



200 Independence Avenue SW
Washington, DC 20201

October 17, 2011

By Email and Regular Mail

Kevin M. Dyke
Office of Financial and Insurance Regulation
State of Michigan
611 West Ottawa, 3rd Floor
Lansing, MI 48933

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

Dear Mr. Dyke:

Thank you for the additional information provided in the Michigan Office of Financial and Insurance Regulation ("OFIR")'s October 4, 2011 letter to the Center for Consumer Information and Insurance Oversight ("CCIIO"). This letter was sent in response to CCIIO's August 29, 2011 letter, which requested information necessary to complete Michigan's application for an adjustment to the MLR standard in the Michigan individual health insurance market, and clarifications regarding the information submitted with Michigan's initial application.

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