



CALIFORNIA PARTNERSHIP FOR LONG-TERM CARE

Brenda Bufford, Chief

Quarterly Report

1st. Quarter
2010

Report No. 63

WWW.DHS.CA.GOV/CPLTC

January - March 2010

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:	2,739	158,936
Applications Denied:	409	25,408
Applications Pending & Withdrawn:	0	0
Policies Purchased:	2,330	131,926
Policies Dropped (voluntary & for unknown reasons):	548	18,411
Policies Not Taken Up:	68	7,953
Total Policies In Force (Active):	1,714	107,426
Number of Policyholders Who Received Service Payments:	714	2,501

Table of Contents

I	Consumer Inquiries	Pg 1
II	Quarterly and Cumulative Statistics	Pg 1-2
III	Daily Benefits Distribution	Pg 2
IV	Maximum Benefit Amounts Distribution	Pg 3
V	Elimination Period Distribution	Pg 4
VI	Age of Policyholders	Pg 4
VII	Trends	Pg 5
VIII	Policyholders and Asset Protection Earned	Pg 6
IX	Service Utilization	Pg 7

I. Consumer Inquiries

	<u>This Quarter</u>	<u>To Date</u>
Number of Consumers Who Called Toll-Free (CARE445)	17	27,829
Website Visits	33,077	565,991

II. Quarterly and Cumulative Statistics - continued

<u>Age</u>	<u>This Quarter</u>	<u>To Date</u>
Median	59	59
Target Age (55-74)	1,218 (71%)	72,520 (67%)
Other Ages	496 (29%)	34,906 (33%)

Gender

Female	1,013 (59%)	62,982 (59%)
Male	701 (41%)	44,444 (41%)

Marital Status

Married	1,193 (70%)	75,545 (70%)
Not Married	512 (30%)	30,915 (29%)
Unknown	9 (<1%)	466 (<1%)

Policy Type

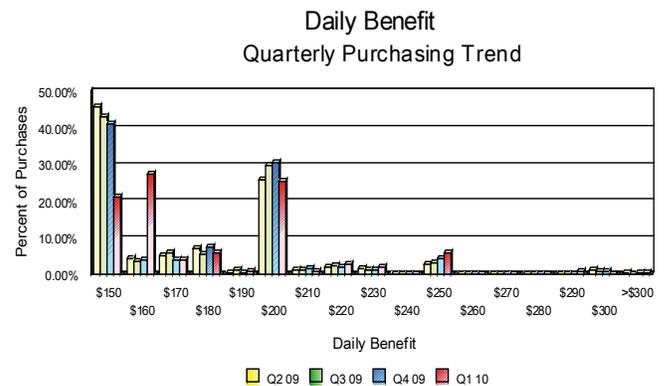
Comprehensive	1,710 (100%)	103,323 (96%)
Nursing Home	4 (<1)	4,103 (4%)

Purchase Type

First Time Purchase	1,682 (98%)	102,755 (96%)
Upgrade	2 (<1%)	1,173 (1%)
Replacement	30 (2%)	3,490 (3%)
Reinstatement	0 (0%)	8 (<1%)

Totals for each category above
 1,714(100%) 107,426 (100%)

III. Daily Benefit Distribution



<u>Daily Benefit</u>	<u>This Quarter</u>	<u>Previous Quarter</u>
\$150	366 (21.35%)	733 (41.4%)
\$160	472 (27.48%)	74 (4.16%)
\$170	69 (4.02%)	72 (4.07%)
\$180	105 (6.13%)	133 (7.44%)
\$190	16 (0.95%)	11 (0.64%)
\$200	438 (25.53%)	545 (30.79%)
\$210	18 (1.06%)	28 (1.59%)
\$220	53 (3.12%)	40 (2.28%)
\$230	34 (1.96%)	21 (1.19%)
\$240	5 (0.32%)	3 (0.15%)
\$250	101 (5.92%)	79 (4.46%)
\$260	3 (0.16%)	4 (0.25%)
\$270	4 (0.21%)	2 (0.10%)
\$280	5 (0.32%)	2 (0.10%)
\$290	0 (0.00%)	0 (0.00%)
\$300	20 (1.16%)	13 (0.94%)
>\$300	8 (0.45%)	8 (0.45%)

IV. Maximum Benefit Amounts Distribution

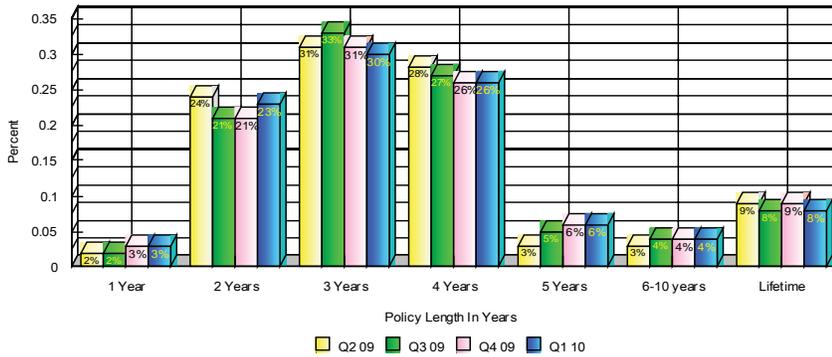
Maximum Benefit (In Years)

	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	6-10 Yr	Life	All
This Quarter # Policies	48	388	521	448	101	65	1142	1,714
This Quarter %	3%	23%	30%	26%	6%	4%	8%	100%
Cumulative # Policies *	6,347	21,280	26,549	22,575	2,759	4,436	23,480	107,426
Cumulative %*	6%	20%	25%	21%	2%	4%	22%	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.

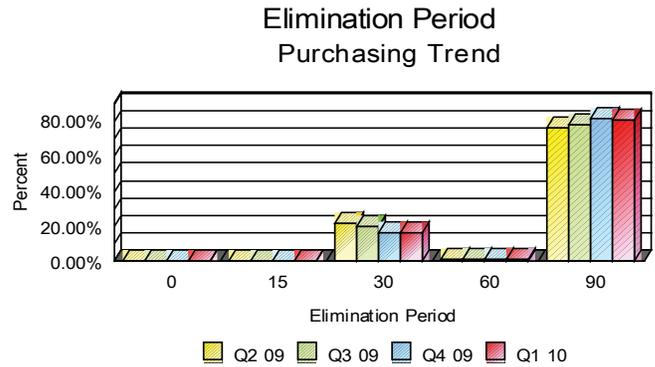
Characteristics By Maximum Benefit In Years (This Quarter)

Characteristic

	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	6-10 yr	Life	All
Married	52%	66%	67%	72%	77%	79%	75%	70%
Female	46%	59%	58%	63%	58%	55%	57%	59%
Average Age	64	59	59	57	58	55	54	58
Target Ages	72%	77%	74%	70%	67%	61%	55%	71%
New Purchase	89%	99%	98%	98%	98%	98%	99%	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	0.58%	0.35%
15	0.05%	0.10%
30	16.91%	16.66%
60	1.69%	1.14%
90	80.76%	81.76%

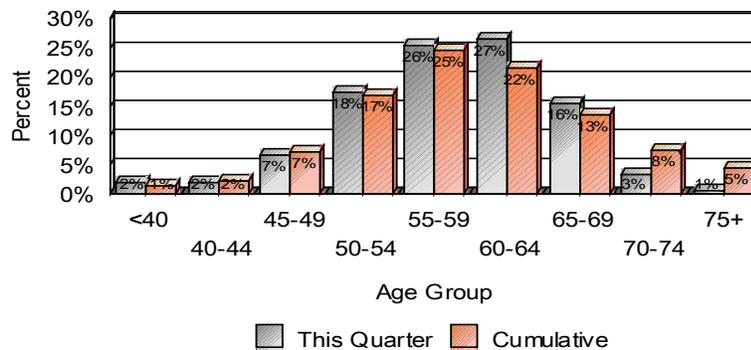


VI. Age of Policyholders (at time of purchase)

Age Group

	<40	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+	Total
This Quarter #	34	34	117	300	438	455	267	57	12	1,714
This Quarter %	2%	2%	7%	17%	26%	26%	16%	3%	1%	100%
Cumulative #	1,593	2,511	7,693	18,310	26,474	23,263	14,490	8,146	4,946	107,426
Cumulative %	1%	2%	7%	17%	25%	22%	13%	8%	5%	100%

Policyholders Age Distribution By Age Group

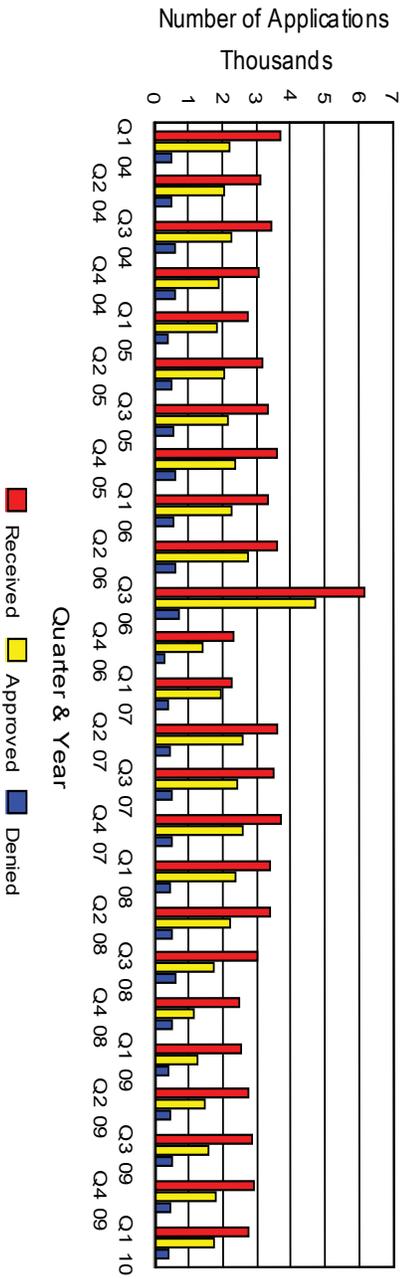


VII. Trends

Quarter	2008				2009				2010												
	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	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	3,402	3,376	3,019	2,508	2,517	2,766	2,866	2,890	2,739
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	2,357	2,195	1,712	1,139	1,233	1,469	1,575	1,768	1,714
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	438	515	607	532	416	438	489	466	409

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	109	2,697
Total asset protection earned by all policyholders who received benefits	\$6,334,106	\$111,547,605
Number of policyholders currently in benefit/payments made	714	N/A
Number of policyholders who have exhausted benefits	6	221
Total asset protection earned to date by policyholders that have exhausted benefits	\$647,683	\$17,391,951
Number of policyholders that died while in benefit	44	927
Total asset protection earned that will NOT be accessed due to policyholders demise while in benefit	\$2,047,497	\$27,583,217
Number of policyholders who have exhausted their policy benefits and accessed Medicaid as of 3/31/2010	6	57
Asset protection earned by policyholders who have exhausted their policy benefits and accessed Medicaid as of 3/31/2010	\$647,683	\$4,044,088
Medicaid (Medi-Cal) cost savings as of 3/31/2010	N/A	\$23,848,137

*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	2				n/a
70-74	13	10	2	1			n/a
75-79	9	3					n/a
80-84	9	2	1				n/a
85-89	2						n/a
90-94	2						n/a
95+							n/a
Totals:=====>	35	19	5	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	2				n/a
70-74	4	5		1			n/a
75-79	13	7					n/a
80-84	6	3	2				n/a
85-89	8	1					n/a
90-94	3		1				n/a
95+	1						n/a
Totals:=====>	35	19	5	1			

VIII. Service Utilization

Type of Service (Other Than Care Management)	This Quarter, % of All Services Rendered to Policyholders In Ben- efit (714) by Type of Service	Cumulative % of All Services Rendered to All Policyholders (2,697) by Type of Service
Skilled Nursing Facility	8%	8%
Assisted Living Facility/RCF	26%	23%
Home Health Aide Services	20%	16%
Attendant Care	9%	8%
Personal Care	21%	22%
Homemaker (non-personal care)	2%	2%
Coordination (benefit cost)	3%	4%
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 (714) by Type of Service	*Cumulative % of All Services Rendered to All Policyholders (2,697) by Type of Service
Assessment & Care Planning	4%	9%
Assessment Only	5%	9%
Care Planning Only	22%	13%
Coordination Only	14%	11%
Monitoring Only	28%	37%
Reassessment Only	25%	20%

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



CALIFORNIA PARTNERSHIP FOR

LONG-TERM CARE

1st Quarter of 2010 Quarterly Report