



April 13, 2011

By Email and Regular Mail

David Sky
Life, Accident and Health Actuary
State of New Hampshire Insurance Department
21 South Fruit Street, Suite 14
Concord, NH 03301

Re: State of New Hampshire Request for Adjustment to Medical Loss Ratio Standard

Dear Mr. Sky:

On March 14, 2011, the Center for Consumer Information and Insurance Oversight (“CCIIO”) determined that New Hampshire’s application for an adjustment to the MLR standard was complete. As provided in 45 CFR §158.345, a decision on an application shall be issued within 30 days from the date an application is complete, subject to an extension not to exceed an additional 30 days at the discretion of HHS. This letter is, first, to inform you that in accordance with 45 CFR §158.345, the review period will be extended for a period not to exceed 30 days, although it is our objective to render a decision in advance of the end of the 30 day extension.

This letter is also a request that you promptly provide CCIIO with two items that would greatly aid CCIIO in processing your application. The first is that you provide CCIIO with the Supplemental Health Care Exhibits that the four issuers in the New Hampshire individual health insurance market recently had to file with the National Association of Insurance Commissioners. The second is that you provide CCIIO with the same premium, enrollment, and benefit design information for the products that Chesapeake offers in the New Hampshire individual market as you already have for Anthem, Time, and John Alden.

We appreciate your cooperation. 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,

/Signed, GC, April 13, 2011/

Gary Cohen
Acting Director, Office of Oversight