



200 Independence Avenue SW  
Washington, DC 20201

August 9, 2011

**By Email and Regular Mail**

Linda Nemes  
Senior Insurance Research Analyst  
Delaware Department of Insurance  
841 Silver Lake Blvd.  
Dover, DE 19904-2465

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

Dear Ms. Nemes:

On July 11, 2011, the Center for Consumer Information and Insurance Oversight ("CCIIO") determined that Delaware'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 Delaware's cooperation in this matter. 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, August 9, 2011/

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