



STATE OF MAINE  
DEPARTMENT OF PROFESSIONAL  
AND FINANCIAL REGULATION  
BUREAU OF INSURANCE  
34 STATE HOUSE STATION  
AUGUSTA, MAINE  
04333-0034

Paul R. LePage  
GOVERNOR

Eric A. Cioppa  
Superintendent

November 20, 2012

Gary Cohen, Director  
Center for Consumer Information and Insurance Oversight  
U.S. Department of Health & Human Services  
200 Independence Avenue, SW  
Washington DC 20201

Sent via email to [MLRAdjustment@hhs.gov](mailto:MLRAdjustment@hhs.gov)

Director Cohen,

On March 8, 2011, CCIIO granted the request submitted by the State of Maine for a three-year adjustment of the minimum loss ratio to 65% for the individual market in Maine. The adjustment was granted unconditionally with respect to issuers' 2011 and 2012 loss experience. For purposes of rebates to be paid in 2014 by issuers whose 2013 MLRs fall below the minimum, the adjustment was granted "on the condition that the MBI [Maine Bureau of Insurance] provide CCIIO with updated data in 2012 that indicate a continued need for such an adjustment."

On July 18, 2012, I wrote to Interim Director Michael Hash, providing updated information in accordance with CCIIO's conditions of approval and requesting that CCIIO grant final approval for the third year of the MLR adjustment. I asked whether there was any additional supporting information CCIIO would need in connection with this requests. Although there was no indication that Maine's request was incomplete, we have not yet been advised of a decision on the request. Carriers need to make plans for their operations in the Maine individual market. Do you know when a decision can be expected?

Sincerely,

Eric Cioppa  
Superintendent of Insurance



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OFFICES LOCATED AT 76 NORTHERN AVENUE, GARDINER, MAINE 04345

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