



200 Independence Avenue SW
Washington, DC 20201

July 11, 2011

By Email and Regular Mail

Sharon P. Clark
Commissioner of Insurance
Public Protection Cabinet
Commonwealth of Kentucky Department of Insurance
P.O. Box 517
Frankfort, Kentucky 40602-0517

Re: Request by Commonwealth of Kentucky for Adjustment to the Medical Loss Ratio Standard

Dear Commissioner Clark:

Thank you for the additional information provided in the Kentucky Department of Insurance (“DOI”)’s July 1, 2011 letter to the Center for Consumer Information and Insurance Oversight (“CCIIO”). CCIIO initially deemed Kentucky’s application for an adjustment to the medical loss ratio (“MLR”) standard for its individual market complete on May 31, 2011. On June 14, 2011, the DOI requested by email that CCIIO delay making a determination on Kentucky’s application until the DOI provides additional information that is “integral to its application.” In response, on June 24, 2011, CCIIO agreed to the DOI’s request and deemed Kentucky’s application to be no longer complete. On July 1 and 8, 2011, the DOI provided additional information.

As of the date of this letter, we deem Kentucky’s application complete. We will make a decision regarding Kentucky’s application within 30 days. 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 Kentucky’s cooperation in working together to implement the Patient Protection and Affordable Care Act. 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, July 11, 2011/

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