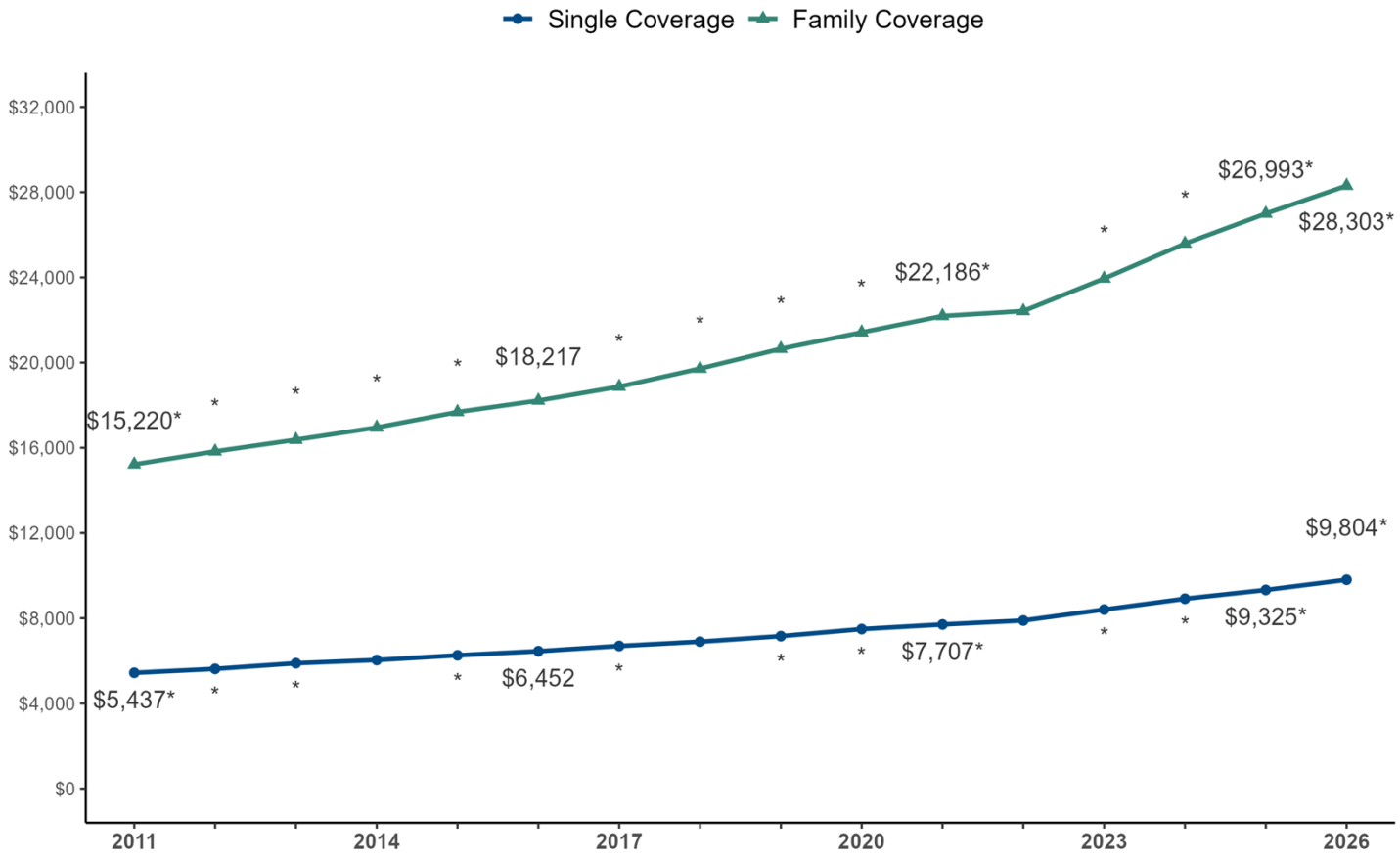
Puerto Rico offers materially lower member costs, with a narrower benefit and plan choice

BENEFIT DIMENSION	UNITED STATES	PUERTO RICO
Annual premium Individual	$9,800*	**$2,640**
Average deductible	$1,733*	**$0–$500[1]**
Maximum out-of-pocket	$12,000	**$6,350**
Employee contribution	18%*	**~20%**
HDHP with Health Savings Account	29% of workers*	**Not available**

[1] May apply only to prescription drugs.

*Source: KFF, 2026 Employer Health Benefits Survey.

U.S. Average Annual Premium

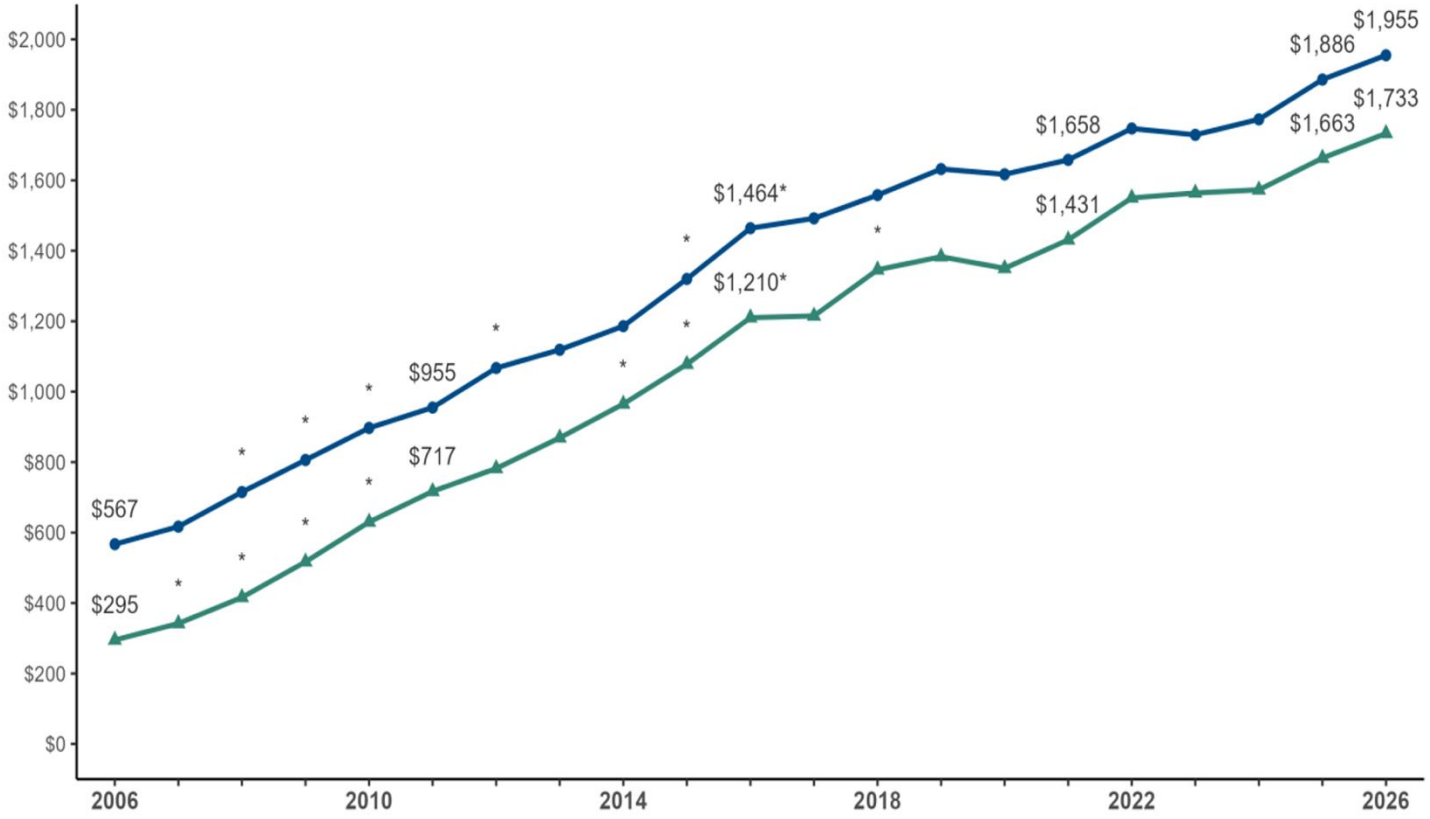


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U.S. Average Single and Family Deductible



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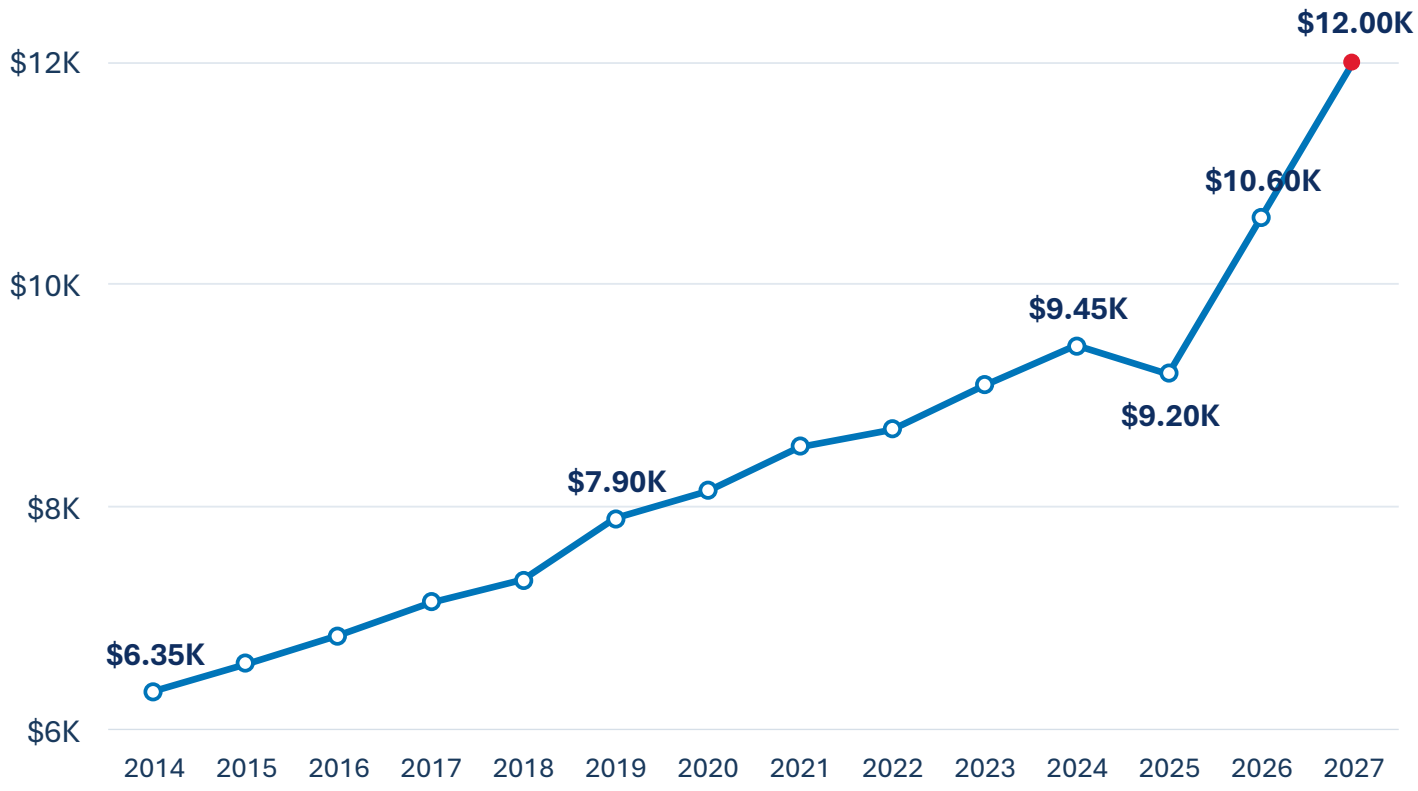
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U.S. Maximum-Out-of-Pocket



*Source: KFF, 2026 Employer Health Benefits Survey; and HHS Notice of Benefit and Payment Parameters for 2027 Final Rule, issued by CMS on May 15, 2026

U.S. vs. Puerto Rico Health Benefits

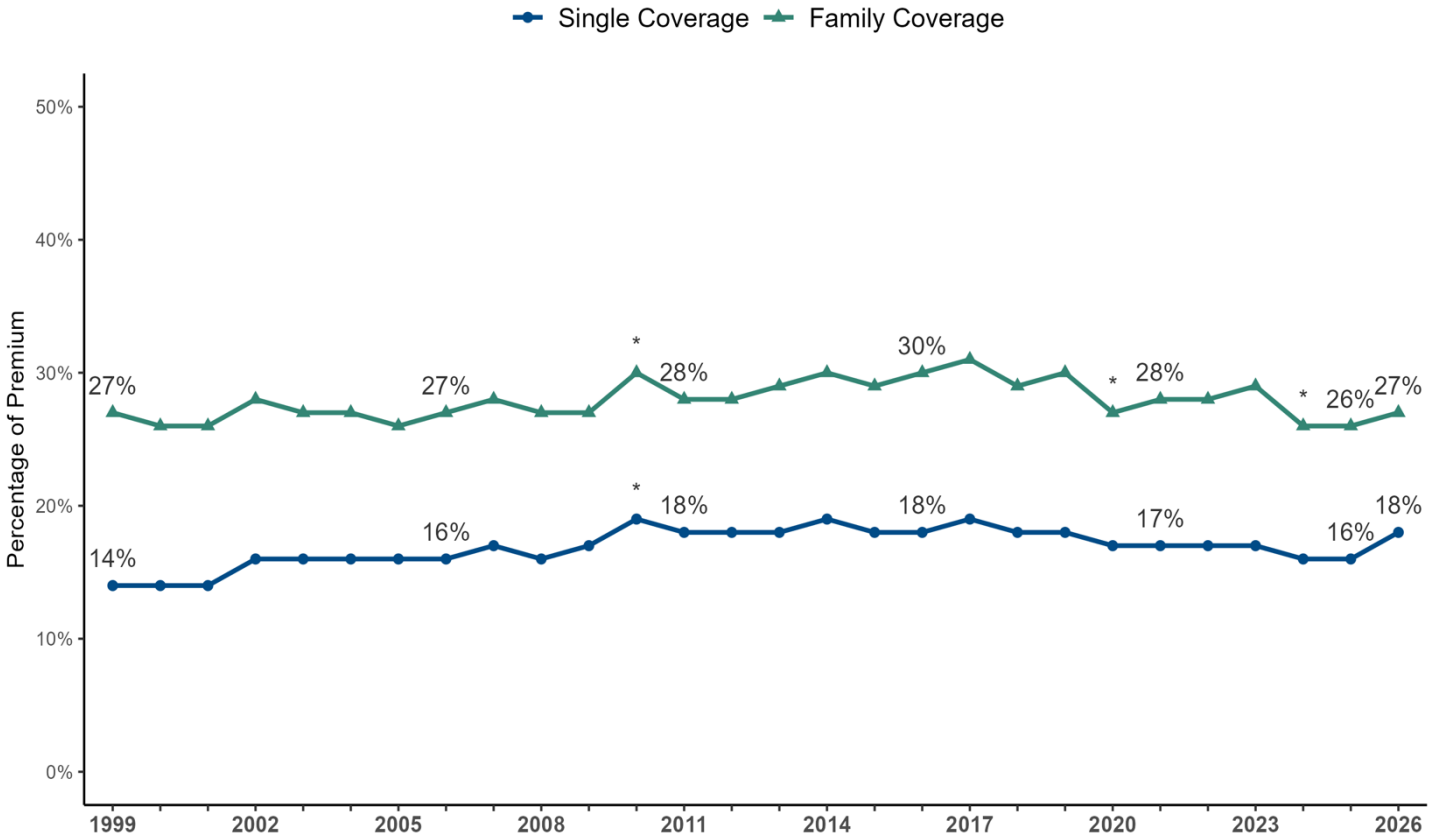
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U.S. Employee Contribution



¡GRACIAS!

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Una Nueva ERA

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