

Quarterly Report



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2nd. Quarter 2007, Report No. 52

April - June 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:	3,600	125,615
Applications Denied:	479	20,788
Applications Pending & Withdrawn:	0	0
Policies Purchased:	3,121	104,845
Policies Dropped (voluntary & for unknown reasons):	480	11,710
Policies Not Taken Up:	61	6,889
Total Policies In Force (Active):	2,580	87,210

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)	109	27,373
Website Visits	20,022	281,615

Number of Policyholders Who Received Service Payments:	472	1,495
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II. Quarterly and Cumulative Statistics - continued

<u>Age</u>	<u>This Quarter</u>	<u>To Date</u>
Median	58	59
Target Age (55-74)	1,696 (66%)	58,765 (67%)
Other Ages	884 (34%)	28,445 (33%)

Gender

Female	1,458 (57%)	51,089 (59%)
Male	1,122 (43%)	36,121 (41%)

Marital Status

Married	1,844 (71%)	60,503 (69%)
Not Married	736 (29%)	25,359 (30%)
Unknown	0 (0%)	448 (<1%)

Policy Type

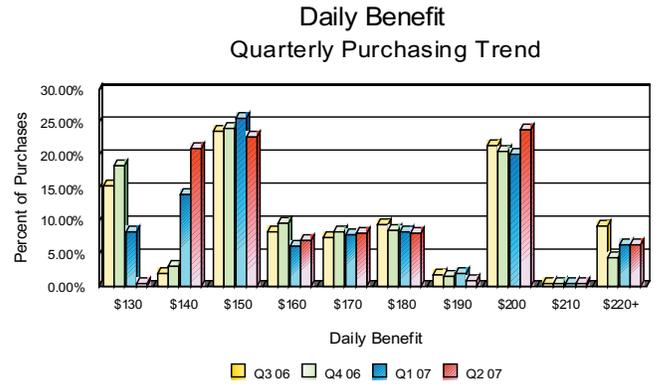
Comprehensive	2,540 (98%)	83,360 (96%)
Nursing Home	40 (2%)	3,850 (4%)

Purchase Type

First Time Purchase	2,533 (98%)	82,854 (95%)
Upgrade	7 (<1%)	1,110 (1%)
Replacement	40 (2%)	3,238 (4%)
Reinstatement	0 (0%)	8 (<1%)

Totals for each category above 2,580 (100%) 87,210 (100%)

III. Daily Benefit Distribution



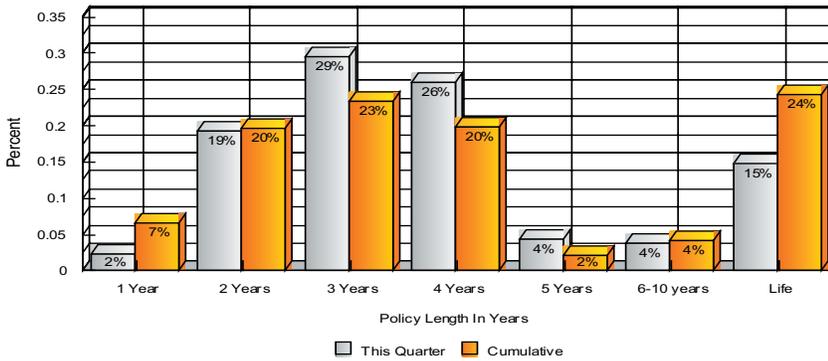
<u>Daily Benefit</u>	<u>This Quarter</u>	<u>Previous Quarter</u>
\$130	12 (0.46%)	164 (8.49%)
\$140	544 (21.05%)	272 (14.03%)
\$150	592 (22.92%)	497 (25.67%)
\$160	184 (7.12%)	118 (6.19%)
\$170	213 (8.26%)	154 (7.95%)
\$180	210 (8.13%)	162 (8.38%)
\$190	27 (1.05%)	40 (2.08%)
\$200	621 (24.06%)	392 (20.22%)
\$210	12 (0.46%)	10 (0.53%)
\$220 or More	165 (6.41%)	125 (6.45%)

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	59	496	761	671	114	98	381	2,580
This Quarter %	2%	19%	30%	26%	4%	4%	15%	100%
Cumulative # Policies *	5,831	17,105	20,349	17,222	1,890	3,686	21,127	87,210
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.

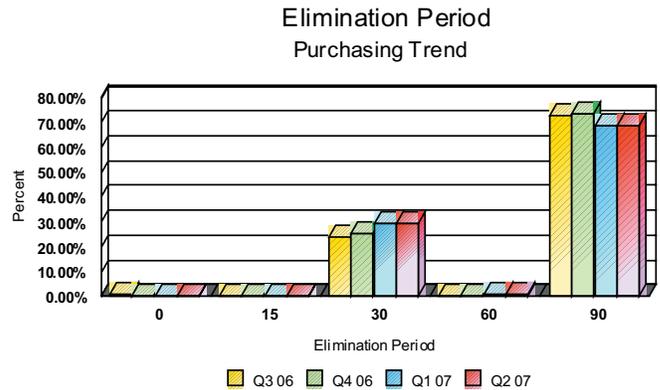
Characteristics By Maximum Benefit In Years (This Quarter)

Characteristic

	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	6-10 yr	Life	All
Married	58%	68%	71%	74%	86%	69%	71%	71%
Female	56%	54%	58%	56%	53%	63%	56%	57%
Average Age	63	59	58	56	55	56	55	57
Target Ages	62%	70%	71%	66%	51%	61%	54%	66%
New Purchase	90%	97%	98%	98%	100%	98%	99%	98%
Comprehensive Policy	92%	100%	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	0.27%	0.46%
15	0.27%	0.11%
30	29.68%	29.40%
60	0.91%	0.96%
90	68.86%	69.00%

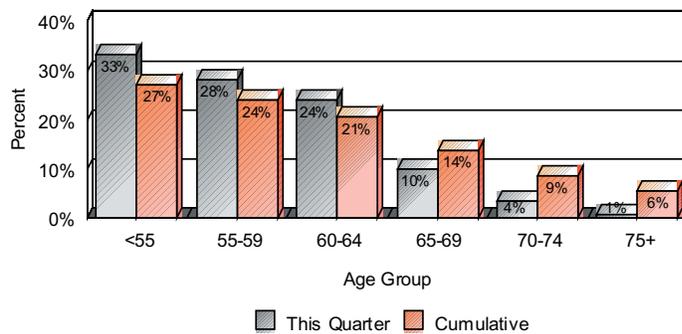


VI. Age of Policyholders (at time of purchase)

Age Group

	<55	55-59	60-64	65-69	70-74	75+	Total
This Quarter # Policies	860	728	621	257	91	23	2,580
This Quarter %	33%	28%	24%	10%	4%	1%	100%
Cumulative # Policies	23,845	20,903	18,015	12,067	7,564	4,816	87,210
Cumulative %	27%	24%	21%	14%	9%	5%	100%

Policyholders Age Distribution By Age Group

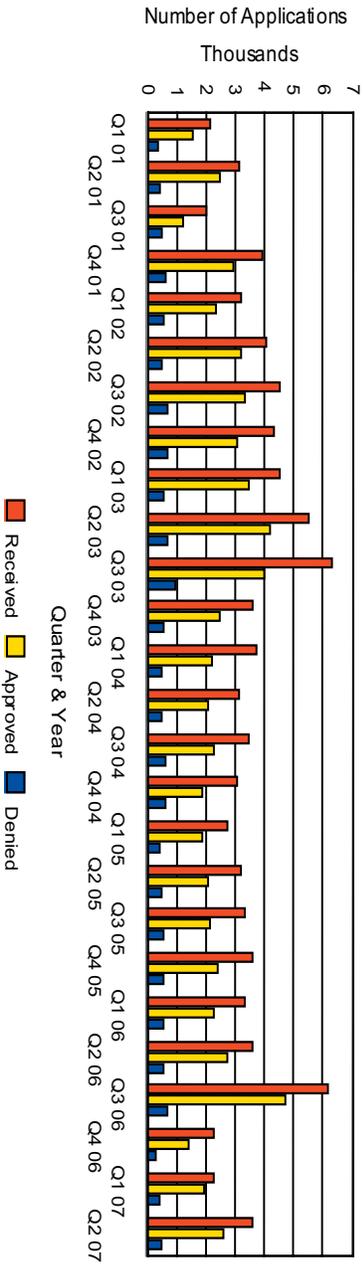


VII. Trends

2004	2005	2006	2007
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Quarter	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007										
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	3,600
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	1,957	2,580
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	479

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	85	1,702
Total asset protection earned by all policyholders who received benefits	\$3,824,345	\$53,000,754
Number of policyholders currently in benefit/payments made	472	N/A
Number of policyholders who have exhausted benefits	7	163
Total asset protection earned to date by policyholders that have exhausted benefits	\$516,972	\$10,688,371
Number of policyholders that died while in benefit	27	564
Total asset protection earned that will NOT be accessed due to policyholders demise while in benefit	\$727,186	\$11,060,017
Number of policyholders who have exhausted their policy benefits and accessed Medicaid as of 6/30/2007	0	38
Asset protection earned by policyholders who have exhausted their policy benefits and accessed Medicaid as of 6/30/2007	0	\$2,371,827
Medicaid (Medi-Cal) cost savings as of 6/30/2007	N/A	\$11,485,932**

*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.

** This estimate has been adjusted to reflect additional experience.

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 (1,702) by Type of Service
Skilled Nursing Facility	7%	9%
Other Bed Hold	1%	<1%
Assisted Living Facility/RCF	28%	24%
Home Health Aide Services	16%	13%
Personal Care	27%	22%
Homemaker (non-personal care)	1%	<1%
Personal Emergency Response System	1%	<1%
DME	1%	1%
Care Planning (benefit cost)	2%	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 (472) by Type of Service	*Cumulative % of All Services Rendered to All Policyholders (1,702) by Type of Service
Assessment & Care Planning	9%	11%
Assessment Only	13%	9%
Care Planning Only	17%	9%
Coordination Only	21%	5%
Monitoring Only	21%	49%
Reassessment Only	18%	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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