



200 Independence Avenue SW  
Washington, DC 20201

October 28, 2011

**By Email and Regular Mail**

Emma Fontenot  
Deputy Commissioner, Office of Health Insurance  
Louisiana Department of Insurance  
P.O. Box 9412  
Baton Rouge, LA 70804-9214

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

Dear Deputy Commissioner Fontenot:

On September 28, 2011, the Center for Consumer Information and Insurance Oversight ("CCIIO") determined that Louisiana'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 Louisiana'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, October 28, 2011/

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