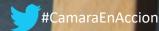


La Cámara de Comercio de Puerto presenta

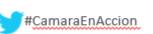
CEO Day Event

Jim O'Drobinak Chairman and CEO, MCS



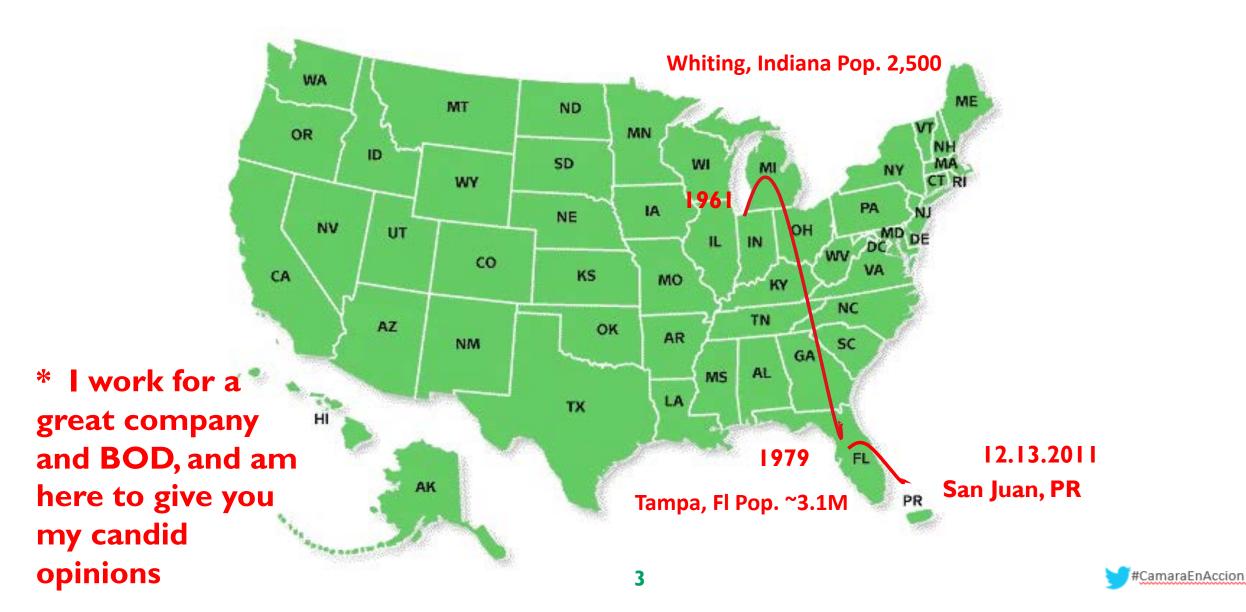
Conclusion (Don't Forget!)

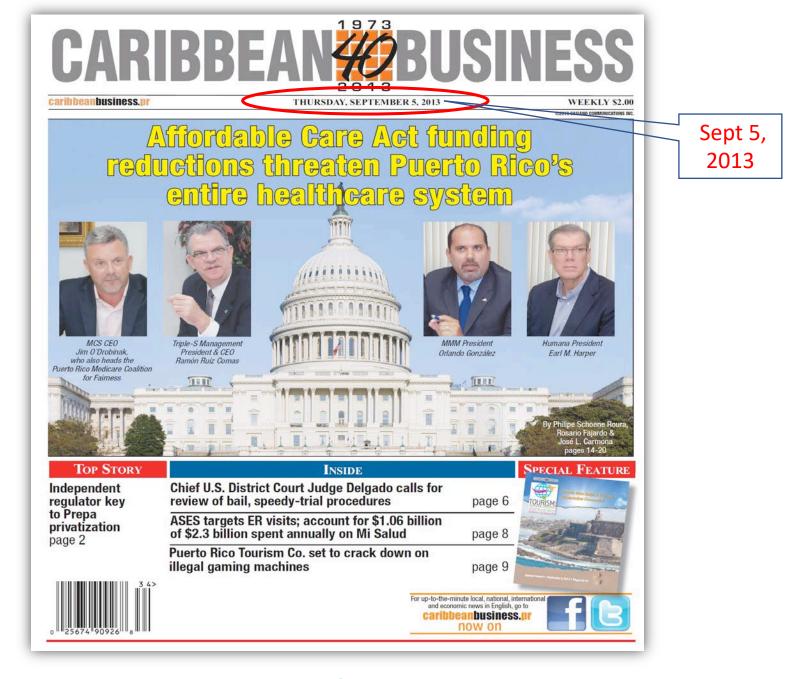
- I. Remember, Medicare Advantage (thru CMS) pays the Bills in PR's healthcare System
- 2. PR's healthcare system is terribly underfunded, ALWAYS support more funding for Puerto Rico's healthcare system.
- 3. PR has outsourced its healthcare system; it has a health secretary, sets health policy, but the healthcare system is operated by the healthcare plans
- 4. Always get your annual checkup!
- 5. Healthcare is the best career you could ever choose!



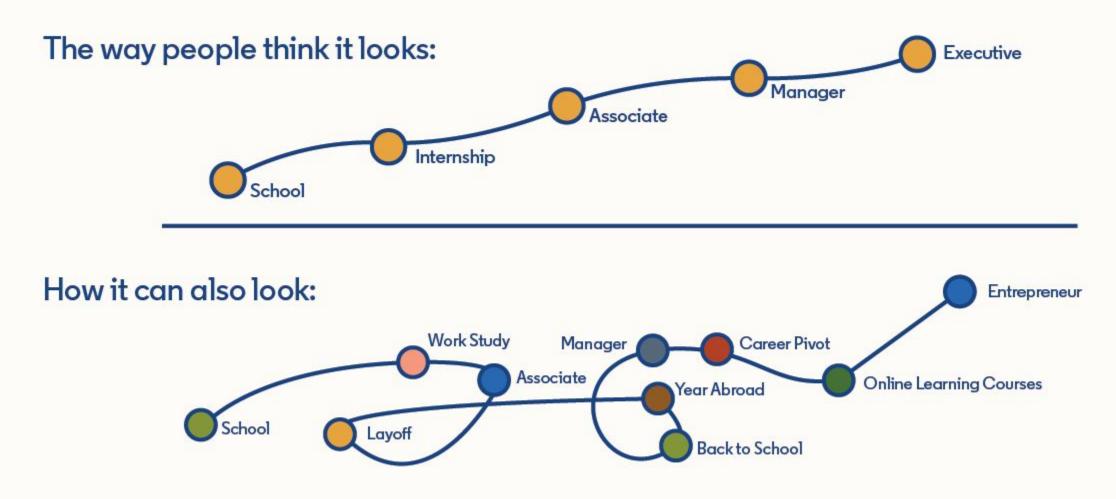
5

How Did I Get to PR? *





How Will Your Entrepreneurial Experience Look Like?



Deloitte Haskins & Sells

Deloitte.





6



Deloitte &

Touche LLP

PR Healthcare Plan Premiums and Membership – by LOB

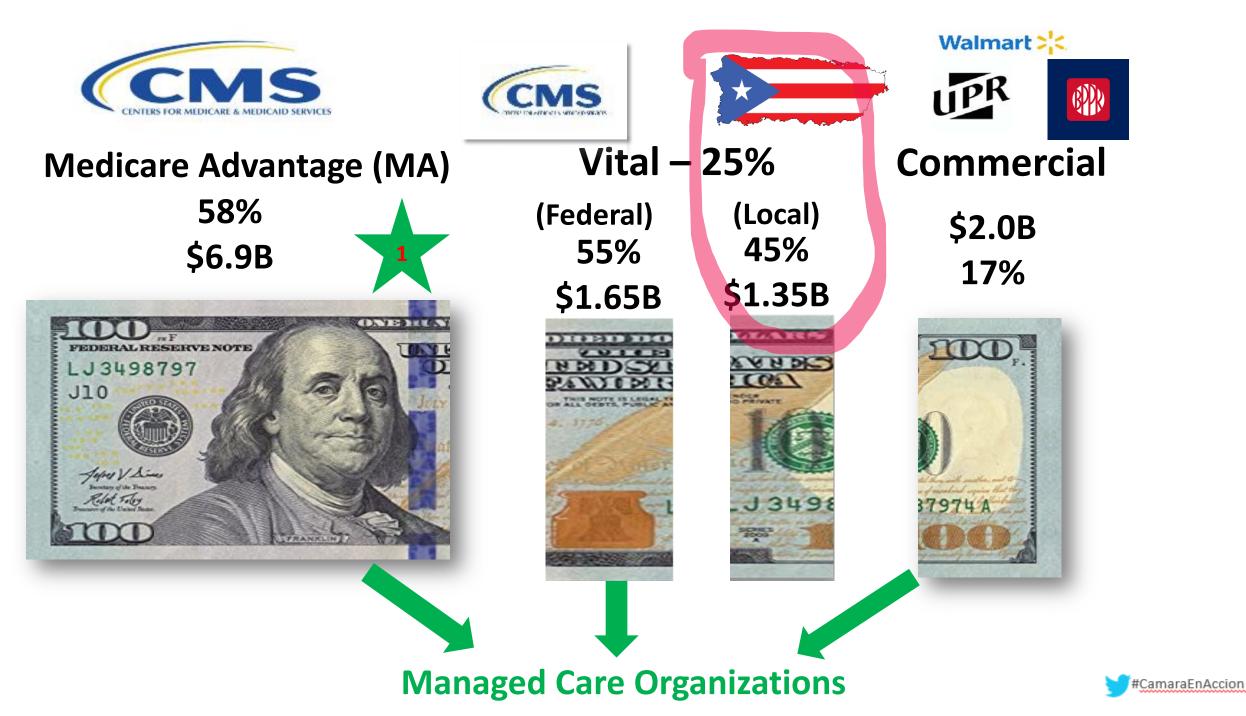
Commercial Medicare \$2,066,458,668 7,250,301 17% 21% Commercial 13,809,414 40% Medicaid Medicare \$2,973,132,132 Medicaid \$6,916,248,961 25% 13,649,593 58% 39%

2020 Health Insurance Premiums - ~\$12B/Year

2020 Member Months – 2.9M Members Served

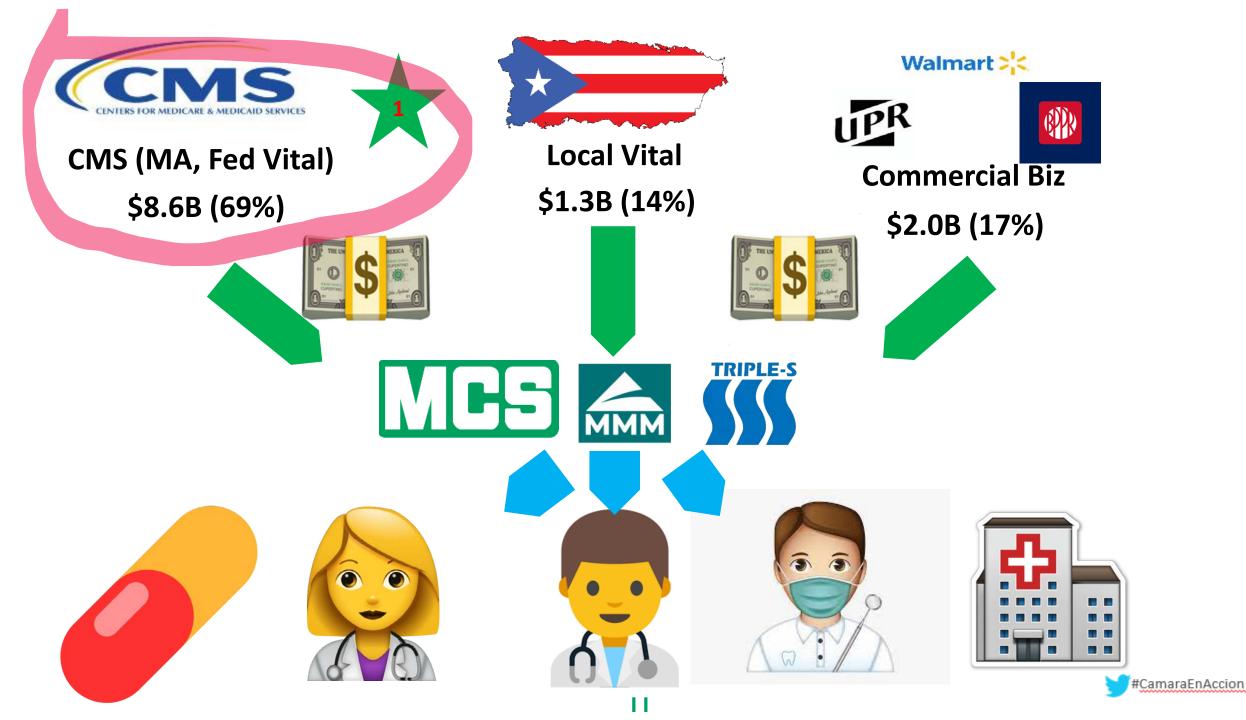
TE PAGA La Original

		PR HEALTHCARE BY THE NUMBERS						
		Good News			Bad News			
		<mark>1</mark>		2 Membership Information			<mark>3</mark>	
		Premium \$ (in	Annual Revenue	Member	<u>Member</u> Months -		Annual Revenue	
	Source	millions)	Per Member	Months - %	#	Total Members	Per Member	Comment
Medicare Advantage (MA)	100% Federal	\$6,918,247,961	57.9%	7,250,301	20.9%	604,192	\$11,450	~40% Below USA Average
Vital/Medicaid	55% Federal/45% Local	\$2,973,132,132	24.9%	13,649,593	39.3%	1,137,466	\$2,614	~50% Below USA Average
Commercial	100% Private	\$2,066,458,668	17.3%	13,809,414	39.8%	1,150,785	\$1,796	Very fragile segment
		\$11,957,838,761	100%	\$34,709,308	100.0%	2,892,442	\$ 4,134	
				~ PR Population		3,100,000		
				% Covered		93.3%		



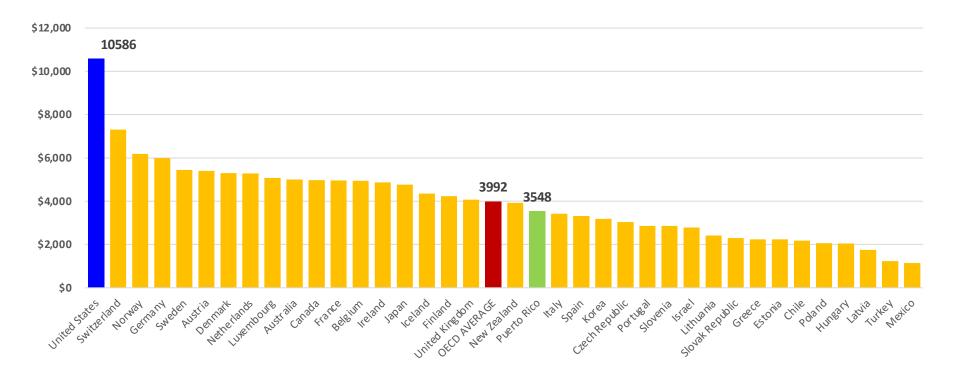
Managed Care Organizations (MCO)

Hospital	Doctors		Long Term Services & Supports	Basic Profile: Coordinate all care for
Home Health	Lab Tests	Mental/ Behavioral Health	(LTSS)	its members 2. Usually, a private enterprise or a wealthy not for profit
Ambulance	Prescription Drugs	Services	Transportation	3. IS THE BANK (95% of ALL CASH RECEIPTS AND DISBURSEMENTS) FOR
Durable Medical Equipment	Skilled Nursing Facility			THE ENTIRE HEALTH CARE SYSTEM
	5	M	RIPLE-S	3



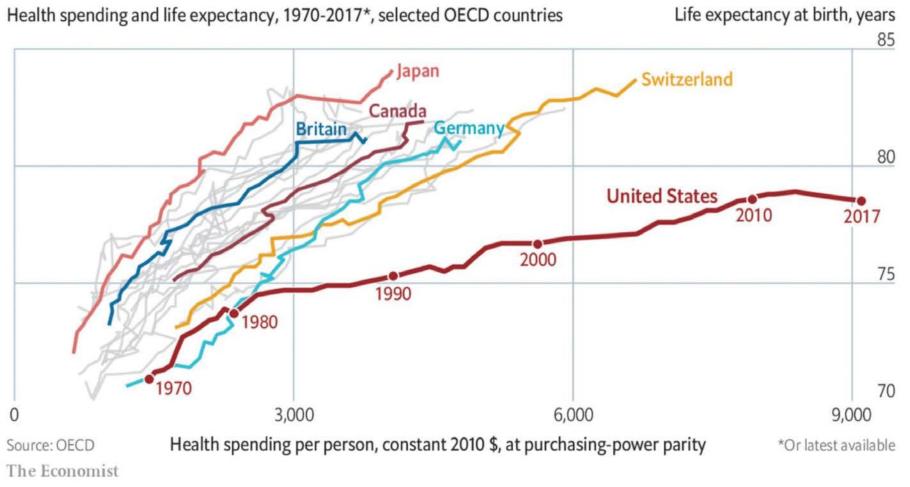
US Spends 3X Puerto Rico on Health Costs...

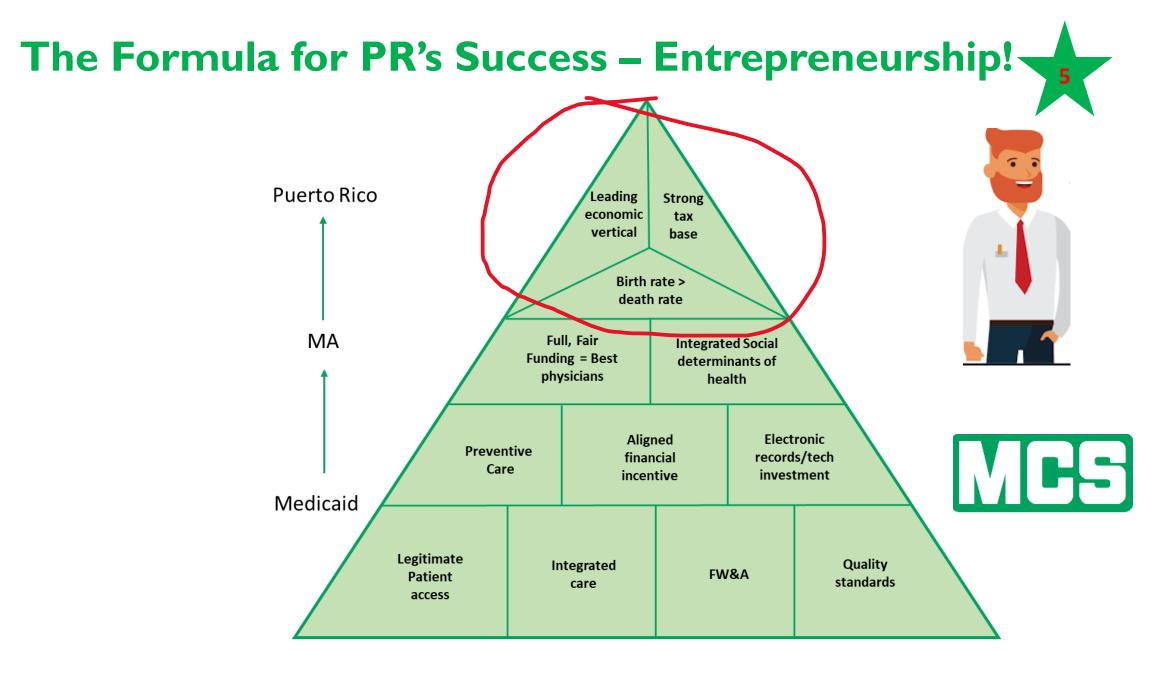
Current Expenditure on Health Per Capita US\$ Purchasing Power Parities 2018 OECD Health Statistics



...and it lags behind most of the world in life expectancy!

Odd man out





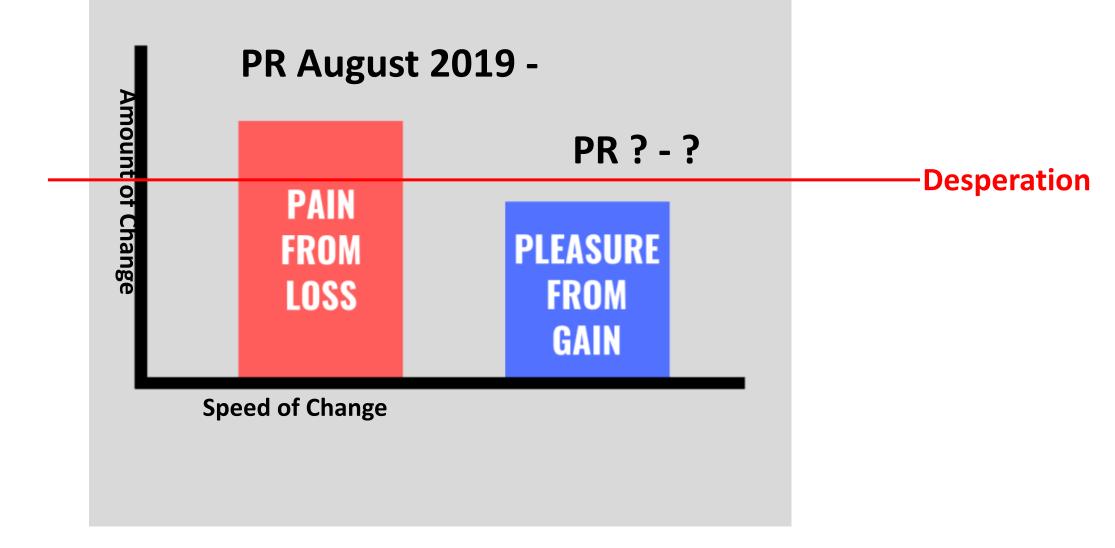


Entrepreneurship

- I. Change
- 2. Stay Courageous
- 3. Stay Healthy

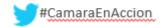


Puerto Rico - What Motivates Us to Change?



YOUR HOMEWORK (Don't Forget!)

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MCS Foundation 2018: Puerto Rico. A Million Reasons to BELIEVE.

https://www.mcs-foundation.org/





If I can help you or your friend's or family's health

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The Best Healthcare Plan in Puerto Rico







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