

La Cámara de Comercio de Puerto Rico y
su Comité de Salud presentan:



ALERTA

PARA EL SECTOR DE SEGUROS
PRIVADO DE SALUD DE PUERTO RICO:
¿Qué Está Pasando y Qué Vamos a Hacer?

Outlook of commercial health insurance plans

Presented by Vicente Feliciano, M.B.A
Founder & President



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Three segments of the health insurance market



ASES financing comes from the federal government and the PR government.



As the number of employees declines, so do the number of individuals insured on employer sponsored health plans.



Medicare Advantage tied to U.S. transfer payments and rules.

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Strategic outlook



Operational efficiencies



More revenue per contract



Demographic challenges

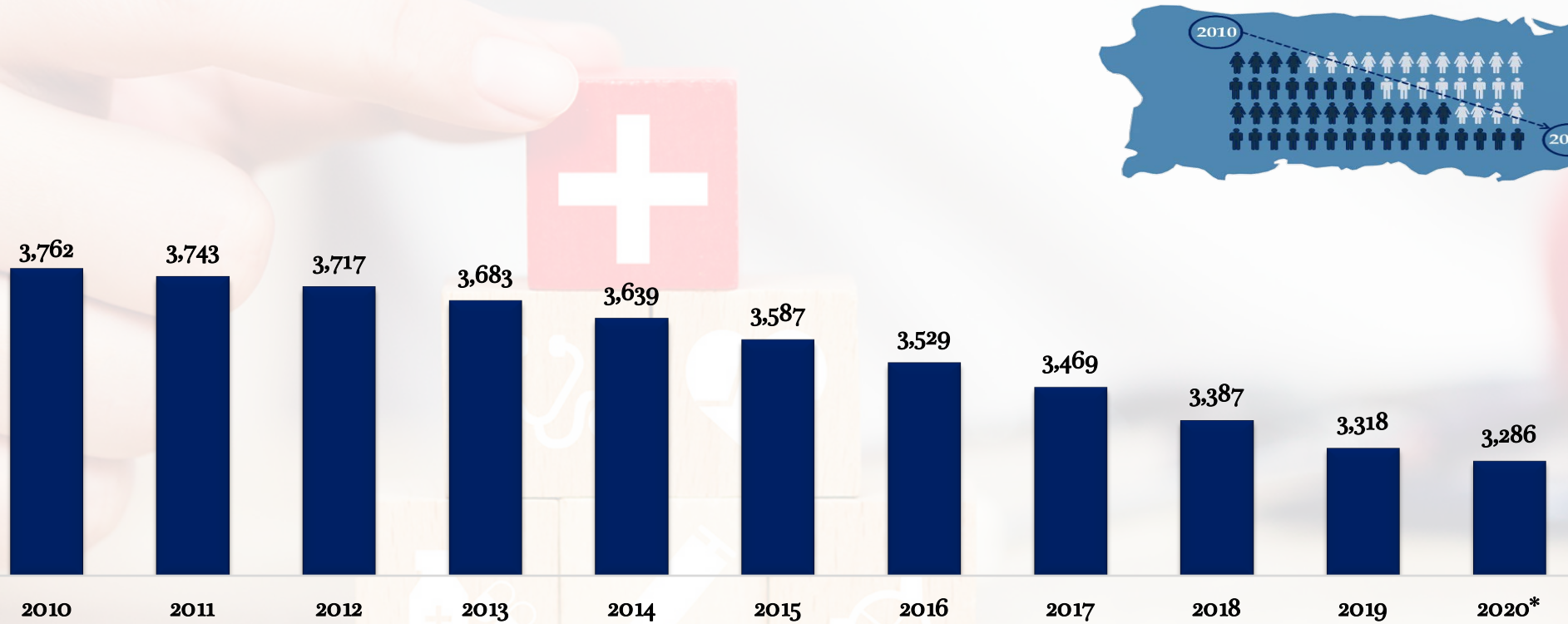


Squeeze on medical providers



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Puerto Rico's population declined 13% in 10 years.



Fuente: US Census Bureau
*Estimated by US Census Bureau

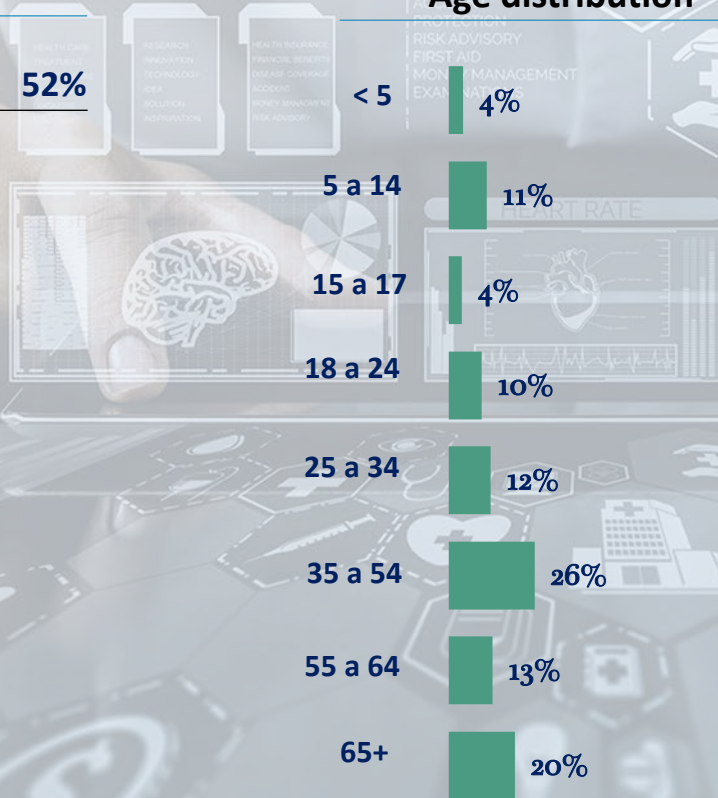
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Profile of Puerto Rico's population

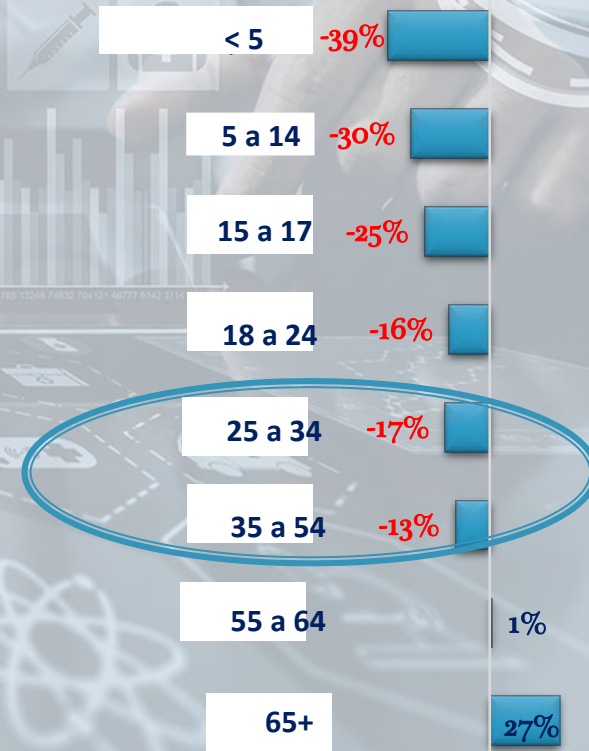
Sex



Age distribution

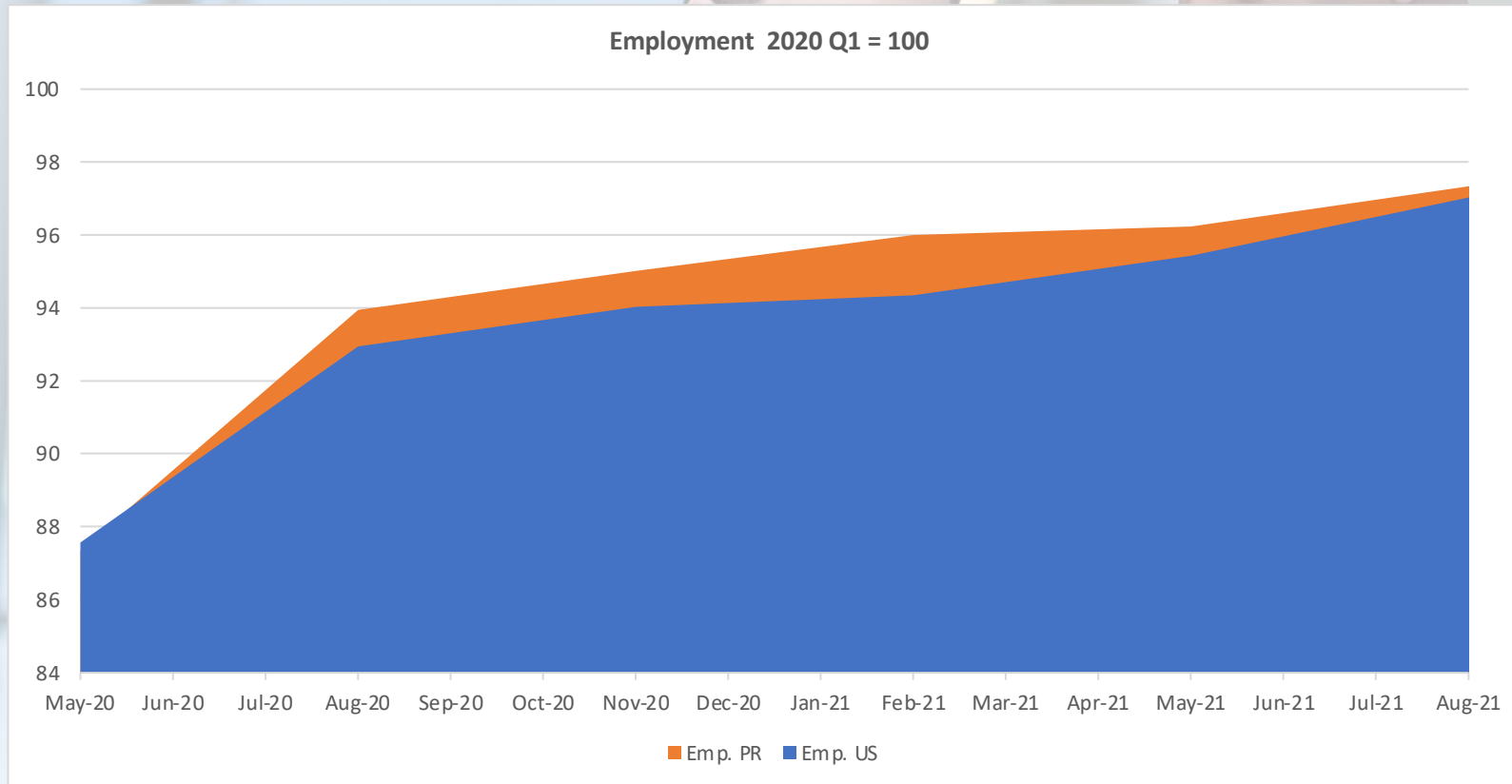


Change by age group 2010-2019



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Unemployment still below pre-pandemic level



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Our tax system is slanted so that young people contribute more than older groups

01

Exemption to social security income

02

Exemption to the first \$15,000 in pension

03

Low property taxes

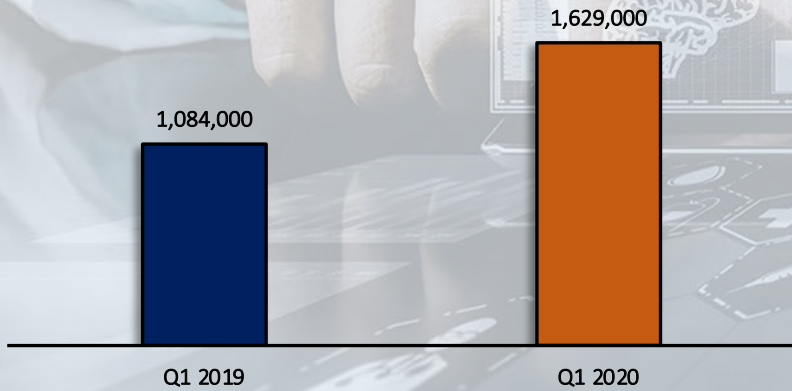
04

Exemptions to financial instruments such as GNMA's

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The pandemic accelerated the adoption of technology

Number of telehealth visits in the U.S.



US Telehealth Visits
(By Age Group, Q1 2020)



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Operational statistics of hospitals

Averages per Hospital PR vs. USA 2019			
	<u>United States</u>	<u>Puerto Rico</u>	<u>US / PR</u>
Beds	147	154	1.0
Patient Days	38,334	33,146	1.2
Occupation Rate	63.4%	59.2%	1.1
ALOS	6.0	5.4	1.1
Net patient revenue	\$206,993,568	\$54,112,146	3.8
Profit margin	8.8%	0.7%	13.3

Sources: American Hospital Association, Center for Medicare and Medicaid Services

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More revenue per contract?



Private sector employers under pressure from increases in labor costs and other factors of production.

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- While there are some opportunities to relieve financial pressures.



- The headwinds from demographics are very strong.





¡GRACIAS!

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