



July 29, 2014

To whom it may concern:

At MSO of Puerto Rico, Inc. (MSO) our mission is to improve the health and wellbeing of Puerto Rico through innovation and true change. Because of this commitment, between November 2013 and July 2014 we implemented a project called: "New Way". This initiative was carried out in collaboration along with London Consulting Group, which included the redesign of processes in the areas of Contracting and Payment Claims.

Sample of some important achievements of this project:

- 79% reduction of the Turn Around Time of providers' contracting
- 14% improvement in the process of manual claims
- 12% improvement in the process of claims adjustments
- 65% reduction in preparation of contracts, letters and memorandums/statements

Additionally, we developed activities and tools that directly impact the efficiency of processes, including:

- Design and implementation of web portal for management and consultation of policies and procedures.
- Design of contract management tool (operational and strategic) that allows us to control the inventory of contracts in process as well as their maturity.
- Implementation of governance model, based on the management of key indicators of productivity as well as root cause analysis and the definition of action plans.
- Management Skills Seminar was offered to promote professional development and cultural change of key supervisory positions in both areas.

The economic benefits obtained through Project New Way showed an annual return on investment at the end of the project of 5.2 to 1. Based on the aforementioned, MSO is pleased to recommend London Consulting Group as a professional and committed company with a highly effective methodology to develop these types of projects.

MSO is an independent corporation, founded in 2009 that manages the entire provider network that offers services to two of the leading Medicare Advantage plans in Puerto Rico: MMM Healthcare, Inc. (MMM) and PMC Medicare Choice, Inc. (PMC). Our mission is to guarantee satisfaction through a service mentality committed to developing and implementing solutions for the benefit of clients and the members they serve.

Sincerely,

Zinnia I. Santiago
Chief Operational Officer
MSO of Puerto Rico, LLC

Betty Assapimoiwait
Chief Operational Officer
InnovaCare Health Solutions

Raul F. Montalvo Orsini, MD., MBA
President
MSO of Puerto Rico, LLC