



200 Independence Avenue SW
Washington, DC 20201

January 09, 2012

By Email and Regular Mail

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

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

Dear Commissioner Goodwin:

Thank you for the additional information provided in the North Carolina Department of Insurance ("DOI")'s December 5, 2011 letter. This letter was sent in response to the Center for Consumer Information and Insurance Oversight ("CCIIO")'s October 18, 2011 letter, which requested information necessary to complete the DOI's application for an adjustment to the MLR standard in North Carolina's individual health insurance market.

As of the date of this letter, we deem North Carolina's application complete. We will issue a decision regarding North Carolina's application within 30 days. 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.

We appreciate North Carolina's cooperation in working together to implement the Patient Protection and Affordable Care Act. 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,

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