



**ODI**  
Ohio Department  
of Insurance

John R. Kasich, Governor  
Mary Taylor, Lt. Governor/Director

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February 14, 2013

Director Gary Cohen  
Centers for Medicare and Medicaid Services  
Center for Consumer Information and Insurance Oversight (CCIIO)  
200 Independence Avenue, SW, Suite 739H  
Washington, D.C. 20201

Dear Director Cohen:

This letter confirms Ohio's intentions regarding a federal exchange. As stated in Governor John Kasich's letter dated November 16, 2012, Ohio elected not to run a state-based exchange but instead left that responsibility to the federal government. Furthermore, Governor Kasich stated Ohio would retain control over Medicaid eligibility determinations as well as its regulatory authority over the insurance market in our state.

In our continued conversations with the Center for Consumer Information and Insurance Oversight, the Ohio Department of Insurance (the Department) has reiterated our intentions to conduct plan management activities consistent with Ohio's existing policies, practices and authority under the Ohio Revised Code. Continuing this regulation at the state level, as Ohio has done for decades, will preserve the high quality oversight of the industry for which Ohio is known, and also help provide stability to our state's insurance market at this time of considerable volatility.

The Department has both the necessary regulatory authority over the business of insurance in Ohio as well as the capacity to oversee the certification of Qualified Health Plans. The Department will continue to regulate these by:

- collecting and analyzing information on plan rates, covered benefits, and cost-sharing requirements;
- ensuring ongoing plan compliance and resolving consumer complaints; providing issuer technical assistance as needed, and;
- helping manage decertification of issuers and associated appeals

Additionally, the Department confirms that we currently, and will continue to, collect, review and approve premium rate and benefit information through the System for Rate and Form Filing (SERFF). Given this regulatory framework, and through the continued use of SERFF, it is clear the Department has the necessary legal authority and capacity to conduct plan management activities.

We look forward to hearing from you to schedule a review of our operational plan and capacity to perform the functions listed above. Thank you for your consideration.

Sincerely,

Mary Taylor  
Lieutenant Governor/Director