



200 Independence Avenue SW
Washington, DC 20201

November 16, 2011

By Email and Regular Mail

Michelle Robleto
Deputy Insurance Commissioner
Life and Health
Florida Office of Insurance Regulation
200 East Gaines Street, Suite 121B
Tallahassee, Florida 32399-0326

Re: Florida's Request for Adjustment to Medical Loss Ratio Standard

Dear Deputy Commissioner Robleto:

On October 17, 2011, the Center for Consumer Information and Insurance Oversight (“CCIIO”) determined that Florida’s application for an adjustment to the MLR standard was complete. As provided in 45 CFR §158.345, a decision on an application shall be issued within 30 days from the date an application is complete, subject to an extension not to exceed an additional 30 days at the discretion of HHS. This letter is to inform you that, in accordance with 45 CFR §158.345, the review period will be extended for a period not to exceed 30 days, although it is our objective to render a decision in advance of the end of the 30 day extension.

We appreciate Florida’s cooperation in this matter. Please feel free to contact the Office of Oversight by email at MLRQuestions@hhs.gov or by phone at (301) 492-4457 if you have any questions or concerns.

Sincerely,

/Signed, GC, November 16, 2011/

Gary M. Cohen
Acting Director, Office of Oversight
Center for Consumer Information
and Insurance Oversight