



GOVERNMENT OF PUERTO RICO
OFFICE OF THE COMMISSIONER OF INSURANCE

February 8, 2012

RULING LETTER NO. : 2012-141-AV

**TO: TO ALL DISABILITY INSURANCE AND HEALTH SERVICES
ORGANIZATIONS WRITING MEDICAL INSURANCE IN PUERTO RICO**

Dear Sirs and Madams:

The Patient Protection and Affordable Care Act (PPACA), signed into law by President Barack Obama on March 23, 2010, requires States to establish *American Health Benefit Exchanges* ("Exchanges"), marketplaces where qualifying individuals and small businesses can purchase affordable health care coverage. While Puerto Rico is not required to establish Exchanges, under PPACA it does have access to Federal funds with which it could establish and provide subsidies within Exchanges. Thus, the Government of Puerto Rico is currently examining the feasibility of setting up Exchanges on the island. To facilitate this decision-making process, we are requiring information from Health Insurance Carriers in Puerto Rico regarding their products, membership and costs.

The requested information should be provided in **electronic form** by completing the enclosed worksheets and returning them to the following address by no later than **Monday, March 5**.

GAM Tower
Urb. Caparra Ind. Park
B5 C/ Tabonuco, Suite 216
PMB 356
Guaynabo, PR 00968-3029

ATTN: PR HBE PLANNING INFORMATION REQUEST

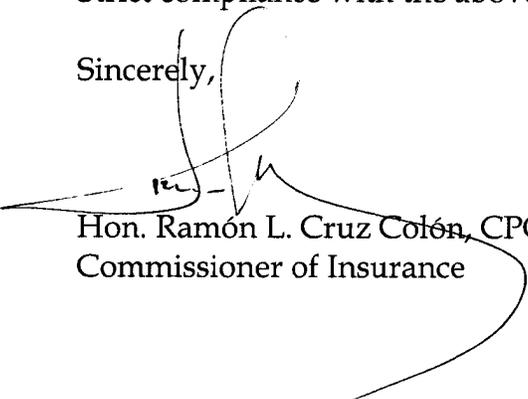
Any questions you may have about this request (in English or Spanish) in writing may be directed to: carlosmorales@ocs.gobierno.pr. We may conduct a question-and-answer session regarding this request during the week of February 6; if we conduct this session we will notify you as soon as possible.



This initiative is federally funded and is being monitored closely by federal authorities. Therefore we appreciate your cooperation in providing us with all of the required information in a timely manner.

Strict compliance with the above requirements is hereby ordered.

Sincerely,



Hon. Ramón L. Cruz Colón, CPCU, ARe, AU
Commissioner of Insurance