



CALIFORNIA PARTNERSHIP FOR LONG-TERM CARE

Brenda Bufford, Chief

Quarterly Report

1st. Quarter
2013

Report No. 75

WWW.DHS.CA.GOV/CPLTC

WWW.RUREADYCA.ORG

Jan - Mar 2013

Participating Insurers

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

II. Quarterly and Cumulative Statistics

	<u>This Quarter</u>	<u>To Date</u>
Applications received:	3,211	188,812
Applications Denied:	237	29,222
Applications Pending & Withdrawn:	0	0
Policies Purchased:	2,974	158,218
Policies Dropped (voluntary & for unknown reasons):	315	23,672
Policies Not Taken Up:	46	8,662
Total Policies In Force (Active):	2,613	127,850
Number of Policyholders Who Received Service Payments:	1,389	4,109

Table of Contents

I	Consumer Inquiries	Pg 1
II	Quarterly and Cumulative Statistics	Pg 1-2
III	Daily Benefits Distribution	Pg 2
IV	Maximum Benefit Amounts Distribution	Pg 3
V	Elimination Period Distribution	Pg 4
VI	Age of Policyholders	Pg 4
VII	Trends	Pg 5
VIII	Policyholders and Asset Protection Earned	Pg 6
IX	Service Utilization	Pg 7

I. Consumer Inquiries

	<u>This Quarter</u>	<u>To Date</u>
Consumers Who Called Toll-Free (CARE445)	63	29,298
Website Visits (.org)	3,327	18,587*

*Since July 2011

II. Quarterly and Cumulative Statistics - continued

<u>Age</u>	<u>This Quarter</u>	<u>To Date</u>
Median	58	59
Target Age (55-74)	1,769 (68%)	86,816 (68%)
Other Ages	844 (32%)	41,034 (32%)

Gender

Female	1,481(57%)	74,761 (58%)
Male	1,132 (43%)	53,089 (42%)

Marital Status

Married	1,995 (76%)	91,003 (71%)
Not Married	618 (24%)	36,339 (28%)
Unknown	0 (0%)	508 (<1%)

Policy Type

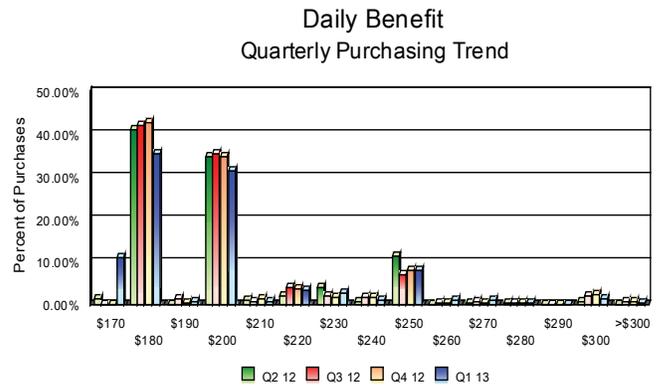
Comprehensive	2,613 (100%)	123,642 (97%)
Nursing Home	0 (0%)	4,208 (3%)

Purchase Type

First Time Purchase	2,590 (99%)	122,820 (96%)
Upgrade	1 (<1%)	1,245 (1%)
Replacement	22 (1%)	3,777 (3%)
Reinstatement	0 (0%)	8 (<1%)

Totals for each category above 2,613 (100%) 127,850 (100%)

III. Daily Benefit Distribution



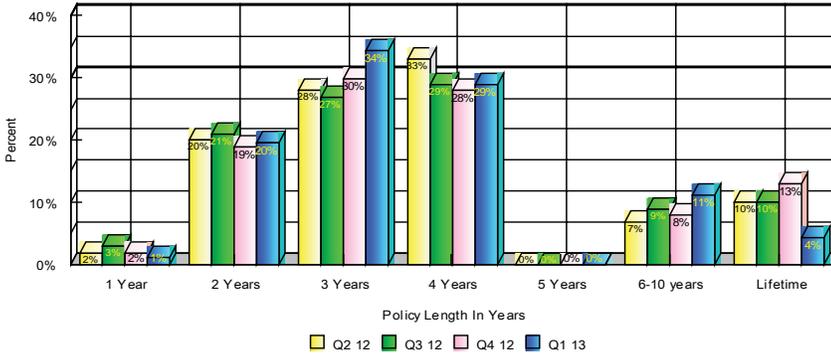
<u>Daily Benefit</u>	<u>This Quarter</u>	<u>Previous Quarter</u>
\$170	295 (11.28%)	0
\$180	928 (35.50%)	587 (42.82%)
\$190	23(0.89%)	7 (0.52%)
\$200	821 (31.00%)	476 (34.70%)
\$210	20 (< 1.0%)	20 (1.45%)
\$220	90 (3.44%)	51 (3.71%)
\$230	75 (2.87%)	26 (1.91%)
\$240	32 (1.21%)	25 (1.85%)
\$250	210 (8.03%)	111 (8.11%)
\$260	27 (1.02%)	7 (0.52%)
\$270	27 (1.02%)	7 (0.52%)
\$280	12 (0.45%)	6 (0.41%)
\$290	0 (0.00%)	3 (0.12%)
\$300	40 (1.53%)	35 (2.55%)
>\$300	15 (0.58%)	11 (0.81%)

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	30	516	899	754	5	293	116	2,613
This Quarter %	1%	20%	34%	29%	<1%	11%	4%	100%
Cumulative # Policies *	6,824	25,582	32,858	28,370	3,077	5,962	25,177	127,850
Cumulative %*	5%	20%	26%	22%	2%	5%	20%	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.

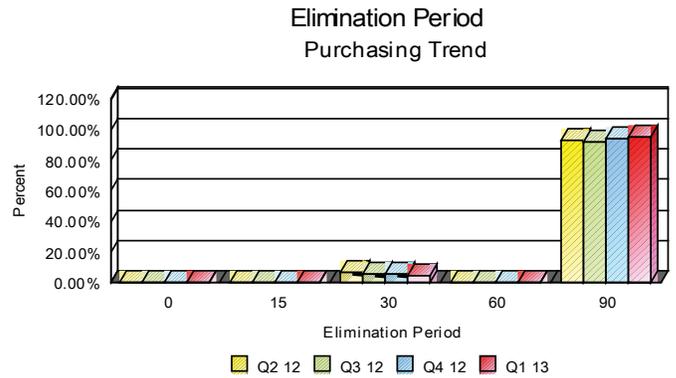
Characteristics By Maximum Benefit In Years (This Quarter)

Characteristic

	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	6-10 yr	Life	All
Married	61%	70%	75%	81%	100%	79%	74%	76%
Female	33%	52%	58%	60%	100%	56%	52%	57%
Average Age	60	59	57	57	57	56	50	57
Target Ages	72%	75%	70%	70%	67%	58%	32%	68%
New Purchase	100%	99%	99%	100%	100%	99%	97%	99%
Comprehensive Policy	100%	100%	100%	100%	100%	100%	100%	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%	0.06%
30	4.72%	5.62%
60	0.00%	0.00%
90	95.28%	94.32%

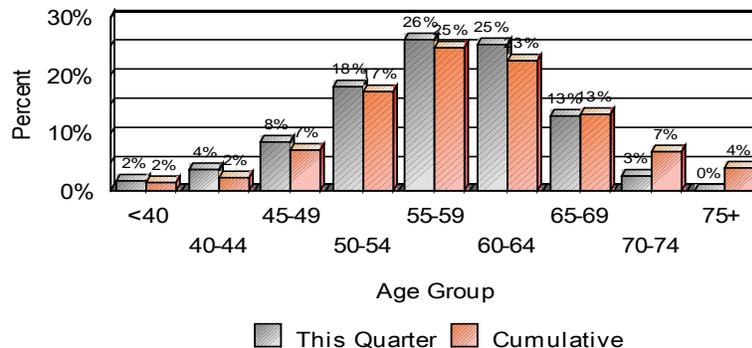


VI. Age of Policyholders (at time of purchase)

Age Group

	<40	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+	Total
This Quarter #	50	100	222	470	688	665	343	72	3	2,613
This Quarter %	2%	4%	8%	18%	26%	25%	13%	3%	<1%	100%
Cumulative #	1,944	3,067	9,200	21,936	31,872	28,844	17,173	8,784	5,030	127,850
Cumulative %	2%	2%	7%	17%	25%	23%	13%	7%	4%	100%

Policyholders Age Distribution By Age Group



VII. Policyholders and Asset Protection Earned

	This Quarter	Cumulative*
Number of policyholders to date who have qualified to receive benefit payments	144	4,309
Total asset protection earned by all policyholders who received benefits	\$13,387,570	\$227,277,426
Number of policyholders currently in benefit/payments made	1,389	N/A
Number of policyholders who have exhausted benefits	21	444
Total asset protection earned to date by policyholders that have exhausted benefits	\$3,529,188	\$41,865,210
Number of policyholders that died while in benefit	45	1,502
Total asset protection earned that will NOT be accessed due to policyholders demise while in benefit	\$3,291,291	\$58,154,440
Number of policyholders who have exhausted their policy benefits and accessed Medicaid	3	92
Asset protection earned by policyholders who have exhausted their policy benefits and accessed Medicaid	\$0	\$7,571,461
Medicaid (Medi-Cal) cost savings	N/A	\$46,026,943

*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		4					n/a
60-64	1	2					n/a
65-69	3	3	3				n/a
70-74	19	11	2	1			n/a
75-79	13	7	1	1			n/a
80-84	10	3	1				n/a
85-89	2	1					n/a
90-94	2	1					n/a
95+							n/a
Totals:=====>	50	33	7	2			

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		2					n/a
65-69	1	4	1				n/a
70-74	5	7	1	1			n/a
75-79	18	7	2				n/a
80-84	9	8	1	1			n/a
85-89	12	2	1				n/a
90-94	4	1	1				n/a
95+	1	1					n/a
Totals:=====>	50	33	7	2			

VIII. Service Utilization

Type of Service (Other Than Care Management)	This Quarter, % of All Services Rendered to Policyholders In Ben- efit (1,389) by Type of Service	Cumulative % of All Services Rendered to All Policyholders (4,109) by Type of Service
Skilled Nursing Facility	7%	8%
Assisted Living Facility/RCF	23%	24%
Home Health Aide Services	23%	17%
Home Health Skilled Care Services	1%	<1%
Home Health Care Services	1%	<1%
Attendant Care	7%	8%
Personal Care	23%	24%
Homemaker (non-personal care)	3%	3%
DME	2%	2%
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 (1,389) by Type of Service	*Cumulative % of All Services Rendered to All Policyholders (4,109) by Type of Service
Assessment & Care Planning	1%	6%
Assessment Only	9%	9%
Care Planning Only	34%	20%
Coordination Only	2%	9%
Monitoring Only	27%	33%
Reassessment Only	27%	23%

NOTE: Care Management Services (reported as administrative costs) amounting to less than 1% are excluded. Therefore, the percentages total may not equal 100%.



CALIFORNIA PARTNERSHIP FOR

LONG-TERM CARE

1st Quarter of 2013 Quarterly Report