

Reference Figures and Facts

March 9th, 2017



A. Selected Data from the *Issue Brief* released by the Office of the Assistant Secretary of Planning and Evaluation (ASPE) of the US Health and Human Services Department (HHS) on January 2017: “Evidence Indicates a Range of Challenges for the Puerto Rico Healthcare System”.

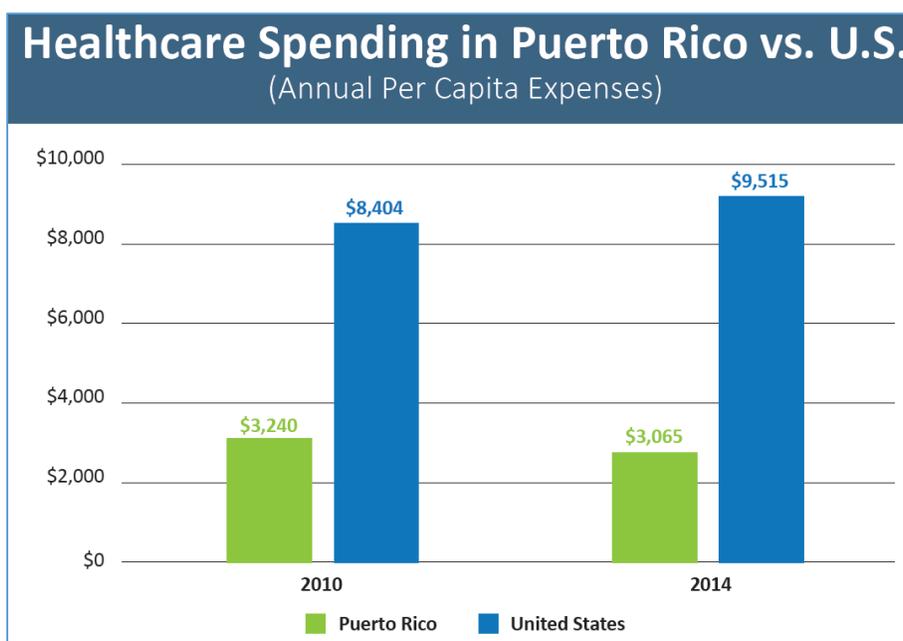


TABLE 14

Top Five Causes of Death in Puerto Rico versus the U.S. Mainland, 2013

Puerto Rico			U.S. Mainland		
Ranking	Cause of death	Rate per 100,000	Ranking	Cause of death	Rate per 100,000
1	Cancer	144.4	1	Diseases of the heart	193.3
2	Diseases of the heart	140.7	2	Cancer	185.0
3	Diabetes	87.0	3	Chronic respiratory disease	47.2
4	Alzheimer's disease	50.6	4	Unintentional injuries	41.3
5	Cerebrovascular diseases	37.4	5	Cerebrovascular diseases	40.8

Source: Departamento de Salud and National Vital Statistics Reports, 62(6), December 20, 2013.

Notes: Data on Hispanic origin should be interpreted with caution due to misreporting/underreporting on death certificates.

TABLE 12

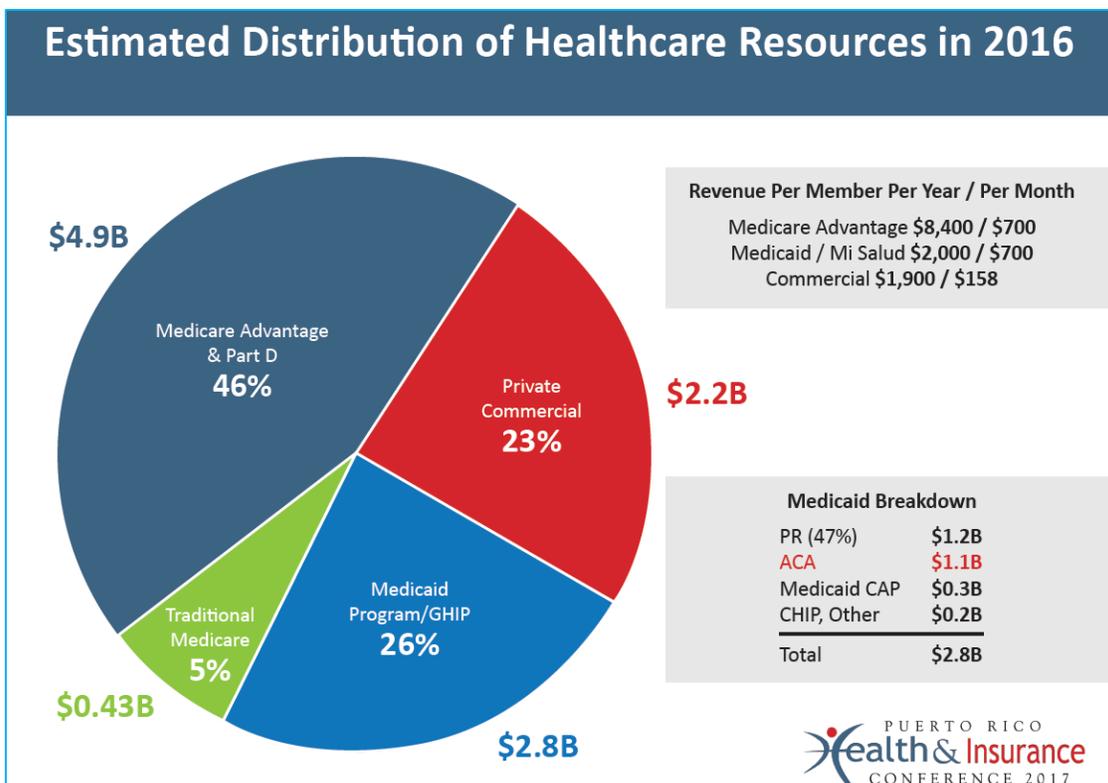
Prevalence of Selected Chronic Diseases and Associated Risk Factors in Puerto Rico versus the 50 States plus DC, 2014

	Puerto Rico		U.S.	
	Total	Percent	Total	Percent ¹
Coronary heart disease	609	8.5	51	4.2
Myocardial infarction	389	5.3	51	4.4
Adults who have been told they have high blood pressure (2013 data)	3,007	42.3	53	31.4
Adults who have been told they currently have asthma	636	10.6	51	8.9
Adults who have ever been told they have asthma	1,031	17.1	51	13.8
Stroke	177	2.2	51	3
Weight classification by Body Mass Index (BMI) Obese (BMI 30.0–99.8)	1,619	28.3	51	29.6
Adults who are current smokers	538	11.3	51	18.1

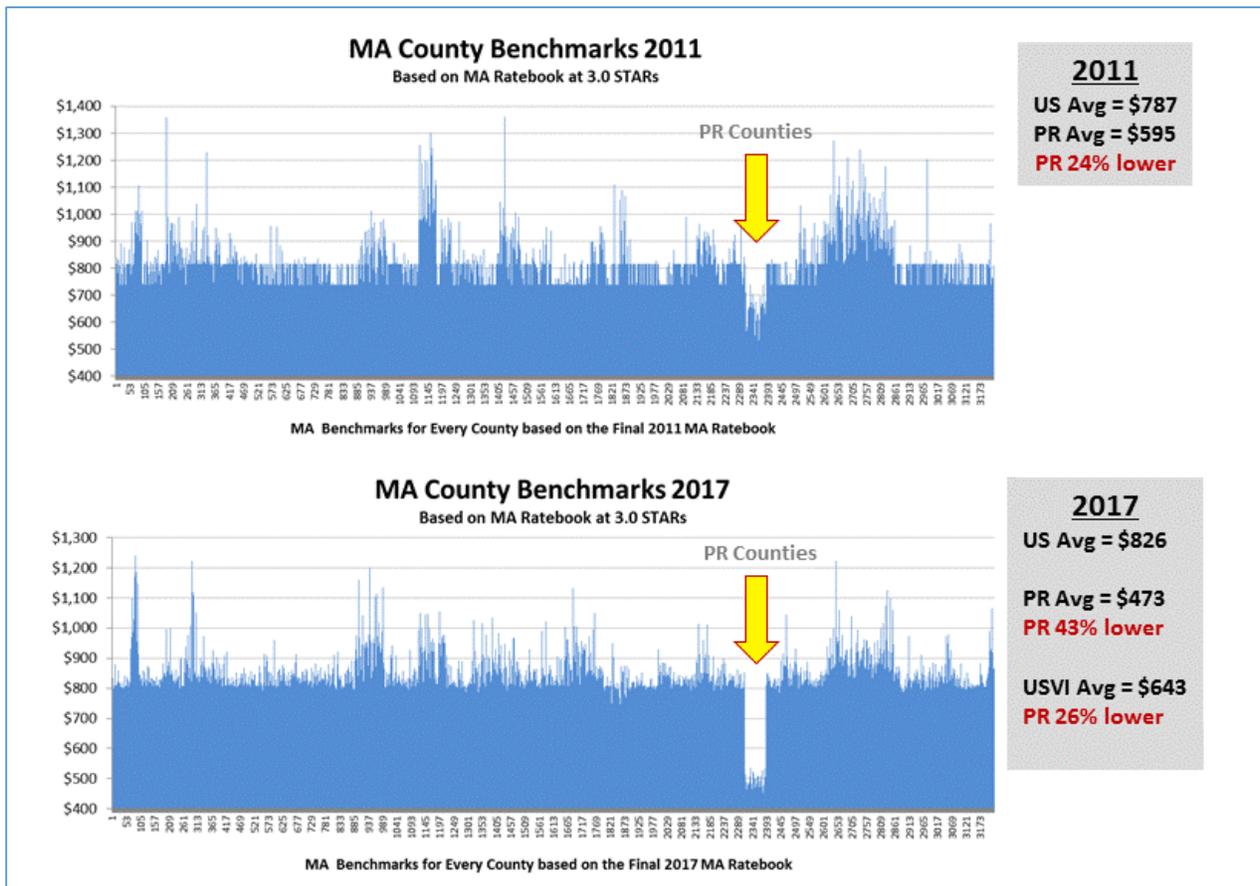
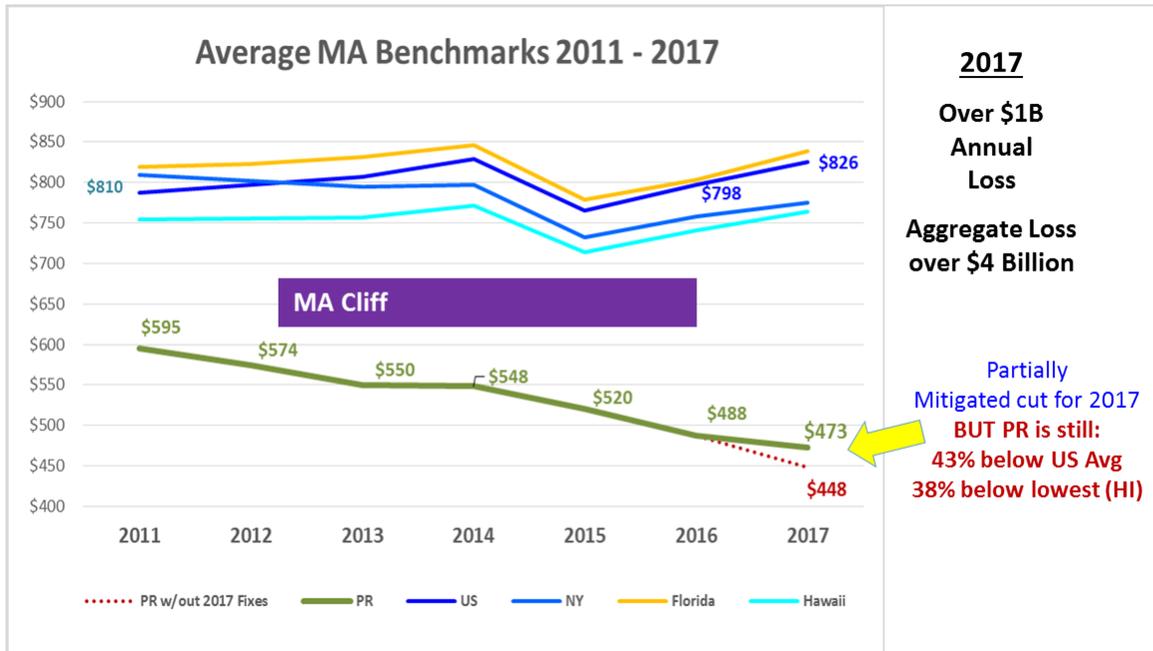
Source: BRFSS Prevalence and Trends data. Retrieved from <http://www.cdc.gov/brfss/brfssprevalence/index.html>.

¹Median of states.

B. Distribution by Program: Estimates based on annual reports of the Puerto Rico Insurance Commissioner and on Financial Statements submitted to the National Association of Insurance Commissioners (NAIC)

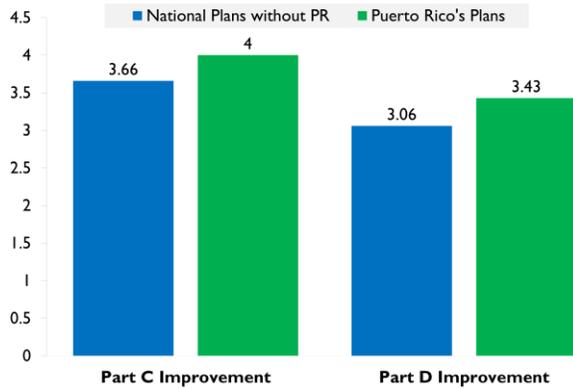


C. The Medicare Advantage Reductions have impacted 580,000 beneficiaries directly, and the entire healthcare system for the past 6 years

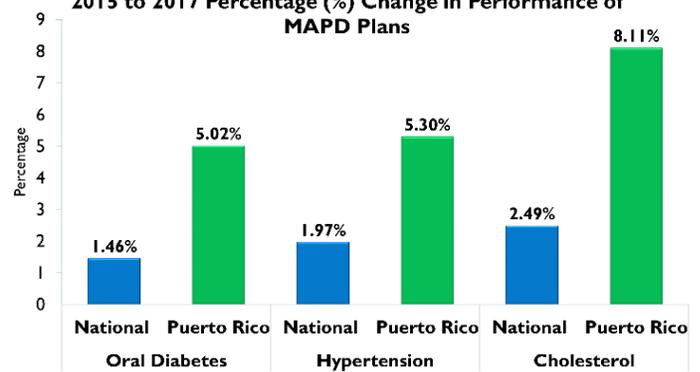


D. Quality Improvement: Medicare Advantage Platform

Average Rating for Part C and D Stars Improvement Measures in 2017: PR & National



National and Puerto Rico Only Medication Adherence 2015 to 2017 Percentage (%) Change in Performance of MAPD Plans



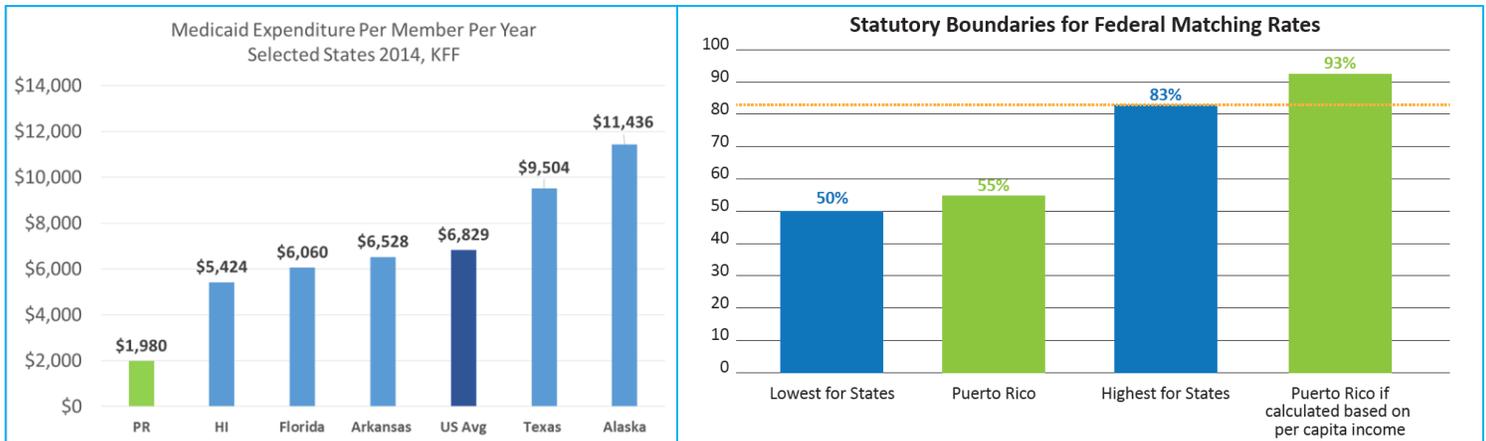
Measure	National Plans without PR	Puerto Rico Plans	Variance PR vs. Net Plans w/o PR
C18: Reducing the Risk of Falling	2.40	4.00	1.60
C06: Monitoring Physical Activity	2.88	4.11	1.23
C14: Diabetes Care – Kidney Disease Monitoring	3.57	4.78	1.20
C24: Rating of Health Plan	3.20	4.29	1.09
C10: Care for Older Adults – Functional Status Assessment	3.98	4.67	0.69
C23: Rating of Health Care Quality	3.41	4.00	0.59
C01: Breast Cancer Screening	4.03	4.57	0.54
C02: Colorectal Cancer Screening	3.17	3.56	0.38
C05: Improving or Maintaining Mental Health	3.62	4.00	0.38
C04: Improving or Maintaining Physical Health	2.63	3.00	0.37
C29: Health Plan Quality Improvement	3.06	3.43	0.36
C12: Osteoporosis Management in Women who had a Fracture	2.70	3.00	0.30
C11: Care for Older Adults – Pain Assessment	4.52	4.67	0.14
C09: Care for Older Adults – Medication Review	4.38	4.50	0.12
C19: Plan All-Cause Readmissions	3.34	3.44	0.11
C13: Diabetes Care – Eye Exam	3.42	3.44	0.03
C22: Customer Service	3.28	3.29	0.00
C07: Adult BMI Assessment	4.36	4.33	-0.02
C31: Reviewing Appeals Decisions	3.72	3.60	-0.12
C28: Beneficiary Access and Performance Problems	4.17	4.00	-0.17
C20: Getting Needed Care	3.33	3.14	-0.18
C30: Plan Makes Timely Decisions about Appeals	3.83	3.60	-0.23
C26: Complaints about the Health Plan	4.64	4.22	-0.42
C17: Rheumatoid Arthritis Management	3.86	3.38	-0.48
C08: Special Needs Plan (SNP) Care Management	3.01	2.33	-0.67
C32: Call Center – Foreign Language Interpreter and TTY Availability	4.24	3.40	-0.84
C16: Controlling Blood Pressure	3.98	2.89	-1.09
C15: Diabetes Care – Blood Sugar Controlled	3.74	2.56	-1.19
C27: Members Choosing to Leave the Plan	4.32	3.11	-1.21
C21: Getting Appointments and Care Quickly	3.37	1.14	-2.23
C03: Annual Flu Vaccine	3.31	1.00	-2.31
C25: Care Coordination	3.45	1.14	-2.31
Part C Average Rating	3.54	3.47	-0.07

Measure	National Plans without PR	Puerto Rico Plans	Variance PR vs. Net Plans w/o PR
D08: Rating of Drug Plan	3.25	4.57	1.33
D11: High Risk Medication	3.68	4.20	0.52
D07: Drug Plan Quality Improvement	3.66	4.00	0.34
D10: MPF Price Accuracy	4.69	4.90	0.21
D15: MTM Program Completion Rate for CMR	2.50	2.33	-0.17
D06: Beneficiary Access and Performance Problems	4.18	4.00	-0.18
D04: Complaints about the Drug Plan	4.59	4.22	-0.37
D02: Appeals Auto-Forward	3.92	3.33	-0.59
D09: Getting Needed Prescription Drugs	3.61	3.00	-0.61
D01: Call Center – Foreign Language Interpreter and TTY Availability	4.27	3.64	-0.63
D03: Appeals Upheld	3.00	2.00	-1.00
D05: Members Choosing to Leave the Plan	4.33	3.11	-1.21
D13: Medication Adherence for Hypertension (RAS antagonists)	3.95	2.70	-1.25
D12: Medication Adherence for Diabetes Medications	3.48	2.00	-1.48
D14: Medication Adherence for Cholesterol (Statins)	3.61	1.10	-2.51
Part D Average Rating	3.75	3.20	-0.56

E. Medicaid Disparities

Basic Funding Issue:

Already at the bottom, ACA MEDICAID cliff means \$1.1 billion less starting January 2018.



Scenario of Medicaid Benefits Coverage (ASPE 2017)

TABLE 9

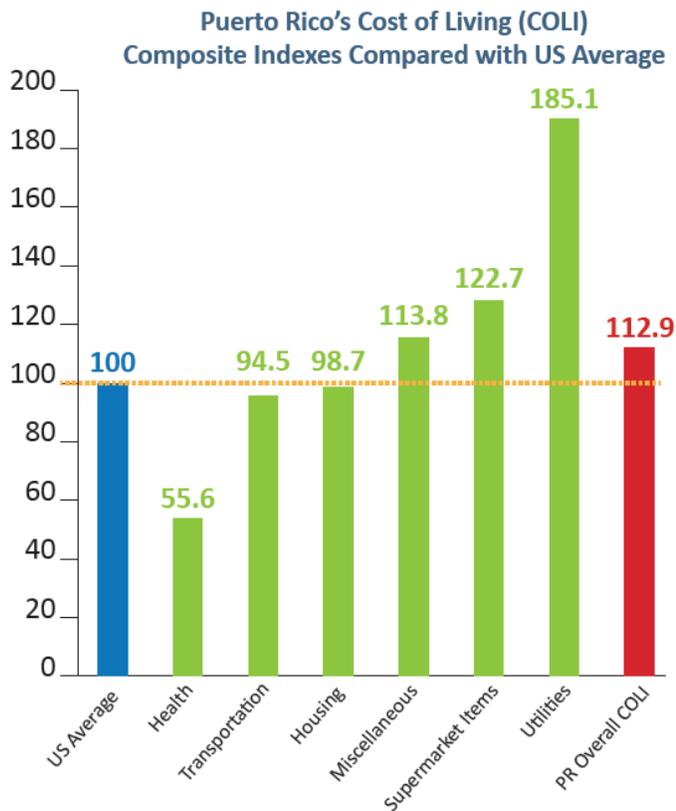
Services Covered by Medicaid in Puerto Rico

	Covered by Puerto Rico's Medicaid Program*	Not Covered by Puerto Rico's Medicaid Program
Mandatory Services	<ul style="list-style-type: none"> • Early and periodic screening, diagnostic, and treatment (EPSDT) services • Inpatient hospital services • Laboratory and x-ray services • Medical or surgical services provided by a dentist • Outpatient hospital services • Physician services • Tobacco cessation for pregnant women • Family planning services • Federally qualified health center services • Rural health clinic services 	<ul style="list-style-type: none"> • Home health services for those entitled to nursing facility services • Non-emergency transportation to medical care • Certified pediatric and family nurse practitioner services • Nurse midwife services • Nursing facility (long-term care) services for those over age 21 • Emergency services for certain legalized aliens and undocumented aliens • Freestanding birth center services
Optional Services	<ul style="list-style-type: none"> • Clinic services • Dental services • Eyeglasses and prosthetics • Outpatient prescription drugs • Physical therapy and related services • Diagnostic, screening, preventive, and rehabilitative services; • Inpatient psychiatric hospital services for those under age 21 • Inpatient hospital services for those 65 or older in an institution for mental diseases 	<ul style="list-style-type: none"> • Hospice care • Private duty nursing services • Intermediate care facility for individuals with intellectual disabilities • Personal care services • Targeted case management services • Nursing facility services for those 65 and older in an institution for mental diseases

*Medicaid coverage of a service does not necessarily mean that access to that service is adequate.

F. Puerto Rico is More Expensive than the Average US

...But healthcare is an extreme outlier.



"I am thinking of moving from Puerto Rico to..."

	Orlando, FL	Philadelphia, PA	Brooklyn, NY	Houston, TX
Overall COLI	12.1% ↓	5.6% ↑	33.8% ↑	12.6% ↓
Supermarket Items	15.3% ↓	5.5% ↓	2.2% ↑	15.3% ↓
Utilities	40.9% ↓	25.0% ↓	21.2% ↓	40.9% ↓
Housing	3.0% ↓	43.9% ↑	202.2% ↑	9.9% ↑
Transportation	13.4% ↓	10.8% ↑	20.8% ↑	7.6% ↓
Health	66.8% ↑	90.1% ↑	102.2% ↑	66.7% ↑
Miscellaneous	12.3% ↓	1.2% ↑	9.2% ↑	6.7% ↓

Loss Ratio of Health Insurance Companies in Puerto Rico (2010-2015)

Indexes	2010	2011	2012	2013	2014	2015
Medical Loss Ratio	84.6%	87.4%	86.5%	86.0%	87.2%	87.2%
Combined Ratio	94.8%	97.6%	97.2%	98.7%	98.5%	99.6%
Margin Ratio	2.2%	1.9%	2.5%	1.2%	-1.5%	0.01%

Source: Annual Report by the Office of Insurance Commissioner of Puerto Rico (2015).