

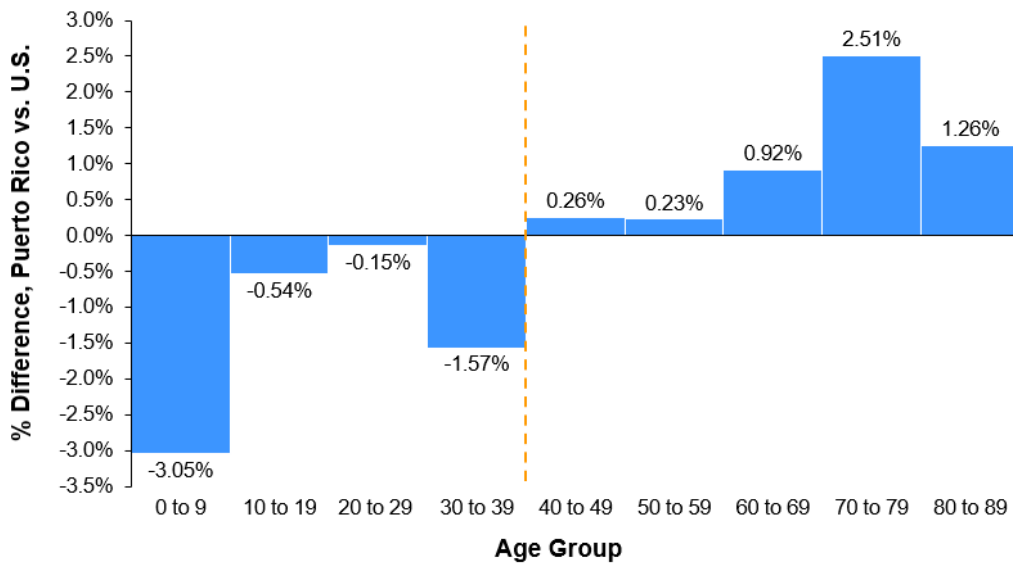


Puerto Rico's Healthcare Funding Disparity Harms Some of America's Most Vulnerable Populations

The data demonstrates Puerto Rico's population is **older, poorer, and sicker** than that of the U.S. mainland. Despite this, the people of Puerto Rico receive **disproportionately less** funding for healthcare services than their fellow citizens in the States. This has created institutional disparities impacting the ability of the most vulnerable populations on the island to access adequate, essential healthcare services.

An older population: *Puerto Rico has an older population than the population across the U.S. 1 in 5 people in Puerto Rico are 65 years or older in age, and the island has 2.51% more individuals aged 70 to 79 years than the States as a whole.* (Source: [U.S. Census Bureau](#))

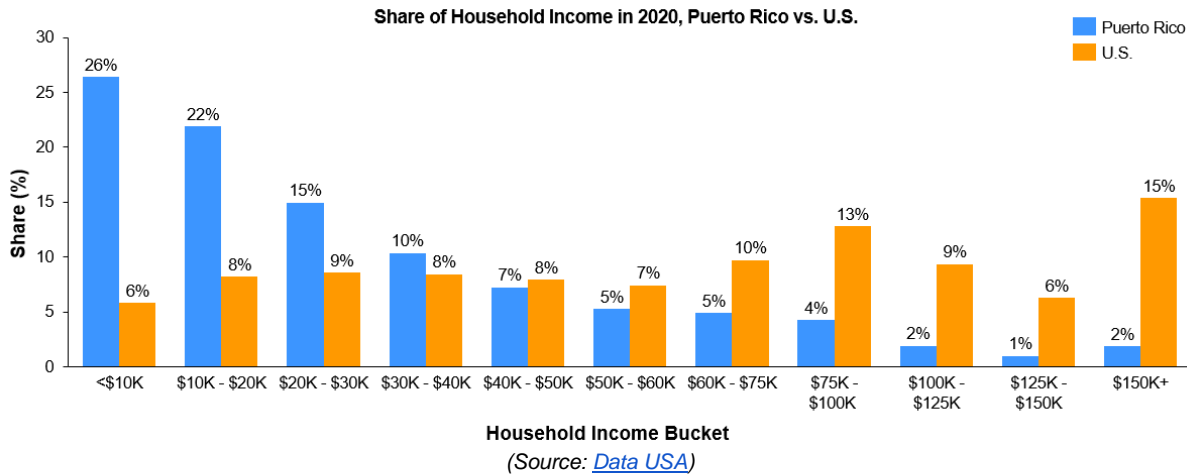
% Difference in Age Distribution, Puerto Rico vs. U.S. (2020)



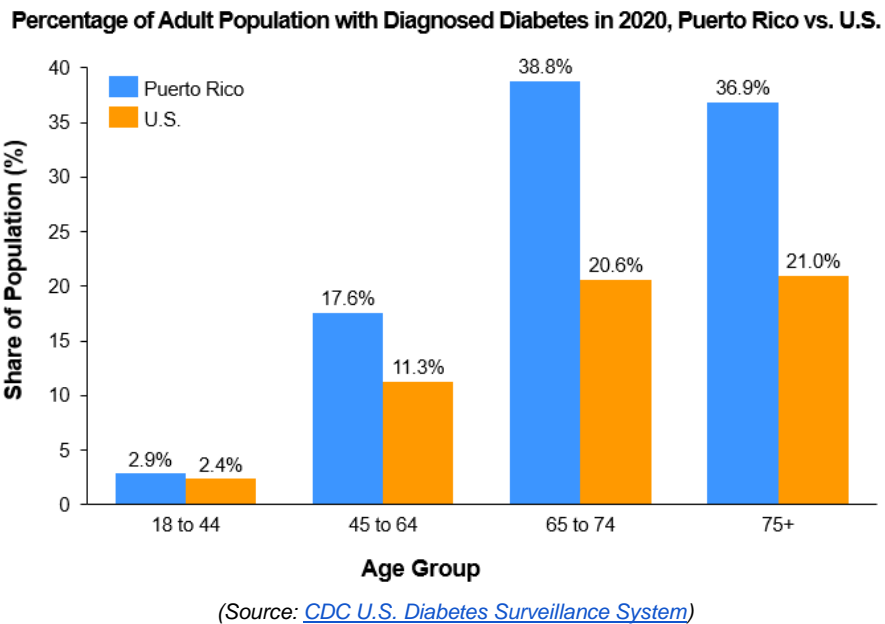
(Source: [Data USA](#))



A poorer population: Puerto Rico has a disproportionately poorer population than the U.S. as a whole. 26% of the island's population earns under \$10,000 in annual household income, compared to just 6% of the population across the U.S. overall.



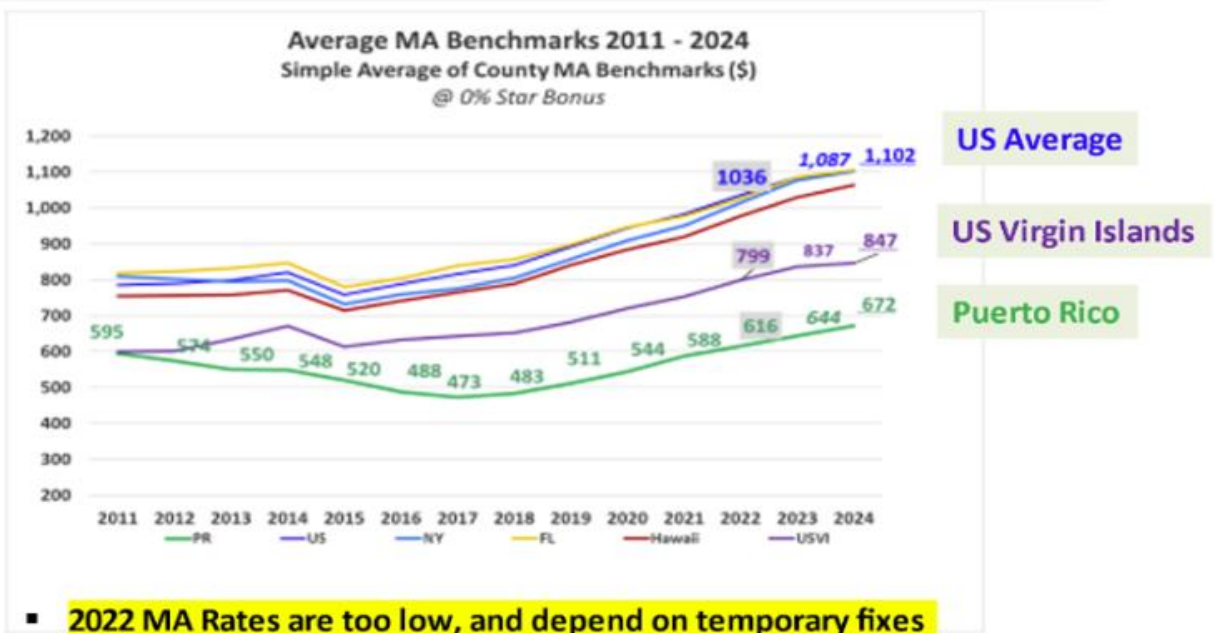
A sicker population: Puerto Rico has a higher percentage of adults diagnosed with diabetes than almost every state and territory in the country. Notably, the island's population is disproportionately older and sicker than the U.S. overall. 38.8% of Puerto Rico's population aged 65 to 74 are diagnosed with diabetes, compared to 20.6% in the same age group across the States.





Despite Puerto Rico's population being notably older, sicker, and poorer than the U.S. overall, the island still receives a **disproportionately lower amount of funding for essential healthcare services** like Medicare Advantage (MA). The graphs below depict this funding disparity between Puerto Rico and the rest of the country.

Disparities in MA funding: *The Medicare Advantage (MA) benchmark rates on the island remain substantially lower than those in the rest of the country, including other territories. In fact, the 2024 benchmark rate for counties in Puerto Rico is 39% lower than other counties in the U.S.*



- **2022 MA Rates are too low, and depend on temporary fixes**
 - **MA payment are 39% below vs US Avg**
 - **37% below the lowest state**
 - **21% below the USVI**



Further background

For decades, Puerto Rico's healthcare system has been structurally underfunded due to federal policies that have negatively impacted care for Americans on the island, primarily the most vulnerable populations.

- This underfunding, which has caused approximately 5,000 doctors to leave the island in search of better pay, has left fewer professionals to treat patients and more disadvantaged Americans without access to healthcare services.

Puerto Rico's exclusion from equitable funding and distinct statutory treatment has been a perennial issue, and the island continues to be omitted from important policy discussions.

- 1 in 5 people in Puerto Rico today are MA beneficiaries, and these Americans often face social determinants that pose additional risks to their health, such as food insecurity, lack of transportation, and poor housing.
- If this institutional disparity is not addressed, many providers and MA organizations expect to lack the funds necessary to provide essential healthcare benefits to low-income and chronically ill Americans on the island, particularly those with diabetes and congestive heart failure.

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About MMAPA

The Medicaid and Medicare Advantage Products Association of Puerto Rico (MMAPA) is a non-profit organization of the leading Medicaid and Medicare Advantage organizations in Puerto Rico. Founded in 2009, MMAPA is dedicated to promoting policy solutions to solve Puerto Rico's healthcare challenges.