



GOVERNMENT OF PUERTO RICO
OFFICE OF THE COMMISSIONER OF INSURANCE

July 7, 2011

CIRCULAR LETTER NO. : 2011-1817-AV

TO ALL DISABILITY INSURERS AND HEALTH SERVICE ORGANIZATIONS
WRITING MEDICAL PLANS IN PUERTO RICO

SUBMISSION OF RATES FOR MEDICAL PLANS

Dear Sirs and Madams:

Under the provisions of Sections 12.020(2) and 19.080(2)(a) of the Puerto Rico Insurance Code and for the purpose of obtaining the information to implement the rate filing requirements as set forth in Section 1003 of the federal Patient Protection and Affordable Care Act (PPACA), we have determined that all disability insurers and health service organizations must provide the Office of the Commissioner of Insurance ("OCI"), with all of the rates that are currently in effect for medical plans in Puerto Rico, on or before August 10, 2011. This requirement is only applicable to contracts in the individual market and small-group¹ contracts that are not grandfathered.

Rates must be submitted showing the categories of individual, spouse, and family coverage. In addition, the kind of market and the rating method used (e.g. age rate) should be specified.

Insurers and health service organizations should use a standard Excel spreadsheet, which is included in the attachment, to comply with these provisions. The requested information should be submitted on a CD using Excel software, without any kind of protection that would prevent the OCI from using it.

¹ Small group- means any individual, firm, corporation, partnership, whether or not for profit, that has employed for at least fifty percent (50%) of its business days during the previous calendar year at least two (2), but not more than fifty (50) employees

If you should have any concerns or questions regarding this circular letter, please contact the Actuarial Division at 787-304-8686, extension 4100.

Strict compliance with the provisions of this letter is required.

Very truly yours,

SIGNED

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