



COMMONWEALTH OF PUERTO RICO  
**OFFICE OF THE COMMISSIONER OF INSURANCE**

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October 22, 2013

**RULING LETTER NO.: CN-2013-159-AS**

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

**NOTICE OF MAXIMUM LIMITS FOR COST SHARING ASSUMED BY INSURED AS APPLICABLE TO ESSENTIAL HEALTH SERVICES**

Dear Sirs and Madams:

The Office of the Commissioner of Insurance of Puerto Rico hereby notifies you that under the provisions of Section 1302 of the Affordable Care Act, the maximum amounts that a health insurance plan may require to be disbursed by an insured as shared costs for essential health benefits (EHB) are the following:

- 1. Maximum limit of shared costs for individual coverage:     \$6,350**
- 2. Maximum limit of shared costs for family coverage:         \$12,700**

These limits are the maximum amounts that the insured will have the obligation to pay in the contract year for deductible, co-pay, and co-insurance with regard to essential health benefits when these are received within the network. Once the insured has disbursed the respective maximum limit, the insured will not make any additional disbursements for the remainder of the contract year with regard to essential health benefits. The Commissioner may make annual modifications to the maximum cost-sharing limits that are applicable to health insurance written in Puerto Rico.

Health insurance organizations and health insurers may establish different limits in their coverage, which may not exceed the amounts notified herein or any other amount that the Commissioner may establish in the future by means of a ruling letter.

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

Very truly yours,

SIGNED

Ángela Weyne-Roig  
Commissioner of Insurance