



CALIFORNIA PARTNERSHIP FOR LONG-TERM CARE

Brenda Bufford, Chief

Quarterly Report

4th. Quarter
2009

Report No. 62

WWW.DHS.CA.GOV/CPLTC

October - December 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:	2,890	156,197
Applications Denied:	466	24,999
Applications Pending & Withdrawn:	0	0
Policies Purchased:	2,424	129,596
Policies Dropped (voluntary & for unknown reasons):	579	17,863
Policies Not Taken Up:	77	7,885
Total Policies In Force (Active):	1,768	105,712
Number of Policyholders Who Received Service Payments:	762	2,392

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I. Consumer Inquiries

	<u>This Quarter</u>	<u>To Date</u>
Number of Consumers Who Called Toll-Free (CARE445)	25	27,812
Website Visits	27,130	532,914

II. Quarterly and Cumulative Statistics - continued

<u>Age</u>	<u>This Quarter</u>	<u>To Date</u>
Median	58	59
Target Age (55-74)	1,203 (68%)	71,302 (67%)
Other Ages	565 (32%)	34,410 (33%)

Gender

Female	1,051 (59%)	61,969 (59%)
Male	717 (41%)	43,743 (41%)

Marital Status

Married	1,274 (72%)	74,352 (70%)
Not Married	487 (28%)	30,403 (29%)
Unknown	7 (<1%)	457 (<1%)

Policy Type

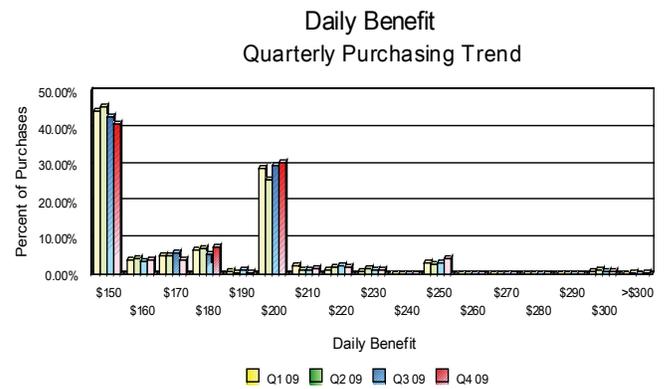
Comprehensive	1,758 (99%)	101,613 (96%)
Nursing Home	10 (1%)	4,099 (4%)

Purchase Type

First Time Purchase	1,744 (99%)	101,073 (96%)
Upgrade	3 (<1%)	1,171 (1%)
Replacement	21 (1%)	3,460 (3%)
Reinstatement	0 (0%)	8 (<1%)

Totals for each category above 1,768(100%) 105,712 (100%)

III. Daily Benefit Distribution



<u>Daily Benefit</u>	<u>This Quarter</u>	<u>Previous Quarter</u>
\$150	733 (41.4%)	678 (43.13%)
\$160	74 (4.16%)	58 (3.69%)
\$170	72 (4.07%)	94 (5.94%)
\$180	133 (7.44%)	90 (5.70%)
\$190	11 (0.64%)	20 (1.29%)
\$200	545 (30.79%)	469 (29.76%)
\$210	28 (1.59%)	19 (1.20%)
\$220	40 (2.28%)	39 (2.49%)
\$230	21 (1.19%)	22 (1.39%)
\$240	3 (0.15%)	3 (0.19%)
\$250	79 (4.46%)	54 (3.45%)
\$260	4 (0.25%)	2 (0.10%)
\$270	2 (0.10%)	2 (0.10%)
\$280	2 (0.10%)	5 (0.29%)
\$290	0 (0.00%)	0 (0.00%)
\$300	13 (0.94%)	15 (0.96%)
>\$300	8 (0.45%)	5 (0.34%)

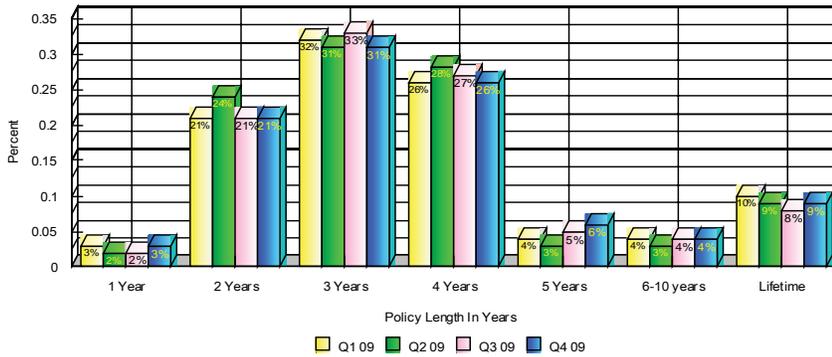
IV. Maximum Benefit Amounts Distribution

Maximum Benefit (In Years)

	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	6-10 Yr	Life	All
This Quarter # Policies	58	373	554	459	99	66	159	1,768
This Quarter %	3%	21%	31%	26%	6%	4%	9%	100%
Cumulative # Policies *	6,298	20,892	26,028	22,127	2,658	4,371	23,338	105,712
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.

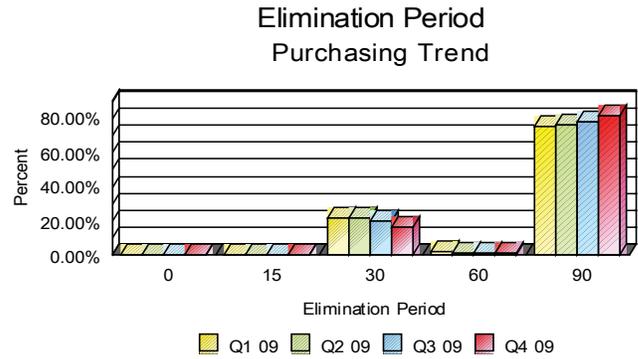
Characteristics By Maximum Benefit In Years (This Quarter)

Characteristic

	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	6-10 yr	Life	All
Married	55%	71%	73%	73%	69%	77%	74%	72%
Female	67%	57%	59%	59%	60%	65%	62%	59%
Average Age	61	59	58	58	56	56	54	58
Target Ages	73%	75%	68%	70%	66%	56%	51%	68%
New Purchase	95%	99%	98%	100%	99%	100%	99%	99%
Comprehensive Policy	91%	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	0.35%	0.74%
15	0.10%	0.16%
30	16.66%	21.57%
60	1.14%	1.59%
90	81.76%	75.94%

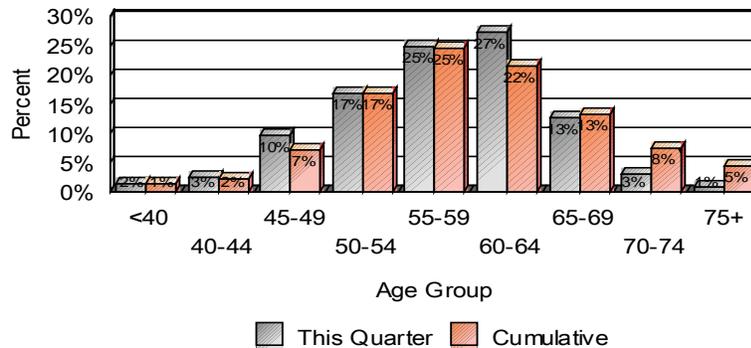


VI. Age of Policyholders (at time of purchase)

Age Group

	<40	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+	Total
This Quarter #	28	46	175	298	439	484	224	56	18	1,768
This Quarter %	1%	3%	10%	17%	25%	27%	13%	3%	1%	100%
Cumulative #	1,559	2,477	7,576	18,010	26,036	22,808	14,223	8,089	4,934	105,712
Cumulative %	1%	2%	7%	17%	25%	21%	13%	8%	5%	100%

Policyholders Age Distribution By Age Group

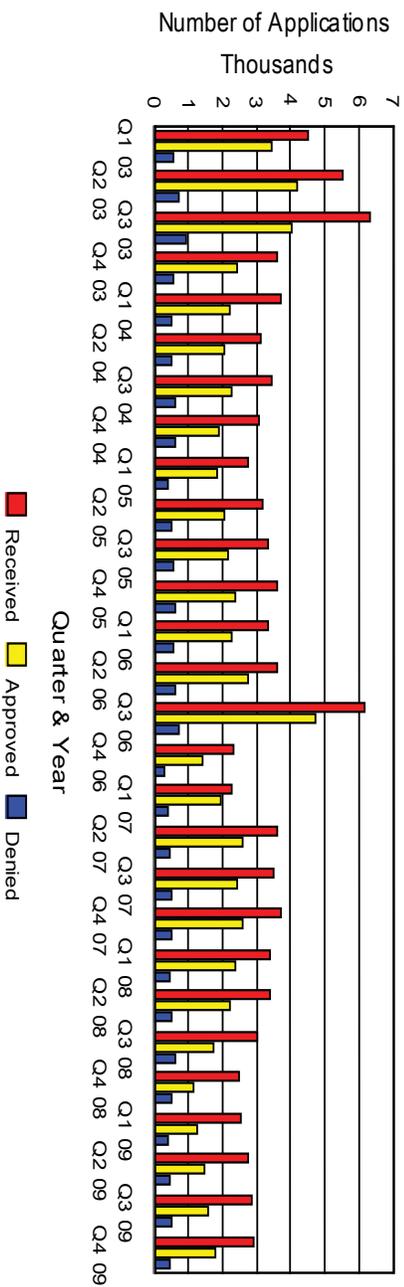


VII. Trends

Quarter	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
2006																
2007																
2008																
2009																

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	2,890
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	1,768
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	466

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	98	2,588
Total asset protection earned by all policyholders who received benefits	\$6,571,109	\$105,213,499
Number of policyholders currently in benefit/payments made	762	N/A
Number of policyholders who have exhausted benefits	8	221
Total asset protection earned to date by policyholders that have exhausted benefits	\$923,928	\$16,471,262
Number of policyholders that died while in benefit	18	901
Total asset protection earned that will NOT be accessed due to policyholders demise while in benefit	\$736,485	\$26,261,417
Number of policyholders who have exhausted their policy benefits and accessed Medicaid as of 12/31/2009	3	56
Asset protection earned by policyholders who have exhausted their policy benefits and accessed Medicaid as of 12/31/2009	\$467,819	\$3,997,609
Medicaid (Medi-Cal) cost savings as of 12/31/2009	N/A	\$22,499,442

*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	1				n/a
70-74	13	9	1	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	18	3	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	1				n/a
70-74	4	5		1			n/a
75-79	13	6					n/a
80-84	6	3	1				n/a
85-89	7	1					n/a
90-94	3		1				n/a
95+	1						n/a
Totals:=====>	34	18	3	1			

VIII. Service Utilization

Type of Service (Other Than Care Management)	This Quarter, % of All Services Rendered to Policyholders In Ben- efit (762) by Type of Service	Cumulative % of All Services Rendered to All Policyholders (2,588) by Type of Service
Skilled Nursing Facility	7%	8%
Assisted Living Facility/RCF	26%	23%
Home Health Care Services	1%	<1%
Home Health Aide Services	19%	16%
Attendant Care	7%	8%
Personal Care	23%	22%
Homemaker (non-personal care)	2%	2%
Coordination (benefit cost)	4%	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 (762) by Type of Service	*Cumulative % of All Services Rendered to All Policyholders (2,588) by Type of Service
Assessment & Care Planning	3%	9%
Assessment Only	9%	9%
Care Planning Only	31%	13%
Coordination Only	21%	11%
Monitoring Only	7%	37%
Reassessment Only	28%	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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