



GEB Network Partner: Mapfre

PUERTO RICO

In 1920 the Porto Rican American Insurance Company, predecessor of MAPFRE Puerto Rico, began operations on the island and is today the oldest insurance company in the market.

With a long-standing reputation for financial stability, innovation and outstanding customer service. MAPFRE Puerto Rico is part of the MAPFRE SA Insurance Group, the largest insurer in Spain, with headquarters in Madrid and operations in more than 40 countries across five continents.

MAPFRE Puerto Rico has a rating of “A” (Excellent) from AM Best, and is represented by 9 branches on the island, with nearly 700 employees and a provider network including more than 12,000 health service providers.

MAPFRE offers a comprehensive range of group insurance products including Life, Health, Disability, and Property & Casualty.

MEDICAL PLAN MANAGEMENT

Key plan management capabilities include:

- Comprehensive group benefit products including coverage for Medical, Life, Disability, Vision for small and large employer groups (products available for groups with 2-50, and 51+ employees);
- Medical plans may be customised to include member cost-share components such as co-insurance, deductibles, out of pocket maximum limits, co-payments and/ or per benefit or annual limits;
- National provider network offering access to discounted, direct payment arrangements;
- Upon request, additional medical facilities

can be identified and approached by the insurer for potential network contracting;

- Dedicated network management team focused on credentialing, monitoring, cost containment;
- Pre-authorisation for inpatient care (not required for newborns) and certain complex outpatient services is provided by a dedicated medical affairs team that reviews appropriateness of care, patient coverage and eligibility;
- An online provider portal where network hospitals/clinics/physicians can confirm coverage, co-pays, deductibles, claim and payment status;
- Online member portal for self-service access to e.forms, benefit details, e.medical card;
- A provider search engine where members can search providers by location and specialty;
- 24/7 customer service centre providing assistance with benefit questions, payment arrangements and pre-authorisation for care;
- Access to telephonic support from nurses who can provide real-time patient guidance/advice on medical care and conditions;
- Access to a Medical Second Opinion service providing medical consultation and treatment recommendations for complex cases;
- Pharmacy Benefits Management Programme, providing expert evaluation of drug effectiveness, multi-tiered reimbursement, price negotiation with manufacturers.

HEALTH & WELLBEING

In addition to comprehensive employee benefit plans, MAPFRE Puerto Rico also offers clients access to a range of health and wellbeing programmes designed to help members *Stay healthy, Return to health after sickness or injury, and Manage chronic illness*:

Stay healthy

- Customised health lectures and health education materials designed to address specific group disease trends/health concerns (topics may include: Smoking Cessation, Stress Management, Hypertension, Diabetes, Asthma, Maternity care, Cardiovascular disease and Diabetes);
- Workplace health fairs, including biometric screenings, vaccinations, health risk assessments, employee health checks, on-site nutritional counseling;
- Employee Assistance Programme (EAP) available for mental health screening and treatment, financial and legal counseling;

Return to health

- Medical case management and Medical Second Opinion services to identify treatment alternatives and support members before/during/after hospital discharge and return to work;

Manage chronic illness

- Programmes to help members to track and manage certain chronic conditions including Asthma, Chronic Obstructive Pulmonary Disease (COPD), Depression, Diabetes, Hypertension, Maternity (care management is supported by a mobile healthapp developed by *Telemedik*);
- Additional support for Diabetes management is also available including discounts on blood testing equipment, etc.

