



GOVERNMENT OF PUERTO RICO
Office of the Commissioner of Insurance

March 20, 2020

RULING LETTER NO. CN-2020-269-D

TO ALL HEALTH SERVICE ORGANIZATIONS AND INSURERS THAT WRITE HEALTH INSURANCE IN PUERTO RICO UNDER THE PUERTO RICO HEALTH INSURANCE CODE.

RE: AMENDMENT TO RULING LETTER NO. CN- 2020-265-D; GUIDELINES FOR CORONAVIRUS (COVID-19).

Dear Sirs and Madams:

On March 11, 2020, the Office of the Commissioner of Insurance of Puerto Rico ("OCI"), through Ruling Letter CN-2020-265-D, provided guidelines that health service organizations and insurers that write commercial medical health insurance plans must follow in order to assure their insured have timely access to the health services necessary to meet the diagnosis and treatment for COVID-19.

Following the issuance of the above-mentioned Ruling Letter, on March 18, 2020, the President of the United States signed the federal "Families First Coronavirus Response Act," which, among other matters, requires insurers and health service organizations that write group and individual insurance in the private sector, to cover testing for SARS – CoV – 2 or diagnosis of the virus that causes COVID – 19, without the imposition of cost-sharing requirements (including deductibles, copayments, and coinsurance) or prior authorization or other service utilization management requirements. (See Section 6001-Coverage of Testing for COVID-19 Families First Coronavirus Response Act).

In view of the provisions of the federal law Response Act," Ruling Letter CN-2020-265-D is amended to establish that the availability of the coverage for the COVID-19 diagnostic test will be provided by insurers and health service organizations who write insurance group and individual health insurance in the private sector **free of shared charges** (including deductibles, copayments and coinsurance) for the insured, in cases that according to the medical opinion the test is to be ordered. No prior authorization requirements or other service management requirements may be established.

The other provisions of Ruling Letter CN-2020-265-D remain in effect. You are advised that failure to comply with these provisions will result in the imposition of sanctions.

Very truly yours,

s/Rafael Cestero-Lopategui, CIC
Chief Deputy Commissioner of Insurance