



---

February 24, 2011

**By Email and Regular Mail**

Richard H. Diamond, FSA, MAAA  
Senior Life and Health Actuary  
Maine Bureau of Insurance  
34 State House Station  
Augusta, ME 04333-0034

Re: State of Maine's Medical Loss Ratio Adjustment Request Application

Dear Mr. Diamond:

On January 25, 2011, the Center for Consumer Information and Insurance Oversight (CCIIO) determined that Maine'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 Maine'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, February 24, 2011/

Gary M. Cohen  
Acting Director, Office of Oversight