



GOVERNMENT OF PUERTO RICO
OFFICE OF THE COMMISSIONER OF INSURANCE

October 26, 2011

RULING LETTER NO.: 2011-132-AV

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

Dear Sirs and Madams:

Under the provisions of the federal law known as the "Patient Protection and Affordable Care Act" (PPACA) and Public Law No. 161, enacted on November 1, 2010, all health service organizations or insurers that write medical insurance in Puerto Rico must provide coverage for the following preventive care services, without imposing cost-sharing, additional cost, coinsurance or deductible requirements:

1. Preventive care services classified "A" or "B" in the most recent recommendations of the United States Preventive Services Task Force¹.
2. Immunizations recommended by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention.
3. With regard to infants, children, and adolescents up to the age of twenty-one (21), preventive care and screening services as recommended according age by the Health Resources and Services Administration".
4. With regard to women, preventive care and screening services, as recommended by the Health Resources and Services Administration.

Recommended preventive care services must be provided without imposing cost-sharing, additional cost, coinsurance or deductible requirements, when they are offered

¹ For a complete and updated list of recommended preventive care services consult:
<http://www.healthcare.gov/center/regulations/prevention/recommendations.html>.

by providers that are associated with a network contracted by the health service organization or the insurer.

In view of the fact that preventive care services may be provided as part of an office visit during which other health care services are provided, the following rules regarding cost-sharing have been established:

1. If the preventive care service is billed separately from the office visit, cost-sharing may be imposed regarding the office visit (not applicable to the preventive care services).
2. If the preventive care service is not billed separately from the office visit and the primary purpose of the visit is to obtain preventive care service, cost-sharing may not be imposed regarding the office visit or the preventive care services.
3. If the preventive care service is not billed separately from the office visit and the primary purpose of the visit is not to obtain preventive care service, cost-sharing may be imposed regarding the office visit.

The above preventive care service requirements are applicable to individual and group market contracts that are not grandfathered plans.

You are therefore advised that failure to comply with the above requirements will be subject to sanctions as provided in the Puerto Rico Insurance Code.

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

Very truly yours,

SIGNED

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