

# Quarterly Report



Sandra Pierce-Miller, Director

1st. Quarter 2001, Report No. 27

January—March 2001

## California Partnership for Long-Term Care

[www.dhs.ca.gov/cpltc](http://www.dhs.ca.gov/cpltc)

Participating Insurers	<u>Policies Approved:</u>		
		<u>This Quarter</u>	<u>Cumulative</u>
<ul style="list-style-type: none"> <li>Bankers Life and Casualty Company</li> <li>California Public Employees' Retirement System (PERS)</li> <li>Continental Casualty Company</li> <li>GE Capital Assurance (formerly AMEX)</li> <li>New York Life Insurance Company</li> <li>Transamerica Occidental Life Insurance Company</li> </ul>	Number of Policies Approved and In Force	1,538	22,883

<u>Applications Received:</u>			
	<u>This Quarter</u>	<u>Cumulative</u>	
Applications received	2,156	33,190	

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	<u>This Quarter</u>	<u>Cumulative</u>
Totals:	2,156 (100%)	32,999 (100%)
Approved	1,769 (82%)	26,318 (80%)
Denied	387 (18%)	6,674 (20%)

### I. Quarterly and Summary Statistics

<u>Telephone Calls:</u>	<u>This Quarter</u>	<u>Cumulative</u>	<u>Policies Dropped:</u>	<u>This Quarter</u>	<u>Cumulative</u>
Number of Consumers Who Called Toll-Free	351	20,737 (CARE445)	Totals:	231 (100)	3,670 (100)
			Not Taken Up	25 (11%)	1,156 (32%)
			Dropped (After Taken Up)	206 (89%)	2,514 (68%)

## I. Quarterly and Summary Statistics (Continued)

<u>Age:</u>	<u>This Quarter</u>	<u>Cumulative</u>
Median	62	66
Target Age	1,169 (76%)	17,092 (75%)
Other Ages	369 (24%)	5,791 (25%)

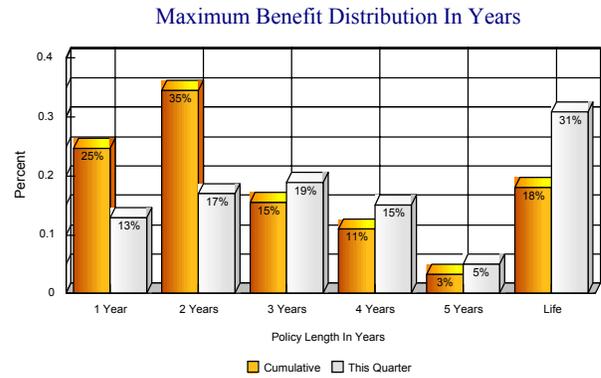
<u>Gender:</u>	<u>This Quarter</u>	<u>Cumulative</u>
Male	646 (42%)	9,272 (41%)
Female	892 (58%)	13,611 (59%)

<u>Marital Status:</u>	<u>This Quarter</u>	<u>Cumulative</u>
Married	1,061 (69%)	15,453 (68%)
Not Married	477 (31%)	7,415 (32%)
Unknown	0 ( 0%)	15 (<1%)

<u>Policy Type:</u>	<u>This Quarter</u>	<u>Cumulative</u>
Comprehensive	1,353 (88%)	20,332 (89%)
Nursing Home	185 (12%)	2,551 (11%)

<u>Purchase Type:</u>	<u>This Quarter</u>	<u>Cumulative</u>
First Time Purchase	1,415 (92%)	21,132 (92%)
Upgrade	46 ( 3%)	468 ( 2%)
Replacement	77 ( 6%)	1,275 ( 6%)
Reinstatement	0 ( 0%)	8 (<1%)
<b>Totals for each category above</b>	<b>1,538 (100%)</b>	<b>22,883 (100%)</b>

## II. Maximum Benefit Amounts Distribution



### Maximum Benefit (In years):

	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	Life	All
Cumulative # Policies	5,293	7,365	3,298	2,339	708	3,880	22,883
Cumulative %	23%	32%	15%	10%	3%	17%	100%
This Quarter # Policies	200	261	292	231	77	477	1,538
This Quarter %	13%	17%	19%	15%	5%	31%	100%

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

#### Characteristic:

	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	Life	All
Married	57%	67%	71%	71%	79%	78%	71%
Female	63%	56%	58%	60%	59%	58%	59%
Target Ages	70%	77%	84%	85%	76%	70%	77%
New Purchase	94%	92%	92%	93%	98%	96%	93%
Comprehensive Policy	83%	87%	88%	93%	84%	96%	90%

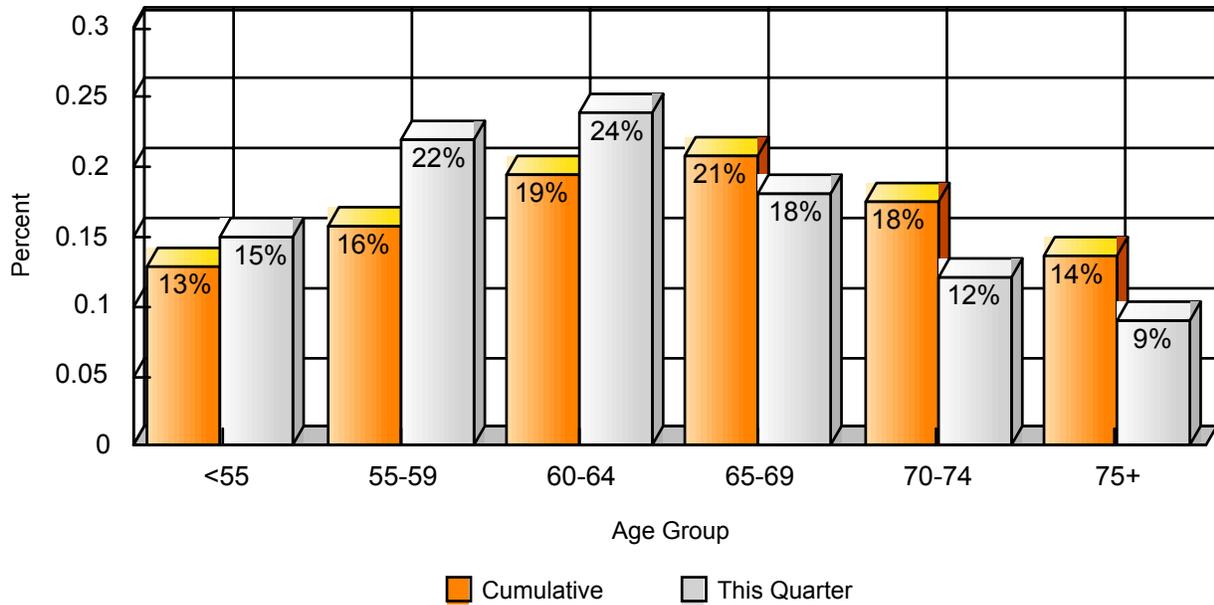
### III. Age of Policyholders (at time of purchase)

**Age Group:**

	<55	55-59	60-64	65-69	70-74	75+	Total
<b>Cumulative # Policies</b>	2,928	3,612	4,447	4,751	4,030	3,115	22,883
<b>Cumulative %</b>	13%	15%	19%	21%	18%	14%	100%
<b>This Quarter # Policies</b>	231	338	369	277	185	138	1,538
<b>This Quarter %</b>	15%	22%	24%	18%	12%	9%	100%

NOTE: At times, the plotted percentages may not appear to agree with the table above due to rounding.

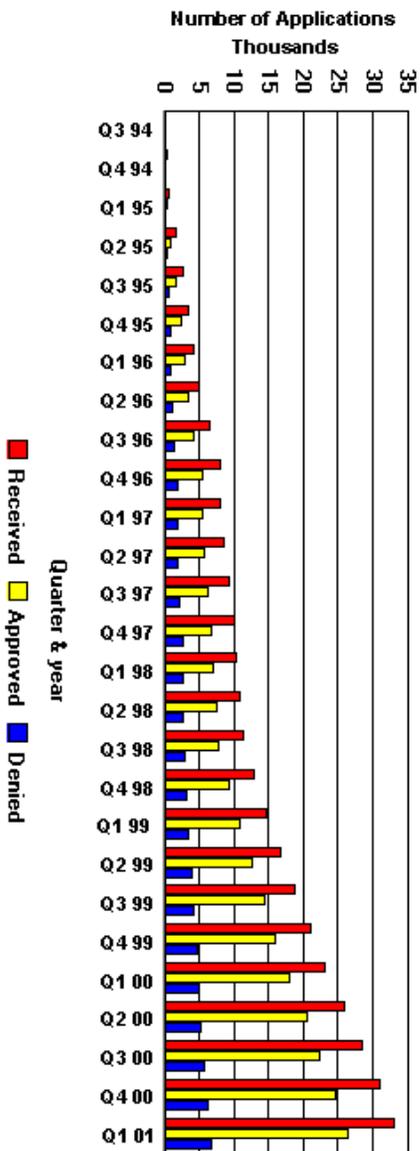
### Policyholders Age Distribution By Age Group



### IV. Trends

	1996				1997				1998				1999				2000				2001		
Quarter	1994 Q1	1995 Q2	1996 Q3	1997 Q4	1998 Q1	1999 Q2	2000 Q3	2001 Q4	1996 Q1	1997 Q2	1998 Q3	1999 Q4	2000 Q1	2001 Q2	2002 Q3	2003 Q4	2004 Q1	2005 Q2	2006 Q3	2007 Q4			
Received	524	3381	4,099	5,077	6,442	7,979	8,144	8,504	9,212	10,161	10,360	10,960	11,437	12,877	14,656	16,763	18,836	20,987	23,192	26,033	28,506	31,034	33,190
Approved	237	2360	2,856	3,369	4,227	5,455	5,595	5,834	6,209	6,821	6,936	7,473	7,735	9,427	10,947	12,710	14,365	16,019	17,937	20,484	22,462	24,549	26,318
Denied	60	773	954	1,179	1,449	1,812	1,837	1,958	2,284	2,621	2,705	2,768	2,983	3,252	3,511	3,855	4,273	4,770	5,057	5,351	5,846	6,287	6,674

**Trend In Applications Received, Approved, Denied  
Cumulative By Quarter**



## V. Policyholders and Asset Protection Earned

	<u>This Quarter</u>	<u>Cumulative</u>
Number of policyholders to date, who have qualified to receive benefit payments	43	343
Total asset protection earned by all policyholders who have received benefits	\$475,691	\$4,291,357
Number of policyholders currently in benefit/payments made	97	N/A
Number of Policyholders that have exhausted benefits	1	9
Total asset protection earned to date that has been accessed (policyholders that have exhausted benefits)	0	\$448,851
Number of policyholders that have died while in benefit	1	46
Total asset protection earned to date that will NOT be accessed due to death of policyholders that passed away while in benefit.	\$506,007	\$2,264,131
Number of policyholders who have exhausted their policy benefits and accessed Medicaid as of 3/31/2001.	1	4

## VI. Service Utilization

Type of Service (Other Than Case Management)	This Quarter, % of All Services Rendered to Policyholders In- Benefit (97) by Type of Service	Cumulative % of All Services Ren- dered to All Policyholders (343) by Type of Service
Skilled Nursing Facility	11%	12%
Skilled Nursing Services (home visit)	18%	21%
DC/PSS/IPS*	12%	41%
Assisted Living/Residential Care Facility	15%	24%
All Other LTC Services**	44%	2%

\* These services include Day Care (DC) such as adult day care (Health & Social), congregate meals, home delivered meals, restaurant meal allowances , etc. Personal Support Services (PSS) & Independent Provider Services (IPS) such as attendant care, companion services, personal care, homemaker, chore services, laundry services, housing improvement modifications, teaching and demonstration services, personal emergency response systems and other home based personal services.

\*\* These are services such as respite services, hospice services, non-emergency medical transportation, ambulance, social and other transportation, durable medical equipment, and medical supplies, etc.

**Quarterly Report**  
**1st. Quarter of 2001**  
**for Long-Term Care**  
**The California Partnership**

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Visit the Partnership's Website at [www.dhs.ca.gov/cpltc](http://www.dhs.ca.gov/cpltc)

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