



COMMONWEALTH OF PUERTO RICO
OFFICE OF THE COMMISSIONER OF INSURANCE

October 7, 2013

RULING LETTER NO.: CN-2013-158-AS

TO ALL HEALTH INSURANCE ORGANIZATIONS AND INSURERS THAT WRITE HEALTH INSURANCE IN PUERTO RICO OTHER THAN MEDICARE ADVANTAGE OR MEDICARE SUPPLEMENT INSURANCE

STRICT COMPLIANCE WITH GUARANTEED ENROLLMENT PROVISIONS

Dear Sirs and Madams:

The purpose of this communication is to clarify that the partial shutdown of the federal government as of October 1, 2013 does not affect the guidelines and the guaranteed enrollment period established in Section 10.150 of the Puerto Rico Health Insurance Code (CSSPR). The Affordable Care Act is in full effect and its provisions are enforceable in spite of the fact that the operations of the federal government are partially affected.

Therefore, beginning on October 1, 2013, all health insurance organizations or health insurers have the obligation to offer or market all products and rates approved by our Office in compliance with the Affordable Care Act and the Puerto Rico Health Insurance Code and which will enter into effect on January 1, 2014. All individuals, insurers or health insurance organizations shall strictly comply with the provisions of the Puerto Rico Health Insurance Code, the Affordable Care Act, and the procedures established in the Ruling and Circular Letters issued by this Office to said effect.

Any person, insurer or health insurance organization that acts in violation of the provisions of this letter or refuses to comply with the guaranteed enrollment guidelines,

will be subject to fines and sanctions under Sections 10.110 and 2.080 of the CSSPR and Chapter 27 of the Puerto Rico Insurance Code.

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

Very truly yours,

SIGNED

Ángela Weyne-Roig
Commissioner of Insurance