



Oklahoma State Association of Health Underwriters
OSAHU
PO BOX 12146
Oklahoma City, OK 73157

AUGUST 19, 2011

THE HONORABLE KATHY SEBELIUS
SECRETARY U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES
200 INDEPENDENCE AVENUE, SW
WASHINGTON, DC 20201

RE: REQUEST FOR ADJUSTMENT TO THE MEDICAL LOSS RATIO (MLR) FOR
THE STATE OF OKLAHOMA ON INDIVIDUAL HEALTH CONTRACTS

DEAR SECRETARY SEBELIUS,

THE PURPOSE OF OUR LETTER IS SUPPORT AND ENDORSE THE REQUEST FROM COMMISSIONER DOAK IN APPLYING FOR A WAIVER FOR THE STATE OF OKLAHOMA. WE STRONGLY SUPPORT THIS REQUEST. WE HAVE MANY CITIZENS OF OUR STATE WHO WILL BE AFFECTED ADVERSELY IF THE WAIVER IS NOT GRANTED. OUR STATE IS STILL VERY RURAL, DIFFICULT TO SERVICE AND MAINTAIN INDIVIDUAL HEALTH CONTRACTS IN THOSE AREAS.

WITHOUT THE WAIVER, THIS WILL CREATE A MARKET DISRUPTION. THE CARRIERS WHO OPERATE IN THE RURAL AREAS NEED TIME TO ADJUST TO THE HIGHER MLR RATIOS THAT ARE REQUIRED.

WE APPRECIATE YOUR CONSIDERATION IN THIS MATTER

RESPECTFULLY

Carrie J. Cox
OSAHU President