



September 28, 2011

By Email and Regular Mail

Logan P. Harrison
Deputy Commissioner of Health Compliance
Indiana Department of Insurance
311 West Washington Street, Suite 300
Indianapolis, IN, 46204

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

Dear Deputy Commissioner Harrison:

Thank you for the additional information provided in the Indiana Department of Insurance ("IDOI")'s July 26 and August 10, 2011 letters to the Center for Consumer Information and Insurance Oversight ("CCIIO"). These letters were sent in response to CCIIO's June 14, 2011 letters, which requested information necessary to complete Indiana's application for an adjustment to the MLR standard in the Indiana individual health insurance market, and clarifications regarding the information submitted with Indiana's initial application.

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

A handwritten signature in black ink, appearing to read "Gary M. Cohen", with a long horizontal flourish extending to the right.

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