



CALIFORNIA PARTNERSHIP FOR LONG-TERM CARE

Brenda Bufford, Chief

Quarterly Report

3rd. Quarter
2011

Report No. 69

WWW.DHS.CA.GOV/CPLTC

July-Sept. 2011

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:	2,225	175,551
Applications Denied:	288	27,715
Applications Pending & Withdrawn:	0	0
Policies Purchased:	1,937	146,474
Policies Dropped (voluntary & for unknown reasons):	455	21,419
Policies Not Taken Up:	69	8,352
Total Policies In Force (Active):	1,413	118,669
Number of Policyholders Who Received Service Payments:	1,038	3,285

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I. Consumer Inquiries

	<u>This Quarter</u>	<u>To Date</u>
Consumers Who Called Toll-Free (CARE445)	44	27,977
Website Views (.gov)	29,822*	767,407
Website Visits (.org)	1,294**	1,294

*Analytics software changed July 2011

**Since July 2011

II. Quarterly and Cumulative Statistics - continued

<u>Age</u>	<u>This Quarter</u>	<u>To Date</u>
Median	59	59
Target Age (55-74)	1,043 (74%)	80,469 (68%)
Other Ages	370(26%)	38,200(32%)

Gender

Female	820 (58%)	69,499 (59%)
Male	593 (42%)	49,170 (41%)

Marital Status

Married	1,056 (75%)	84,096 (71%)
Not Married	352(25%)	34,081 (29%)
Unknown	5 (<1%)	492 (<1%)

Policy Type

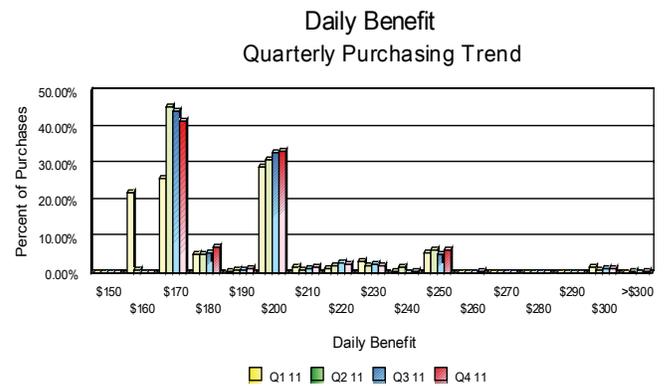
Comprehensive	1,385 (99%)	114,495 (96%)
Nursing Home	28 (<1)	4,174 (4%)

Purchase Type

First Time Purchase	1,377(97%)	113,772 (96%)
Upgrade	6 (<1%)	1,217 (1%)
Replacement	30 (2%)	3,672 (3%)
Reinstatement	0 (0%)	8 (<1%)

Totals for each category above
 1,413 (100%) 118,669 (100%)

III. Daily Benefit Distribution



<u>Daily Benefit</u>	<u>This Quarter</u>	<u>Previous Quarter</u>
\$160	3 (.18%)	12 (.79%)
\$170	633 (44.85%)	689 (45.68%)
\$180	81 (5.76%)	81 (5.35%)
\$190	12 (.82%)	16 (1.09%)
\$200	472 (33.46%)	470 (31.2%)
\$210	20 (1.45%)	17 (1.16%)
\$220	42 (2.97%)	33 (2.19%)
\$230	37 (2.59%)	30 (2.01%)
\$240	4 (.25%)	24 (1.58%)
\$250	76 (5.44%)	98(6.51%)
\$260	1 (0.06%)	4 (0.24%)
\$270	5 (0.32%)	3 (0.18%)
\$280	3 (0.19%)	3 (0.18%)
\$290	0 (0.00%)	0 (0.00%)
\$300	18 (1.27%)	17 (1.16%)
\$310	0 (0.00%)	0 (0.00%)
\$320	2 (0.13%)	0 (0.00%)
\$330	0 (0.00%)	0 (0.00%)
\$340	0 (0.00%)	0 (0.00%)
\$350	1 (0.06%)	0 (0.00%)
>\$350	3 (0.19%)	0 (0.00%)

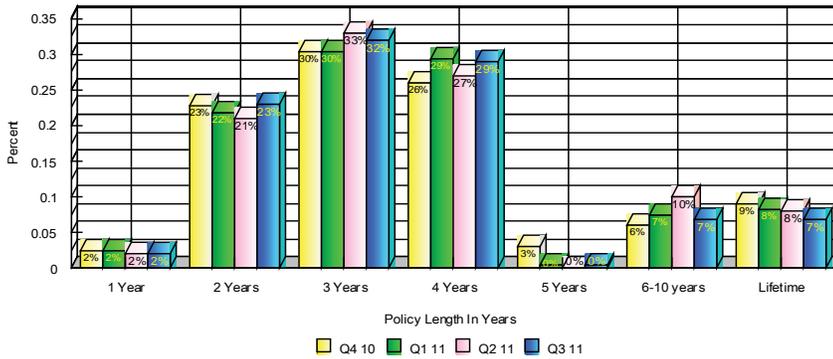
IV. Maximum Benefit Amounts Distribution

Maximum Benefit (In Years)

	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	6-10 Yr	Life	All
This Quarter # Policies	29	324	453	408	6	96	97	1,413
This Quarter %	2%	23%	32%	29%	<1%	7%	7%	100%
Cumulative # Policies *	6,635	23,683	30,055	25,717	3,038	5,131	24,410	118,669
Cumulative %*	6%	20%	25%	22%	3%	4%	21%	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.

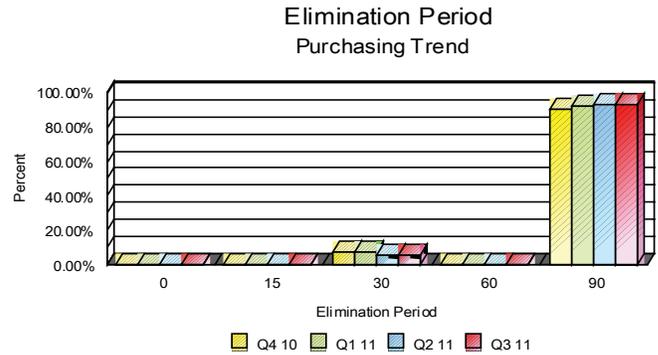
Characteristics By Maximum Benefit In Years (This Quarter)

Characteristic

	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	6-10 yr	Life	All
Married	44%	65%	79%	80%	86%	70%	74%	75%
Female	59%	55%	59%	61%	71%	59%	52%	58%
Average Age	61	60	58	58	57	57	55	58
Target Ages	87%	79%	74%	75%	57%	66%	56%	74%
New Purchase	81%	98%	98%	98%	100%	93%	98%	97%
Comprehensive Policy	91%	99%	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	0.32%	0.36%
15	.44%	.12%
30	6.07%	6.2%
60	.06%	.06%
90	93.11%	93.25%

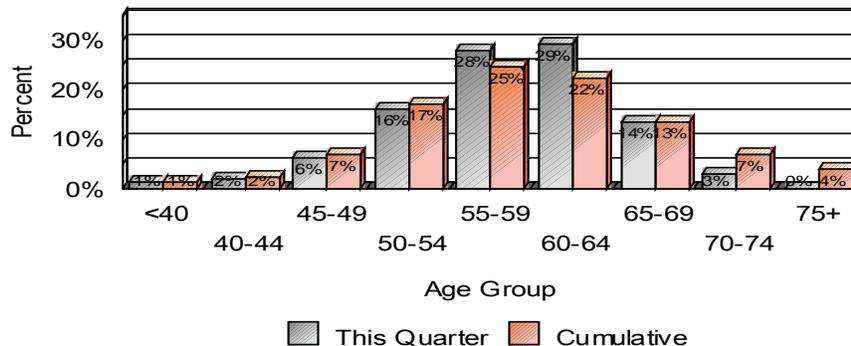


VI. Age of Policyholders (at time of purchase)

Age Group

	<40	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+	Total
This Quarter #	20	30	89	227	395	413	193	42	4	1,413
This Quarter %	1%	2%	6%	16%	28%	29%	14%	3%	<1%	100%
Cumulative #	1,776	2,767	8,489	20,314	29,430	26,425	15,955	8,515	4,998	118,669
Cumulative %	1%	2%	7%	17%	25%	22%	13%	7%	4%	100%

Policyholders Age Distribution By Age Group

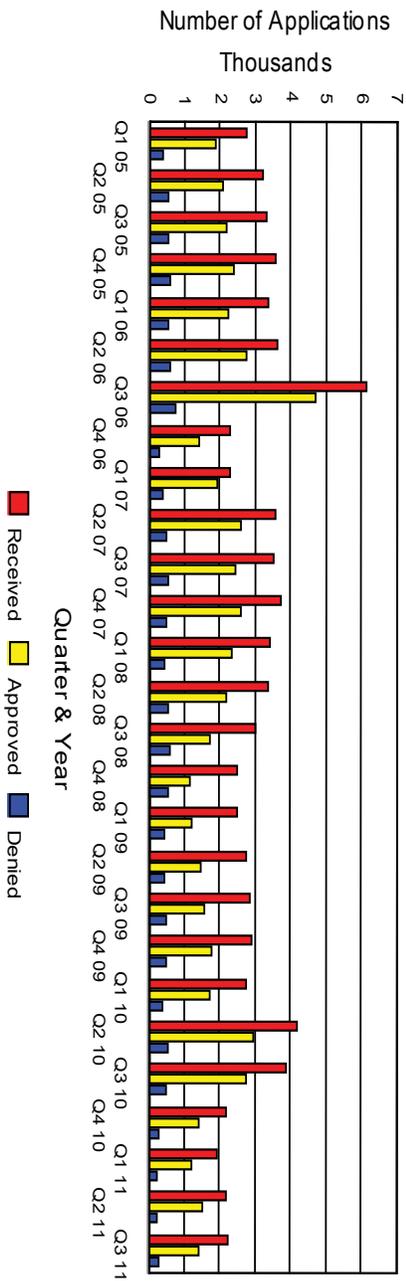


VII. Trends

Quarter	2009				2010				2011									
	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Q1	Q2	Q3

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	2,517	2,766	2,866	2,890	2,739	4,193	3,876	2,175	1,934	2,212	2,225
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	1,233	1,469	1,575	1,768	1,714	2,960	2,765	1,409	1,188	1,508	1,413
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	416	438	489	466	409	527	499	260	242	249	288

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	114	3,479
Total asset protection earned by all policyholders who received benefits	\$9,264,963	\$164,199,050
Number of policyholders currently in benefit/payments made	1,038	N/A
Number of policyholders who have exhausted benefits	61	332
Total asset protection earned to date by policyholders that have exhausted benefits	\$5,449,773	\$27,663,545
Number of policyholders that died while in benefit	59	1,208
Total asset protection earned that will NOT be accessed due to policyholders demise while in benefit	\$3,115,807	\$41,151,027
Number of policyholders who have exhausted their policy benefits and accessed Medicaid	12	77
Asset protection earned by policyholders who have exhausted their policy benefits and accessed Medicaid	\$1,026,969	\$6,045,635
Medicaid (Medi-Cal) cost savings	N/A	\$35,107,448

*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		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			

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		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			

VIII. Service Utilization

Type of Service (Other Than Care Management)	This Quarter, % of All Services Rendered to Policyholders In Ben- efit (1,038) by Type of Service	Cumulative % of All Services Rendered to All Policyholders (3,479) by Type of Service
Skilled Nursing Facility	10%	8%
Assisted Living Facility/RCF	25%	24%
Home Health Aide Services	19%	17%
Home Health Care Services	1%	<1%
Attendant Care	8%	8%
Personal Care	23%	24%
Homemaker (non-personal care)	3%	2%
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 (1,038) by Type of Service	*Cumulative % of All Services Rendered to All Policyholders (3,479) by Type of Service
Assessment & Care Planning	<1%	7%
Assessment Only	7%	9%
Care Planning Only	31%	18%
Coordination Only	3%	10%
Monitoring Only	31%	34%
Reassessment Only	28%	21%

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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