

GOVERNMENT OF PUERTO RICO
OFFICE OF THE COMMISSIONER OF INSURANCE
PUERTO RICO FORM FILING CHECK LIST
SMALL GROUP MARKET
Including small groups for Bonafide Associations

ATTACHMENT 7B
REVISED 2018

COMPANY: _____
FORM(S) NUMBER: _____
SERFF TRACKING NUMBER: _____
TYPE OF INSURANCE (TOI) _____

SUBJECT	Regulatory Disposition	COMMENTS	Please specify location (Form/Page/Paragraph/ Other) of complying provision/language * or attach explanation for a N/A response **	FOR OFFICIAL USE ONLY
Licensing	§ 303	The carrier ¹ is licensed to transact disability insurance business or is authorized as a Health Service Organization in Puerto Rico.	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Final Form	§ 1111	The form(s) is(are) in the final format in which it(they) will be issued. No draft, highlighted, redline or watermark is(are) included in the Form Schedule Tab.	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Filings made on behalf of the carrier by another party	Circular Letter CC-2015-1870-AV/AS	A letter authorizing the third party to act on behalf of the carrier is included in the Supporting Documentation Tab and provides the following information: (a) on carrier's letterhead or include the carrier name in the "Re" line of the authorization; (b) specifically addressed to the Office of the Commissioner of Insurance of Puerto Rico; (c) properly executed by an authorized officer of the carrier; (d) dated; and either (e) specific to the file submitted for approval by including form number(s); or (ii) generally applicable to all contract forms filed on behalf of the carrier as long as a copy of such authorization is included in each submission.	<input type="checkbox"/> Yes <input type="checkbox"/> N/A <input type="checkbox"/> Yes <input type="checkbox"/> N/A	
Cover Letter	Circular Letter CC-2015-1870-AV/AS	The filing include a cover letter under the Supporting Documentation Tab in SERFF.	<input type="checkbox"/> Yes <input type="checkbox"/> No	

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Cover Letter	Circular Letter CC-2015-1870-AV/AS	<p>The cover letter include:</p> <p>a. A detailed explanation as to the purpose of the filing, and the intended use for each submitted form.</p> <p>b. The signature of a representative of the carrier, authorized to submit forms for filing or approval for the carrier.</p> <p>c. A description of any innovative or unique features of each form.</p> <p>d. In the "Re" section, the identification form number of all the forms submitted for approval are displayed with the same form number that appears in the lower left corner of the form. This means that if the word "Form" does not appear in the lower left corner then it should not be part of the Form Number on the cover letter.</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> N/A <input type="checkbox"/> Yes <input type="checkbox"/> No	
Cover Letter	Rule XXIV	Brief, detailed description of benefits, purpose, and intended market. Disclose if form is new or replacement. If it is an amendment, endorsement or rider, the contract it will go with.	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Cover Letter	Rule XXIV	The cover letter include the name of the carrier presenting the submission and is signed by a representative of the carrier authorized to submit forms for filing or approval.	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Cover Letter	Rule XXIV	The cover letter advise whether or not the form is replacing a previously submitted form. If there have not been a substantial number of changes, submit a highlighted copy showing the material differences or changes made to the form. If the changes are too extensive, then a highlighted copy is not required, but the changes must be identified in the cover letter. State whether the previously submitted form was approved, disapproved, withdrawn or otherwise disposed or is still pending approval (under review) with the OCI and provide the form number and SERFF tracking number.	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Cover Letter		The cover letter indicate the SERFF tracking number of the filing where the rates applicable to the form(s) were submitted.	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Cover Letter-Resubmissions	Rule XXIV	<p>If the form has been previously submitted to the OCI and the file was closed or withdrawn, any resubmission's cover letter must reference the SERFF tracking number of the previously closed file and address all outstanding issues in the new cover letter.</p> <p>The new cover letter shall include a reference where each objection has been addressed within the forms.</p>	<input type="checkbox"/> Yes <input type="checkbox"/> N/A	

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Cover Letter		If a form is intended to replace a very recently approved form because of an error found in the approved form, and the approved form has not been issued, the carrier may request to make a substitution of the approved form using the regular prior approval process. The substitution request letter must confirm that the form has not been issued and identify the changes made to the corrected form. The carrier may, under these circumstances, use the same form number on the corrected form being submitted.	<input type="checkbox"/> Yes <input type="checkbox"/> N/A	
Cover Letter		In relation to metallic plans, the cover letter indicate if the carrier will be offering these forms outside the open enrollment period, with or without waiting period.	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Variability (bracketed language)	§ 1111 § 1112	Forms with variable bracketed information must include all the possible language that might be placed within the brackets. The use of too many variables will result in filing disapproval, as OCI staff may not be able to determine whether the filing is compliant with Puerto Rico laws and regulations. The submission must include a separate detailed Memorandum of Variable Material to explain any variable material in the form(s). In order to be approved, any form will need to be furnished accompanied by the intended alternate, replacement, and/or additional language. The use of these brackets, within the approved form, will be limited to the alternatives filed by the carrier.	<input type="checkbox"/> Yes <input type="checkbox"/> N/A <input type="checkbox"/> Yes <input type="checkbox"/> N/A	
Variable Language Blank pages	§ 1111	Brackets around an entire page constitute a "blank" or generic form - not permitted		
Red-lined, highlighted, draft or watermark copies		Redline, highlighted, draft or watermark copies are not approvable and must be placed on the SERFF Supporting Documentation Tab.		
Insert Pages	Circular Letter AV-III-8-935-83	If the filing includes insert page(s), an explanation of when the insert page(s) will be used is included. In addition each page must comply with our Circular Letter No. AV-III-8-935-83 of October 4, 1983.	<input type="checkbox"/> Yes <input type="checkbox"/> N/A	
Amendments or Endorsements	§ 1118	The contract may not be modified unless the modification is in writing and agreed to by the party against whose interest the modification operates.		
Rider a Rider	§ 1112	Companies may not "rider a rider", "endorse and endorsement" or "amend an amendment".		
Form Number		A form identification number (consisting of numerical digits, letters, or both) appears in the lower left-hand corner of the cover page and in all the pages of the form(s). The form identification number is the same in all pages.	<input type="checkbox"/> Yes <input type="checkbox"/> No	

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Form Cover Page		The licensed Puerto Rico carrier's name appears on the cover page of the form(s), as well as the cover page of each rider, amendment, application and endorsement form.	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Form Cover Page		Full street address of the carrier's Home Office (bracketed or underlined to reflect possible future changes) for disclosure purposes appears on the cover page or back page of the form.	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Form Cover Page		A brief description of the contract (e.g., "individual metallic plan platinum" "small group metallic plan gold") appears on the form cover page.	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Form Cover Page		The signature of at least one officer of the carrier appears in the first page, in order to execute the contract. Signatures appearing on contract form(s) can be bracketed to denote variability.	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Unfair, Misleading, Deceptive Provisions.		Form(s) does(do) not include inequitable, unfairly discriminatory, misleading, deceptive, obscure, unfair, encourage misrepresentation, or not in the public interest provisions. Form(s) does(do) not contain inconsistent, ambiguous or misleading clauses, or contain exceptions and conditions that unreasonably affect the benefits purported to be provided in the coverage.	<input type="checkbox"/> Yes <input type="checkbox"/> No	
CHAPTER 17 OF THE INSURANCE CODE OF PUERTO RICO (Insurance Code)				
Chapter 17 Insurance Code	§ 1701(3)	No group disability insurance policy shall be issued for delivery in Puerto Rico, unless it is in agreement with one of the descriptions contained in Section 14.010.	<input type="checkbox"/> Yes <input type="checkbox"/> No	
	§ 1703	Grace Period Provision		
	§ 1706	Issuance of Certificates		
	§ 1707	Conversion provision		
HEALTH INSURANCE CODE OF PUERTO RICO (Health Code)				
Chapter 2 Health Code	Section 2.030	All the definitions in the contract are totally in compliance with Section 2.030.	<input type="checkbox"/> Yes <input type="checkbox"/> No	

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Chapter 2 Health Code	Sections 2.03(G)	Extends Dependent Coverage for Children Until age 26 - If a contract offers dependent coverage, it must include dependent coverage until age 26. Conditions limiting the dependent coverage based upon financial dependency, marital status, enrollment in school, residency or other factors are not applicable. Also, the definition of "Dependent" must comply with Sections 2.030(G) of the Health Code.		
	Section 2.050 (A)(1)	Eliminate Lifetime Dollar Limits on Essential Health Benefits.		
	Section 2.050 (A)(2)	Eliminate Annual Dollar Limits on Essential Health Benefits.		
	Section 2.050(C)	Preventive Services - Requires coverage and prohibits the imposition of cost-sharing for: (1) Services for adult, women and children with a rating of A or B as recommended by the U.S. Preventive Services Task Force. (2) Immunizations recommended by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention and the "Comité Asesor en Prácticas de Inmunización" of the Puerto Rico Health Department. (3) Preventive care and screenings for infants, children and adolescents as established in the guidelines supported by the Health Resources and Services Administration (HRSA). (In Puerto Rico applies until 21 years). (4) Preventive care and screenings for women as established in the guidelines supported by HRSA, including breast cancer screening, mammography and prevention.		
	Section 2.050(F)	Emergency Services - Requires carriers to provide emergency services coverage without the need for prior authorization, regardless of the participating status of the provider, without imposing any administrative requirement or limitation that is more restrictive than that required for participating provider services, and at the in-network cost-sharing level.		
Section 2.050(G)	Permit the designation of a physician who specializes in pediatrics, when the enrollee is eighteen (18) years old or less, as the child's primary care provider, provided that such provider participates in the network of participating providers of the health plan. <i>(Only applicable to coverage managed through referrals and the designation of primary care provider is required)</i>			

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Chapter 2 Health Code	Section 2.050(H)	The health plan does not require prior authorization or referral to obtain obstetrical and gynecological care provided by participating providers. <i>(Only applicable to coverage managed through referrals and the designation of primary care provider is applicable)</i>		
	Section 2.050(I)	Eliminate Pre-existing Condition Exclusions for enrollees.		
	Section 2.050(J)	Prohibit Rescissions - Coverage may only be rescinded or cancel for fraud or intentional misrepresentation of material fact. Notification must be made to the enrollee (30) calendar days prior to cancellation. Recovery of the provided services cost is not allowed.		
Chapter 4 Health Code	Section 4.030	All the definitions in the contract are totally in compliance with Section 4.030.	<input type="checkbox"/> Yes <input type="checkbox"/> No	
	§ 4.060(A)(1)(b)	Information indicating which prescription drugs, if any, are subject to a management procedure that has been developed and maintained is disclosed in the contract.		
	4.060(A)(1)(c)	Information on how and what written documentation is required to be submitted in order for enrollees, or their authorized representatives, to file a request under the carrier's medical exceptions process established pursuant to Section 4.070.		
	4.060(A)(2)	The contract shall establish that changes in the formulary or other prescription drug management process during the term of the contract shall only be made if such change is being made for safety reasons, because the prescription drug cannot be supplied or has been withdrawn from the market by the drug's manufacturer, or if such change entails the inclusion of prescription drugs in the formulary. To such effects, the carrier shall provide or entrust a third party to provide notice of that change to all enrollees and pharmacies not later than the effective date of the change.		
	4.070	The contract must include the Medical Exceptions Approval Process Requirements and Procedures in accordance to Section 4.070. The language of this section must be included in the contract in the same format and order established in the Section 4.070.		
	4.100	The contract, certificate, membership booklet, outline of coverage, evidence of coverage, or any other document provided to an enrollee shall include the disclosures required in Section 4.100.		

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Chapter 4 Health Code	4.120	The contract must establish that when the history of the enrollee so requires, insofar as it does not jeopardize the enrollee's health, and at the discretion of the healthcare provider, such healthcare provider may prescribe refills for maintenance drugs up to a term that shall not exceed one hundred eighty (180) days, subject to the limitations of the health plan's coverage.		
Chapter 8 Health Code	§ 8.030	All definitions in the policy or contract are totally in compliance with Section 8.030.	<input type="checkbox"/> Yes <input type="checkbox"/> No	
	§ 8.030(L)	Health plans with waiting periods must define the term 'Waiting Period' as the period of time that must pass before coverage for a covered person or enrollee who is otherwise eligible to enroll under the terms of a health plan can become effective. However, emergency room services will not have a waiting period and the waiting period for preventive services may not exceed thirty (30) days.		
	§ 8.050(A)(1)	Carriers developed its rates based on the adjusted community rate method and may only vary the rates for family composition, age, covered benefits and tobacco use.	<input type="checkbox"/> Yes <input type="checkbox"/> No	
	§ 8.060	The contract include the renewal requirements in compliance with Section 8.060.		
	§ 8.070(C)(1)	A carrier shall not deny, exclude or limit benefits for an enrollee due to a preexisting condition regardless of the enrollee's age.	<input type="checkbox"/> Yes <input type="checkbox"/> No	
	§ 8.070(C)(2)	A carrier may not establish eligibility or renewal rules in a health plan through which it is discriminated by reason of a factor related to the health of the enrollee. Eligibility rules will be understood as those related to the following: the subscription in a health plan, the rate, the effective date of the coverage, waiting periods, late enrollees, special subscription periods, election of benefits, inclusion of dependents or cover termination, among others.	<input type="checkbox"/> Yes <input type="checkbox"/> No	
	§ 8.070(C)(3)	Health plans of small groups and small group health plans for bona fide associations may not have a waiting period that exceeds (90) days. However, emergency room services will not have a waiting period and the waiting period for preventive services may not exceed (30) days. In the case of a health plan that contains a waiting period, the carrier must reduce it if the enrollee has a creditable coverage, and it has ended on a date not before(90) days prior to the date of enrollment to the new health plan. The reduction provided shall be for the entire period of creditable coverage.		

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Chapter 8 Health Code	§ 8.070(C)(4)	Health plans for small groups or bona fides associations will not impose any exclusion due to pregnancy.	<input type="checkbox"/> Yes <input type="checkbox"/> No	
	§ 8.070(C)(5)	Carriers will allow late enrollees to subscribe according to the terms of the health plan during a special subscription period if: (a) The late enrollee was covered by another health plan when the health plan for PYMES or small groups of bona fide associations was offered, including a health plan in accordance with the provisions of COBRA; (b) The other health plan held by the late enrollee was terminated in accordance with the eligibility requirements of said health plan, which include separation, divorce, death, termination of employment, or reduction in the number of hours of employment or employer contributions to the other coverage have been terminated; and (c) The late enrollee requests to take advantage of the health plan of employers of PYMES or small groups of the bona fide association, no later than (30) days from the expiration date of the other health plan.		

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Chapter 8 Health Code	§ 8.070(C)(6)	<p>Any carrier providing a health plan to employers of PYMES or small groups of the bona fides associations will establish a special period for the enrollment of dependents, during which the dependent and the eligible employee or member of the bona fide association, if not subscribed by another way, can enroll to the health plan, in the case of birth, adoption of a child, adjudication of custody or guardianship, or in the case of marriage. The special enrollment period shall be a period of no less than (30) days and shall begin on the later date of the following:</p> <p>(a) The date on which the health plan for dependents becomes available; or</p> <p>(b) The date of marriage, birth, adoption or adjudication of custody or guardianship.</p> <p>If the eligible employee or member of the bona fide association enrolls the dependent during the first (30) days of the special enrollment period, the effective date of the health plan shall be as follows:</p> <p>(i) In the case of marriage, the first day of the month beginning after the date on which the request for enrollment was received;</p> <p>(ii) In the case of a dependent's birth, as of the date of birth; and</p> <p>(iii) In the case of a dependent's adoption award of custody or guardianship, the date of the adoption or award.</p>		
	§ 8.070(C)(7)	<p>PYMES employer carriers shall not require a minimum participation level greater than:</p> <p>(a) (100%) of eligible employees working for employers of three (3) or less employees; and</p> <p>(b) (75%) of eligible employees working for employers with more than four (4) employees.</p> <p>In applying minimum participation requirements with respect to a PYMES employer, an issuer shall not consider employees or dependents who have creditable coverage in determining whether the applicable percentage of participation is met. Individuals covered under a health plan pursuant to continuation provisions of COBRA shall not be considered.</p> <p>Issuers shall not increase any requirement for minimum employee participation or modify any requirement for minimum employer contribution applicable to a PYMES employer at any time after such employer has been accepted for the health plan.</p> <p><i>(Only applicable to PYMES)</i></p>		

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Chapter 8 Health Code	§ 8.070(C)(8)	<p>The small group health plans of the bona fide associations will be subscribed through a group health plan issued by carrier, in favor of the bona fide association, subject to compliance with each of the following requirements:</p> <p>(a) All members of the bona fide association, employees of the member employer and their dependents shall be eligible for health plan, regardless of the existence of any factor related to the state of health;</p> <p>(b) The premium to be charged shall be paid by the members of the enrolled bona fide association;</p> <p>(c) In order to issue the coverage, the carrier will not require a level of participation that is greater than a minimum of (25) members of the bona fide association's health plan;</p> <p>(d) A bona fide association may negotiate and contract the group health plan for the benefit of the members of said association with one or more carriers. For the bona fide association to contract with more than one carrier, each member of the bona fide association shall have the right to select, among the available group health plans, the one that offers the premiums, coverage and benefits that best fit their needs.</p> <p>(e) Two or more small groups of bona fide associations may be grouped for purposes of negotiating services for their members. If the grouping exceeds the number of (50) members, the grouped bona fide associations will be considered as a large group.</p> <p>(f) No carrier may enroll to health plans for small groups or large groups of bona fide associations that do not meet all the criteria established in the definition of the Bona Fide Association. Nor can any entity that does not meet the criteria established in the definition of bona fide association be able to process in any way health plans of groups of bona fide associations to its members.</p> <p><i>(Only applicable to small group health plans for bonafide associations)</i></p>		
	§ 8.070(C)(9)	The carrier offering a health plan to an employer of PYMES or small groups of bona fide associations will offer it to all eligible employees of said employer, members of said association and their dependents. The carrier will not limit the health plan only to certain eligible employees, members of the bona fide association or dependents of the group.		
	§ 8.070(C)(10)	Carriers of employers of PYMES or of the bona fide associations will not establish any restriction regarding the enrollment in the health plan of the eligible employees or their dependents that is related to their health condition.		
	§ 8.080	The policy shall include information about the Certification of Creditable Coverage in compliance with Section 8.080.		

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Chapter 12 Health Code	§ 12.040(A)	No contract, certificate or agreement offered or issued in Puerto Rico by a carrier to provide, deliver, arrange for, pay for or reimburse any of the costs of healthcare services may contain a provision purporting to reserve discretion to carrier to interpret the terms of the contract, or to provide standards of interpretation or review that are inconsistent with the laws of Puerto Rico. An adverse determination by a carrier, as well as disputes or controversies that may arise between a carrier and an enrollee, shall be subject to the internal and external review procedures established in the Health Code.	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No	
Chapter 22 Health Code	§ 22.030	All the definitions in the contract are totally in compliance with Section 22.030.	<input type="checkbox"/> Yes <input type="checkbox"/> No	
	§ 22.070	All carriers must include in the contracts a First Level Revision of Complaints related to an Adverse Determination in compliance with Section 22.070. The language of this section must be included in the contract in the same format and order established in the Section 22.070.		
	§ 22.080	All carriers must include in the contracts an Ordinary Revision of Complaints not related to an Adverse Determination in compliance with Section 22.080. The language of this section must be included in the contract in the same format and order established in the Section 22.080.		
	§ 22.090	All carriers must include in the contract a Voluntary Level of Revision of Grievances in compliance with Section 22.090. <i>(Only applicable to manage care plans)</i> The language of this section must be included in the contract in the same format and order established in the Section 22.090.		
	§ 22.100	All carriers must include in the contract an Expedite Review of Grievances involving an Adverse Determination in compliance with Section 22.100. The language of this section must be included in the contract in the same format and order established in the Section 22.100.		
Chapter 24 Health Code	§ 24.030	All the definitions in the contract are totally in compliance with this Section.	<input type="checkbox"/> Yes <input type="checkbox"/> No	

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Chapter 24 Health Code	§ 24.030 (Q)(2)	The contract include the following language, or a different wording with the same meaning, in compliance with this Section: "Any request that a physician with knowledge of the enrollee's medical condition determines is an urgent care request, shall be treated by the carrier as an urgent care request."		
	§ 24.040	Carriers who provides or perform utilization review procedures comply with Chapter 24 of the Health Code.		
	§ 24.090	All carriers who perform utilization review procedures must include in its contracts the Procedures for Standard Utilization Review and Benefit Determinations in compliance with Section 24.090. The language of this section must be included in the contract in the same format and order established in the Section 24.090.		
	§ 24.100	All carriers who perform utilization review procedures must include in its contracts the Procedures for Expedited Utilization Review and Benefit Determinations in compliance with Section 24.100. The language of this section must be included in the contract in the same format and order established in the Section 24.100.		
	§ 24.110	All carriers who perform utilization review procedures must include in its contracts the Procedures for an Utilization Review and Determination of Benefits in respect to Emergency Services in compliance with Section 24.110. The language of this section must be included in the contract in the same format and order established in the Section 24.110.		
Chapter 28 Health Code	§ 28.030	All the definitions in the contract are totally in compliance with this Section.	<input type="checkbox"/> Yes <input type="checkbox"/> No	
	§ 28.050	All carriers must include in the contracts a Notification of the Right to Request an External Review in compliance with Section 28.050. The language of this section must be included in the contract in the same format and order established in the Section 28.050.		

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Chapter 28 Health Code	§ 28.060	All carriers must include in the contracts information about the Request for External Review in compliance with Section 28.060. The language of this section must be included in the contract in the same format and order established in the Section 28.060.		
	§ 28.070	All carriers must include in the contracts information about the Exhaustion of Internal Grievance Process in compliance with Section 28.070. The language of this section must be included in the contract in the same format and order established in the Section 28.070.		
	§ 28.080	All carriers must include in the contracts information about the Standard External Review in compliance with Section 28.080. The language of this section must be included in the contract in the same format and order established in the Section 28.080.		
	§ 28.090	All carriers must include in the contracts information about the Expedite External Review in compliance with Section 28.090. The language of this section must be included in the contract in the same format and order established in the Section 28.090.		
	§ 28.100	All carriers must include in the contracts information about the External Review of Experimental or Investigational Treatment Adverse Determinations in compliance with Section 28.100. The language of this section must be included in the contract in the same format and order established in the Section 28.100.		
	§ 28.110	All carriers must include in the contracts language in compliance with Section 28.110.		
	§ 28.170	All carriers must include in the contracts information about the Funding of External Review in compliance with Section 28.170. The language of this section must be included in the contract in the same format and order established in the Section 28.170.		
Chapter 52 Health Code	§ 52.030	All the definitions in the contract are totally in compliance with this Section.	<input type="checkbox"/> Yes <input type="checkbox"/> No	

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SUBJECT	Regulatory Disposition	COMMENTS	Please specify location (Form/Page/Paragraph/ Other) of complying provision/language * <u>or attach explanation for a N/A response **</u>	FOR OFFICIAL USE ONLY
Chapter 52 Health Code	§ 52.040(A)	A health plan that provides coverage for drugs shall provide for the dispensation of any drug covered, regardless of the disorder, injury, illness, condition, or disease for which they were prescribed, provided, that (1) the drug has been approved by the FDA for at least one indication, and (2) the drug is recognized for treatment of the disorder, injury, illness, condition, or disease in one of the standard reference compendia or in substantially accepted peer-reviewed medical literature.		
	§ 52.040(B)	Coverage of a drug shall also include medically necessary services associated with the administration of the drug.		
Chapter 54 Health Code	§ 54.050(A)	<p>The contract should include the following language: Health plans that provide coverage for a dependent of a enrollee shall provide coverage to:</p> <p>(1) A newborn child of a enrollee from the moment of birth; or</p> <p>(2) A newly adopted child of a enrollee from the earlier of dates mentioned in this section.</p> <p>(a) The date of placement in the home of the enrollee for the purpose of adoption and continues in the same manner as other dependents of the enrollee unless the placement is disrupted prior to legal adoption and the child is removed from placement;</p> <p>(b) The date of entry of an order granting the enrollee custody of the child for purposes of adoption; or</p> <p>(c) The effective date of adoption.</p> <p>The language of this section must be included in the contract in the same format and order established in the Section 54.050(A).</p>		

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Chapter 54 Health Code	§ 54.050(B)	<p>The coverage for newborn and newly adopted children and children placed for adoption shall meet the following requirements:</p> <p>(1) Include coverage of injury or sickness healthcare services including the necessary care and treatment of medically diagnosed congenital defects and birth abnormalities; and</p> <p>(2) Is not subject to any preexisting condition exclusion.</p> <p>The language of this section must be included in the contract in the same format and order established in the Section 54.050(B).</p>		
	§ 54.060(A)	<p>For a newborn child, the carrier shall be required to provide covered enrollees with reasonable notice of the following:</p> <p>(1) If payment of a specific premium or subscription fee is required to provide coverage for a newborn child, the health plan may require the enrollee to notify the carrier of the birth of the child and furnish payment of the required premium or fees within thirty (30) days after the date of birth.</p> <p>(2) If notice and the payment described above are not provided, the carrier may refuse to continue coverage for the child under the health plan beyond the thirty (30)-day period. However, if within four (4) months after the birth of the child the enrollee makes all past-due payments, coverage shall be restored.</p> <p>(3) If payment of a specific premium or subscription fee is not required to provide coverage for a newborn child, the carrier may request notification of the birth of the child, but shall not deny or refuse to continue coverage if the enrollee does not furnish the notice.</p> <p>The language of this section must be included in the contract in the same format and order established in the Section 54.060(A).</p>		

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Chapter 54 Health Code	§ 54.060(B)	<p>For a newly adopted child or child placed for adoption, the carrier shall be required to provide enrollees with reasonable notice of the following:</p> <p>(1) If payment of a specific premium or subscription fee is required to provide coverage for a newly adopted child or child placed for adoption, the health plan may require the enrollee to notify the carrier of the adoption or placement for adoption and furnish payment of the required premium or fees within thirty (30) days after coverage is required to begin under Section 54.050A(2).</p> <p>(2) If the enrollee fails to provide the notice or make the payment described in the preceding paragraph within the thirty (30)-day period, the carrier shall treat the adopted child or child placed for adoption no less favorably than it treats other dependents, other than newborn children, who seek coverage at a time other than when the dependent was first eligible to apply for coverage.</p> <p>The language of this section must be included in the contract in the same format and order established in the Section 54.050(B).</p>		
Chapter 72 Health Code	§ 72.030	All the definitions in the contract are totally in compliance with this Section.	<input type="checkbox"/> Yes <input type="checkbox"/> No	
	§ 72.040(A)	<p>The following language in compliance with Section 72.040 must be included in the contract.</p> <p>It is unfairly discriminatory to:</p> <p>(1) Deny, refuse to issue, renew or reissue, cancel or otherwise terminate a health plan, or restrict a health plan coverage or add a premium differential or surcharge to any health plan on the basis of the enrollee's abuse status; or</p> <p>(2) Exclude, limit coverage, or deny a claim on the basis of the enrollee's abuse status.</p> <p>The language of this section must be included in the contract in the same format and order established in the Section 72.040(A).</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No	
OTHER REQUIREMENTS FOR HEALTH SERVICES ORGANIZATIONS				
Chapter 19 Insurance Code	§ 1908	Evidence of coverage must be submitted in compliance with this section. If the contract will be used as the evidence of coverage, the carrier disclosed this information in the cover letter.	<input type="checkbox"/> Yes <input type="checkbox"/> No	

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Chapter 19 Insurance Code	§ 1915(4)	No health service organization may use in its name, contract or literature, any of the words "insurance", "contingency", "guaranty", "mutual", or any other word describing insurance, contingency or guaranty business, deceitfully similar to the name or description of any insurance or guaranty corporation doing business in Puerto Rico. The terms "insurer", "insured", "insurance", "insurance company", "policy", "insure" cannot be use.	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Puerto Rico Laws				
Act No. 177 August 13, 2016		Health plans must include, as part of the basic coverage, a supply of a glucose monitor every (3) years and a minimum of (150) test strips and (150) lancets each month for enrollees under (21) diagnosed with type I diabetes mellitus by a pediatric endocrinology specialist or endocrinology. The doctor who specializes in endocrinology may also order the use of the glucose monitor with its additions in those enrollees who present a clinical predisposition or a greater number of risk factors for the development of diabetes mellitus type I. Also, coverage must include the portable insulin infusion pump as therapy for enrollees diagnosed with Diabetes Mellitus CN-2016-209-AS: Coverage must clearly indicate that the carrier will cover the glucometer brand ordered by the endocrinologist whenever there is a justification submitted . With regard to coverage for the insulin infusion pump, the selection of the brand of this device will be determined by the endocrinologist based on the age of the enrollee, the level of physical activity of the enrollee, and the enrollee's and/or the caregiver's knowledge regarding the condition.		
Act No. 139 August 8, 2016		Health plans must include as part of the basic coverage, the "Phenylalanine Free Amino Acids Preparation " for enrollees diagnosed with the genetic disorder called phenylketonuria (PKU), with no enrollee age exclusions. Please note that this mandatory coverage is additional to the recommended preventive service of screening for the genetic disorder (PKU) in newborns.		
Act No. 45 May 16, 2016		Health plans must include, as part of the basic coverage, an HIV test a year as part of the routine studies for any medical evaluation, except for pregnant women to which apply the following requirements as established by the USPSTF: 1) A first HIV test during the first trimester of pregnancy at the first prenatal visit, and 2) A second test during the third trimester of pregnancy (between the (28) and (34) weeks of pregnancy.		

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Act No. 62 May 4, 2015		<p>Amends Act No. 125 of September 21, 2007</p> <p>Health plans must include, as part of the coverage, the technological equipment whose use may be necessary to maintain the user alive, a minimum of one (1) daily eight (8) hour shift of nursing services provided by skilled nurses knowledgeable in respiratory therapy or specialists in respiratory therapy with nursing skills, the supplies needed to operate technological equipment and the physical and occupational therapy needed to develop the motor skills of these enrollees.</p> <p>For the purposes of this law, a user shall be understood to be those who use medical technology as well as children with tracheotomy to breath, and whose operation depends on medical equipment, ventilator or supplemental oxygen and those who have started treatment as minors and meet twenty (21) years and who received medical services or receive home care, continue to receive these services after serving twenty (21) years of age.</p>		
Act No. 275 September 27, 2012	Section 3(A)(g)	No carrier shall reject or deny any treatment agreed upon and/or included as part of the terms and conditions of the contract signed by the parties when a medical recommendation to such purposes so require. Physicians, carriers and providers shall not reject or deny treatment such as hospitalization, diagnosis, and medication to any cancer patient enrollee. With regard to cancer survivors, carriers and healthcare plans providers shall not deny coverage for the treatment and frequent and permanent monitoring of the physical health and emotional wellbeing of the enrollee.		
	Section 3(E)(c)	Coverage shall include pelvic exams and all types of vaginal cytology that may be required by a physician to detect, diagnose, and treat early stages of abnormalities that may lead to Cervical Cancer.		
	Section 3(E)(d)	Every health plan shall provide extended coverage for the payment of breast cancer screening and testing such as visits to specialists, clinical breast exams, mammograms, digital mammograms, magnetic resonance mammography and breast ultrasounds, and treatment including, but not limited to, mastectomy (including males), breast reconstruction after mastectomy, reconstructive surgery of the other breast to achieve symmetry, breast prosthesis, treatment for physical complications at all stages of mastectomy, including lymphedema (swelling that sometimes occurs after breast cancer treatment), any reconstructive surgery after mastectomy that may be needed for the physical and emotional recovery of the enrollee.		

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Act No. 255 September 15, 2012		Health plan shall cover the vaccine against the human papilloma virus (HPV) for males and females; according to the recommendations of the Advisory Committee on Immunization Practices (ACIP) and the Centers for Disease Control and Prevention (CDC). HPV vaccination beginning at age 9 years for children and youth with any history of sexual abuse or assault who have not initiated or complete the 3 doses series (ACIP recommendation). No cost sharing is applicable.		
Act No. 239 September 13, 2012		Health plans shall include services provided by psychology professionals trained by education with a master degree or PhD, trainings and experience to provide health care services, duly licensed by the Puerto Rico Board of Psychologist Examiners.		
Act No. 220 September 4, 2012	Section 15	Every health plan shall provide coverage for the treatment of autism. This coverage should include, but not limited to, genetics, neurology, immunology, gastroenterology and nutrition; speech, language, psychological, occupational, and physical therapies; and will include physician office visit and the medical tests referred by them.		
Act No. 218 August 30, 2012	Sections 2 and 3	As part of their coverage carriers shall include, without this constituting a limitation, access to tests of: cancer, high blood pressure and cholesterol, diabetes, osteoporosis, and sexually transmitted diseases.		
Act No. 107 June 5, 2012	Section 1	A health plan that provides coverage for treatment of chemotherapy against cancer must also provide coverage of the chemotherapy against cancer in their various methods of administration of the drug, such as intravenous, oral, injectable track or intrathecal route; according to the order of the specialist doctor or oncologist.		
Act No. 161 November 1, 2010	Section 6(i)	A health plan must cover direct access to gynecology and obstetrics care services without requiring referrals or previous authorization, insofar as such physician participates in the network of the healthcare providers.		
	Section 6(j)	A health plan providing coverage for a minor as an enrollee must allow the parent or tutor to select a pediatrician as his/her primary care provider, insofar as such pediatrician participates in the network of healthcare providers.		
Act No. 140 September 22, 2010		A health plan shall include, as part of the coverage, the medication known as buprenorphine for treatment of opioid dependence in the "Medicaid Preferred Drug List," or the preferred drug list.		

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Act No. 212 August 9, 2008		<p>All carriers shall provide, subject to preauthorization, coverage for one (1) bariatric surgery per lifetime for the treatment of morbid obesity using one of the following techniques: gastric bypass, adjustable gastric band or sleeve gastrectomy. The intragastric balloon technique is excluded from the law.</p> <p>The carrier may require a waiting period that shall not exceed twelve (12) months, before cover for the benefits stipulated in this act. For the preauthorization of these services, the first treatment for the morbid obesity should be dietetic and in changes in the life style. The physician must document the unsuccessful attempt(s) with nonoperative medically supervised weight reduction program(s).</p> <p>For purposes of this act, morbid obesity means a body mass index of at least thirty-five (35) kilograms per meter squared, or greater. Bariatric surgery refers to the various surgical procedures performed to treat obesity, which can be practice by the following four techniques: gastric bypass, adjustable gastric band or sleeve gastrectomy or intragastric balloon.</p>		
Act No. 116 July 17, 2008		<p>Amends Act No. 15 of February 27, 2007, in order to correct the scope of the measure and to extend the term of effectiveness of said act.</p> <p>Provides that the underwriters of the carriers in Puerto Rico shall accept, in a family coverage, the inclusion as enrollees of minors whose custody or guardianship has been granted to the grandparents or other participating family members, and those of legal age who have been declared disabled, whose guardianship has been granted, when the person to whom custody or guardianship has been granted is the primary enrollee of the health plan.</p>		
Act No. 210 December 14, 2007		<p>A health plan shall provide access to the health services and treatment by a naturopathic physician, if the coverage provided by the health plan offers any service included in the "spectrum of practice" of a licensed naturopathic physician, authorized by the Commonwealth of Puerto Rico. Also, the contract must disclose the applicable copayment or coinsurance.</p>		

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Act No. 127 September 27, 2007		A health plan shall provide access to the health services and treatment by an audiologist, if the coverage provided by the health plan offers any service included in the "spectrum of practice" of a licensed audiologist physician, authorized by the Commonwealth of Puerto Rico. Also, the contract must disclose the applicable copayment or coinsurance.		
Act No. 125 September 21, 2007 (amended by Act No. 62 of May 4, 2015)		<p>A health plan must include as part of the coverage, the technological equipment whose use may be necessary to maintain the user alive, a minimum of one (1) daily eight (8) hour shift of nursing services provided by skilled nurses knowledgeable in respiratory therapy or specialists in respiratory therapy with nursing skills, the supplies needed to operate technological equipment and the physical and occupational therapy needed to develop the motor skills of these enrollees. All of the preceding subject to having the need established by a doctor's order and according to the written home care plan for the enrollee.</p> <p>For the purposes of this law, a user shall be understood to be a person under twenty-one (21) years of age who uses medical technology whose functions depend on medical equipment, to wit, mechanical ventilator via tracheotomy, which supplies the vital functions of the human body and which requires the specialized daily care of nurses to prevent death or a greater degree of disability.</p>		
Act No. 165 August 30, 2006		All carriers are required to include in the contract the vaccine against respiratory syncytial virus as part of their pediatrics coverage.		
Act No. 150 August 8, 2006		A health plan shall provide access to the health services and treatment by a chiropractor, if the coverage provided by the health plan offers any service included in the "spectrum of practice" of a licensed chiropractor, authorized by the Commonwealth of Puerto Rico. Also, the contract must disclose the applicable copayment or coinsurance.		

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Act No. 311 December 19, 2003		<p>A contract which is available or may be available, renewed, extended, or modified in Puerto Rico by any carrier with benefits applicable within the contract, shall include coverage for initial hearing screening and for any other hearing evaluation within the follow-up care related to the hearing screening described in this act.</p> <p>As provided by the act, the service shall be rendered in Puerto Rico even though the carrier is located outside of Puerto Rico.</p> <p>The benefits of the Universal Neonatal Hearing Screening Test to newborn babies, as well as the follow-up care shall be subject to the same co-payment and co-insurance provisions applicable to any other medical service. With the exception that the benefit of neonatal hearing screening shall be exempted from co-payments/coinsurance or provisions that limit the maximum amount to be paid by the carrier.</p>		
Act No. 148 August 9, 2002	Section 6(d)	A health plan shall provide access to the health services and treatment by a podiatrist, optometrist or psychologist, if the coverage provided by the health plan offers any service included in the "spectrum of practice" of a licensed podiatrist, optometrist and clinical psychologist, authorized by the Commonwealth of Puerto Rico. Also, the contract must disclose the applicable copayment or coinsurance.		
Act No. 383 September 6, 2000		<p>Establishes that any carrier shall not favor, nor instruct its enrollees to exclusively contact a medical emergency system other than 9-1-1 during an emergency. It is provided that any carrier may use a transportation system other than 9-1-1, but cannot prohibit its enrollees to contact the 9-1-1 system for non-emergency medical cases.</p> <p>No carrier shall require its enrollees to obtain a pre-authorization to contact the 9-1-1 system in case of a medical emergency. In addition, no carrier may use false or deceitful language in the written material distributed to its enrollees; or language prohibiting them or making them desist from contacting the 9-1-1 system in case of a medical emergency.</p>		
Act No. 194 August 25, 2000	Section 6	Defines "Health Professional" as any practitioner duly allowed to practice in Puerto Rico, according to the applicable act and regulations, any of the health and medical care health professions including but not limited to, physicians, surgeons, dentists, pharmacists, nurses and medical technologists, as authorized by the corresponding act of Puerto Rico.		

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Act No. 194 August 25, 2000	Section 7(a)	A contract shall contain a clause providing that in cases in which health plan coverage is terminated or cancelled, or coverage by a provider is terminated or cancelled, the carrier shall notify the enrollee of such termination or cancellation thirty (30) calendar days before the date such termination or cancellation becomes effective.		
	Section 7(b)	<p>The contract shall contain a clause providing that subject to payment of premium as required, should the health plan or the provider terminate coverage, the enrollee may continue receiving the benefits thereof for a transitional period of ninety (90) days as of the date the health plan or the provider terminates coverage.</p> <p>1. In those cases in which the enrollee is hospitalized at the time of the date of said termination of coverage, and the release of the enrollee from the hospital has been scheduled for a date preceding the date of termination of coverage, the transition period shall be extended from said date to ninety (90) days after the date the enrollee is released.</p> <p>2. In those cases in which the enrollee is in her second trimester of pregnancy as of the date of termination of coverage and the provider has been offering medical treatment pertinent to the pregnancy before the date of termination of coverage, the transitional period concerning pregnancy-related health care shall be extended to the date the mother is released from hospital after childbirth, or the date the newborn is released from the hospital, or both, whichever occurs later.</p> <p>3. In those cases in which the enrollee is diagnosed a terminal condition before the date of termination of coverage and the provider has been offering medical treatment pertinent to the condition before said date, the transitional period shall be extended for the remainder of the enrollee's life.</p> <p>Providers that continue the treatment of the enrollees during said period must accept the payments and rates fixed by the health plan as full payment for services rendered, as well as continue providing the plan with all the necessary information required for purposes of quality control, and surrender or transfer the medical records corresponding to the enrollees upon termination of said transitional period.</p>		

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Act No. 194 August 25, 2000	Section 8(c)	A health plan shall provide emergency service benefits with no waiting period. The previous authorization of the carrier shall not be required when providing these emergency services. Furthermore, these services shall be provided regardless of whether the provider of such emergency services is a participating provider. In the event that an enrollee is provided services by a provider not contracted by the carrier, the enrollee shall not be held liable for the payment of services in an amount exceeding the amount applicable if the enrollee had received such services from a provider contracted by the carrier. The carrier shall compensate the provider offering the services, and the provider shall be under the obligation to accept said compensation, for an amount not to be less than the agreed with the providers contracted by the carrier to offer the very same services. Moreover, under these circumstances, such emergency services shall be provided regardless of the conditions set forth by the corresponding health plan.		
	Section 9(g)	A health plan shall contain a provision setting forth that the carrier shall pay the routine medical expenses of any enrollee suffering from a life-threatening condition for which there is no effective treatment, when the enrollee is eligible for participating in an authorized clinical treatment study pursuant to the study protocol provisions concerning said treatment, provided the participation of the enrollee offers a potential benefit to he/she and the physician referring the enrollee believes that participation in said study is pertinent, or the enrollee presents evidence of the fact that participation in said study is pertinent. Routine medical expenses of the enrollee shall not be construed to be expenses related to the study, or tests administered to be used as part of the study, or expenses the entity conducting the study is likely to pay.		
Act No. 349 September 1, 2000		Bill of Rights for carriers of the HIV/AIDS Virus in Puerto Rico. Right to the best assistance and treatment, without any restriction , to guarantee a better quality of life.		

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Act No. 248 August 15, 1999		<p>Any carrier that provides maternity benefits shall provide a minimum coverage of forty eight (48) hours of care in the hospital facilities in benefit of the mother and her newborn child (or children) if it is a natural birth without complications, and a minimum of ninety-six (96) hours if she required a caesarean section.</p> <p>Any decision that has the effect of shortening the period of time provided above shall have to be determined by the attending purveyor with the acceptance of the enrollee.</p> <p>If the mother and the newborn are released within a period that is less than what is provided in this section, but in accordance with the second paragraph, the coverage shall provide for a follow-up visit within the next forty-eight (48) hours. The services shall include, but shall not be limited to the attention and physical care of the child, instruction on the care of the child for both parents, help and training on breast feeding, information regarding home care, and the provision of any treatment, and medical tests for the infant as well as for the mother.</p> <p>The language of the contract include the act number and its date of approval.</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No	

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Act. No. 352 December 22, 1999		<p>A health plan that provides coverage for general anesthesia services, hospitalization services and dental services in the contract, shall not be able to exclude or deny coverage for general anesthesia to be administered by an anesthesiologist and hospitalization services when:</p> <p>(1) when a pediatric dentist, an oral or maxillofacial surgeon who is a member of the medical faculty of a hospital determines that the condition or ailment of the enrollee is significantly complex according to the criteria established by the American Academy of Pediatric Dentistry,</p> <p>(2) when the enrollee, because of his/her age, impediment, or disability, is unable to resist or tolerate pain, or cooperate with the treatment indicated in the dental procedures,</p> <p>(3) when the infant, boy, girl, adolescent, or person with a physical or mental impediment has a medical condition in which it is indispensable to carry out dental treatment under general anesthesia in an ambulatory surgical center or in a hospital, and that otherwise could pose a significant threat to the enrollee's health,</p> <p>(4) when local anesthesia is ineffective or contraindicated because of an acute infection, anatomic variation, or allergic condition,</p> <p>(5) when the enrollee is an infant, a boy, a girl, an adolescent, or a person with physical or mental disability, and is in a state of fear or anxiety that prevents performing the dental treatment under the procedure traditionally used in dental treatments and the condition is so critical that postponing or deferring treatment would result in pain, infection, loss of teeth, or dental morbidity,</p> <p>(6) when an enrollee has received an extensive and severe dental trauma where the use of local anesthesia would jeopardize the quality of the services or would be ineffective to handle the pain and apprehension.</p> <p>Preauthorization.</p> <p>Every carrier that requires preauthorization to provide the general anesthesia and hospitalization services coverage, as determined by a pediatric dentist, oral or maxillofacial surgeon, shall approve or deny it within two (2) days from the date the enrollee submits all the documents required by the carrier. The required documents shall be:</p> <p>(a) the enrollee's diagnosis; (b) the enrollee's medical condition; and (c) the reasons that justify for the enrollee to receive general anesthesia to perform the dental treatment.</p>		
Federal Laws				
Mental Health Parity Act		<p>The services provided under the contract regarding mental conditions must comply with the "Mental Health Parity Act". There shall be no distinction between a mental disorder and any other medical condition in terms of the access to the services that persons shall need. In addition, the contract may not include any limitations on visits to a psychiatrist, collateral visits, group therapy and residential treatments.</p>		

* Page number range are not accepted (i.e. 28-32)

** The absence of explanation may prevent the filing approval.

¹ Term use in this attachment to refer to a Disability insurer and an HMO.

GOVERNMENT OF PUERTO RICO
OFFICE OF THE COMMISSIONER OF INSURANCE
PUERTO RICO FORM FILING CHECK LIST
SMALL GROUP MARKET

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Circular and Ruling Letters				
Ruling Letter No. CN-2016-209-AS December 14, 2016		<p>Carriers must comply with the specifications of the Puerto Rico Health Department's Administrative Order No. 361 in relation to the supply of a glucose monitor every (3) years, a minimum of (150) test strips, (150) lancets each month and portable insulin infusion pump as therapy for enrollees under (21) diagnosed with type I diabetes mellitus by a pediatric endocrinology specialist or endocrinology.</p> <p>Coverage must clearly indicate that the carrier shall cover the glucometer brand ordered by the endocrinologist whenever there is a justification submitted . With regard to coverage for the insulin infusion pump, the selection of the brand of this device will be determined the endocrinologist based on the age of the enrollee, the level of physical activity of the enrollee, and the enrollee's and/or the caregiver's knowledge regarding the condition.</p>		
Ruling Letter No. CN-2018-236-AS March 7, 2018		<p>Carriers must comply with the instruction for Forms and Rates Submission for the year 2019.</p> <p style="text-align: center;">***Instructions changes are applicable for this year***</p>		
Ruling Letter No. CN-2013-159-AS October 22, 2013		The Maximum Out of Pocket Limit (MOOP) that carriers should apply in their coverages, as established by the Commissioner, is \$6,350 individual coverage and \$12,700 family coverage.		
Ruling Letter No. 2011-121-AV September 1, 2011		Require that health plans must include the meningitis vaccine as part of the basic coverage.		
Ruling Letter No. N-AV-7-8-2001 July 6, 2001		<p>Requires every carrier to offer, as part of basic coverage, an annual medical evaluation that includes preventive services required by Act No. 296 of September 1, 2000 without any cost sharing beyond the premium originally established for said plans.</p> <p>The mentioned act imposes to the Puerto Rico Department of Education the responsibility to ensure that each child received an annual medical evaluation at the beginning of the school year. Said medical evaluation must include physical and mental evaluation, oral hygiene, hearing and visual tests, as well as periodic tests recommended by the American Academy of Pediatrics.</p>		

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Ruling Letter No. N-AV-12-111-99 December 20, 1999		Requires that all carriers shall estipulate that in such cases in which an enrollee decides to use a private hospital room, instead of a semi-private room, he or she will be responsible for the difference in cost that this utilization represents. In addition, all health plans shall estipulate that unless in the cases of differences in the cost of the hospital rooms, the providers cannot charge to enrollees in a private rooms different quantities to those that have the rights to charge if said enrollee was confined in a semi-private room.		
Ruling Letter No. N-AV-10-90-97 November 24, 1997		Establishes that the Health Insurance Portability and Accountability Act (HIPAA) is applicable in our jurisdiction and preempts the Insurance Code, with regard to the provisions required in the act, which are not provided in said Code or which are less stringent than the federal requirements.		
Ruling Letter No. N-C-8-71-95 October 13, 1995		Requires that all carriers that provides ambulance services in their coverage must estipulate that the ambulance companies that will render the services must be authorized by the Puerto Rico Commission of Public Services.		
Circular Letter No. CC-2014-1848-AS January 22, 2014		Regarding pregnant women, all carriers are required to cover and will not impose cost-sharing requirements with regard to the following tests included in the most recent recommendations of the "United States Preventive Services Task Force (USPSTF): 1) A first HIV test during the first trimester of pregnancy at the first prenatal visit, and 2) A second test during the third trimester of pregnancy (between the 28th and 34th week of pregnancy).		

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Circular Letter No. 2013-1825-D March 1, 2013 and Section 2.050(D)(1) Health Code		<p>All carriers that provide health plans to individuals and small groups, with the exception of grandfathered plans, large groups and large groups for Bona Fide Associations, will have to include in such plans at a minimum essential health services known as Essential Health Benefits (EHB). EHB include benefits and services in at least the following ten categories:</p> <ol style="list-style-type: none"> 1. Out-patient (ambulatory) services and medical-surgical services 2. Emergency services 3. Hospitalization 4. Maternity and newborn care services 5. Mental health and substance use disorder services 6. Laboratories, X-Rays and diagnostic testing services 7. Pediatric services including the respiratory syncytial virus vaccine, the cervical cancer vaccine, the vision and dental care 8. Prescribed medication 9. Rehabilitation and habilitation services and equipment 10. Preventive, wellness, and management of chronic disease services 11. Any other mandatory service or benefit required by Commonwealth or Federal laws or regulations <p>The EHB Benchmark Plan selected for Puerto Rico was Optimo Plus PPO. Exclusively with regard to pediatric vision services, the rule provides for using the coverage of the Federal Employees Dental and Vision Insurance Program (FEDVIP) to define the EHB that must be included in health plans.</p>		
ADDITIONAL REQUIREMENTS				
Chapter 11 Insurance Code	§ 11.110(1)	The contract shall include a coordination of benefit provision in compliance with the Coordination of Benefit Model Regulation of the NAIC.		
Rule L Regulation of the Insurance Code	§ 17(D)(1)	Notice related to contracts or certificates which are not Medicare Supplement Policies.		
	Appendix C	Disclosure Statements. Instructions for use of the disclosure statements for health plans sold to Medicare beneficiaries that duplicate Medicare.		
Contract Definitions		The contract has been revised to verify that all terms define in the same are actually being use.	<input type="checkbox"/> Yes <input type="checkbox"/> No	

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Table of Copayment, Coinsurance and Deductibles (Contract)		The Table of Copayment, Coinsurance and Deductibles of the contract include the cost sharing for all the covered services. This verification has been performed by the carrier.	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Circular Letter No. 2015-1869-AV/AS December 1, 2015		The submission fully complies with the requirements of this circular letter.	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Circular Letter No. 2015-1870-AV/AS December 1, 2015		The submission fully complies with the requirements of this circular letter.	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Providers Directory		The submission include the provided directory in the supporting documentation tab.	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Drug Formulary		The submission include the drug formulary by therapeutic category in the supporting documentation tab. The drug formulary include contraceptives for each of the types as approved by the FDA.	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No	
Preventive Services		The current list of the preventive services is included in the contract. The contract also include the link to access the current preventive services list.	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No	
Crime or Felony		Exclusions or limitations related to the commission or the attempt to commit a crime or felony clearly indicate that apply, except if any injury results from domestic violence or a medical condition.	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Service connected		Exclusions or limitations related to service connected injuries or conditions are not included. Language related to service connected injuries or conditions can be included in a Subrogation clause.	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Signature		As a requirement, the below certification must be completed, signed and included with the filing.	<input type="checkbox"/> Yes <input type="checkbox"/> No	

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CERTIFICATION

I _____ have reviewed or supervised the preparation of the above checklist and certify that the form(s) and/or drug formulary is (are) in compliance with all of the applicable requirements of the Insurance Code of Puerto Rico, Health Insurance Code of Puerto Rico, Federal and State Laws, Ruling and Circular Letters related to the Small Group Market, including Small Groups for Bonafide Associations, and that the form(s) and/or drug formulary does (do) not contain dispositions previously disapproved or required to be corrected by the Office of the Commissioner of Insurance of Puerto Rico. I also acknowledge responsibility for the validity, accuracy and completeness of the contents of this checklist, the transmittal letter and enclosures with the filing.

Signature: _____

Date: _____

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