

La Cámara de Comercio de Puerto Rico
y su Comité de Salud presentan el Seminario

OBAMACARE 2017



6 de octubre de 2016

PYMES & Individuals

Camalis M. Flores Polanco

Commercial Sales and Renewals VP



Agenda

Market Overview

Product Changes for 2017

- **Individual**
- **PYMES**

Why MCS...

2017 Commercial Market Challenges

- **Regulatory Provisions:**

- ACA comprehensive **benefits** and **subscribing rules** still impacting adversely the Individual products market

- **Taxes** impact challenges for all Commercial Market

- HIT: 2017 (moratorium)

- 10.5 IVA (eliminated) / reminding challenges: 4% BTB & Local Tax: 1%

- **Return premium:**

- In excess of 80% for individual and small group segment and 85% for large group segment

- **What will be the future of health policy in PR? Pending on new administrations (local and federal) and their view of the future**

INDIVIDUAL SEGMENT

Individual Segment Market Offer Review

simpler offer - attractive rates - available year round

2016

1 product
(MCS Personal)

2 basic plans
(Bronze & Silver)

8 variations

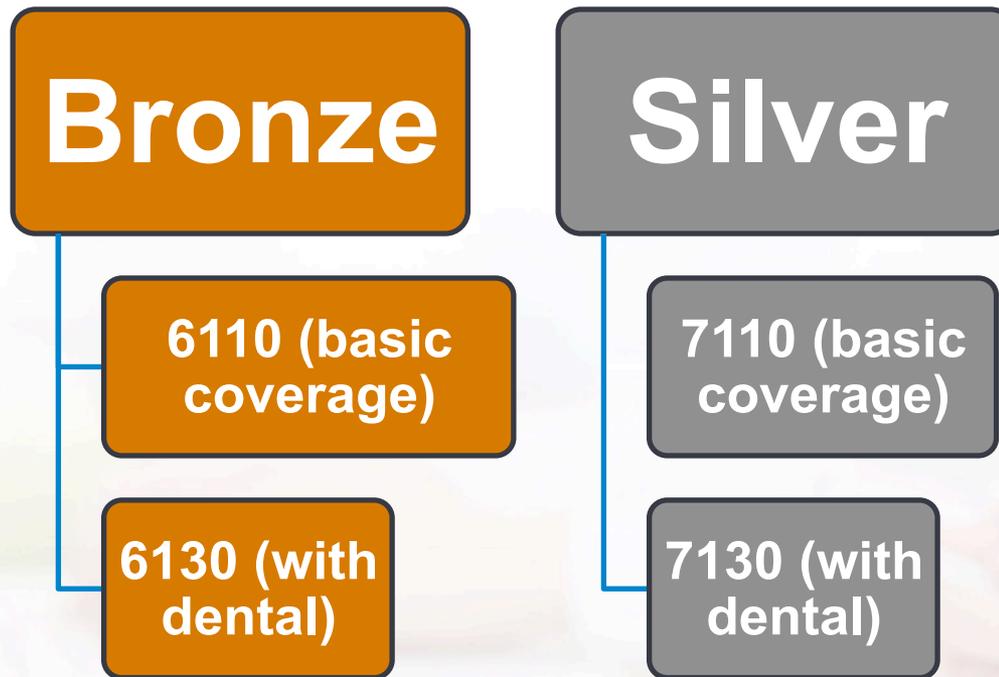
2017

1 product
(MCS Personal)

2 basic plans
(Bronze & Silver)

8 variations

2017 Market Individual Offer



Optional Life Insurance and Dental 300

2017 Benefits Changes

Urgency Center

- New Urgency Center Network and copays specifically for those center.

Pediatrician Visits

- Generalist copay

Drug Formulary

- New 6 tier formulary with list of drugs covered through medical component

Glucometer, Lancets and Strips

- One Monitor every 3 years and 150 lancets and strips per month. Covered under DME. Requires PA.

Portable Insulin Infusion Pump

- One pump for members under 21 and its maintenance. Covered under DME. Requires PA.

Preventive Services

- Screening of abnormal blood glucose and diabetes mellitus type II
- Preventing falls and recommended use of vitamins D

Digital Wellness Program

A comprehensive, interactive, digital platform designed to help members:

- Promote better lifestyle choices
- Prevent chronic disease onset
- Management of existing conditions



PYMES SEGMENT

PYMES Offer Review

2016

2 products (MCS
Premium & MCS
Global Elite)

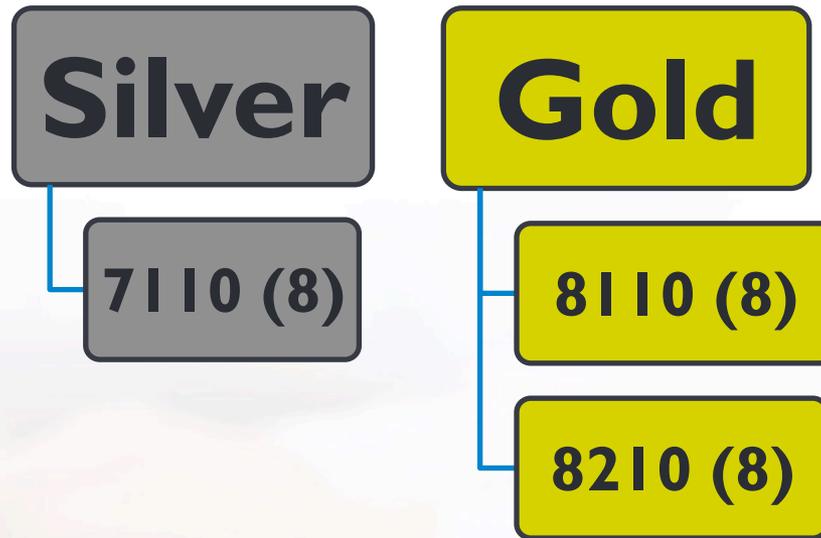
5 basic plans,
5 basic plans

2017

2 products (MCS
Premium & MCS
Global Elite)

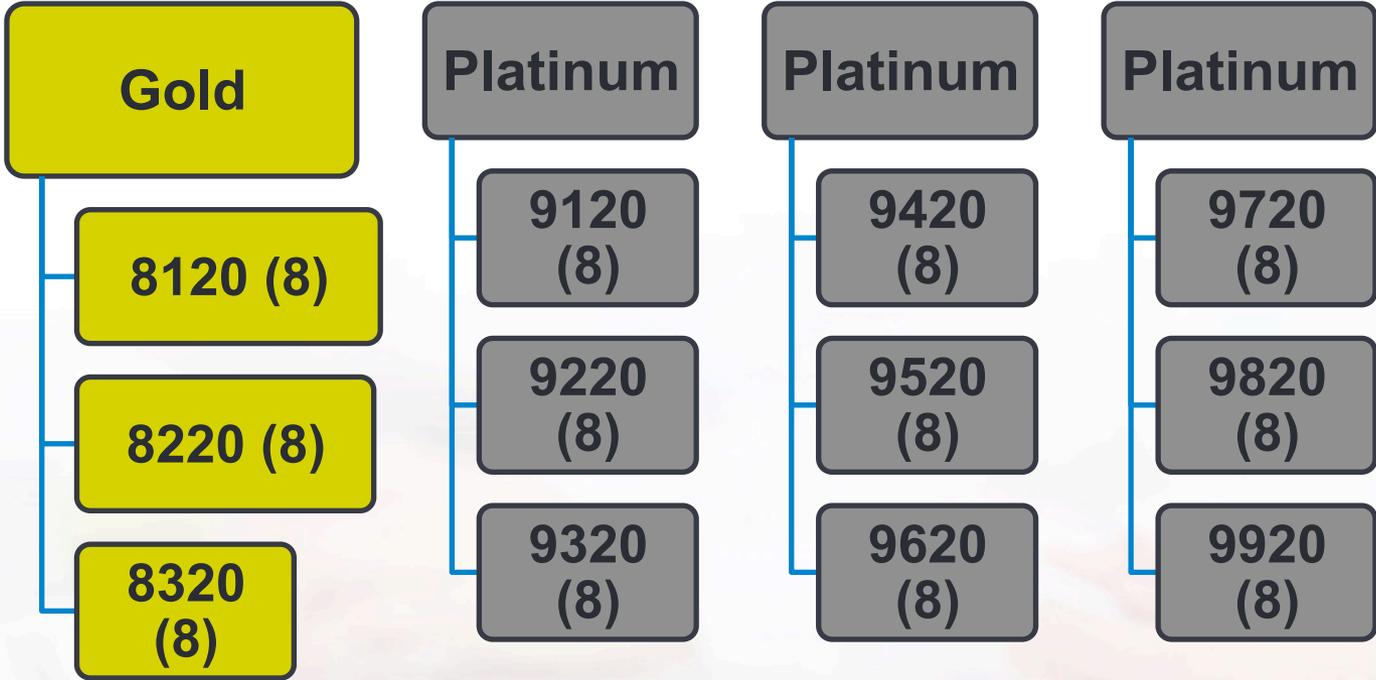
3 basic plans, 12
basic plans

MCS Global Premium



24 Alternatives

MCS Global Elite



96 Alternatives

ADDING VALUE TO YOUR COMPANY

Service: Our Value Added Proposition



Website Capabilities

mcs.com.pr

As a distinguished member, you can find information related to:

- Secure area
- Medical alerts
- Print forms
- Providers directories
- Medical services record
- Certification coverage
- ID card duplicates
- Benefits
- Exclusive Wellness Programs

The screenshot displays the MCS website interface. At the top, there is a navigation bar with the MCS logo, a search bar, and links for Sign In, About Us, Contact Us, and Versión Español. Below this is a secondary navigation bar with categories: Individual & Families, Groups & Companies, Health & Wellness, and My MCS. The main content area features a large graphic with the word 'LIFE' in white letters, where each letter is filled with a different image: 'L' shows hands holding a seedling, 'I' shows a child in a yellow dress, 'F' shows a couple, and 'E' shows hands holding a heart. Below the graphic is a row of icons for Medicare, Providers, Individuals, Families, Groups, and Producers, followed by a 'My MCS' section with a 'Register' button and links to Forms, FAQ, and Directories. The bottom section contains three promotional tiles: 'MCS Personal' with a woman holding an apple, 'Changes in the Federal Health Reform' with a man and a 'NEW' badge, and 'News and Events' with a 'Notification required under HITECH' banner. Each tile has a 'Learn more' button.

Clinical Management Programs

Promote consistency and support in the clinical decision making so your employees receive the right care, at the right time at the right place.

“... the right care at the right time”

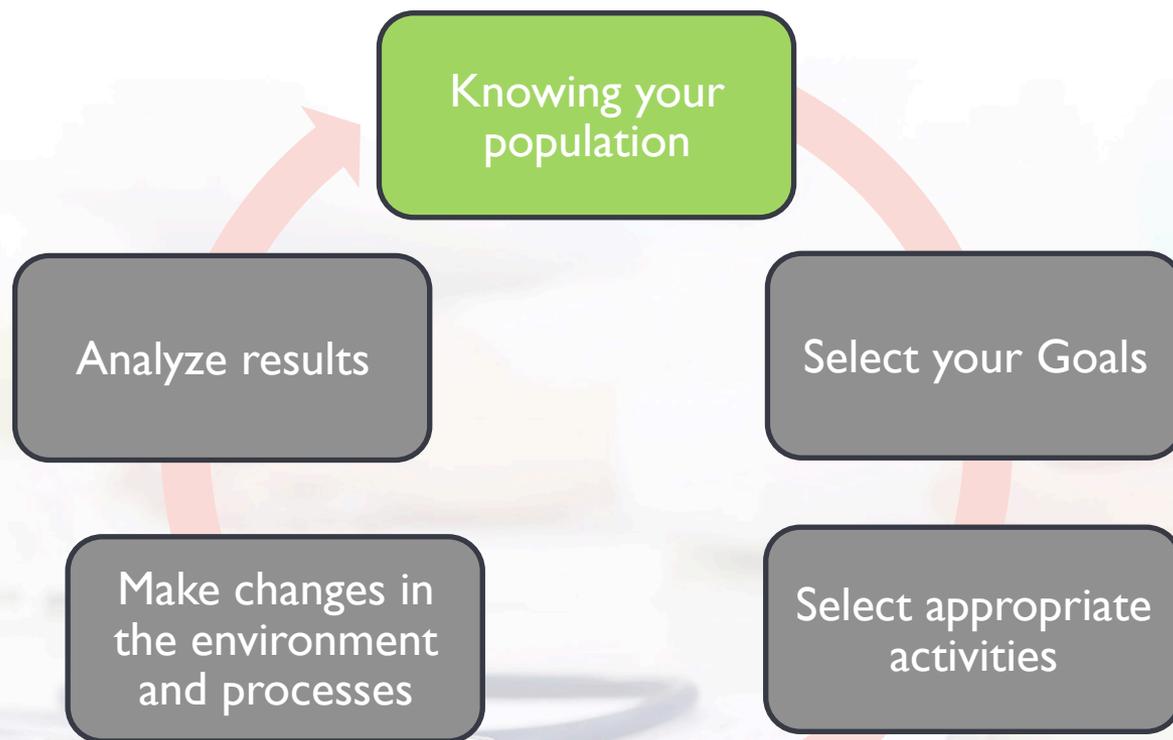
Plan and implement Wellness Initiatives

Innovative initiative aimed at providing employers with the knowledge and skills necessary for designing, implementing, and evaluating Health Promotion programs in the workplace.

- Seminars and Workshops
- Training Manual (Guide)
- Consulting



Special Wellness Seminar Program for PYMES Employers



Signature Life Programs

MCS | solutions

MCS | alivia

MCS | steps
to wellness

MCS | medilínea

MCS | rewards

MCS | balance



MCS

- **Service Oriented Company**
- **Employer Support Unit**
- **Strong Provider Network**
- **Wellness Programs**
- **Strongest Clinical Management Programs Offer**