



CALIFORNIA PARTNERSHIP FOR LONG-TERM CARE

Brenda Bufford, Chief

Quarterly Report

1st. Quarter
2011

Report No. 67

WWW.DHCS.CA.GOV/CPLTC

January-March 2011

Participating Insurers

- Bankers Life and Casualty Company
- California Public Employees' Retirement System (PERS)
- Genworth Financial (Formerly GE Capital Assurance)
- John Hancock
- New York Life Insurance Company

II. Quarterly and Cumulative Statistics

	<u>This Quarter</u>	<u>To Date</u>
Applications received:	1,934	171,114

Applications Denied:	242	27,178
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Applications Pending & Withdrawn:	0	0
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Policies Purchased:	1,692	142,574
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Policies Dropped (voluntary & for unknown reasons):	446	20,571
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Policies Not Taken Up:	58	8,221
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Total Policies In Force (Active):	1,188	115,748
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Number of Policyholders Who Received Service Payments:	1,003	3,042
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I. Consumer Inquiries

	<u>This Quarter</u>	<u>To Date</u>
Number of Consumers Who Called Toll-Free (CARE445)	18	27,902
Website Visits	34,974*	703,716

*Estimated since August 2010

II. Quarterly and Cumulative Statistics - continued

<u>Age</u>	<u>This Quarter</u>	<u>To Date</u>
Median	59	59
Target Age (55-74)	852 (72%)	78,324 (68%)
Other Ages	336 (28%)	37,424 (32%)

Gender

Female	653 (55%)	67,817 (59%)
Male	535 (45%)	47,931 (41%)

Marital Status

Married	883 (74%)	81,924 (71%)
Not Married	305(26%)	33,338 (29%)
Unknown	0 (<1%)	486 (<1%)

Policy Type

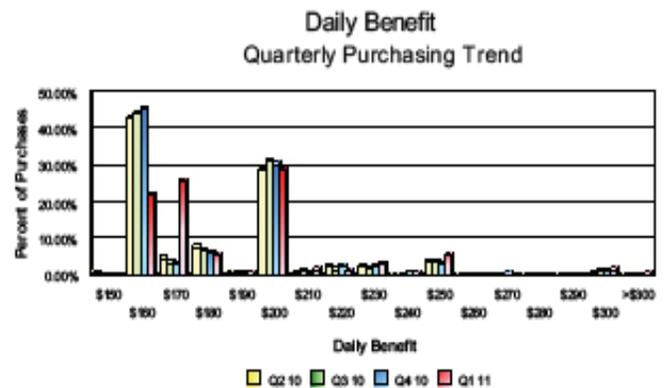
Comprehensive	1,184 (99%)	111,607 (96%)
Nursing Home	4 (<1)	4,141 (4%)

Purchase Type

First Time Purchase	1,158 (97%)	110,917 (96%)
Upgrade	7 (<1%)	1,201 (1%)
Replacement	23 (2%)	3,622 (3%)
Reinstatement	0 (0%)	8 (<1%)

Totals for each category above 1,188 (100%) 115,748 (100%)

III. Daily Benefit Distribution



<u>Daily Benefit</u>	<u>This Quarter</u>	<u>Previous Quarter</u>
\$160	265 (22.28%)	633 (44.89%)
\$170	311 (26.17%)	47 (3.36%)
\$180	65 (5.5%)	91 (6.48%)
\$190	9 (.74%)	15 (1.04%)
\$200	347 (29.19%)	431 (30.61%)
\$210	21 (1.74%)	11 (0.81%)
\$220	18 (1.53%)	37 (2.66%)
\$230	41 (3.49%)	42 (3.01%)
\$240	6 (0.54%)	6 (0.41%)
\$250	68 (5.70%)	44 (3.13%)
\$260	2 (0.13%)	4 (0.29%)
\$270	4 (0.34%)	9 (0.64%)
\$280	3 (0.27%)	3 (0.23%)
\$290	0 (0.00%)	0 (0.00%)
\$300	23 (1.95%)	18 (1.27%)
>\$300	5 (0.40%)	2 (0.17%)

IV. Maximum Benefit Amounts Distribution

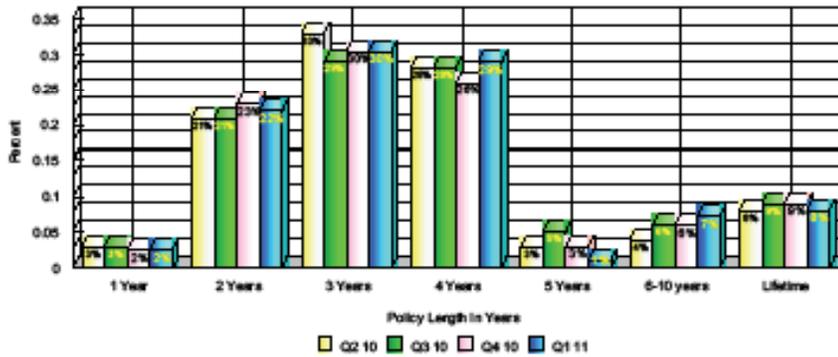
Maximum Benefit (In Years)

	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	6-10 Yr	Life	All
This Quarter # Policies	29	258	360	347	6	89	99	1,188
This Quarter %	2%	22%	30%	29%	<1%	7%	8%	100%
Cumulative # Policies *	6,579	23,042	29,109	24,907	3,026	4,889	24,197	115,748
Cumulative %*	6%	20%	25%	21%	3%	4%	21%	100%

Maximum Benefit Distribution In Years

(Policy Sales By Policy Length)

Experience During The Most Recent 4 Quarters



NOTE: Any differences in percentages between this graph and the table above are merely due to rounding.

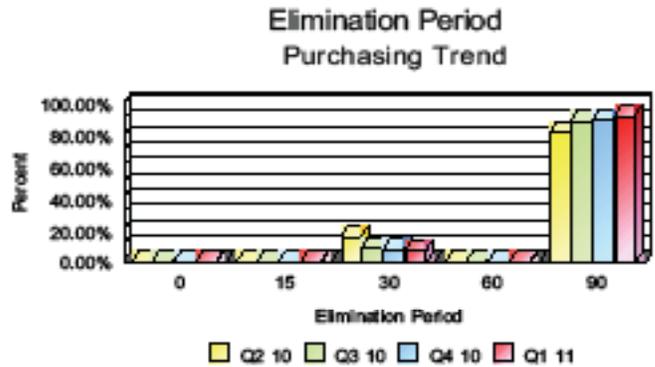
Characteristics By Maximum Benefit In Years (This Quarter)

Characteristic

	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	6-10 yr	Life	All
Married	50%	69%	77%	78%	71%	74%	75%	74%
Female	56%	53%	53%	56%	86%	60%	60%	55%
Average Age	60	60	59	58	54	56	55	58
Target Ages	75%	77%	73%	71%	43%	67%	60%	72%
New Purchase	97%	97%	99%	97%	100%	95%	96%	97%
Comprehensive Policy	97%	100%	100%	100%	100%	99%	100%	100%

V. Elimination Period Distribution (at time of purchase)

<u>Days</u>	<u>This Quarter</u>	<u>Previous Quarter</u>
0	0.07%	0.75%
15	0%	0%
30	7.79%	8.16%
60	0%	0.52%
90	92.15%	90.57%

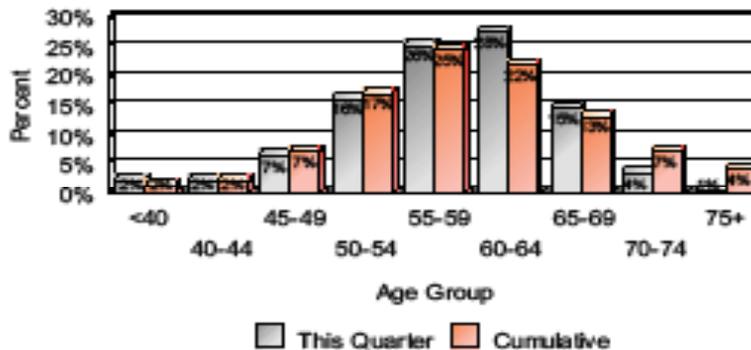


VI. Age of Policyholders (at time of purchase)

Age Group

	<40	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+	Total
This Quarter #	28	29	80	193	304	329	174	45	6	1,188
This Quarter %	2%	2%	7%	16%	26%	28%	15%	4%	<1%	100%
Cumulative #	1,740	2,714	8,305	19,825	28,624	25,560	15,566	8,428	4,986	115,748
Cumulative %	1%	2%	7%	17%	25%	22%	13%	7%	4%	100%

Policyholders Age Distribution By Age Group

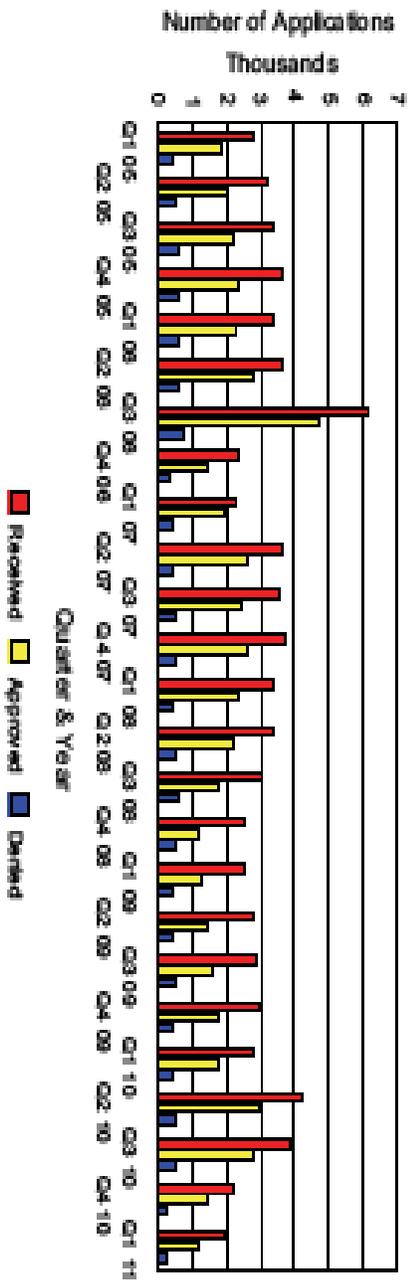


VII. Trends

Quarter	2009				2010				2011													
	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Q1	Q2	Q3	Q4	Q1	Q2	Q3

Received	402	2,979	4,598	2,182	2,716	8,110	10,047	11,262	16,146	15,436	13,369	12,875	15,436	13,123	12,305	2,517	2,766	2,866	2,890	2,739	4,193	3,876	2,175	1,934
Approved	237	2,123	3,095	1,366	2,606	6,592	8,530	8,179	11,921	11,140	8,425	8,496	11,140	9,571	7,403	1,233	1,469	1,575	1,768	1,714	2,960	2,765	1,409	1,188
Denied	60	713	1,039	809	631	1,518	1,517	1,942	2,405	2,123	2,232	2,087	2,123	1,919	2,092	416	438	489	466	409	527	499	260	242

Trend In Applications Received, Approved, Denied
By Quarter



VII. Policyholders and Asset Protection Earned

	This Quarter	Cumulative*
Number of policyholders to date who have qualified to receive benefit payments	152	3,238
Total asset protection earned by all policyholders who received benefits	\$8,652,719	\$145,722,298
Number of policyholders currently in benefit/payments made	1,003	N/A
Number of policyholders who have exhausted benefits	9	264
Total asset protection earned to date by policyholders that have exhausted benefits	\$1,052,364	\$21,517,598
Number of policyholders that died while in benefit	46	1,107
Total asset protection earned that will NOT be accessed due to policyholders demise while in benefit	\$2,044,302	\$36,874,932
Number of policyholders who have exhausted their policy benefits and accessed Medicaid	3	63
Asset protection earned by policyholders who have exhausted their policy benefits and accessed Medicaid	\$413,759	\$4,921,941
Medicaid (Medi-Cal) cost savings	N/A	\$31,143,626

*NOTE: Cumulative totals may drop or rise out of sync with the current quarter figures and on the surface may not appear to consolidate with the previous quarter cumulative figures. This can be due to a variety of reasons. For example, data is audited on an ongoing basis; therefore, data is updated to reflect new information. Additionally, a Partner insurer may fall behind on reporting and catch up in the current quarter, thereby, creating a seemingly irreconcilable cumulative figure.

Policyholders Who Exhausted Their Policy Benefits And Accessed Medi-Cal Breakdown By Policy Length and Age Group

Policy Length (Yrs.)	1	2	3	4	5	6-10	Life
Age At Purchase							
<50							n/a
50-54		1					n/a
55-59		1					n/a
60-64		1					n/a
65-69	1	2	1				n/a
70-74	13	9	2	1			n/a
75-79	9	4		1			n/a
80-84	9	2	1				n/a
85-89	2	1					n/a
90-94	2						n/a
95+							n/a
Totals:*****>	36	21	4	2			

Policy Length (Yrs.)	1	2	3	4	5	6-10	Life
Age At Benefit							
<50							n/a
50-54							n/a
55-59		1					n/a
60-64		2					n/a
65-69		1	1				n/a
70-74	4	5	1	1			n/a
75-79	14	6					n/a
80-84	6	4	1	1			n/a
85-89	8	1					n/a
90-94	3	1	1				n/a
95+	1						n/a
Totals:*****>	36	21	4	2			

VIII. Service Utilization

Type of Service (Other Than Care Management)	This Quarter, % of All Services Rendered to Policyholders In Ben- efit (1,003) by Type of Service	Cumulative % of All Services Rendered to All Policyholders (3,238) by Type of Service
Skilled Nursing Facility	7%	8%
Assisted Living Facility/RCF	27%	24%
Home Health Aide Services	21%	16%
Home Health Care Services	1%	<1%
Attendant Care	7%	8%
Personal Care	22%	24%
Homemaker (non-personal care)	3%	2%
DME	2%	1%

NOTE: services amounting to less than 1% usage during the quarter are excluded. Therefore, the percentages total may not equal 100%.

Type of Service (Administrative Costs)	This Quarter, % of All Services Rendered to Policyholders In Ben- efit (1,003) by Type of Service	*Cumulative % of All Services Rendered to All Policyholders (3,238) by Type of Service
Assessment & Care Planning	0%	7%
Assessment Only	10%	9%
Care Planning Only	31%	16%
Coordination Only	3%	11%
Monitoring Only	30%	35%
Reassessment Only	27%	21%

NOTE: Care Management Services (reported as administrative costs) amounting to less than 1% are excluded. Therefore, the percentages total may not equal 100%.



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