



COMMONWEALTH OF PUERTO RICO
OFFICE OF THE COMMISSIONER OF INSURANCE

November 26, 2013

CIRCULAR LETTER NO.: CC-2013-1846-SR

TO ALL AUTHORIZED REPRESENTATIVES AND PRODUCERS AUTHORIZED TO
TRANSACT HEALTH INSURANCE COVERAGE AND/OR HEALTH CARE PLANS
IN PUERTO RICO

**MANDATORY REQUIREMENT FOR TRAINING ON THE HEALTH INSURANCE
CODE AND THE AFFORDABLE CARE ACT**

Dear Sirs and Madams:

The standards that are applicable to the health insurance market have undergone significant changes as a result of the approval of the federal legislation known as the Affordable Care Act, (ACA), as well as of the Puerto Rico Health Insurance Code, Public Law 194-2011, as amended. The proper implementation of these provisions requires that the participants of this industry transact business according to the highest standards of excellence and efficiency and that they reflect current needs and changes in the insurance industry.

In the performance of its ministerial duty to regulate the insurance industry and to protect the public interest as set forth in Section 2.030(2), the Office of the Commissioner of Insurance has put in place several measures directed at ensuring that insurance intermediaries be well-informed on these topics and be able to adequately advise their customers. The measures that have been implemented to achieve these objectives are the following:

1. The examination administered by the Office to candidates for disability and health or health services licenses was modified to validate that the candidates are knowledgeable of the new regulatory standards for health insurance. For this purpose, educational materials that these candidates acquire were brought up to date regarding the Health Insurance Code and the Affordable Care Act (ACA).

2. A transitional measure was adopted for the next two years so that all producers and authorized representatives that hold licenses to transact health plans or health care insurance must submit evidence on or before the next license renewal that they have been trained and have taken continuing education courses for at least 3 contact hours on topics related to the Health Insurance Code and ACA.

These standards will be applicable to renewals that are processed beginning in January 1, 2014. In addition, you are advised that under Section 9.460 (1)(b) of the Insurance Code, failure to comply with this guideline will be sufficient cause to deny a renewal of the license.

3. Courses and/or seminars that qualify for satisfying the above requirement will be those that have been previously approved by our Office as continuing education courses and that comply with the provisions of Rule 52 of the Regulations of the Puerto Rico Insurance Code. The Office will give priority to the evaluation and accreditation of these courses so that the offerings and availability of the courses will be increased.
4. The Office is providing a continuing education course on this subject in order to facilitate compliance with this temporary requirement as was notified in Circular Letter CC-2013-1838-SR.

Strict compliance with the provisions of this Circular Letter is hereby required.

Very truly yours,

SIGNED

Ángela Weyne-Roig
Commissioner of Insurance