



GOVERNMENT OF PUERTO RICO
OFFICE OF THE COMMISSIONER OF INSURANCE

June 30, 2011

CIRCULAR LETTER NO. 2011-1816-AV

TO ALL DISABILITY INSURERS AND HEALTH SERVICE ORGANIZATIONS THAT
WRITE MEDICAL INSURANCE IN PUERTO RICO

**NOTICE TO THE INSURED AND SUBSCRIBERS REGARDING LIMITATION OF
VACCINATION COVERAGE FOR CHILDREN AND ADOLESCENTS.**

Dear Sirs and Madams:

This Office has been advised of alleged practices of insurers and health service organizations notifying the insured or subscribers that their health coverage does not include certain pediatric vaccines, the coverage of which is required under federal or state law. The alleged purpose of this action is to provide the insured or subscribers with evidence that they have limited coverage under a medical plan so that they will be able to go to a Government center where the insured children and adolescents will be vaccinated. If these allegations are correct, it is our view that the insurer or health service organization would be breaching the contract of its health care plan, as well as engaging in an unfair and misleading business practice.

It should be noted that as provided under the federal *Patient Protection and Affordable Care Act* (PPACA) vaccination services must be covered as part of the preventive services of medical plans that are not non-grandfathered plans or self-insured plans. In addition, as provided under Public Laws No. 165, enacted on August 30, 2006 and No. 9, enacted on January 20, 2010, insurers and health service organizations are obligated to include as part of their pediatric coverage the respiratory syncytial virus vaccine and the cervical cancer vaccine, respectively, without any limitation on the dosage of these vaccines.

Therefore, we are advising you that any deviation from the above guidelines will be sanctioned according to the provisions of the Puerto Rico Insurance Code applicable to unfair practices.

Very truly yours,

SIGNED

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