



LOUISIANA DEPARTMENT OF INSURANCE
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October 5, 2011

Via Email and Certified Mail/Return Receipt Requested
Article #7010 1870 0001 3642 2480

Gary Cohen
Acting Director, Office of Oversight
Department of Health and Human Services
Consumer Information and Insurance Oversight
200 Independence Avenue SW
Washington, DC 20201

RE: Louisiana's Request for Adjustment to Medical Loss Ratio Standard

Dear Mr. Cohen:

Thank you for your letter of September 28, 2011, wherein you indicated the Center for Consumer Information and Insurance Oversight ("CCIIO") has deemed the Louisiana Department of Insurance's (LDI) application complete.

Although CCIIO has deemed our application complete, you have requested additional information regarding item 8 of our September 1, 2011 letter, in response to CCIIO's letter of July 1, 2011, as follows:

1. In item 8 of its September 1 letter, the LDI states the following:

"Four of the companies agreed with the raw loss ratio determinations but made changes to the credibility adjustment to account for an offset. One company disagreed with all aspects of the calculation. One company disagreed with the credibility adjustment."

For these six issuers, please provide the MLR estimates as calculated by the issuers, including what credibility adjustments were made, and whether the credibility adjustments included deductible factors and, if so, what such factors were.

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Response: Please find attached information responsive to your request prepared by the LDI Actuary.

We hope this submission sufficiently addresses your questions. Please contact my office at (225) 342-1355 if you need additional information.

Sincerely yours,

A handwritten signature in cursive script that reads "Emma Fontenot".

Emma Fontenot
Deputy Commissioner
Office of Health Insurance

Enclosures