



GOVERNMENT OF PUERTO RICO  
Office of the Commissioner of Insurance

December 22, 2017

**RULING LETTER NO. CN-2017-230-D**

**TO ALL HEALTH SERVICES ORGANIZATIONS, INSURERS THAT WRITE HEALTH INSURANCE IN THE PRIVATE MARKET IN PUERTO RICO, GENERAL AGENTS, AUTHORIZED REPRESENTATIVES, PRODUCERS, AND THE GENERAL PUBLIC**

**EXTENSION OF THE GUARANTEED ENROLLMENT PERIOD FOR NEW SUBSCRIPTIONS IN BASIC INDIVIDUAL HEALTH INSURANCE PLANS**

Dear Sirs and Madams:

Due to the impact of Hurricane María in Puerto Rico, the Office of the Commissioner of Insurance (hereinafter, OCI) in Ruling Letter No. CN-2017-228-D, dated October 25, 2017, established the period of November 16 to December 31, 2017, as the guaranteed enrollment period for new subscribers of basic individual health insurance plans that enter into effect on January 1, 2018.

So that consumers who have been affected by the emergency situation due to the passage of Hurricane María may have additional time to select the basic individual health insurance plan of their preference, la OCI has decided to extend the guaranteed enrollment period for new subscriptions in basic individual health insurance plans up to and **including January 15, 2018**. The extension of the guaranteed enrollment period provided herein does not entail a change in the effective date of coverage, so that for applications for insurance that are received on or before January 15, 2018, health insurance coverage will be effective as of January 1, 2018.

This Ruling Letter amends Ruling Letter No. CN-2017-228-D, only for the purpose of extending the guaranteed enrollment period for new subscribers in basic individual health insurance plans. The other provisions of Ruling Letter No. CN-2017-228-D will remain unchanged.

Strict compliance with this Ruling Letter is hereby required.

Very truly yours,

Javier Rivera-Ríos, LUTCF  
Commissioner of Insurance of Puerto Rico

