

# Certain Affordable Care Act Provisions Will No Longer Apply to U.S. Territories

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The Department of Health and Human Services (HHS) notified U.S. territories (Puerto Rico, the U.S. Virgin Islands, Guam, American Samoa and the Northern Mariana Islands) that the following Affordable Care Act provisions will no longer apply to insured plans situated in the territories:

- Guaranteed availability
- Medical loss ratio (MLR) rebates
- Community rating\*
- Single risk pool\*
- Rate review\*
- Required coverage of essential health benefits (EHB)\*

The change applies prospectively only, effective July 16, 2014.

HHS issued an identical letter to each territory. A link to the Puerto Rico letter can be viewed at:

<http://www.cms.gov/CCIIO/Resources/Letters/Downloads/letter-to-Weyne.pdf>