

Quarterly Report



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4th. Quarter 2007, Report No. 54

October - December 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:	3,717	132,853
Applications Denied:	510	21,818
Applications Pending & Withdrawn:	0	0
Policies Purchased:	3,207	110,153
Policies Dropped (voluntary & for unknown reasons):	522	12,713
Policies Not Taken Up:	79	7,040
Total Policies In Force (Active):	2,606	92,264
Number of Policyholders Who Received Service Payments:	508	1,633

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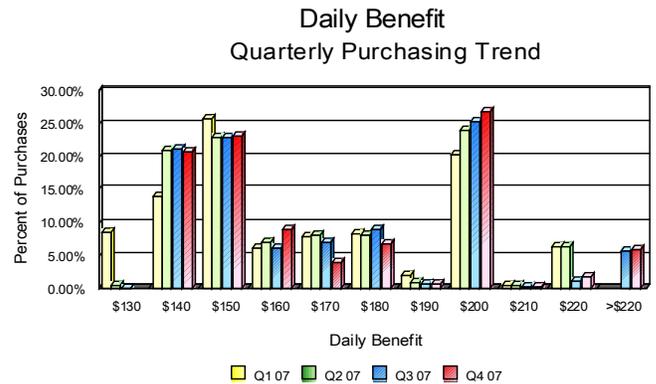
I. Consumer Inquiries

	<u>This Quarter</u>	<u>To Date</u>
Number of Consumers Who Called Toll-Free (CARE445)	61	27,544
Website Visits	18,660	320,041

II. Quarterly and Cumulative Statistics - continued

<u>Age</u>	<u>This Quarter</u>	<u>To Date</u>
Median	57	59
Target Age (55-74)	1,686 (65%)	61,942 (67%)
Other Ages	920 (35%)	30,122 (33%)
<u>Gender</u>		
Female	1,512 (58%)	53,922 (59%)
Male	1,094 (42%)	38,142 (41%)
<u>Marital Status</u>		
Married	1,897 (73%)	63,992 (69%)
Not Married	709 (27%)	26,724 (29%)
Unknown	0 (0%)	448 (<1%)
<u>Policy Type</u>		
Comprehensive	2,597 (100%)	88,156 (96%)
Nursing Home	9 (<1%)	3,908 (4%)
<u>Purchase Type</u>		
First Time Purchase	2,551 (98%)	87,619 (95%)
Upgrade	20 (<1%)	1,134 (1%)
Replacement	35 (1%)	3,303 (4%)
Reinstatement	0 (0%)	8 (<1%)
Totals for each category above	2,606 (100%)	92,264 (100%)

III. Daily Benefit Distribution



<u>Daily Benefit</u>	<u>This Quarter</u>	<u>Previous Quarter</u>
\$130	(0.00%)	(0.00%)
\$140	543 (20.85%)	476 (21.18%)
\$150	606 (23.25%)	515 (22.92%)
\$160	235 (9.03%)	141 (6.25%)
\$170	108 (4.13%)	161 (7.14%)
\$180	176 (6.77%)	202 (9.00%)
\$190	19 (0.72%)	19 (0.84%)
\$200	702 (26.95%)	567 (25.22%)
\$210	9 (0.34%)	9 (0.40%)
\$220	50 (1.92%)	29 (1.29%)
>\$220	158 (6.05%)	129 (5.76%)

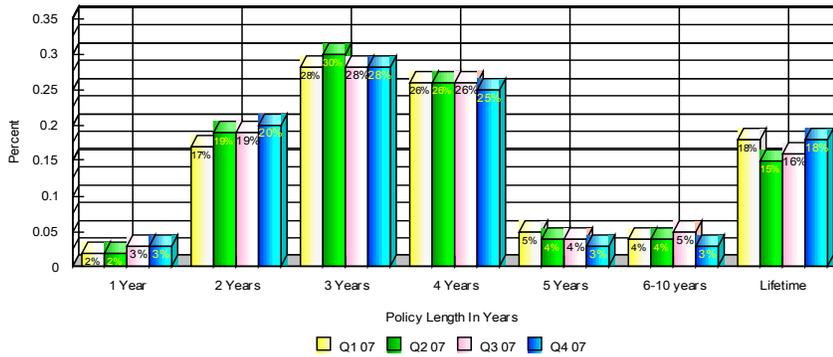
IV. Maximum Benefit Amounts Distribution

Maximum Benefit (In Years)

	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	6-10 Yr	Life	All
This Quarter # Policies	73	523	737	638	74	90	471	2,606
This Quarter %	3%	20%	28%	25%	3%	3%	18%	100%
Cumulative # Policies *	5,970	18,101	21,782	18,493	2,052	3,888	21,978	92,264
Cumulative %*	6%	20%	24%	20%	2%	4%	24%	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.

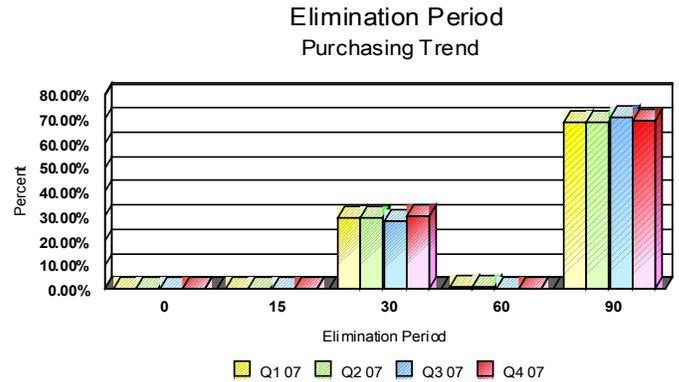
Characteristics By Maximum Benefit In Years (This Quarter)

Characteristic

	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	6-10 yr	Life	All
Married	52%	69%	73%	76%	88%	72%	73%	73%
Female	62%	57%	58%	58%	52%	65%	58%	58%
Average Age	60	58	57	57	55	56	54	57
Target Ages	67%	71%	71%	67%	54%	60%	47%	65%
New Purchase	97%	97%	98%	98%	100%	99%	99%	98%
Comprehensive Policy	95%	100%	100%	100%	95%	100%	100%	100%

V. Elimination Period Distribution (at time of purchase)

<u>Days</u>	<u>This Quarter</u>	<u>Previous Quarter</u>
0	0.14%	0.49%
15	0.14%	0.00%
30	29.92%	28.15%
60	0.24%	0.53%
90	69.55%	70.83%

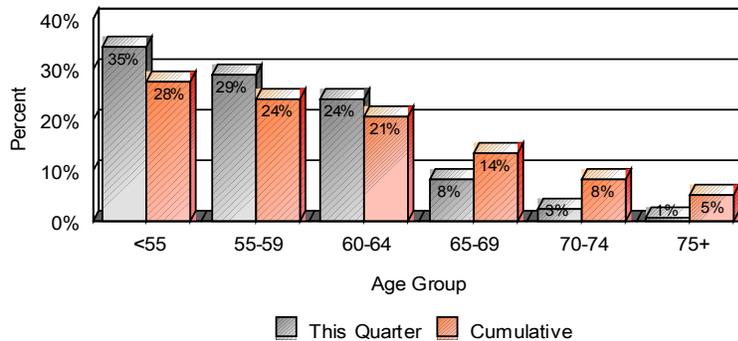


VI. Age of Policyholders (at time of purchase)

Age Group

	<55	55-59	60-64	65-69	70-74	75+	Total
This Quarter # Policies	903	763	633	219	69	19	2,606
This Quarter %	35%	29%	24%	8%	3%	1%	100%
Cumulative # Policies	25,557	22,354	19,254	12,558	7,692	4,849	92,264
Cumulative %	28%	24%	21%	14%	8%	5%	100%

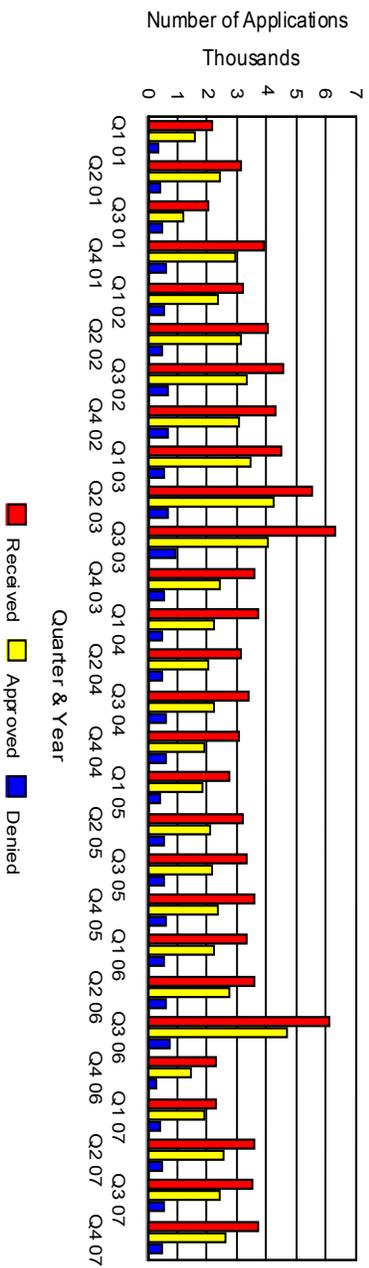
Policyholders Age Distribution By Age Group



VII. Trends

Quarter	2004				2005				2006				2007													
	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4								
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	3,521	3,717
Approved	237	2,123	3,095	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	1,937	2,580	2,448	2,606
Denied	60	713	1,039	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	520	510

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	66	1,838
Total asset protection earned by all policyholders who received benefits	\$3,833,124	\$60,397,509
Number of policyholders currently in benefit/payments made	508	N/A
Number of policyholders who have exhausted benefits	6	177
Total asset protection earned to date by policyholders that have exhausted benefits	\$702,170	\$12,154,457
Number of policyholders that died while in benefit	27	617
Total asset protection earned that will NOT be accessed due to policyholders demise while in benefit	\$1,115,820	\$13,118,204
Number of policyholders who have exhausted their policy benefits and accessed Medicaid as of 12/31/2007	0	38
Asset protection earned by policyholders who have exhausted their policy benefits and accessed Medicaid as of 12/31/2007	0	\$2,371,827
Medicaid (Medi-Cal) cost savings as of 12/31/2007	N/A	\$13,005,204

*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							
<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 (508) by Type of Service	Cumulative % of All Services Rendered to All Policyholders (1,838) by Type of Service
Skilled Nursing Facility	6%	9%
Assisted Living Facility/RCF	25%	24%
Home Health Aide Services	14%	13%
Attendant Care	6%	11%
Personal Care	24%	22%
Homemaker (non-personal care)	2%	<1%
DME	2%	1%
Care Planning (benefit cost)	7%	3%
Coordination (benefit cost)	9%	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 (508) by Type of Service	*Cumulative % of All Services Rendered to All Policyholders (1,838) by Type of Service
Assessment & Care Planning	3%	11%
Assessment Only	13%	9%
Care Planning Only	25%	9%
Coordination Only	21%	5%
Monitoring Only	8%	48%
Reassessment Only	30%	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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