



200 Independence Avenue SW  
Washington, DC 20201

July 6, 2011

Artemio R. Ilagan  
Acting Banking and Insurance Commissioner  
Guam Department of Revenue and Taxation  
Post Office Box 23607  
Guam Main Facility  
Guam 96921

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

Dear Commissioner Ilagan:

Thank you for providing the additional information in your two June 14, 2011 letters, sent in response to the Center for Consumer Information and Insurance Oversight ("CCIIO")'s May 26, 2011 letters. CCIIO's May 26 letters requested information necessary to complete Guam Department Of Revenue And Taxation ("GDRT")'s application for an adjustment to the medical loss ratio standard, as well as to clarify various facts and data in GDRT's application.

We deem the GDRT's application to be complete. We will make a decision regarding the GDRT's application within 30 days from the date of this letter. The Secretary may, in her discretion, extend the 30 day review period for as long a time as necessary, not to exceed an additional 30 days. Should the application review period be extended, we will alert you as soon as practicable.

Once again, we appreciate GDRT's cooperation in working together to implement the Affordable Care Act. Please feel free to contact the Office of Oversight by email at [MLRQuestions@hhs.gov](mailto:MLRQuestions@hhs.gov) or by phone at (301) 492-4457 if you have any questions or concerns.

Sincerely,

/Signed, GC, July 6, 2011/

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