



The Puerto Rico Chamber of Commerce
and El Nuevo Día present the...

A stylized blue logo resembling a lowercase 'i' with a red dot, positioned to the left of the main title text.

PUERTO RICO Health & Insurance CONFERENCE 2018



**DEVELOPMENT BY STORM: HOW TO TURN POST-MARÍA RECOVERY
AS THE OPPORTUNITY TO FIX HEALTHCARE IN PUERTO RICO**

**Healthcare Coverage and Access from the Employer
Perspective**

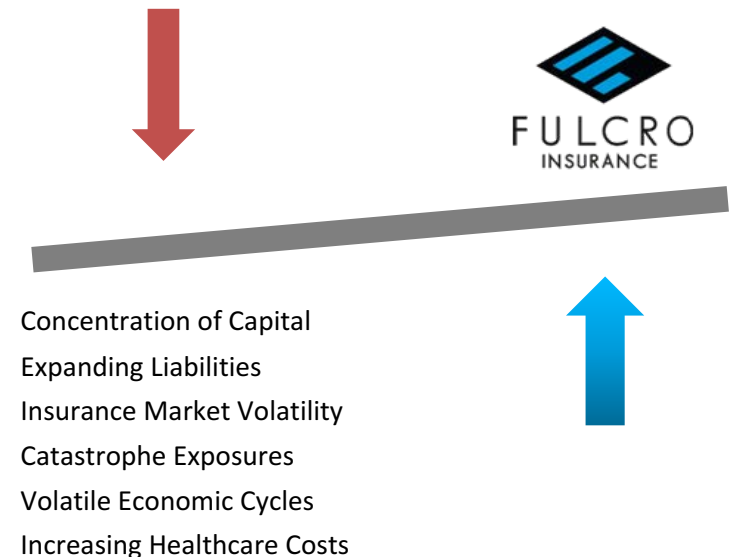
Ana D. Borrero Quiles

INTRODUCTION

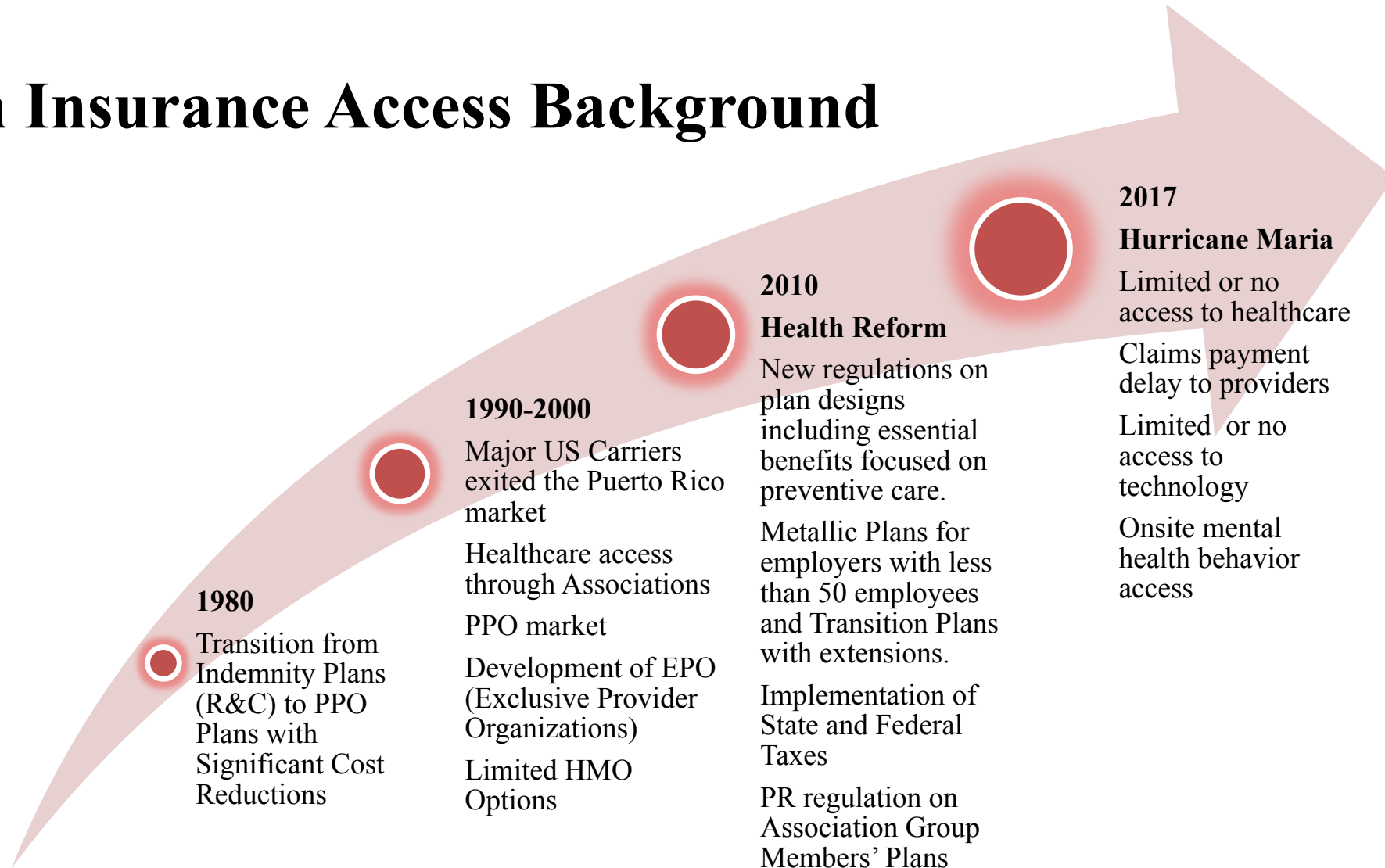
- FULCRO IS THE SPANISH WORD FOR FULCRUM
- Fulcrum = the support or point of rest, the center of support; one that supplies capabilities for action



Fulcro Insurance, Inc. is committed to, and advocates as its principal objective, the reduction of our clients' total cost of risk, including those arising from its employee benefits programs.



Health Insurance Access Background



How we supported Clients during and after Hurricane Maria



Compliance

Form 5500
Cobra Administration
Wellness Guidelines
Compliance Assessments &
Ongoing Alerts
Penalty Avoidance



WELLNESS

**Onsite Licensed Health
Educator**
Access to over 200 Health
Resources
Coordination of Onsite Mental
Health Workshops Resilience #1
Choice

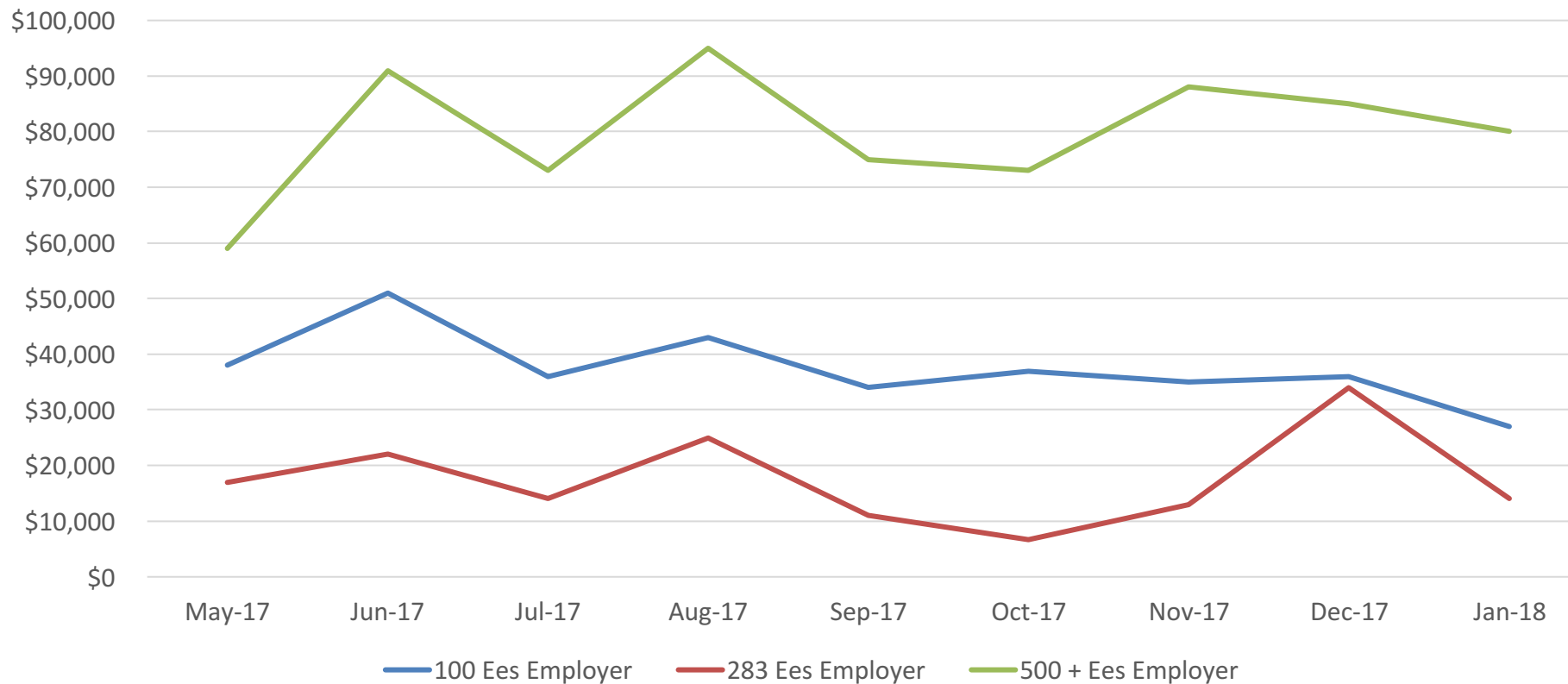


RENEWALS

Extensions
Monthly Carrier's Discussion on
BOB
Annual Enrollment Management



Medical Paid Claims' Trends before and after Hurricane Maria



Renewal Negotiations Generated 0% Increase to Rate Reductions

POST MARIA COST IMPACT RESULTS



PYMES– Employers with less than 50 Employees

- Rates changes are effective on January 1st.
- Market Analysis
- Percentage of increase varies by carrier and demographics
- No plan design flexibility



Employers with 50 – 100 Employees

- Market Analysis
- Special Negotiations by Carrier on all monthly renewals which generates competitive rates



Large Employers

- Market Analysis
- Cost reductions or NO increase
- Limited catastrophic claims



Thank You

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