



# OFFICE OF INSURANCE AND SAFETY FIRE COMMISSIONER

**RALPH T. HUDGENS**  
COMMISSIONER OF INSURANCE  
SAFETY FIRE COMMISSIONER  
INDUSTRIAL LOAN COMMISSIONER  
COMPTROLLER GENERAL

SEVENTH FLOOR, WEST TOWER  
FLOYD BUILDING  
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ATLANTA, GEORGIA 30334  
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## BULLETIN 11-EX-4

**TO:** ALL INSURERS THAT OFFER OR DELIVER HEALTH INSURANCE POLICIES IN THE INDIVIDUAL MARKET

**FROM:** RALPH T. HUDGENS  
INSURANCE AND SAFETY FIRE COMMISSIONER

**DATE:** NOVEMBER 16, 2011

**RE:** MEDICAL LOSS RATIO REQUIRED BY THE PATIENT PROTECTION AFFORDABLE CARE ACT

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On March 17, 2011, I filed a request with Secretary Sebelius of the Department of Health and Human Services ("HHS") to waive the Medical Loss Ratio ("MLR") standard required by the Patient Protection and Affordable Care Act ("PPACA") for the individual market in Georgia. On November 8, 2011, HHS granted my application for a waiver, but modified the MLR adjustment that I requested. I do not intend to appeal the HHS decision.

For all insurers in Georgia that deliver, or issue for delivery, major medical insurance policies:

PLEASE TAKE NOTE OF THE FOLLOWING MODIFICATION TO THE MLR STANDARD APPLICABLE FOR THE GEORGIA INDIVIDUAL MARKET:

Applicable MLR After Adjustment	
2011	70%
2012	75%
2013	80%

If you have any questions, please feel free to contact the Life and Health Section of the Regulatory Services Division of the Georgia Insurance Department at 404-656-2090.

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RALPH T. HUDGENS  
INSURANCE AND SAFETY FIRE COMMISSIONER  
STATE OF GEORGIA