

Quarterly Report



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3rd. Quarter 2008, Report No. 57

July - September 2008

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:	3,019	142,650
Applications Denied:	607	23,378
Applications Pending & Withdrawn:	0	0
Policies Purchased:	2,412	118,390
Policies Dropped (voluntary & for unknown reasons):	541	14,279
Policies Not Taken Up:	159	7,447
Total Policies In Force (Active):	1,712	98,528
Number of Policyholders Who Received Service Payments:	500	1,879

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I. Consumer Inquiries

	<u>This Quarter</u>	<u>To Date</u>
Number of Consumers Who Called Toll-Free (CARE445)	48	27,655
Website Visits	25,274	391,613

II. Quarterly and Cumulative Statistics - continued

<u>Age</u>	<u>This Quarter</u>	<u>To Date</u>
Median	58	59
Target Age (55-74)	1,178 (69%)	66,325 (67%)
Other Ages	534 (31%)	32,203 (33%)

Gender

Female	1,012 (59%)	57,686 (59%)
Male	700 (41%)	40,842 (41%)

Marital Status

Married	1,239 (72%)	69,273 (70%)
Not Married	473 (28%)	28,307 (29%)
Unknown	0 (0%)	448 (<1%)

Policy Type

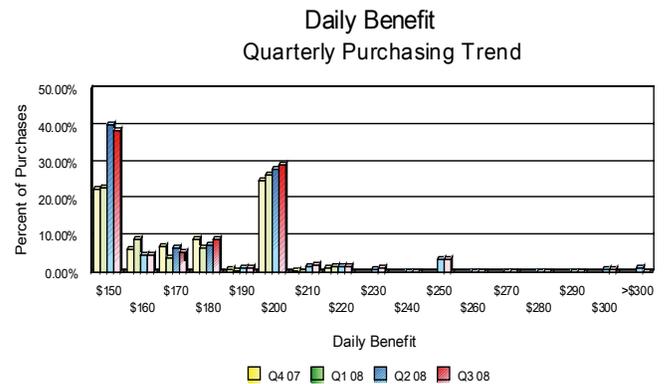
Comprehensive	1,700 (99%)	94,468 (96%)
Nursing Home	12 (1%)	4,060 (4%)

Purchase Type

First Time Purchase	1,697 (99%)	93,980 (95%)
Upgrade	3 (0%)	1,157 (1%)
Replacement	12 (1%)	3,383 (3%)
Reinstatement	0 (0%)	8 (<1%)

Totals for each category above
 1,712 (100%) 98,528 (100%)

III. Daily Benefit Distribution

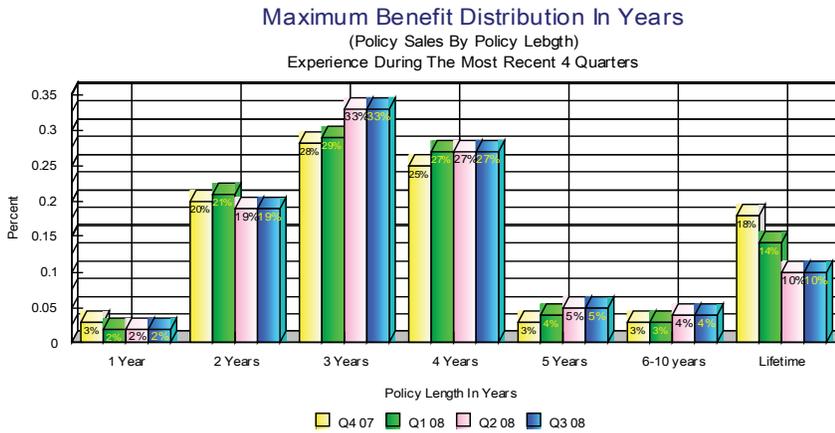


<u>Daily Benefit</u>	<u>This Quarter</u>	<u>Previous Quarter</u>
\$150	664 (38.86%)	889 (40.54%)
\$160	83 (4.87%)	106 (4.83%)
\$170	99 (5.80%)	146 (6.67%)
\$180	154 (8.99%)	167 (7.63%)
\$190	22 (1.28%)	28 (1.27%)
\$200	508 (29.66%)	621 (28.3%)
\$210	35 (2.04%)	40 (1.80%)
\$220	33 (1.90%)	35 (1.61%)
\$230	27 (1.55%)	25 (1.15%)
\$240	4 (0.22%)	5 (0.23%)
\$250	63 (3.67%)	80 (3.64%)
\$260	1 (0.04%)	2 (0.08%)
\$270	0 (0.00%)	2 (0.08%)
\$280	1 (0.04%)	3 (0.12%)
\$290	0 (0.00%)	0 (0.00%)
\$300	15 (0.89%)	18 (0.81%)
>\$300	3 (0.18%)	28 (1.27%)

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	40	323	559	460	87	73	169	1712
This Quarter %	2%	19%	33%	27%	5%	4%	10%	100%
Cumulative # Policies *	6,111	19,341	23,746	20,204	2,327	4,119	22,680	98,528
Cumulative %*	6%	20%	24%	20%	2%	4%	23%	100%



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

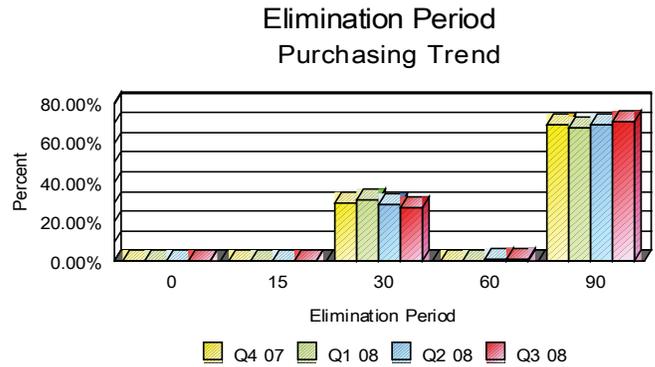
Characteristics By Maximum Benefit In Years (This Quarter)

Characteristic

	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	6-10 yr	Life	All
Married	55%	72%	74%	72%	83%	69%	68%	72%
Female	70%	58%	58%	60%	61%	65%	59%	59%
Average Age	60	59	58	57	55	55	53	57
Target Ages	75%	74%	72%	72%	58%	60%	47%	69%
New Purchase	94%	99%	100%	99%	100%	100%	97%	99%
Comprehensive Policy	89%	99%	100%	100%	100%	100%	100%	99%

V. Elimination Period Distribution (at time of purchase)

<u>Days</u>	<u>This Quarter</u>	<u>Previous Quarter</u>
0	0.44%	0.42%
15	0.09%	0.15%
30	27.67%	28.99%
60	0.97%	1.15%
90	70.83%	69.29%

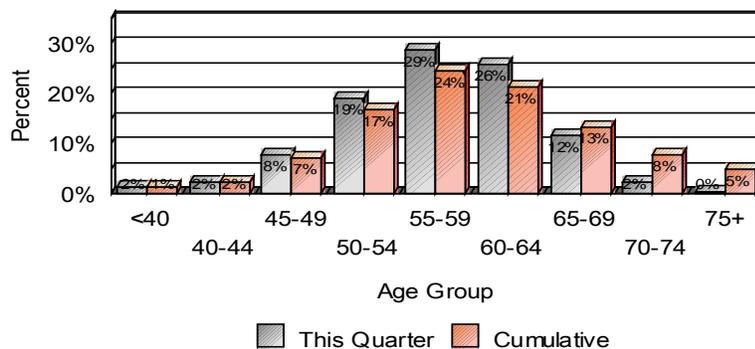


VI. Age of Policyholders (at time of purchase)

Age Group

	<40	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+	Total
This Quarter # Policies	27	42	133	327	492	444	199	42	6	1,712
This Quarter %	2%	2%	8%	19%	29%	26%	12%	2%	<1%	100%
Cumulative # Policies	1,454	2,298	7,001	16,718	24,132	20,917	13,276	7,855	4,877	98,528
Cumulative %	2%	2%	7%	18%	25%	22%	13%	7%	4%	100%

Policyholders Age Distribution By Age Group

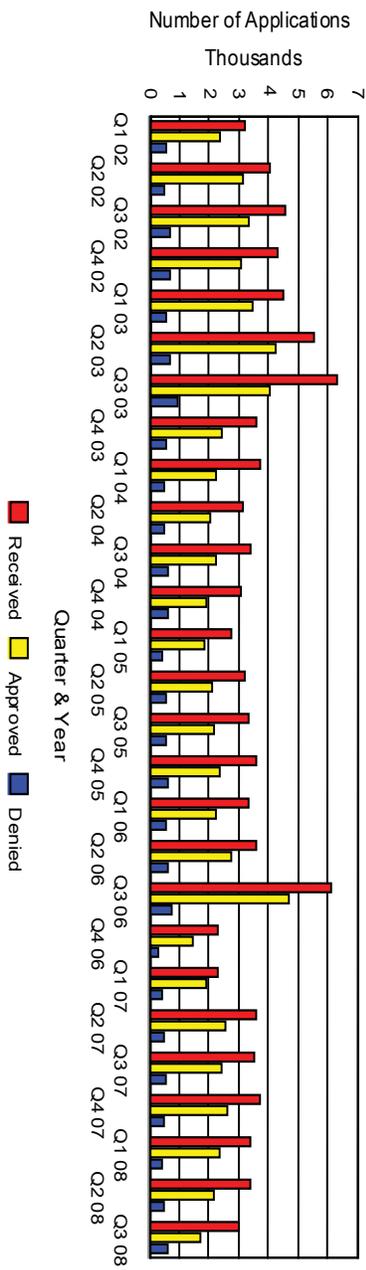


VII. Trends

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	3,376	3,019
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	2,195	1,712
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	515	607

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	70	2,082
Total asset protection earned by all policyholders who received benefits	\$3,745,756	\$75,367,500
Number of policyholders currently in benefit/payments made	500	N/A
Number of policyholders who have exhausted benefits	4	187
Total asset protection earned to date by policyholders that have exhausted benefits	548,420	\$13,238,748
Number of policyholders that died while in benefit	34	722
Total asset protection earned that will NOT be accessed due to policyholders demise while in benefit	\$1,544,197	\$17,832,455
Number of policyholders who have exhausted their policy benefits and accessed Medicaid as of 9/30/2008	2	44
Asset protection earned by policyholders who have exhausted their policy benefits and accessed Medicaid as of 9/30/2008	0	\$2,773,155
Medicaid (Medi-Cal) cost savings as of 9/30/2008	N/A	\$16,351,710

*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	11	5		1			n/a
75-79	6	2					n/a
80-84	9	2	1				n/a
85-89	1						n/a
90-94	2						n/a
95+							n/a
Totals:=====>	29	13	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	3		1			n/a
75-79	10	4					n/a
80-84	6	2					n/a
85-89	5	1					n/a
90-94	3		1				n/a
95+	1						n/a
Totals:=====>	29	13	1	1			

VIII. Service Utilization

Type of Service (Other Than Care Management)	This Quarter, % of All Services Rendered to Policyholders In Ben- efit (500) by Type of Service	Cumulative % of All Services Rendered to All Policyholders (2,082) by Type of Service
Skilled Nursing Facility	5%	8%
Assisted Living Facility/RCF	27%	23%
Home Health Aide Services	17%	14%
Attendant Care	5%	9%
Personal Care	27%	22%
Homemaker (non-personal care)	3%	1%
DME	1%	1%
Care Planning (benefit cost)	2%	3%
Coordination (benefit cost)	3%	3%

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 (500) by Type of Service	*Cumulative % of All Services Rendered to All Policyholders (2,082) by Type of Service
Assessment & Care Planning	9%	10%
Assessment Only	12%	10%
Care Planning Only	20%	10%
Coordination Only	20%	7%
Monitoring Only	13%	44%
Reassessment Only	25%	18%

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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