



CALIFORNIA PARTNERSHIP FOR LONG-TERM CARE

Brenda Bufford, Chief

Quarterly Report

2nd. Quarter
2010

Report No. 64

WWW.DHS.CA.GOV/CPLTC

April - June 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:	4,193	163,129
Applications Denied:	527	25,935
Applications Pending & Withdrawn:	0	0
Policies Purchased:	3,666	135,592
Policies Dropped (voluntary & for unknown reasons):	631	19,042
Policies Not Taken Up:	75	8,028
Total Policies In Force (Active):	2,960	110,386
Number of Policyholders Who Received Service Payments:	825	2,638

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I. Consumer Inquiries

	<u>This Quarter</u>	<u>To Date</u>
Number of Consumers Who Called Toll-Free (CARE445)	24	27,853
Website Visits	39,954	605,945

II. Quarterly and Cumulative Statistics - continued

<u>Age</u>	<u>This Quarter</u>	<u>To Date</u>
Median	58	59
Target Age (55-74)	2,062 (70%)	74,582 (67%)
Other Ages	898 (30%)	35,804 (33%)

Gender

Female	1,761 (59%)	64,743 (59%)
Male	1,199 (41%)	45,643 (41%)

Marital Status

Married	2,084 (70%)	77,629 (70%)
Not Married	861 (29%)	31,776 (29%)
Unknown	15 (<1%)	481 (<1%)

Policy Type

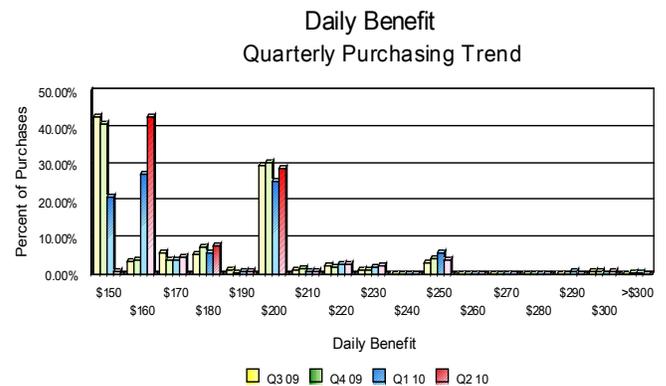
Comprehensive	2,957 (100%)	106,280 (96%)
Nursing Home	3 (<1)	4,106 (4%)

Purchase Type

First Time Purchase	1,909 (98%)	105,664 (96%)
Upgrade	7 (<1%)	1,180 (1%)
Replacement	44 (1%)	3,534 (3%)
Reinstatement	0 (0%)	8 (<1%)

Totals for each category above 2,960 (100%) 110,386 (100%)

III. Daily Benefit Distribution



<u>Daily Benefit</u>	<u>This Quarter</u>	<u>Previous Quarter</u>
\$150	28 (0.94%)	366 (21.35%)
\$160	1,282 (43.34%)	472 (27.48%)
\$170	139 (4.69%)	69 (4.02%)
\$180	242 (8.18%)	105 (6.13%)
\$190	29 (0.98%)	16 (0.95%)
\$200	862 (29.13%)	438 (25.53%)
\$210	33 (1.12%)	18 (1.06%)
\$220	85 (2.86%)	53 (3.12%)
\$230	77(2.59%)	34 (1.96%)
\$240	7 (0.22%)	5 (0.32%)
\$250	118 (3.98%)	101 (5.92%)
\$260	8 (0.27%)	3 (0.16%)
\$270	1 (0.04%)	4 (0.21%)
\$280	5 (0.18%)	5 (0.32%)
\$290	3 (0.09%)	0 (0.00%)
\$300	32 (1.07%)	20 (1.16%)
>\$300	9 (0.31%)	8 (0.45%)

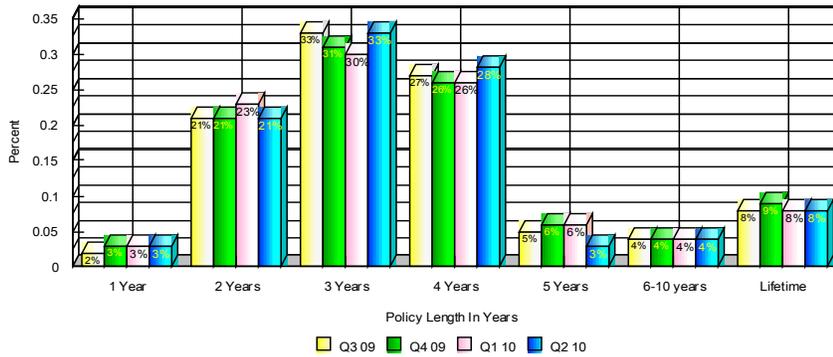
IV. Maximum Benefit Amounts Distribution

Maximum Benefit (In Years)

	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	6-10 Yr	Life	All
This Quarter # Policies	98	607	965	828	96	120	246	2,960
This Quarter %	3%	21%	33%	28%	3%	4%	8%	100%
Cumulative # Policies *	6,445	21,887	27,514	23,403	2,855	4,556	23,726	110,386
Cumulative %*	6%	20%	25%	21%	3%	4%	21%	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.

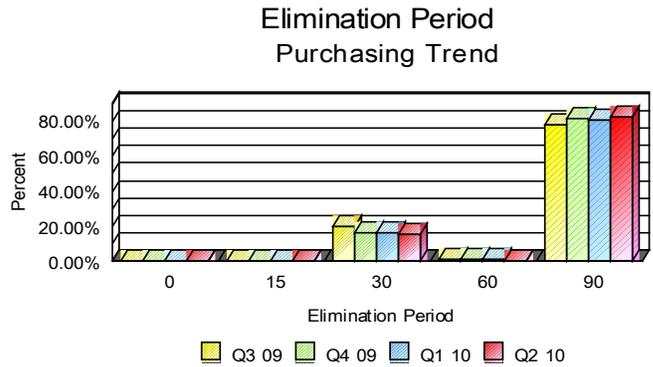
Characteristics By Maximum Benefit In Years (This Quarter)

Characteristic

	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	6-10 yr	Life	All
Married	51%	68%	69%	75%	81%	69%	72%	70%
Female	64%	56%	60%	61%	59%	57%	61%	59%
Average Age	59	60	58	57	57	57	54	58
Target Ages	73%	78%	72%	69%	71%	62%	45%	70%
New Purchase	86%	100%	98%	99%	99%	100%	96%	98%
Comprehensive Policy	97%	99%	99%	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	0.54%	0.58%
15	0.09%	0.05%
30	16.00%	16.91%
60	0.85%	1.69%
90	82.48%	80.76%

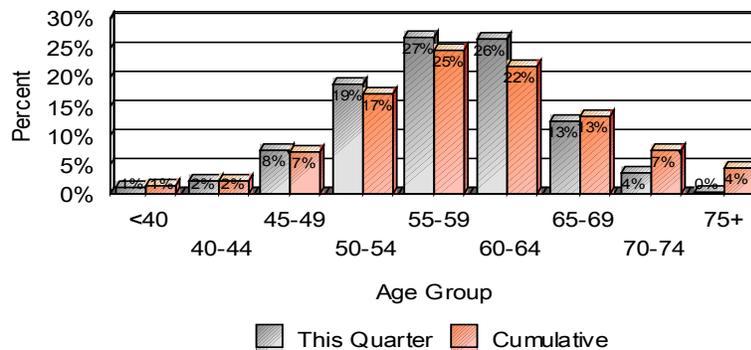


VI. Age of Policyholders (at time of purchase)

Age Group

	<40	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+	Total
This Quarter #	40	67	222	556	797	784	374	107	13	2,960
This Quarter %	1%	2%	8%	19%	27%	26%	13%	4%	<1%	100%
Cumulative #	1,633	2,578	7,915	18,866	27,271	24,047	14,864	8,253	4,959	110,386
Cumulative %	1%	2%	7%	17%	25%	22%	13%	8%	5%	100%

Policyholders Age Distribution By Age Group

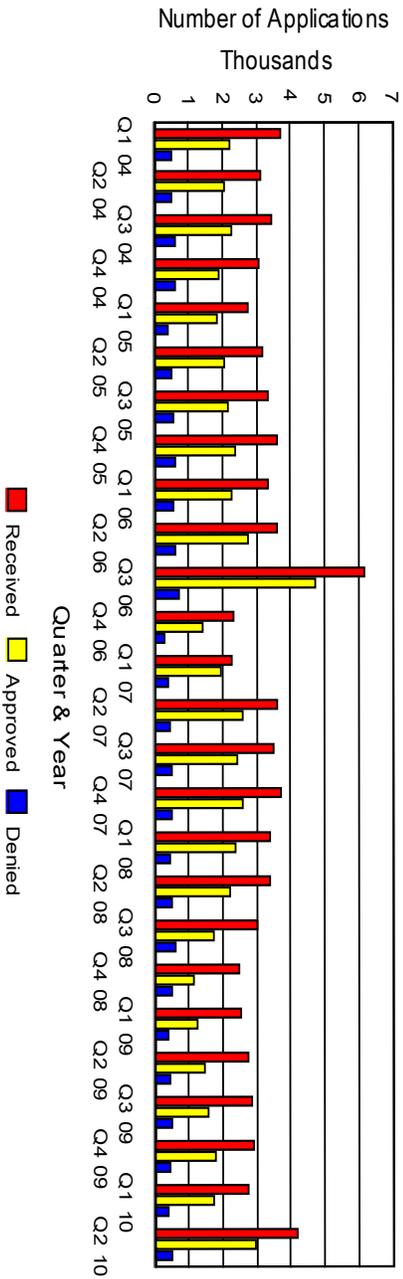


VII. Trends

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	4,193
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	2,960
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	527

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	139	2,834
Total asset protection earned by all policyholders who received benefits	\$6,847,590	\$119,430,325
Number of policyholders currently in benefit/payments made	825	N/A
Number of policyholders who have exhausted benefits	16	242
Total asset protection earned to date by policyholders that have exhausted benefits	\$1,934,369	\$19,218,504
Number of policyholders that died while in benefit	45	972
Total asset protection earned that will NOT be accessed due to policyholders demise while in benefit	\$1,865,339	\$29,447,655
Number of policyholders who have exhausted their policy benefits and accessed Medicaid as of 6/30/2010	0	57
Asset protection earned by policyholders who have exhausted their policy benefits and accessed Medicaid as of 6/30/2010	0	\$4,044,088
Medicaid (Medi-Cal) cost savings as of 6/30/2010	N/A	\$25,524,837

*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 (825) by Type of Service	Cumulative % of All Services Rendered to All Policyholders (2,834) by Type of Service
Skilled Nursing Facility	7%	8%
Assisted Living Facility/RCF	28%	23%
Home Health Aide Services	19%	16%
Home Health Care Services	1%	<1%
Attendant Care	10%	8%
Personal Care	22%	22%
Homemaker (non-personal care)	3%	2%
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 (825) by Type of Service	*Cumulative % of All Services Rendered to All Policyholders (2,834) by Type of Service
Assessment & Care Planning	4%	9%
Assessment Only	8%	9%
Care Planning Only	24%	13%
Coordination Only	17%	11%
Monitoring Only	24%	37%
Reassessment Only	23%	20%

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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