



# CALIFORNIA PARTNERSHIP FOR LONG-TERM CARE

Brenda Bufford, Chief

## Quarterly Report

2nd. Quarter  
2015

Report No. 84

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Apr - Jun 2015

### Participating Insurers

- Bankers Life and Casualty Company
- California Public Employees' Retirement System (PERS)
- Genworth Financial (Formerly GE Capital Assurance)
- New York Life Insurance Company

### II. Quarterly and Cumulative Statistics

	<u>This Quarter</u>	<u>To Date</u>
Applications received:	121	190,807
Applications Denied:	32	24,607
Applications Pending & Withdrawn:	0	0
Policies Purchased:	89	159,855
Policies Dropped (voluntary & for unknown reasons):	241	26,202
Policies Not Taken Up:	1	8,831
Total Policies In Force (Active):	89*	129,045
Number of Policyholders Who Received Service Payments:	1,701	5,728

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### I. Consumer Inquiries

	<u>This Quarter</u>	<u>To Date</u>
Consumers Who Called Toll-Free (CARE445)	25	29,634
Website Visits (.org)	2,737	43,660*

\*Since July 2011

\* Estimated

## II. Quarterly and Cumulative Statistics - continued

<u>Age</u>	<u>This Quarter</u>	<u>To Date</u>
Median	58	59
Target Age (55-74)	69 ( 78%)	87,605 ( 68%)
Other Ages	20 ( 30%)	41,440 ( 32%)

### Gender

Female	49 ( 55%)	75,438 ( 58%)
Male	40 ( 45%)	53,607 ( 42%)

### Marital Status

Married	77 ( 87%)	91,963 ( 71%)
Not Married	12 ( 13%)	36,564 ( 28%)
Unknown	0 ( 0%)	508 ( <1%)

### Policy Type

Comprehensive	87 ( 98%)	124,826 ( 97%)
Facility Only	2 ( 2%)	4,219 ( 3%)

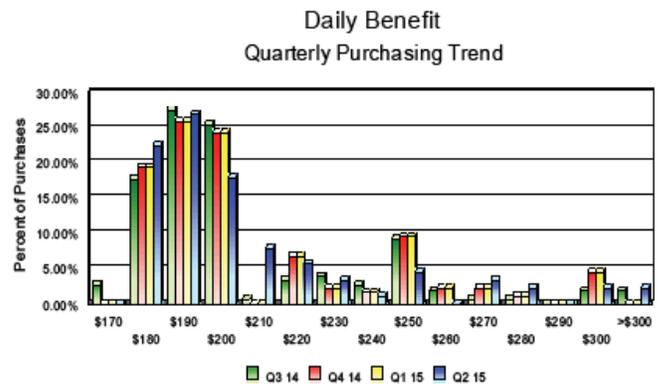
### Purchase Type

First Time Purchase	89 ( 100%)	123,998 ( 96%)
Upgrade	0 ( 0%)	1,251 ( 1%)
Replacement	0 ( 0%)	3,788 ( 3%)
Reinstatement	0 ( 0%)	8 ( <1%)

Totals for each category above

89 (100%)      129,045 (100%)

## III. Daily Benefit Distribution

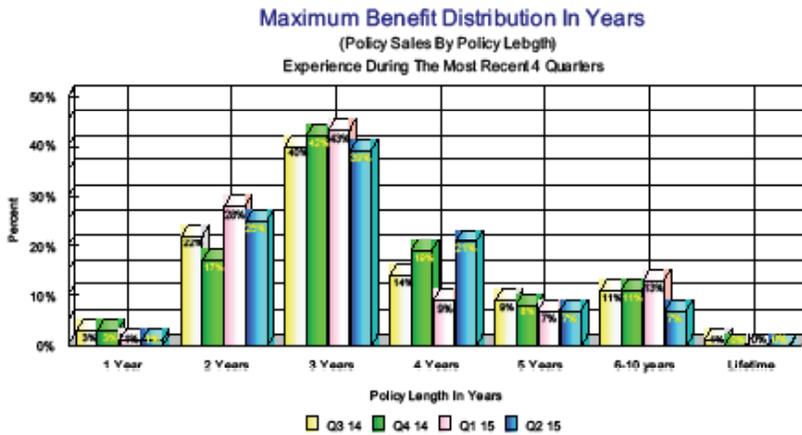


<u>Daily Benefit</u>	<u>This Quarter</u>	<u>Previous Quarter</u>
\$180	20 (22.47%)	25 (24.35%)
\$190	24 (26.97%)	21 (20.87%)
\$200	16 (17.98%)	25 (25.22%)
\$210	7 ( 7.87%)	0 ( 0.00%)
\$220	5 ( 5.62%)	5 ( 5.22%)
\$230	3 ( 3.37%)	3 ( 2.61%)
\$240	1 ( 1.12%)	3 ( 2.61%)
\$250	4 ( 4.49%)	15 (14.78%)
\$260	0 ( 0.00%)	0 ( 0.00%)
\$270	3 ( 3.37%)	0 ( 0.00%)
\$280	2 ( 2.25%)	3 ( 2.61%)
\$290	0 ( 0.00%)	0 ( 0.00%)
\$300	2 ( 2.25%)	2 ( 1.74%)
>\$300	2 ( 2.24%)	0 ( 0.00%)

## IV. Maximum Benefit Amounts Distribution

### Maximum Benefit (In Years)

	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	6-10 Yr	Life	All
<b>This Quarter # Policies</b>	1	22	35	19	6	6	0	89
<b>This Quarter %</b>	1%	25%	39%	21%	7%	7%	0%	100%
<b>Cumulative # Policies *</b>	6,849	25,855	33,321	28,580	3,166	6,096	25,178	129,045
<b>Cumulative %*</b>	5%	20%	26%	22%	2%	5%	20%	100%



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

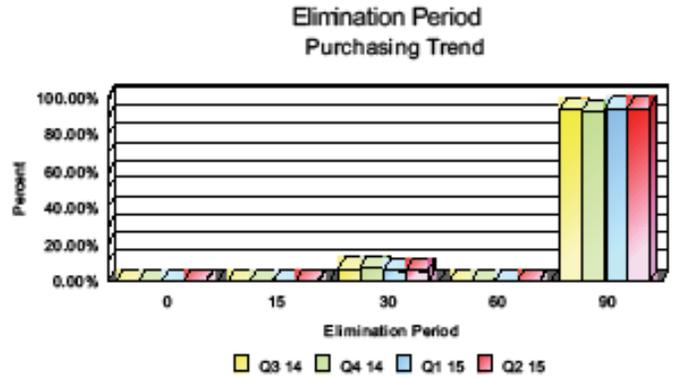
### Characteristics By Maximum Benefit In Years (This Quarter)

#### Characteristic

	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	6-10 yr	Life	All
Married	100%	82%	86%	95%	67%	100%	0%	87%
Female	100%	55%	60%	47%	67%	33%	0%	55%
Average Age	63	58	58	59	52	60	0	58
Target Ages	100%	82%	74%	89%	33%	83%	0%	78%
New Purchase	100%	100%	100%	100%	100%	100%	0%	100%
Comprehensive Policy	100%	100%	100%	100%	100%	100%	0%	100%

## V. Elimination Period Distribution (at time of purchase)

<u>Days</u>	<u>This Quarter</u>	<u>Previous Quarter</u>
0	0.00%	0.00%
15	0.00%	0.00%
30	5.62%	6.09%
60	0.00%	0.00%
90	94.38%	93.91%

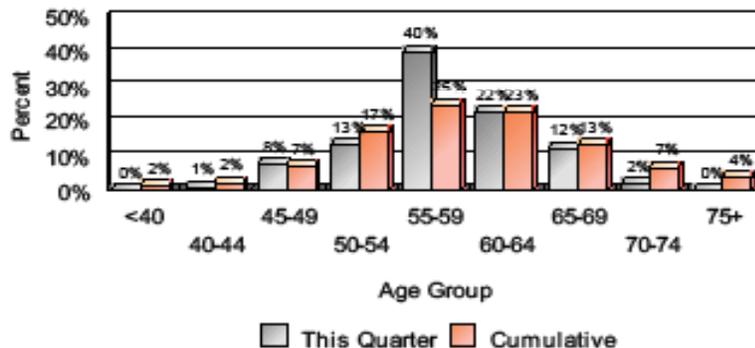


## VI. Age of Policyholders (at time of purchase)

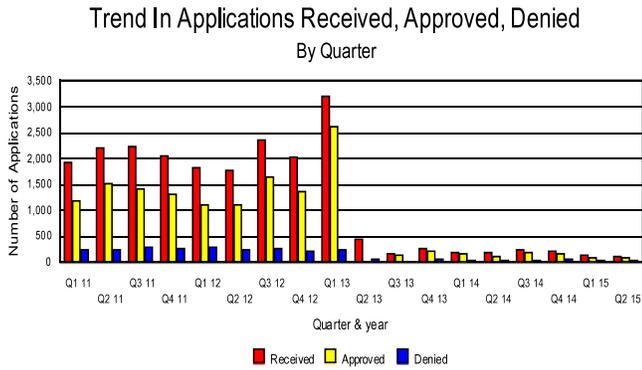
### Age Group

	<40	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+	Total
This Quarter #	0	1	7	12	36	20	11	2	0	89
This Quarter %	0%	1%	8%	14%	40%	23%	12%	2%	0%	100%
Cumulative #	1,967	3,106	9,308	22,166	32,229	29,112	17,299	8,819	5,039	129,045
Cumulative %	2%	2%	7%	17%	25%	23%	13%	7%	4%	100%

### Policyholders Age Distribution By Age Group



## VII. Trends



Denied	Approved	Received	Quarter
242	1,188	1,934	Q1 2011
249	1,508	2,212	Q2 2011
288	1,413	2,225	Q3 2011
272	1,307	2,060	Q4 2011
287	1,113	1,814	Q1 2012
237	1,124	1,781	Q2 2012
267	1,652	2,362	Q3 2012
207	1,372	2,023	Q4 2012
237	2,613	3,211	Q1 2013
53	21	435	Q2 2013
25	146	171	Q3 2013
53	226	279	Q4 2013
27	133	194	Q1 2014
36	109	192	Q2 2014
49	200	249	Q3 2014
54	169	223	Q4 2014
29	102	131	Q1 2015
32	89	121	Q2 2015

## VII. Policyholders and Asset Protection Earned

	This Quarter	Cumulative*
Number of policyholders to date who have qualified to receive benefit payments	190	6,726
Total asset protection earned by all policyholders who received benefits	\$15,978,221	\$357,108,540
Number of policyholders currently in benefit/payments made	1,701	N/A
Number of policyholders who have exhausted benefits	21	598
Total asset protection earned to date by policyholders that have exhausted benefits	\$2,916,384	\$64,783,143
Number of policyholders that died while in benefit	75	2,112
Total asset protection earned that will NOT be accessed due to policyholders demise while in benefit	\$4,481,839	\$95,934,658
Number of policyholders who have exhausted their policy benefits and accessed Medicaid**	0	101
Asset protection earned by policyholders who have exhausted their policy benefits and accessed Medicaid**	\$0	\$8,959,660
Medicaid (Medi-Cal) cost savings**	N/A	\$54,769,775

\*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.

\*\* NOTE: Partnership data has not been matched to Medi-Cal since Quarter 1 of 2014 nor to IHSS since Quarter 1 of 2015. Therefore, these numbers are static as of these dates.

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	Policy Length (Yrs.)	1	2	3	4	5	6-10	Life
<b>Age At Purchase</b>															
<50							n/a	<b>Age At Benefit</b>							
50-54		1					n/a	<50							n/a
55-59		5					n/a	50-54							n/a
60-64	1	2					n/a	55-59		1					n/a
65-69	4	4	3				n/a	60-64		3					n/a
70-74	19	12	2	1			n/a	65-69	2	4	1				n/a
75-79	14	10	1	2			n/a	70-74	5	8	1	2			n/a
80-84	10	3	1				n/a	75-79	18	7	2				n/a
85-89	2	1					n/a	80-84	9	9	1	1			n/a
90+	2	2					n/a	85-89	13	5	1				n/a
								90-94	5	3	1				n/a
															n/a
Totals:=====>															
52 40 7 3								52 40 7 3							

## VIII. Service Utilization

Type of Service (Other Than Care Management)	This Quarter, % of All Services Rendered to Policyholders In Ben- efit (1,701) by Type of Service	Cumulative % of All Services Rendered to All Policyholders ( 5,728) by Type of Service
Skilled Nursing Facility	5%	8%
Assisted Living Facility/RCF	23%	24%
Home Care	72%	68%

NOTE: Home Care is all services excluding Facility Care (Skilled Nursing Facility and Assisted Living/Residential Care Facilities).

Type of Service (Administrative Costs)	This Quarter, % of All Services Rendered to Policyholders In Ben- efit (1,701) by Type of Service	*Cumulative % of All Services Rendered to All Policyholders (5,728) by Type of Service
Assessment & Care Planning	2%	6%
Assessment Only	9%	9%
Care Planning Only	35%	20%
Coordination Only	5%	9%
Monitoring Only	17%	33%
Reassessment Only	33%	23%

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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