



200 Independence Avenue SW
Washington, DC 20201

February 08, 2011

The Honorable Wayne Goodwin
Commissioner of Insurance
North Carolina Department of Insurance
1201 Mail Service Center
Raleigh, NC 27699-1201

Re: State of North Carolina's Request for Adjustment to Medical Loss Ratio Standard

Dear Commissioner Goodwin:

On January 9, 2012, the Center for Consumer Information and Insurance Oversight ("CCIIO") determined that North Carolina'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 North Carolina'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, February 8, 2012/

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