



# CALIFORNIA PARTNERSHIP FOR LONG-TERM CARE

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## Quarterly Report

2nd. Quarter  
2012

Report No. 72

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Apr-Jun 2012

### 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:	1,781	181,206
Applications Denied:	237	28,511
Applications Pending & Withdrawn:	0	0
Policies Purchased:	1,544	151,333
Policies Dropped (voluntary & for unknown reasons):	368	22,586
Policies Not Taken Up:	52	8,500
Total Policies In Force (Active):	1,124	122,213
Number of Policyholders Who Received Service Payments:	1,086	3,708

### 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)	58	28,124
Website Visits (.org)	3,064	10,703*

\*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)	796 ( 71%)	83,027 ( 68%)
Other Ages	328 ( 29%)	39,186 ( 32%)

### Gender

Female	659 (59%)	71,549 ( 59%)
Male	465 (41%)	50,664 ( 41%)

### Marital Status

Married	847 ( 75%)	86,759 ( 71%)
Not Married	273 ( 25%)	34,946 ( 29%)
Unknown	4 ( <1%)	508 ( <1%)

### Policy Type

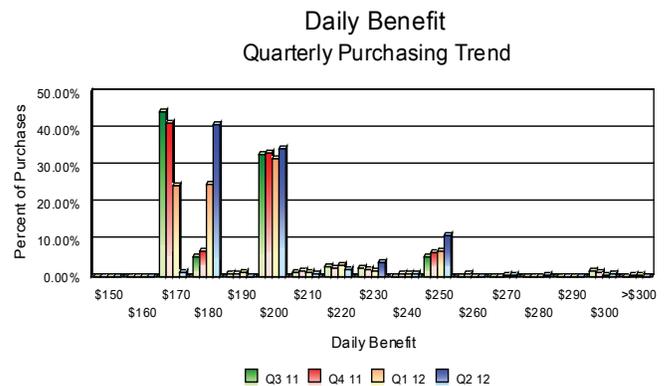
Comprehensive	1,121 ( 100%)	118,011 ( 97%)
Nursing Home	3 ( <1% )	4,202 ( 3%)

### Purchase Type

First Time Purchase	1,105 ( 98%)	117,253 ( 96%)
Upgrade	2 ( <1%)	1,228 ( 1%)
Replacement	17 ( 2%)	3,724 ( 3%)
Reinstatement	0 ( 0%)	8 ( <1%)

Totals for each category above  
 1,124 (100%)    122,213 (100%)

## III. Daily Benefit Distribution



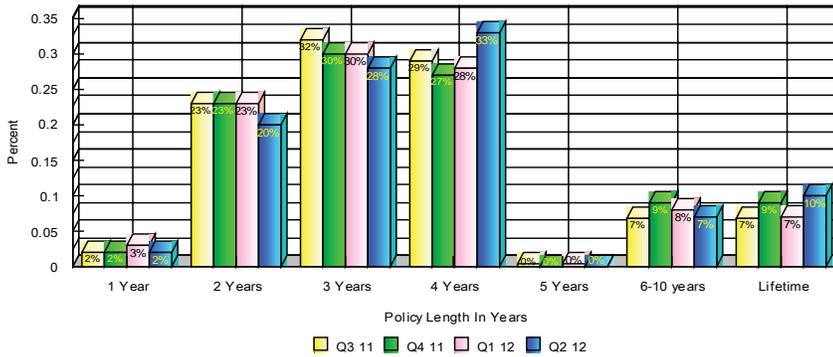
<u>Daily Benefit</u>	<u>This Quarter</u>	<u>Previous Quarter</u>
\$160	0 (0%)	0 (0%)
\$170	17 ( 1.48%)	276 ( 24.82%)
\$180	462 ( 41.19%)	281 ( 25.29%)
\$190	2 ( 0.22%)	15 ( 1.36%)
\$200	393 (34.93%)	357 (32.09%)
\$210	12 ( 1.11%)	17 ( 1.50%)
\$220	26 ( 2.28%)	35 ( 3.13%)
\$230	46 ( 4.13%)	20 ( 1.77%)
\$240	11 ( 0.96%)	11 ( 1.02%)
\$250	128 (11.42%)	80 ( 7.21%)
\$260	2 ( 0.15%)	1 ( 0.07%)
\$270	6 ( 0.52%)	6 ( 0.54%)
\$280	5 ( 0.44%)	1 ( 0.07%)
\$290	2 ( 0.15%)	0 ( 0.00%)
\$300	11 ( 0.96%)	7 ( 0.61%)
>\$300	1 ( 0.07%)	6 ( 0.55%)

## 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>	25	222	312	367	5	80	113	1,124
<b>This Quarter %</b>	2%	20%	28%	33%	<1%	7%	10%	100%
<b>Cumulative # Policies *</b>	6,718	24,458	31,096	26,751	3,057	5,415	24,718	122,213
<b>Cumulative %*</b>	6%	20%	25%	22%	3%	4%	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.

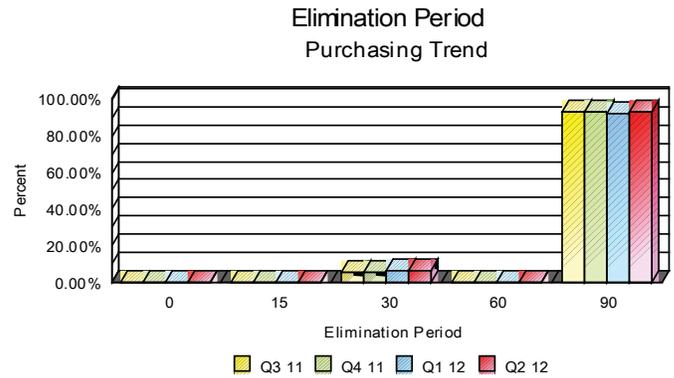
### Characteristics By Maximum Benefit In Years (This Quarter)

#### Characteristic

	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	6-10 yr	Life	All
Married	50%	70%	77%	79%	17%	70%	82%	75%
Female	63%	60%	57%	59%	67%	57%	61%	59%
Average Age	60	59	59	57	56	58	55	58
Target Ages	70%	74%	76%	68%	67%	75%	58%	71%
New Purchase	97%	99%	97%	99%	100%	97%	99%	98%
Comprehensive Policy	97%	100%	100%	100%	83%	100%	100%	100%

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

<u>Days</u>	<u>This Quarter</u>	<u>Previous Quarter</u>
0	0.22%	0.27%
15	0.07%	0.20%
30	6.63%	6.66%
60	0.00%	0.48%
90	93.07%	92.39%

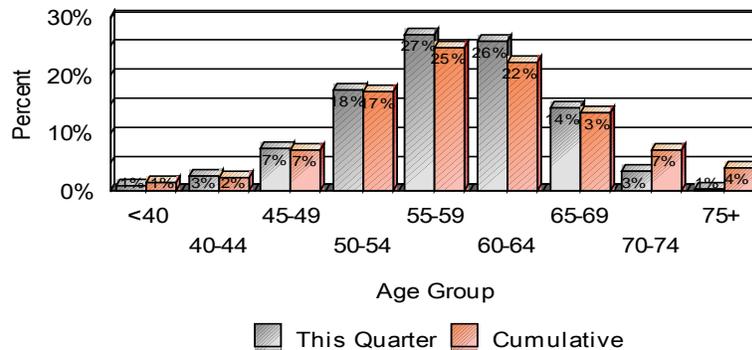


## VI. Age of Policyholders (at time of purchase)

### Age Group

	<40	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+	Total
This Quarter #	12	30	83	197	304	292	162	38	6	1,124
This Quarter %	1%	3%	7%	18%	27%	26%	14%	3%	<1%	100%
Cumulative #	1,823	2,848	8,735	20,905	30,405	27,389	16,457	8,633	5,018	122,213
Cumulative %	1%	2%	7%	17%	25%	22%	13%	7%	4%	100%

### Policyholders Age Distribution By Age Group

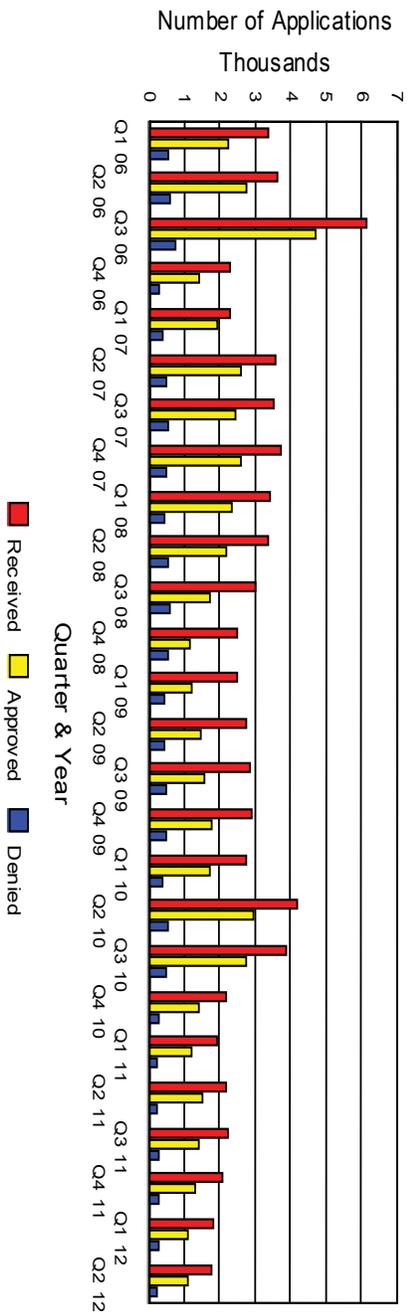


## VII. Trends

	2010	2011	2012
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Quarter	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2
Received	402	2,979	4,598	2,182	2,716	8,110	10,047	11,262	16,146	15,436	13,369	12,875	15,436	13,123	12,305	11,039	2,739	4,193	3,876	2,175	1,934	2,212	2,225	2,060	1,814	1,781
Approved	237	2,123	3,095	1,366	2,606	6,592	8,530	8,179	11,921	11,140	8,425	8,496	11,140	9,571	7,403	6,045	1,714	2,960	2,765	1,409	1,188	1,508	1,413	1,307	1,113	1,124
Denied	60	713	1,039	809	631	1,518	1,517	1,942	2,405	2,123	2,232	2,087	2,123	1,919	2,092	1,809	409	527	499	260	242	249	288	272	287	237

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	104	3,879
Total asset protection earned by all policyholders who received benefits	\$9,518,272	\$195,833,796
Number of policyholders currently in benefit/payments made	1,086	N/A
Number of policyholders who have exhausted benefits	19	400
Total asset protection earned to date by policyholders that have exhausted benefits	\$2,056,078	\$35,545,2268
Number of policyholders that died while in benefit	44	1,364
Total asset protection earned that will NOT be accessed due to policyholders demise while in benefit	\$1,950,799	\$49,316,677
Number of policyholders who have exhausted their policy benefits and accessed Medicaid	0	81
Asset protection earned by policyholders who have exhausted their policy benefits and accessed Medicaid	\$0	\$6,575,498
Medicaid (Medi-Cal) cost savings	N/A	\$39,303,881

\*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
<b>Age At Purchase</b>							
<50							n/a
50-54		1					n/a
55-59		2					n/a
60-64	1	2					n/a
65-69	1	3	2				n/a
70-74	17	10	2	1			n/a
75-79	11	6		1			n/a
80-84	10	3	1				n/a
85-89	2	1					n/a
90-94	2	2					n/a
95+							n/a
Totals:=====>	44	30	5	2			

81

Policy Length (Yrs.)	1	2	3	4	5	6-10	Life
<b>Age At Benefit</b>							
<50							n/a
50-54							n/a
55-59		1					n/a
60-64		3					n/a
65-69		2	1				n/a
70-74	5	7	1	1			n/a
75-79	15	7	1				n/a
80-84	8	6	1	1			n/a
85-89	11	2					n/a
90-94	4	1	1				n/a
95+	1	1					n/a
Totals:=====>	44	30	5	2			

81

## VIII. Service Utilization

Type of Service (Other Than Care Management)	This Quarter, % of All Services Rendered to Policyholders In Ben- efit (1,086) by Type of Service	Cumulative % of All Services Rendered to All Policyholders ( 3,708 by Type of Service
Skilled Nursing Facility	7%	8%
Assisted Living Facility/RCF	25%	24%
Home Health Aide Services	20%	17%
Home Health Skilled Care Services	2%	<1%
Home Health Care Services	1%	<1%
Attendant Care	7%	8%
Personal Care	24%	24%
Homemaker (non-personal care)	3%	3%
DME	2%	1%
Personal Emergency Response System	1%	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 (1,086) by Type of Service	*Cumulative % of All Services Rendered to All Policyholders (3,708) by Type of Service
Assessment & Care Planning	3%	6%
Assessment Only	9%	9%
Care Planning Only	31%	19%
Coordination Only	3%	9%
Monitoring Only	25%	34%
Reassessment Only	29%	22%

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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