



200 Independence Avenue SW
Washington, DC 20201

December 28, 2011

By Email and Regular Mail

Jan M. Graeber, ASA, MAAA
Director / Chief Actuary
Life, Accident and Health Office
Texas Department of Insurance
333 Guadalupe
Austin, TX 78714-9104

Re: Texas' Request for Adjustment to Medical Loss Ratio Standard

Dear Director Graeber:

On November 28, 2011, the Center for Consumer Information and Insurance Oversight ("CCIIO") determined that Texas' 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 Texas' 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, December 28, 2011/

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