



COMMONWEALTH OF PUERTO RICO
OFFICE OF THE COMMISSIONER OF INSURANCE

October 3, 2013

RULING LETTER NO: CN-2013-157-I

TO ALL HEALTH SERVICES ORGANIZATIONS AND INSURERS THAT WRITE HEALTH INSURANCE

GRIEVANCE COMMITTEE AND INTERNAL GRIEVANCES PROCEDURES FOR HEALTH SERVICES ORGANIZATIONS AND INSURERS

Dear Sirs and Madams:

The Puerto Rico Insurance Code, "The Code," as well as the Puerto Rico Health Insurance Code, "the CSSPR," provide for establishing internal mechanisms that will provide health insurance subscribers with the opportunity to request that Health Services Organizations, hereinafter "the Organizations," review the determinations and actions taken by the Organizations that affect subscribers.

Chapter 22 of the CSSPR provides for the creation and maintenance by insurers and Organizations of internal review procedures that will enable subscribers to request a review of adverse decisions made by these. Furthermore, Section 19.120 of the Code requires that all Organizations designate a Grievance Committee that will be charged with addressing all inquiries brought by subscribers or providers related to the provisions of the health insurance in question. This section further specifies the requirements in terms of the composition and operation of the internal Grievance Committee of the Organization.

The existence of numerous provisions creates confusion for what is available to the subscribers of Health Services Organizations. Therefore, and with a view to insuring uniformity among the guidelines related to internal grievance procedures, we are establishing that the procedures will be carried out according to the provisions of Chapter 22 of the CSSPR, and its interaction with the other chapters of the Code.

Therefore, it shall be deemed that Organizations comply with the requirement of having an internal grievance committee under the provisions of Section 19.120 of the Code if they comply with the provisions of Chapter 22. Consequently, the Organizations will only have the obligation to file an annual report on complaints showing the information that is required in Chapter 22 of the CSSPR. The required information shall be provided by the Organizations and the Insurers on Form CSS-I-22-002, titled "Record of Request for Review of Internal Grievance Procedures." This report will be filed electronically using the following email address: investigaciones@ocs.gobierno.pr, in PDF format, and the subject of the email will indicate the number of the form. The original of the report shall be kept with the books of each health services organization to be evaluated in an examination carried out by this Office.

Strict compliance with the provisions of this Ruling Letter is hereby ordered.

Very truly yours,

SIGNED

Ángela Weyne-Roig
Commissioner of Insurance

Enclosure



**Record of Requests for Review
 Internal Grievance Procedures
 Puerto Rico Health Insurance Code
 ANNUAL REPORT (calendar year)**

Year:

Name of the Organization or Insurer

Name of Contact Person

Email address

Number of Insured or Subscribers:	
Total Number of Complaints:	
Number of Complaints Appealed to OCI:	
Number of Complaints Referred to Alternative Proceedings: (Total)	
Mediation	
Arbitration	
Resulted in Litigation	

Grievances	Total Number	Synopsis of decision or resolution (Include number of complaints where the determination was affirmed and the number decided in favor of the	Synopsis of problems found and corrective measures
First Level: (Related to adverse determination/Section 22.070)			
Ordinary Review: (Not related to adverse determination/Section 22.080)			
Voluntary Review: Dissatisfaction with First Level Determinations or Ordinary Review/Section 22.090)			
Accelerated Review: (Request for urgent care related to an adverse determination/Section 22.100)			
Appealed to the OCI: (Total)			
First Level			
Ordinary Review			
Voluntary Review			
Accelerated Review			