



April 25, 2011

**By Email and Regular Mail**

Brett J. Barratt  
Commissioner of Insurance  
Division of Insurance  
State of Nevada Department of Business and Industry  
1818 East College Pkwy, Suite 103  
Carson City, NV 89706

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

Dear Commissioner Barratt:

We would like to thank you for providing additional information in your April 15, 2011 letter, sent in response to the Center for Consumer Information and Insurance Oversight's (CCIIO's) April 8, 2011 letter, which requested information necessary to complete the State of Nevada's request for adjustment to the MLR standard for Nevada's individual health insurance market. We also thank you for the additional information provided in your March 21, 2011 letter, sent in response to CCIIO's March 14, 2011 letter, which requested information separate and distinct from the information necessary to complete the State of Nevada's request for adjustment to the MLR standard.

We deem your application complete as of the date of this letter. We will make a decision regarding your application within 30 days from the date of this letter. The Secretary may, in her discretion, extend the 30 day review period for as long a time as necessary not to exceed an additional 30 days. Should the application review period be extended, we will alert you as soon as practicable.

Once again, we appreciate Nevada's cooperation in working together to implement the Affordable Care Act. 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, April 25, 2011/

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