



February 8, 2013

Mike Chaney
Commissioner of Insurance, Mississippi Insurance Department
501 N. West Street, Suite 1001
Woolfolk Building
Jackson, Mississippi 39201

Re: Mississippi State-based Exchange Blueprint Application

Dear Commissioner Chaney,

Thank you for submitting a State-based Exchange Blueprint application on behalf of the State of Mississippi. We completed our review and have determined that we will not be able to conditionally approve your application at this time, because of the Mississippi Governor's stated intent to oppose implementation of a State-based Exchange.

Based on the authority in section 1321(b) of the Affordable Care Act, the Exchange Blueprint details requirements for approval as a State-based Exchange. As stated in the Exchange Blueprint, "[a] State's Declaration Letter must be signed by the State's Governor".¹ In addition to this, the Exchange Blueprint requires that a State-based Exchange has developed and documented a coordination strategy with other agencies administering Insurance Affordability Programs and the SHOP that enables the Exchange to carry out the eligibility and enrollment activities.² With a lack of support from your Governor and no formal commitment to coordinate from other State agencies, we do not see a feasible pathway to conditionally approving a State-based Exchange in Mississippi for 2014.

Although we are unable to conditionally approve your application at this time, we are impressed by the work you have completed to date and encourage you to submit an application for the Partnership Exchange model by February 15, 2013. The work your Insurance Department has done thus far to ensure that Mississippi maintains broad authority over its health insurance market makes Mississippi an excellent candidate for a State Partnership Exchange.

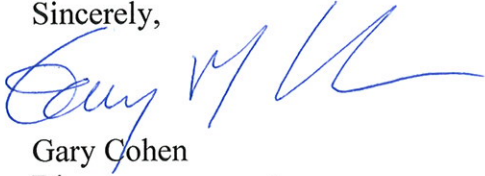
Thank you again for submitting a State-based Exchange Blueprint application on behalf of the State of Mississippi. We look forward to having discussions with you and your staff about the

¹ See Blueprint at p. 6. <http://cciio.cms.gov/resources/files/hie-blueprint-11162012.pdf>

² See Blueprint at p. 26 (Table Section 3.2). <http://cciio.cms.gov/resources/files/hie-blueprint-11162012.pdf>

Partnership Exchange model and believe that this provides an additional opportunity for Mississippi's Insurance Department to take part in the implementation of a health insurance Exchange.

Sincerely,

A handwritten signature in blue ink, appearing to read "Gary Cohen", with a stylized flourish extending to the right.

Gary Cohen
Director
Center for Consumer Information and Insurance Oversight