



June 24, 2011

By Email and Regular Mail

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

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

Dear Commissioner Clark:

The Kentucky Department of Insurance ("DOI") emailed the Center for Consumer Information and Insurance Oversight ("CCIIO") on June 14, 2011, requesting CCIIO delay acting or deciding on the DOI's request for an adjustment to the MLR standard for the Kentucky individual market, until after July 1. The DOI stated that it anticipates providing additional information that is "integral to its application" and would like until July 1 to do so.

Based upon the DOI's request, we will consider the DOI's application to no longer be complete. Once the DOI has submitted the additional information or notified CCIIO that it does not intend to do so, we will deem the DOI's application complete and will make a determination within the time frame provided in 45 CFR §158.345. We hope to make a determination as expeditiously as possible once the DOI's application is complete.

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 additional questions or concerns.

Sincerely,

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