



200 Independence Avenue SW
Washington, DC 20201

October 7, 2011

By Email and Regular Mail

Trey Sivley, Esq.
Assistant Director
Regulatory Services Division
Georgia Office of Insurance and Safety Fire Commissioner
Two Martin Luther King, Jr. Drive
Suite 602, West Tower
Atlanta, GA 30334

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

Dear Mr. Sivley:

On September 9, 2011, the Center for Consumer Information and Insurance Oversight ("CCIIO") determined that Georgia'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 Georgia's cooperation in this matter. 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, October 7, 2011/

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