



CALIFORNIA PARTNERSHIP FOR LONG-TERM CARE

Brenda Bufford, Chief

Quarterly Report

3rd. Quarter
2009

Report No. 61

WWW.DHS.CA.GOV/CPLTC

July - September 2009

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:	2,866	153,307
Applications Denied:	489	24,533
Applications Pending & Withdrawn:	0	0
Policies Purchased:	2,377	127,172
Policies Dropped (voluntary & for unknown reasons):	729	17,284
Policies Not Taken Up:	73	7,808
Total Policies In Force (Active):	1,575	103,944
Number of Policyholders Who Received Service Payments:	695	2,295

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I. Consumer Inquiries

	<u>This Quarter</u>	<u>To Date</u>
Number of Consumers Who Called Toll-Free (CARE445)	17	27,787
Website Visits	25,749	505,784

II. Quarterly and Cumulative Statistics - continued

<u>Age</u>	<u>This Quarter</u>	<u>To Date</u>
Median	59	59
Target Age (55-74)	1,112 (71%)	70,099 (67%)
Other Ages	463 (29%)	33,845 (33%)

Gender

Female	953 (60%)	60,918 (59%)
Male	622 (40%)	43,026 (41%)

Marital Status

Married	1,109 (70%)	73,078 (70%)
Not Married	466 (30%)	29,916 (29%)
Unknown	0 (0%)	450 (<1%)

Policy Type

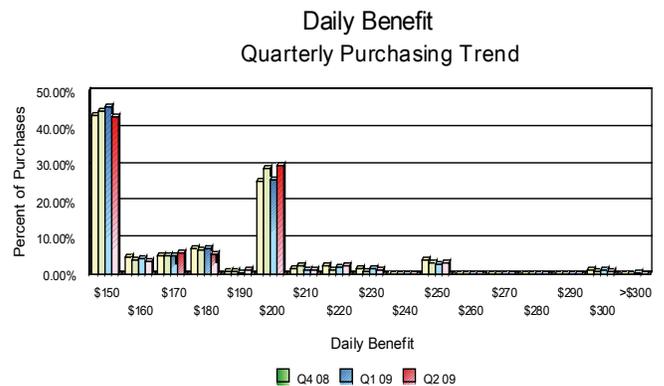
Comprehensive	1,567 (99%)	99,855 (96%)
Nursing Home	8 (1%)	4,089 (4%)

Purchase Type

First Time Purchase	1,560 (99%)	99,329 (96%)
Upgrade	1 (<1%)	1,168 (1%)
Replacement	14 (1%)	3,439 (3%)
Reinstatement	0 (0%)	8 (<1%)

Totals for each category above
 1,575(100%) 103,944 (100%)

III. Daily Benefit Distribution



<u>Daily Benefit</u>	<u>This Quarter</u>	<u>Previous Quarter</u>
\$150	678 (43.13%)	672 (45.73%)
\$160	58 (3.69%)	66 (4.25%)
\$170	94 (5.94%)	76 (5.14%)
\$180	90 (5.70%)	109 (7.42%)
\$190	20 (1.29%)	6 (0.42%)
\$200	469 (29.76%)	384 (26.13%)
\$210	19 (1.20%)	20 (1.38%)
\$220	39 (2.49%)	29 (1.96%)
\$230	22 (1.39%)	26 (1.75%)
\$240	3 (0.19%)	3 (0.21%)
\$250	54 (3.45%)	45 (3.07%)
\$260	2 (0.10%)	1 (0.05%)
\$270	2 (0.10%)	1 (0.05%)
\$280	5 (0.29%)	2 (0.16%)
\$290	0 (0.00%)	0 (0.00%)
\$300	15 (0.96%)	23 (1.54%)
>\$300	5 (0.34%)	7 (0.48%)

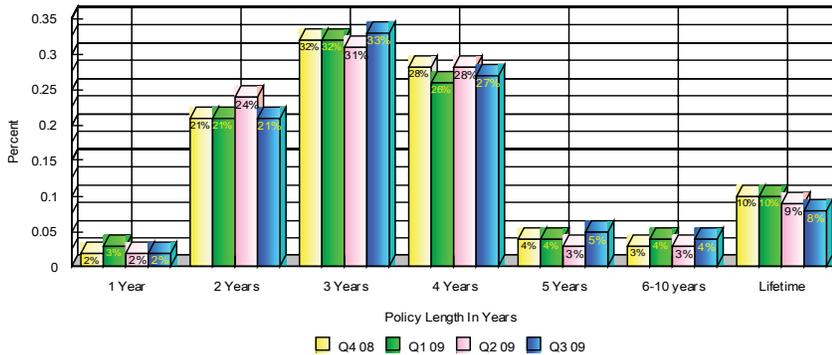
IV. Maximum Benefit Amounts Distribution

Maximum Benefit (In Years)

	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	6-10 Yr	Life	All
This Quarter # Policies	38	331	512	422	74	63	135	1,575
This Quarter %	2%	21%	33%	27%	5%	4%	8%	100%
Cumulative # Policies *	6,240	20,519	25,474	21,668	2,559	4,305	23,179	103,944
Cumulative %*	6%	20%	25%	21%	2%	4%	22%	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.

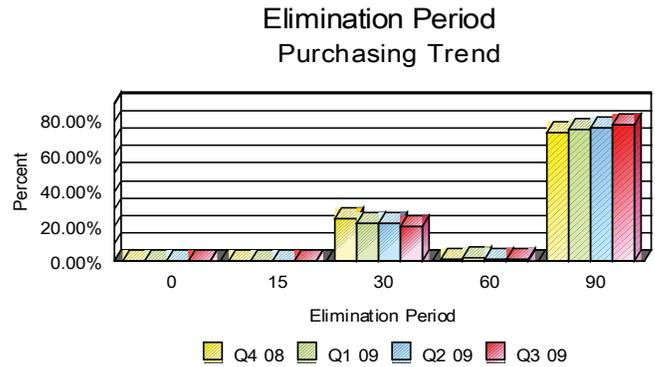
Characteristics By Maximum Benefit In Years (This Quarter)

Characteristic

	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	6-10 yr	Life	All
Married	67%	64%	70%	73%	86%	75%	69%	70%
Female	67%	59%	61%	60%	59%	67%	60%	60%
Average Age	62	60	58	57	55	57	55	58
Target Ages	76%	81%	71%	70%	59%	64%	53%	71%
New Purchase	96%	100%	100%	99%	100%	99%	96%	99%
Comprehensive Policy	96%	99%	100%	100%	99%	100%	100%	100%

V. Elimination Period Distribution (at time of purchase)

<u>Days</u>	<u>This Quarter</u>	<u>Previous Quarter</u>
0	0.43%	0.74%
15	0.10%	0.16%
30	19.89%	21.57%
60	1.53%	1.59%
90	78.05%	75.94%

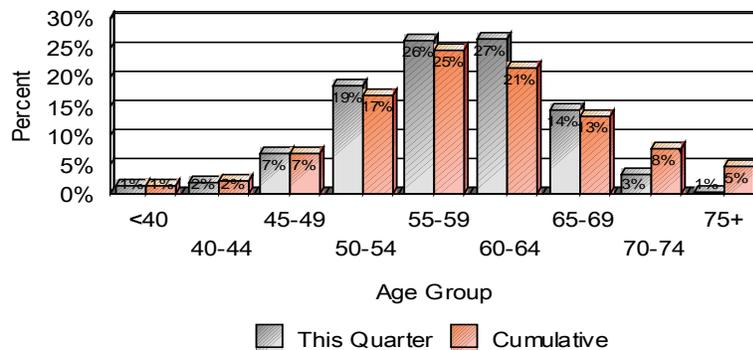


VI. Age of Policyholders (at time of purchase)

Age Group

	<40	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+	Total
This Quarter #	22	32	109	293	413	418	227	53	8	1,575
This Quarter %	1%	2%	7%	19%	26%	27%	14%	3%	<1%	100%
Cumulative #	1,531	2,431	7,401	17,712	25,597	22,324	13,999	8,033	4,916	103,944
Cumulative %	1%	2%	7%	17%	25%	21%	13%	8%	5%	100%

Policyholders Age Distribution By Age Group

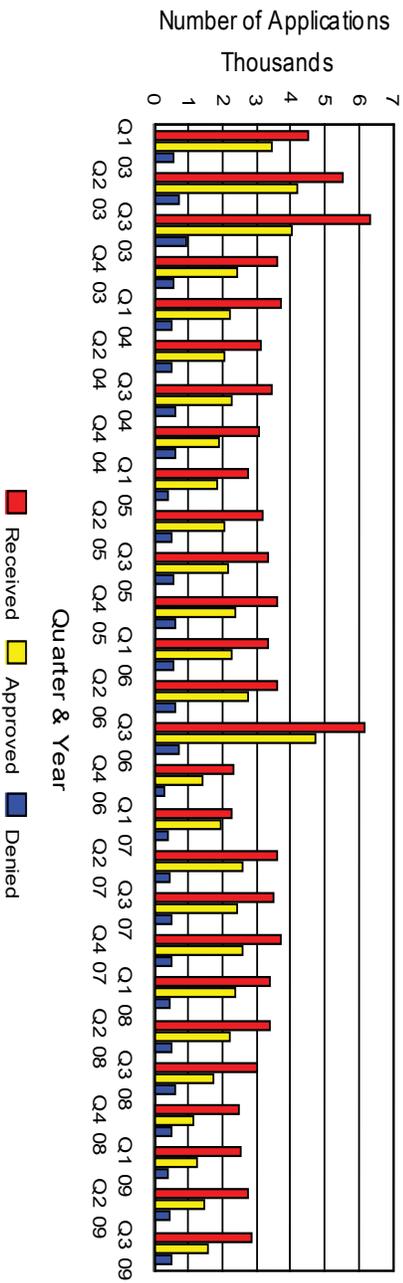


VII. Trends

2006	2007	2008	2009
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Quarter	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	Q1	Q2	Q3	Q4	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	3,365	3,618	6,151	2,302	2,285	3,600	3,521	3,717	3,402	3,376	3,019	2,508	2,517	2,766	2,866
Approved	237	2,123	3,095	1,366	2,606	6,592	8,530	8,179	11,921	11,140	8,425	8,496	2,258	2,740	4,708	1,434	1,937	2,580	2,448	2,606	2,357	2,195	1,712	1,139	1,233	1,469	1,575
Denied	60	713	1,039	809	631	1,518	1,517	1,942	2,405	2,123	2,232	2,087	535	588	724	276	410	479	520	510	438	515	607	532	416	438	489

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	163	2,492
Total asset protection earned by all policyholders who received benefits	\$5,477,623	\$98,709,996
Number of policyholders currently in benefit/payments made	695	N/A
Number of policyholders who have exhausted benefits	0	210
Total asset protection earned to date by policyholders that have exhausted benefits	\$0	\$15,557,932
Number of policyholders that died while in benefit	43	883
Total asset protection earned that will NOT be accessed due to policyholders demise while in benefit	\$2,018,922	\$25,530,500
Number of policyholders who have exhausted their policy benefits and accessed Medicaid as of 9/30/2009	3	53
Asset protection earned by policyholders who have exhausted their policy benefits and accessed Medicaid as of 9/30/2009	\$366,744	\$3,529,790
Medicaid (Medi-Cal) cost savings as of 9/30/2009	N/A	\$21,102,075

*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					n/a
70-74	13	8		1			n/a
75-79	9	3					n/a
80-84	9	2	1				n/a
85-89	1						n/a
90-94	2						n/a
95+							n/a
Totals:=====>	34	17	1	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					n/a
70-74	4	5		1			n/a
75-79	13	5					n/a
80-84	6	3					n/a
85-89	7	1					n/a
90-94	3		1				n/a
95+	1						n/a
Totals:=====>	34	17	1	1			

VIII. Service Utilization

Type of Service (Other Than Care Management)	This Quarter, % of All Services Rendered to Policyholders In Ben- efit (695) by Type of Service	Cumulative % of All Services Rendered to All Policyholders (2,492) by Type of Service
Skilled Nursing Facility	6%	8%
Assisted Living Facility/RCF	26%	23%
Home Health Aide Services	20%	15%
Attendant Care	5%	8%
Personal Care	25%	22%
Homemaker (non-personal care)	3%	2%
Care Planning (benefit cost)	1%	4%
Coordination (benefit cost)	5%	4%
DME	2%	1%
Personal Emergency Response System	1%	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 (695) by Type of Service	*Cumulative % of All Services Rendered to All Policyholders (2,492) by Type of Service
Assessment & Care Planning	4%	9%
Assessment Only	11%	9%
Care Planning Only	26%	11%
Coordination Only	25%	9%
Monitoring Only	10%	40%
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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