

# Roberto G. Pando, MS, JD

President

MCS Life Insurance and MCS Advantage Inc.

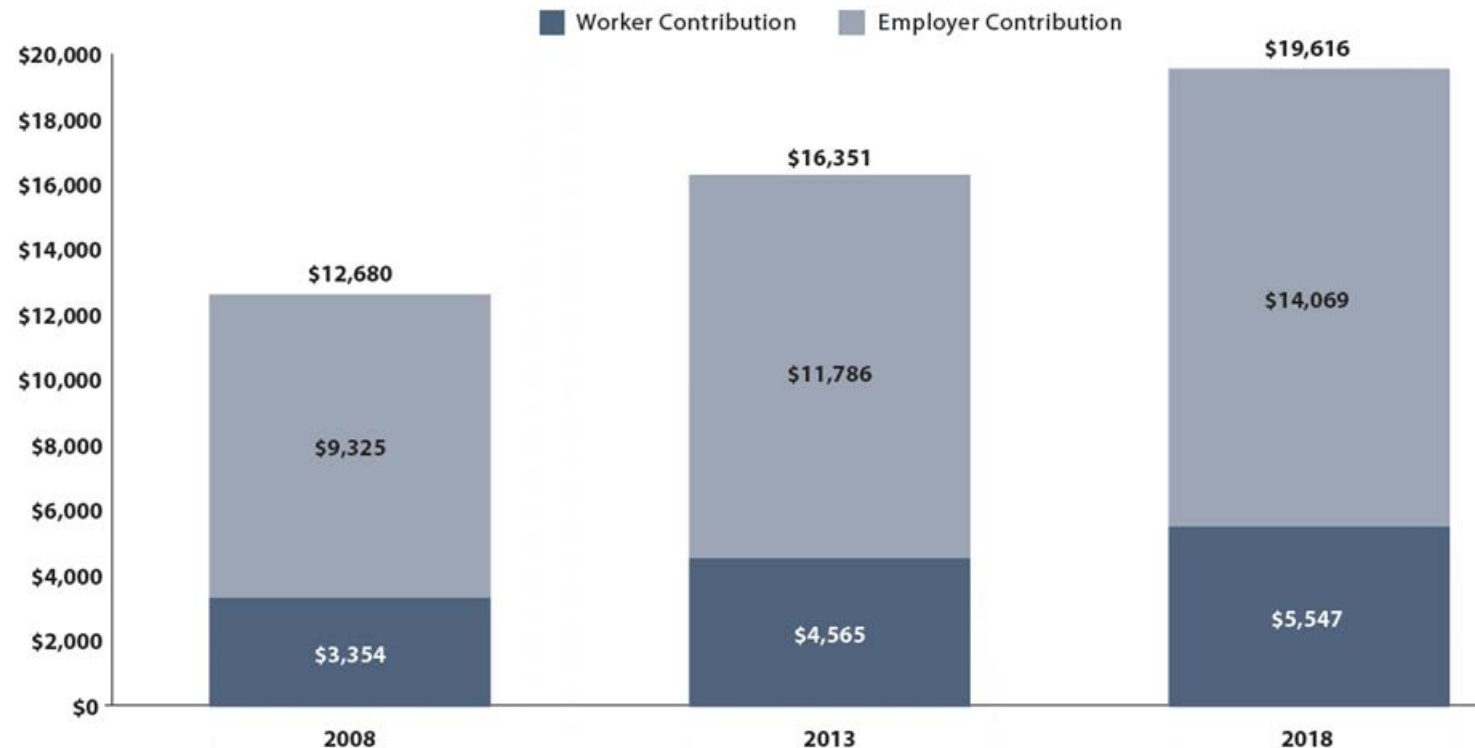


# Employer Contributions in \$\$\$



**FIGURE B**

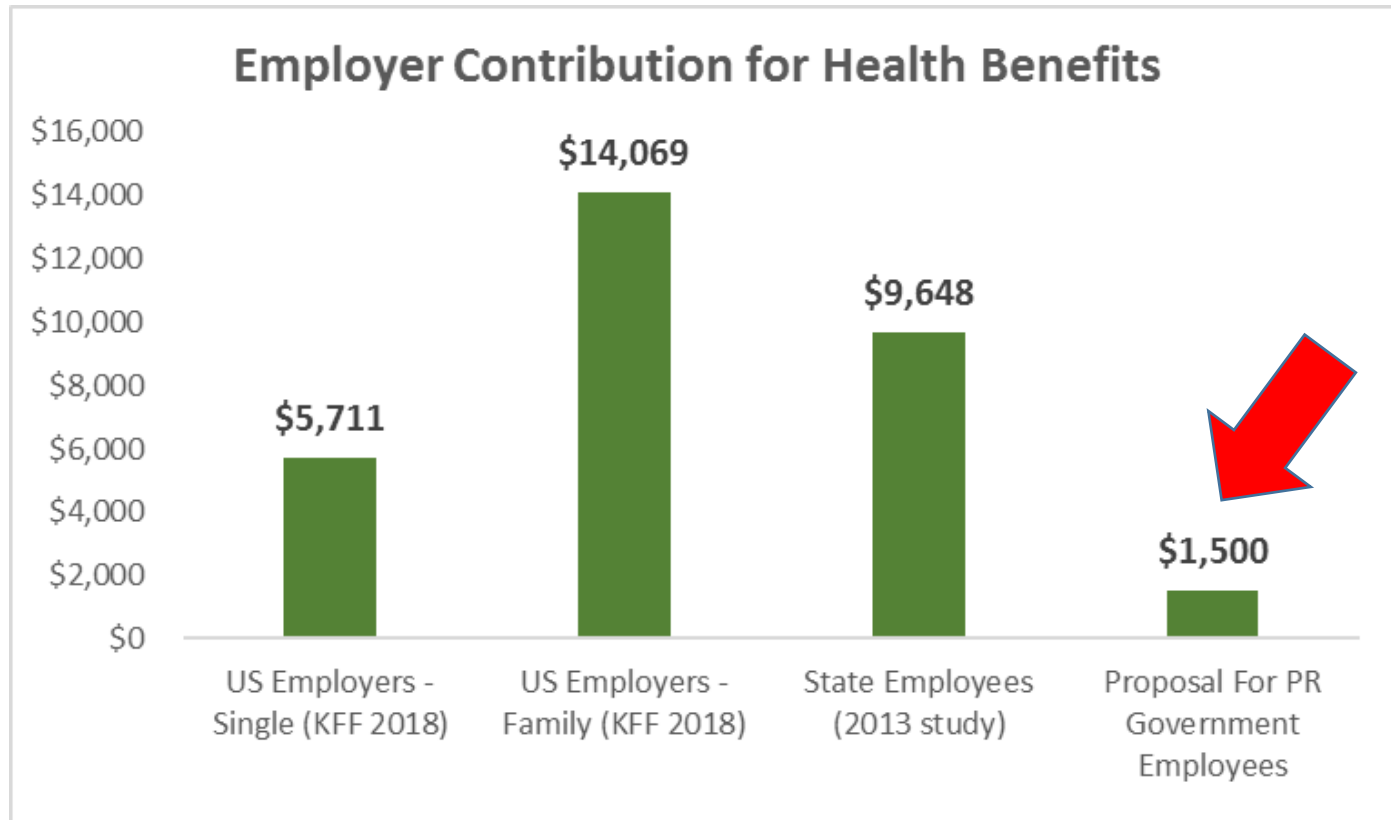
Average Annual Worker and Employer Premium Contributions and Total Premiums for Family Coverage, 2008, 2013, and 2018



NOTE: Since 2008, the average family premium has increased 55% and the average worker contribution toward the premium has increased 65%.

SOURCE: KFF Employer Health Benefits Survey, 2018; Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2008 and 2013

# Puerto Rico compared to rest of US

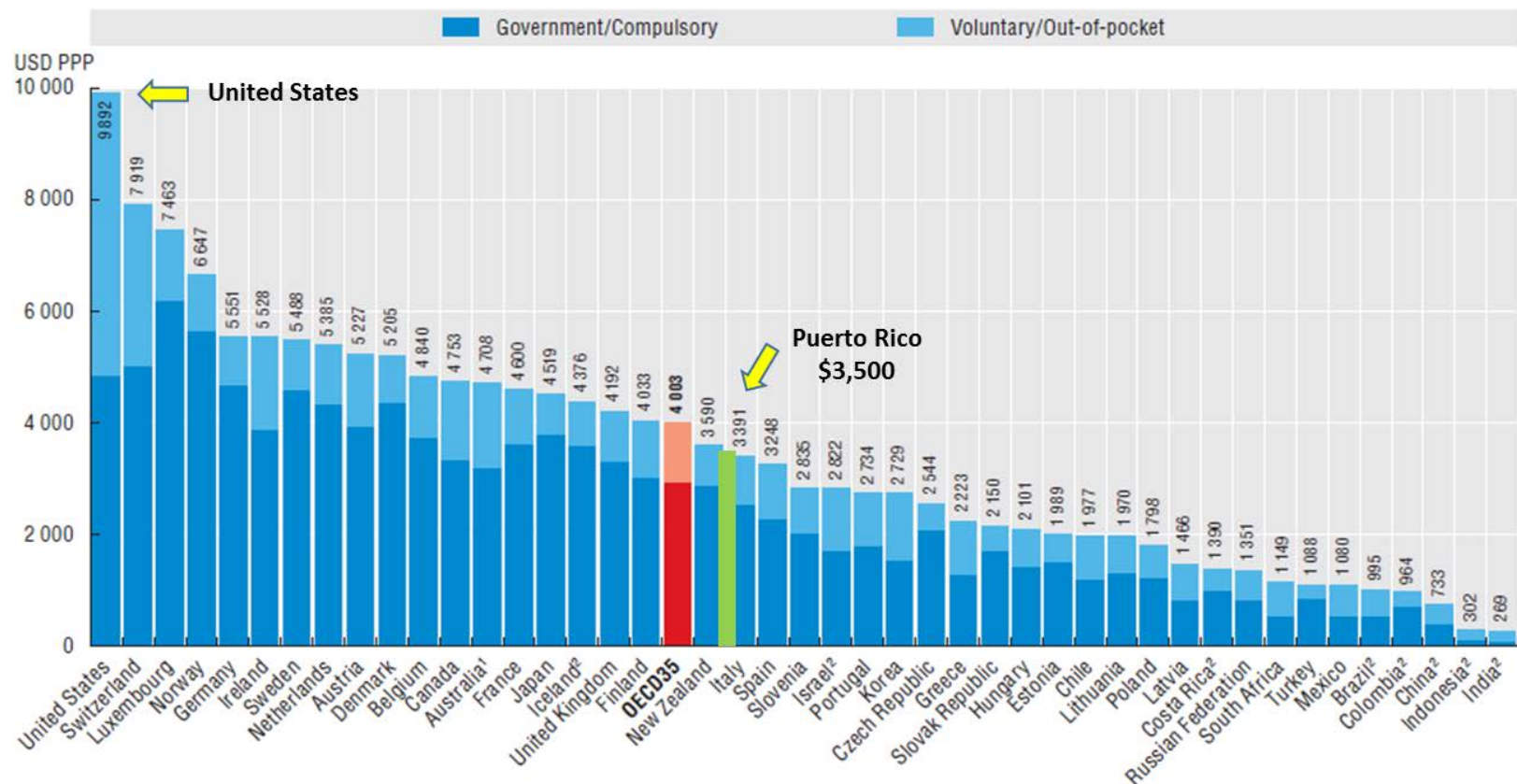


- ~75%-90% of total costs covered by employer in states.
- 84% paid by state governments (2013)

<https://www.pewtrusts.org/-/media/assets/2014/08/stateemployeehealthcarereportseptemberupdate.pdf>

# Healthcare Beneficiaries & Healthcare Funding

7.1. Health expenditure per capita, 2016 (or nearest year)

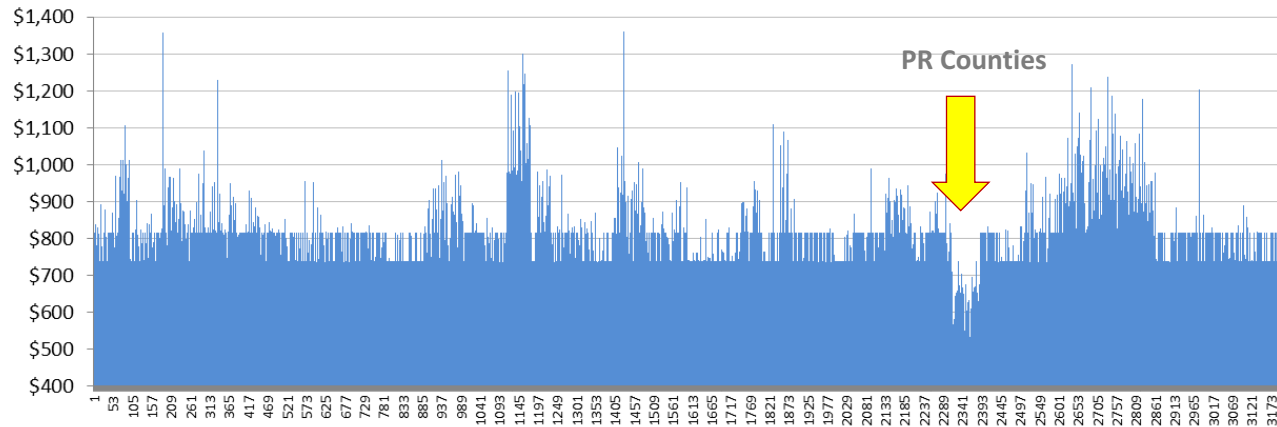


From: Healthcare at a Glance 2017; OECD Indicators.

# Increasing PR Funding Disparity in MA

## MA County Benchmarks 2011

Based on MA Ratebook at 3.0 STARS



MA Benchmarks for Every County based on the Final 2011 MA Ratebook

**2011**

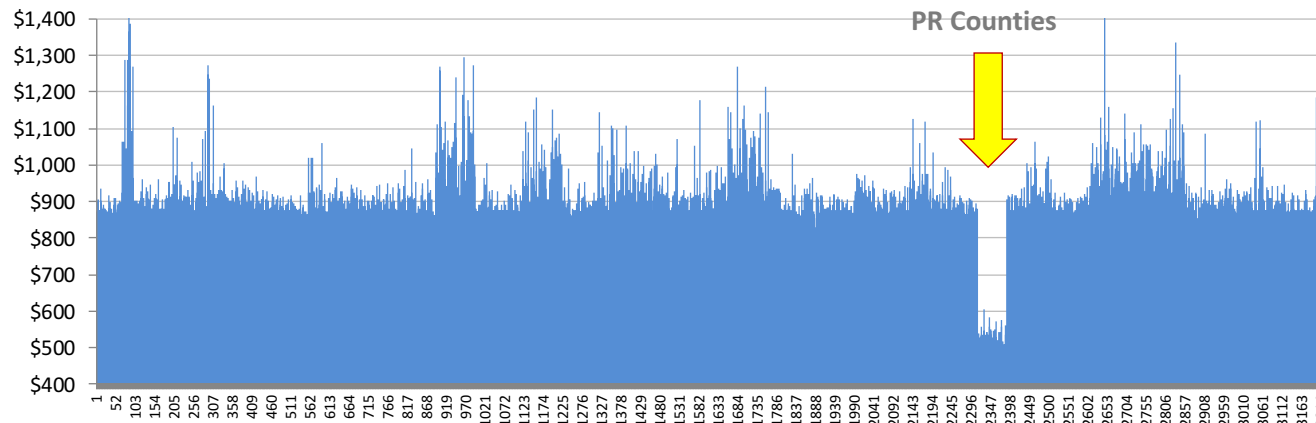
US Avg = \$787

PR Avg = \$595

PR 24% lower

## MA County Benchmarks 2019

Based on MA Ratebook at 0% Quality Bonus



MA Benchmarks for Every County based on the Final 2019 MA Ratebook

**2019**

US Avg = \$892

PR Avg = \$511

PR 43% lower