

# Quarterly Report



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1st. Quarter 2008, Report No. 55

January - March 2008

## California Partnership For Long-Term Care

[www.dhs.ca.gov/cpltc](http://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:	3,402	136,255
Applications Denied:	438	22,256
Applications Pending & Withdrawn:	0	0
Policies Purchased:	2,964	113,117
Policies Dropped (voluntary & for unknown reasons):	489	13,202
Policies Not Taken Up:	118	7,158
Total Policies In Force (Active):	2,359	94,621
Number of Policyholders Who Received Service Payments:	542	1,708

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### I. Consumer Inquiries

	<u>This Quarter</u>	<u>To Date</u>
Number of Consumers Who Called Toll-Free (CARE445)	15	27,559
Website Visits	14,310	334,351

## II. Quarterly and Cumulative Statistics - continued

<u>Age</u>	<u>This Quarter</u>	<u>To Date</u>
Median	57	59
Target Age (55-74)	1,660 ( 70%)	63,661 ( 67%)
Other Ages	697 ( 30%)	30,960 ( 33%)

### Gender

Female	1,368 ( 58%)	55,420 ( 59%)
Male	989 ( 42%)	39,201 ( 41%)

### Marital Status

Married	1,670 ( 71%)	66,432 ( 70%)
Not Married	687 ( 29%)	27,741 ( 29%)
Unknown	0 ( 0%)	448 (<1%)

### Policy Type

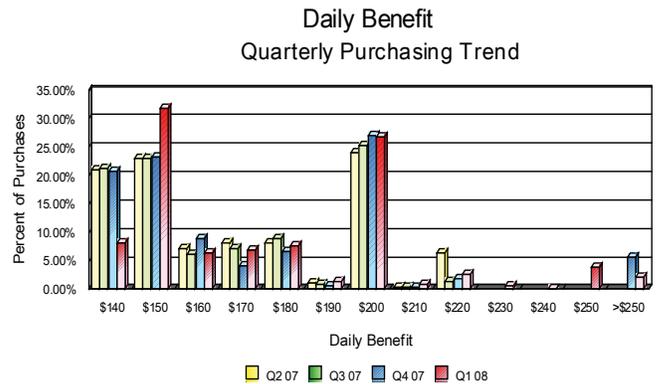
Comprehensive	2,352 (100%)	90,609 ( 96%)
Nursing Home	5 (<1%)	4,012 ( 4%)

### Purchase Type

First Time Purchase	2,299 ( 98%)	90,108 ( 95%)
Upgrade	22 (<1%)	1,154 ( 1%)
Replacement	36 ( 1%)	3,351 ( 4%)
Reinstatement	0 ( 0%)	8 (<1%)

Totals for each category above      2,357(100%)      94,621 (100%)

## III. Daily Benefit Distribution



<u>Daily Benefit</u>	<u>This Quarter</u>	<u>Previous Quarter</u>
\$140	195 ( 8.28%)	543 ( 20.85%)
\$150	747 (31.92%)	606 (23.25%)
\$160	151 ( 6.42%)	235 ( 9.03%)
\$170	176 ( 7.05%)	108 ( 4.13%)
\$180	181 ( 7.69%)	176 ( 6.77%)
\$190	35 ( 1.48%)	19 ( 0.72%)
\$200	629 (26.88%)	702 (26.95%)
\$210	21 ( 0.90%)	9 ( 0.34%)
\$220	61 ( 2.60%)	50 ( 1.92%)
\$230	15 ( 0.64%)	N/A
\$240	3 ( 0.11%)	N/A
\$250	90 ( 3.83%)	N/A
>\$250	53 ( 2.24%)	N/A

## IV. Maximum Benefit Amounts Distribution

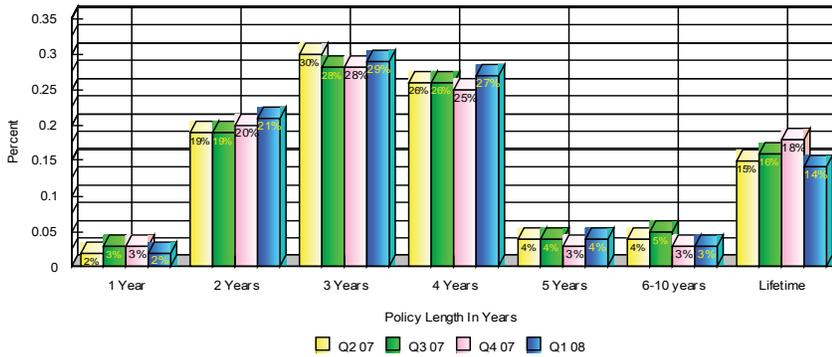
### Maximum Benefit (In Years)

	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	6-10 Yr	Life	All
<b>This Quarter # Policies</b>	51	502	679	647	84	75	319	2,357
<b>This Quarter %</b>	2%	21%	29%	27%	4%	3%	14%	100%
<b>Cumulative # Policies *</b>	6,021	18,603	22,461	19,140	2,136	3,963	22,297	94,621
<b>Cumulative %*</b>	6%	20%	24%	20%	2%	4%	24%	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.

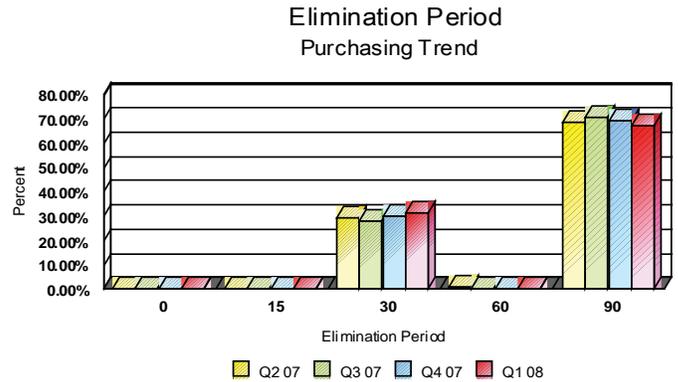
### Characteristics By Maximum Benefit In Years (This Quarter)

#### Characteristic

	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	6-10 yr	Life	All
Married	60%	69%	70%	75%	81%	73%	65%	71%
Female	70%	57%	58%	58%	57%	62%	56%	58%
Average Age	63	59	58	58	54	56	55	58
Target Ages	82%	75%	72%	75%	60%	60%	56%	70%
New Purchase	85%	98%	98%	99%	93%	97%	96%	98%
Comprehensive Policy	88%	100%	99%	100%	100%	97%	100%	99%

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

<u>Days</u>	<u>This Quarter</u>	<u>Previous Quarter</u>
0	0.53%	0.14%
15	0.11%	0.14%
30	31.5%	29.92%
60	0.11%	0.24%
90	67.76%	69.55%

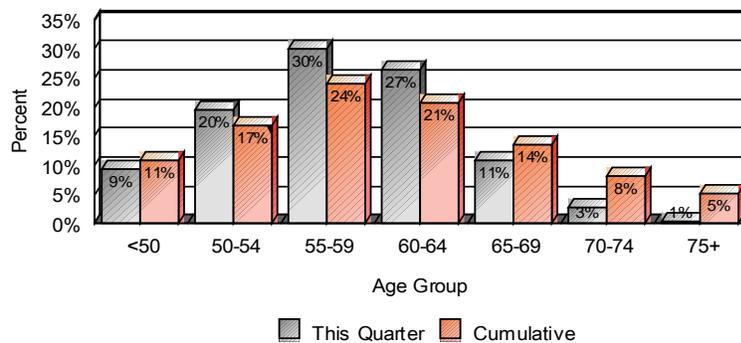


## VI. Age of Policyholders (at time of purchase)

### Age Group

	<50	50-54	55-59	60-64	65-69	70-74	75+	Total
This Quarter # Policies	224	460	708	627	259	65	14	2,357
This Quarter %	9%	20%	30%	27%	11%	3%	1%	100%
Cumulative # Policies	10,286	15,955	23,063	19,881	12,817	7,757	4,863	94,621
Cumulative %	11%	17%	24%	21%	14%	8%	5%	100%

### Policyholders Age Distribution By Age Group

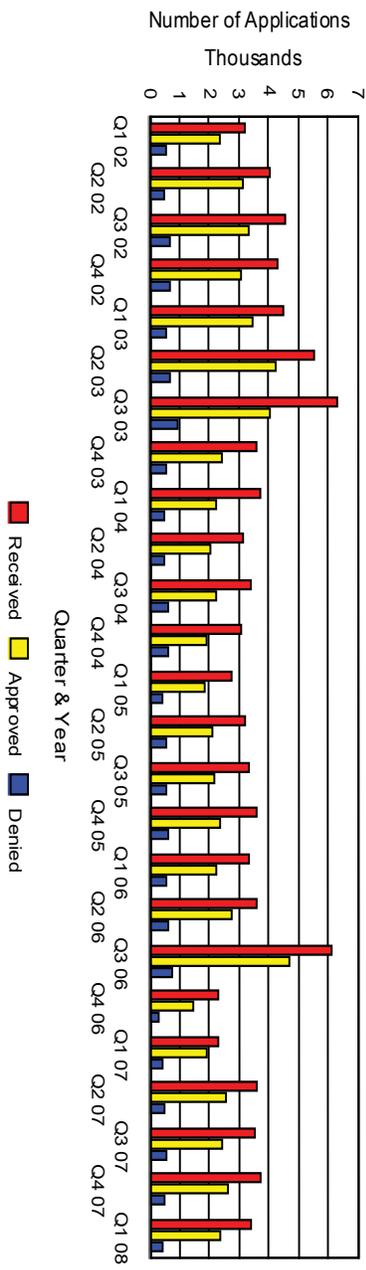


## VII. Trends

2005	2006	2007	2008
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Quarter	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008									
Received	402	2,979	4,598	2,182	2,716	8,110	10,047	11,262	16,146	15,436	13,369	2,758	3,197	3,335	3,585	3,365	3,618	6,151	2,302	2,285	3,600	3,521	3,717	3,402
Approved	237	2,123	3,095	1,366	2,606	6,592	8,530	8,179	11,921	11,140	8,425	1,858	2,080	2,172	2,386	2,258	2,740	4,708	1,434	1,937	2,580	2,448	2,606	2,357
Denied	60	713	1,039	809	631	1,518	1,517	1,942	2,405	2,123	2,232	405	527	561	594	535	588	724	276	410	479	520	510	438

Trend In Applications Received, Approved, Denied  
By Quarter



Redesigned poll dates 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	74	1,912
Total asset protection earned by all policyholders who received benefits	\$4,356,635	\$65,818,377
Number of policyholders currently in benefit/payments made	542	N/A
Number of policyholders who have exhausted benefits	11	177
Total asset protection earned to date by policyholders that have exhausted benefits	\$830,871	\$11,948,994
Number of policyholders that died while in benefit	35	617
Total asset protection earned that will NOT be accessed due to policyholders demise while in benefit	\$1,517,402	\$14,643,449
Number of policyholders who have exhausted their policy benefits and accessed Medicaid as of 3/31/2008	1	40
Asset protection earned by policyholders who have exhausted their policy benefits and accessed Medicaid as of 3/31/2008	0	\$2,521,573
Medicaid (Medi-Cal) cost savings as of 3/31/2008	N/A	\$14,289,928

\*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
<b>Age At Purchase</b>							
<50							n/a
50-54		1					n/a
55-59							n/a
60-64		1					n/a
65-69		2					n/a
70-74	11	3		1			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:=====>	27	11	1	1			

Policy Length (Yrs.)	1	2	3	4	5	6-10	Life
<b>Age At Benefit</b>							
<50							n/a
50-54							n/a
55-59		1					n/a
60-64		1					n/a
65-69		1					n/a
70-74	5	2		1			n/a
75-79	9	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:=====>	27	11	1	1			

## VIII. Service Utilization

Type of Service (Other Than Care Management)	This Quarter, % of All Services Rendered to Policyholders In Ben- efit (542) by Type of Service	Cumulative % of All Services Rendered to All Policyholders (1,912) by Type of Service
Skilled Nursing Facility	7%	9%
Assisted Living Facility/RCF	30%	24%
Home Health Aide Services	16%	14%
Attendant Care	6%	10%
Personal Care	26%	22%
Homemaker (non-personal care)	2%	1%
DME	1%	1%
Care Planning (benefit cost)	3%	3%
Coordination (benefit cost)	4%	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 (542) by Type of Service	*Cumulative % of All Services Rendered to All Policyholders (1,912) by Type of Service
Assessment & Care Planning	7%	11%
Assessment Only	6%	9%
Care Planning Only	16%	9%
Coordination Only	20%	6%
Monitoring Only	19%	47%
Reassessment Only	32%	17%

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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