



200 Independence Avenue SW
Washington, DC 20201

October 17, 2011

By Email and Regular Mail

Mary Beth Senkewicz
Deputy Insurance Commissioner
Life and Health
Florida Office of Insurance Regulation
200 East Gaines Street, Suite 121B
Tallahassee, Florida 32399-0326

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

Dear Deputy Commissioner Senkewicz:

Thank you for the additional information provided in the Florida Office of Insurance Regulation ("FOIR")'s June 28, 2011 letter to the Center for Consumer Information and Insurance Oversight ("CCIIO"). This letter was sent in response to CCIIO's April 4, 2011 letters, which requested information necessary to complete Florida's application for an adjustment to the MLR standard in the Florida individual health insurance market, and clarifications regarding the information submitted with Florida's initial application. We also thank you for the supplemental information provided in the FOIR's September 2, 2011 letter. This letter was sent in response to CCIIO's July 20, 2011 letter, which requested additional information and clarifications regarding the information the FOIR submitted on June 28.

As of the date of this letter, we deem Florida's application complete. We will make a decision regarding Florida'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.

Once again, we appreciate Florida's cooperation in working together to implement the Patient Protection and Affordable Care Act. If you have any questions during this process, please contact the Office of Oversight by email at MLRQuestions@hhs.gov or by phone at (301) 492-4457.

Sincerely,

/Signed, GC, October 17, 2011/

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