



# CALIFORNIA PARTNERSHIP FOR LONG-TERM CARE

Brenda Bufford, Chief

## Quarterly Report

1st. Quarter  
2009

Report No. 59

WWW.DHS.CA.GOV/CPLTC

January - March 2009

### Participating Insurers

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

### II. Quarterly and Cumulative Statistics

	<u>This Quarter</u>	<u>To Date</u>
Applications received:	2,517	147,675
Applications Denied:	416	23,606
Applications Pending & Withdrawn:	0	0
Policies Purchased:	2,101	122,467
Policies Dropped (voluntary & for unknown reasons):	773	15,791
Policies Not Taken Up:	95	7,640
Total Policies In Force (Active):	1,233	100,900
Number of Policyholders Who Received Service Payments:	637	2,053

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### I. Consumer Inquiries

	<u>This Quarter</u>	<u>To Date</u>
Number of Consumers Who Called Toll-Free (CARE445)	25	27,761
Website Visits	30,709	450,296

## II. Quarterly and Cumulative Statistics - continued

<u>Age</u>	<u>This Quarter</u>	<u>To Date</u>
Median	58	59
Target Age (55-74)	858 ( 70%)	67,949 ( 67%)
Other Ages	375 ( 30%)	32,951 ( 33%)

### Gender

Female	736 (60%)	59,096 ( 59%)
Male	497 ( 40%)	41,804 ( 41%)

### Marital Status

Married	871 ( 71%)	70,928 ( 70%)
Not Married	362 ( 29%)	29,024 ( 29%)
Unknown	0 ( 0%)	448 (<1%)

### Policy Type

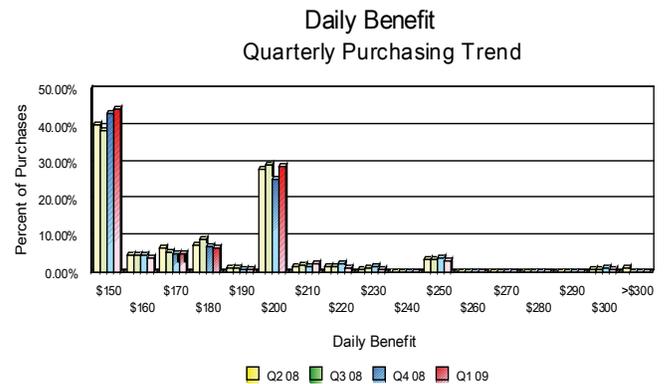
Comprehensive	1,229 (100%)	96,824 ( 96%)
Nursing Home	4 (<1%)	4,076 ( 4%)

### Purchase Type

First Time Purchase	1,214 ( 98%)	96,318 ( 95%)
Upgrade	2 (<1%)	1,164 ( 1%)
Replacement	17 ( 1%)	3,410 ( 3%)
Reinstatement	0 ( 0%)	8 (<1%)

Totals for each category above      1,233 (100%)      100,900 (100%)

## III. Daily Benefit Distribution

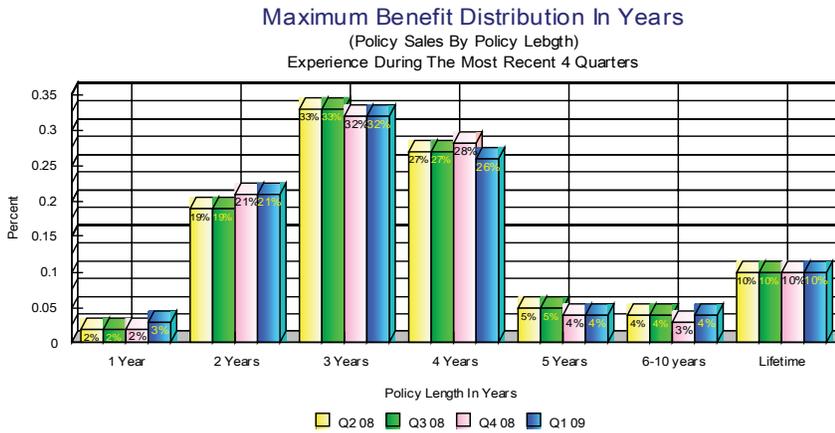


<u>Daily Benefit</u>	<u>This Quarter</u>	<u>Previous Quarter</u>
\$150	548 (44.56%)	494 (43.36%)
\$160	52 ( 4.23%)	55 ( 4.87%)
\$170	64 ( 5.16%)	61 ( 5.35%)
\$180	85 ( 6.89%)	82 ( 7.20%)
\$190	10 ( 0.81%)	12 ( 1.02%)
\$200	357 (28.97%)	290 (25.5%)
\$210	29 ( 2.38%)	22 ( 1.95%)
\$220	16 ( 1.27%)	28 ( 2.43%)
\$230	14 ( 1.10%)	19 ( 1.70%)
\$240	3 ( 0.23%)	3 ( 0.24%)
\$250	40 ( 3.24%)	48 ( 4.18%)
\$260	1 ( 0.06%)	2 ( 0.15%)
\$270	0 ( 0.00%)	3 ( 0.24%)
\$280	1 ( 0.06%)	1 ( 0.19%)
\$290	0 ( 0.00%)	0 ( 0.00%)
\$300	11 ( 0.87%)	14 ( 1.27%)
>\$300	2 ( 0.17%)	4 ( 0.34%)

## IV. Maximum Benefit Amounts Distribution

### Maximum Benefit (In Years)

	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	6-10 Yr	Life	All
<b>This Quarter # Policies</b>	36	263	392	322	55	44	121	1,233
<b>This Quarter %</b>	3%	21%	32%	26%	4%	4%	10%	100%
<b>Cumulative # Policies *</b>	6,172	19,838	24,500	20,840	2,432	4,203	22,915	100,900
<b>Cumulative %*</b>	6%	20%	24%	21%	2%	4%	23%	100%



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

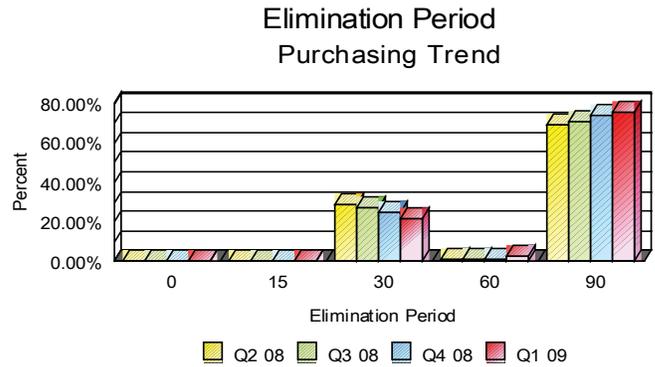
### Characteristics By Maximum Benefit In Years (This Quarter)

#### Characteristic

	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	6-10 yr	Life	All
Married	54%	61%	76%	72%	80%	77%	66%	71%
Female	62%	58%	58%	61%	62%	67%	63%	60%
Average Age	63	60	58	57	55	56	56	58
Target Ages	80%	75%	72%	70%	55%	54%	60%	70%
New Purchase	92%	99%	99%	98%	99%	100%	98%	98%
Comprehensive Policy	94%	99%	100%	100%	100%	100%	100%	100%

## V. Elimination Period Distribution (at time of purchase)

<u>Days</u>	<u>This Quarter</u>	<u>Previous Quarter</u>
0	0.17%	0.29%
15	0.17%	0.10%
30	21.90%	24.62%
60	2.43%	1.22%
90	75.32%	73.77%

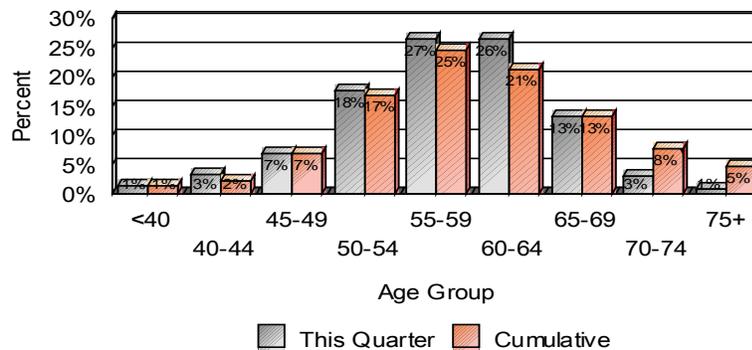


## VI. Age of Policyholders (at time of purchase)

### Age Group

	<40	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+	Total
This Quarter #	17	41	88	218	328	326	165	39	11	1,233
This Quarter %	1%	3%	7%	18%	27%	27%	13%	3%	1%	100%
Cumulative #	1,491	2,368	7,182	17,161	24,784	21,528	13,570	7,922	4,894	100,900
Cumulative %	1%	2%	7%	17%	25%	21%	13%	8%	5%	100%

### Policyholders Age Distribution By Age Group



## VII. Trends

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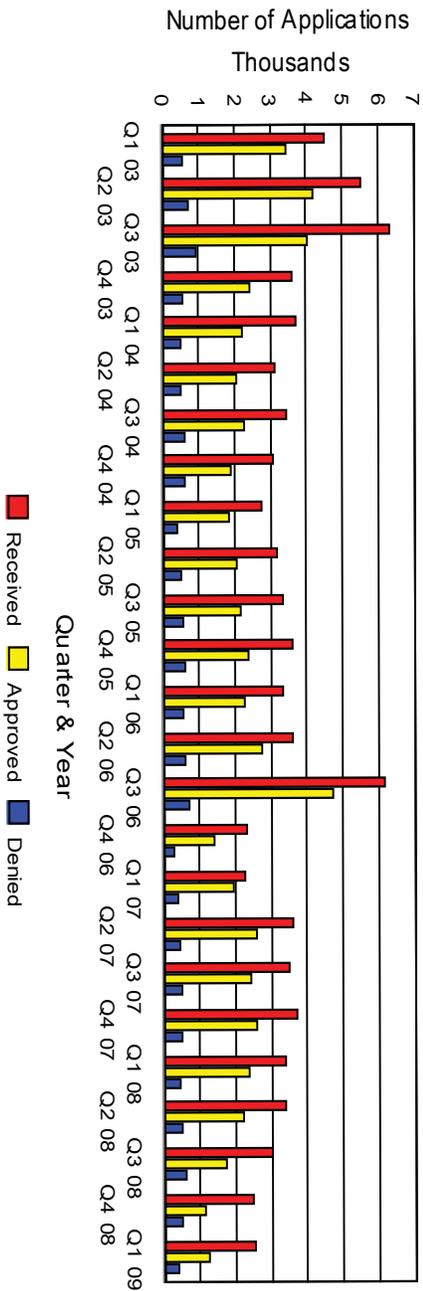
Quarter 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 Q1 Q2 Q3 Q4 Q1 Q2 Q3 Q4 Q1 Q2 Q3 Q4 Q1

Received 402 2,979 4,598 2,182 2,716 8,110 10,047 11,262 16,146 15,436 13,369 12,875 3,365 3,618 6,151 2,302 2,285 3,600 3,521 3,717 3,402 3,376 3,019 2,508 2,517

Approved 237 2,123 3,095 1,366 2,606 6,592 8,530 8,179 11,921 11,140 8,425 8,496 2,258 2,740 4,708 1,434 1,937 2,580 2,448 2,606 2,357 2,195 1,712 1,139 1,233

Denied 60 713 1,039 809 631 1,518 1,517 1,942 2,405 2,123 2,232 2,087 535 588 724 276 410 479 520 510 438 515 607 532 416

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	74	2,254
Total asset protection earned by all policyholders who received benefits	\$5,212,583	\$85,483,800
Number of policyholders currently in benefit/payments made	637	N/A
Number of policyholders who have exhausted benefits	6	200
Total asset protection earned to date by policyholders that have exhausted benefits	\$502,330	\$14,472,665
Number of policyholders that died while in benefit	43	796
Total asset protection earned that will NOT be accessed due to policyholders demise while in benefit	\$2,285,990	\$21,474,384
Number of policyholders who have exhausted their policy benefits and accessed Medicaid as of 3/31/2009	3	48
Asset protection earned by policyholders who have exhausted their policy benefits and accessed Medicaid as of 3/31/2009	0	\$3,163,046
Medicaid (Medi-Cal) cost savings as of 3/31/2009	N/A	\$18,547,069

\*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							n/a
60-64		1					n/a
65-69		2					n/a
70-74	12	7		1			n/a
75-79	6	3					n/a
80-84	9	2	1				n/a
85-89	1						n/a
90-94	2						n/a
95+							n/a
Totals:=====>	30	16	1	1			

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		1					n/a
65-69		1					n/a
70-74	4	4		1			n/a
75-79	11	5					n/a
80-84	6	3					n/a
85-89	5	1					n/a
90-94	3		1				n/a
95+	1						n/a
Totals:=====>	30	16	1	1			

## VIII. Service Utilization

Type of Service (Other Than Care Management)	This Quarter, % of All Services Rendered to Policyholders In Ben- efit (637) by Type of Service	Cumulative % of All Services Rendered to All Policyholders (2,254) by Type of Service
Skilled Nursing Facility	7%	8%
Assisted Living Facility/RCF	28%	23%
Home Health Aide Services	17%	15%
Attendant Care	5%	9%
Personal Care	25%	22%
Homemaker (non-personal care)	3%	2%
Personal Emergency Response System	1%	1%
Care Planning (benefit cost)	3%	3%
Coordination (benefit cost)	4%	4%

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 (637) by Type of Service	*Cumulative % of All Services Rendered to All Policyholders (2,254) by Type of Service
Assessment & Care Planning	5%	10%
Assessment Only	11%	9%
Care Planning Only	19%	11%
Coordination Only	28%	9%
Monitoring Only	12%	41%
Reassessment Only	25%	19%

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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