

Quarterly Report



Brenda Bufford, Chief

1st. Quarter 2007, Report No. 51

January - March 2007

California Partnership for Long-Term Care

www.dhs.ca.gov/cpltc

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:	2,885	122,015
Applications Denied:	410	20,291
Applications Pending & Withdrawn:	0	0
Policies Purchased:	2,475	101,724
Policies Dropped (voluntary & for unknown reasons):	474	11,230
Policies Not Taken Up:	64	6,828
Total Policies In Force (Active):	1,937	84,630
Number of Policyholders Who Received Service Payments:	472	1,407

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I. Consumer Inquiries

	<u>This Quarter</u>	<u>To Date</u>
Number of Consumers Who Called Toll-Free (CARE445)	92	27,264
Website Visits	15,041	261,593

II. Quarterly and Cumulative Statistics - continued

<u>Age</u>	<u>This Quarter</u>	<u>To Date</u>
Median	57	59
Target Age (55-74)	1,327 (69%)	57,069 (67%)
Other Ages	610 (31%)	27,561 (33%)

Gender

Female	1,122 (58%)	49,631 (59%)
Male	815 (42%)	34,999 (41%)

Marital Status

Married	1,382 (71%)	58,659 (69%)
Not Married	553 (29%)	24,623 (30%)
Unknown	2 (<1%)	448 (<1%)

Policy Type

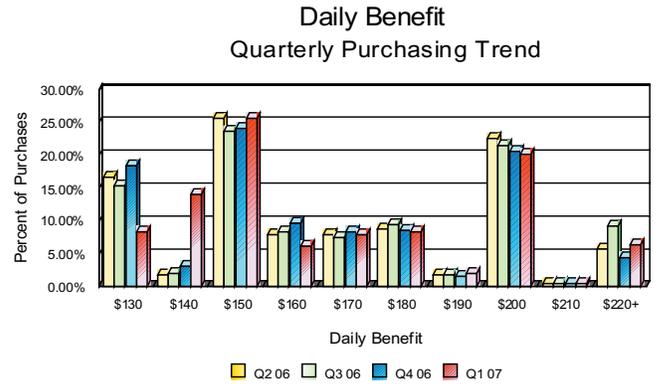
Comprehensive	1,902 (98%)	80,820 (95%)
Nursing Home	35 (2%)	3,810 (5%)

Purchase Type

First Time Purchase	1,906 (98%)	80,321 (95%)
Upgrade	5 (<1%)	1,103 (1%)
Replacement	26 (1%)	3,198 (4%)
Reinstatement	0 (0%)	8 (<1%)

Totals for each category above 1,937 (100%) 84,630 (100%)

III. Daily Benefit Distribution



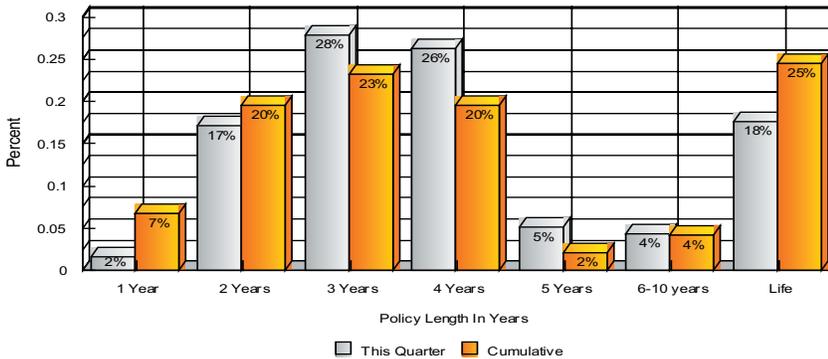
<u>Daily Benefit</u>	<u>This Quarter</u>	<u>Previous Quarter</u>
\$130	164 (8.49%)	270 (18.81%)
\$140	272 (14.03%)	28 (1.92%)
\$150	497 (25.67%)	356 (24.81%)
\$160	118 (6.19%)	93 (6.46%)
\$170	154 (7.95%)	113 (7.89%)
\$180	162 (8.38%)	122 (8.48%)
\$190	40 (2.08%)	26 (1.83%)
\$200	392 (20.22%)	317 (22.14%)
\$210	10 (0.53%)	8 (0.59%)
\$220 or More	125 (6.45%)	101 (7.04%)

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	33	332	538	508	100	85	341	1,937
This Quarter %	2%	17%	28%	26%	5%	4%	18%	100%
Cumulative # Policies *	5,772	16,609	19,588	16,551	1,776	3,588	20,746	84,630
Cumulative %*	7%	20%	23%	20%	2%	4%	24%	100%

Maximum Benefit Distribution In Years



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

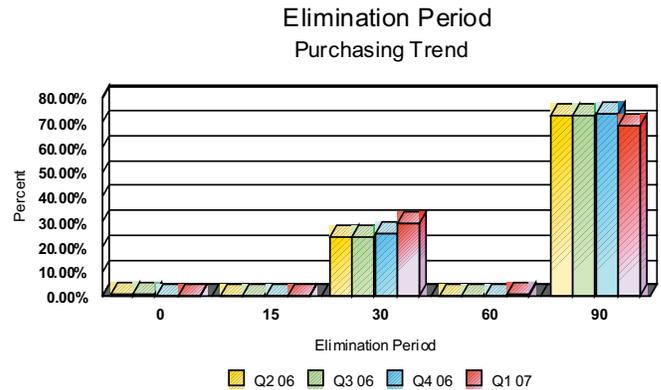
Characteristics By Maximum Benefit In Years (This Quarter)

Characteristic

	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	6-10 yr	Life	All
Married	41%	66%	72%	77%	73%	69%	69%	71%
Female	53%	54%	61%	56%	55%	63%	58%	58%
Average Age	61	59	58	57	55	57	55	57
Target Ages	72%	75%	72%	72%	57%	67%	55%	68%
New Purchase	91%	99%	98%	98%	100%	100%	93%	97%
Comprehensive Policy	84%	100%	100%	100%	99%	100%	94%	99%

V. Elimination Period Distribution (at time of purchase)

<u>Days</u>	<u>This Quarter</u>	<u>Previous Quarter</u>
0	0.46%	0.26%
15	0.11%	0.03%
30	29.40%	25.56%
60	0.96%	0.42%
90	69.00%	73.72%

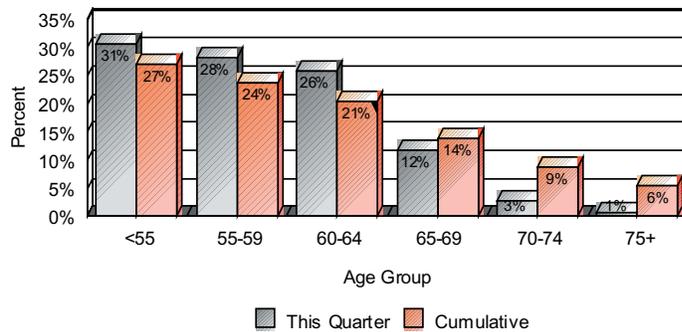


VI. Age of Policyholders (at time of purchase)

Age Group

	<55	55-59	60-64	65-69	70-74	75+	Total
This Quarter # Policies	595	546	499	226	56	15	1,937
This Quarter %	30%	28%	26%	12%	3%	1%	100%
Cumulative # Policies	22,985	20,175	17,394	11,810	7,473	4,793	84,630
Cumulative %	27%	24%	20%	14%	9%	6%	100%

Policyholders Age Distribution By Age Group

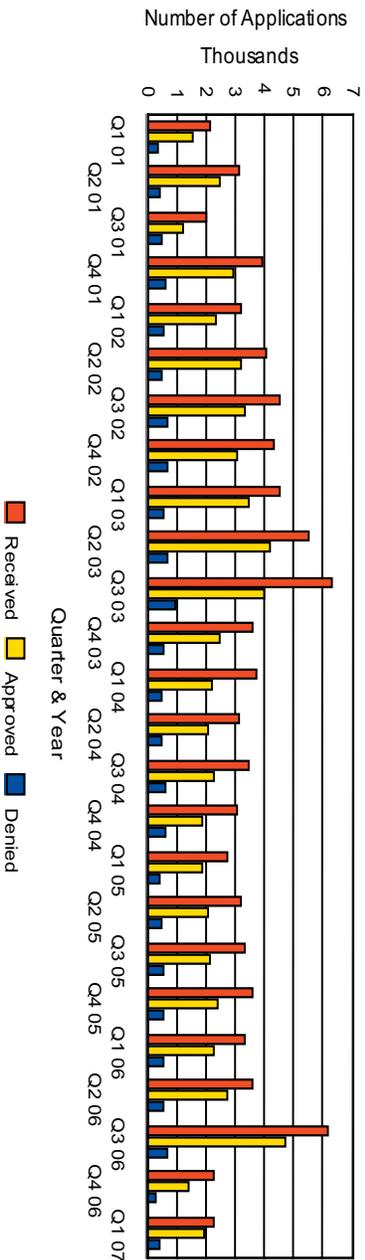


VII. Trends

2004	2005	2006	2007
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Quarter	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	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	3,732	3,141	3,434	3,089	2,758	3,197	3,335	3,585	3,365	3,618	6,151	2,302	2,285
Approved	237	2,123	3,085	1,366	2,606	6,592	8,530	8,179	11,921	11,140	2,216	2,065	2,260	1,884	1,858	2,080	2,172	2,386	2,258	2,740	4,708	1,434	1,937
Denied	60	713	1,038	809	631	1,518	1,517	1,942	2,405	2,123	500	505	603	624	405	527	561	594	535	588	724	276	410

Trend In Applications Received, Approved, Denied
By Quarter



Redesigned policies available as of the 4th. quarter of 1998

VII. Policyholders and Asset Protection Earned

	This Quarter	Cumulative*
Number of policyholders to date who have qualified to receive benefit payments	75	1,614
Total asset protection earned by all policyholders who received benefits	\$3,309,813	\$49,411,289
Number of policyholders currently in benefit/payments made	472	N/A
Number of policyholders who have exhausted benefits	5	156
Total asset protection earned to date by policyholders that have exhausted benefits	\$515,857	\$10,171,398
Number of policyholders that died while in benefit	31	537
Total asset protection earned that will NOT be accessed due to policyholders demise while in benefit	\$964,706	\$10,181,290
Number of policyholders who have exhausted their policy benefits and accessed Medicaid as of 3/31/2007	0	38
Asset protection earned by policyholders who have exhausted their policy benefits and accessed Medicaid as of 3/31/2007	0	\$2,371,827
Medicaid (Medi-Cal) cost savings as of 3/31/2007	N/A	\$18,167,329

*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							
<55		1		1			n/a
55-59							n/a
60-64							n/a
65-69		2					n/a
70-74	10	3					n/a
75-79	5	2					n/a
80-84	8	2	1				n/a
85-89	1						n/a
90-94	2						n/a
95+							n/a
Totals:=====>	26	10	1	1			

Policy Length (Yrs.)	1	2	3	4	5	6-10	Life
Age At Benefit							
<55							n/a
55-59		1		1			n/a
60-64							n/a
65-69		1					n/a
70-74	5	2					n/a
75-79	8	3					n/a
80-84	6	2					n/a
85-89	4	1					n/a
90-94	2		1				n/a
95+	1						n/a
Totals:=====>	26	10	1	1			

VIII. Service Utilization

Type of Service (Other Than Care Management)	This Quarter, % of All Services Rendered to Policyholders In Ben- efit (472) by Type of Service	Cumulative % of All Services Rendered to All Policyholders (1,614) by Type of Service
Skilled Nursing Facility	7%	9%
Other Bed Hold	1%	<1%
Assisted Living Facility/RCF	28%	24%
Home Health Aide Services	15%	13%
Attendant Care	7%	11%
Personal Care	27%	21%
Homemaker (non-personal care)	1%	<1%
Chore Services	1%	3%
DME	1%	1%
Care Planning (benefit cost)	2%	3%
Coordination (benefit cost)	2%	2%

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 (472) by Type of Service	*Cumulative % of All Services Rendered to All Policyholders (1,614) by Type of Service
Assessment & Care Planning	21%	11%
Assessment Only	7%	9%
Care Planning Only	9%	9%
Coordination Only	8%	4%
Monitoring Only	31%	50%
Reassessment Only	22%	16%

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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