



CALIFORNIA PARTNERSHIP FOR LONG-TERM CARE

Brenda Bufford, Chief

Quarterly Report

3rd. Quarter
2012

Report No. 73

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Jul - Sep 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:	2,362	183,568

Applications Denied:	267	28,778
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Applications Pending & Withdrawn:	0	0
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Policies Purchased:	2,095	153,428
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Policies Dropped (voluntary & for unknown reasons):	379	22,965
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Policies Not Taken Up:	64	8,564
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Total Policies In Force (Active):	1,652	123,865
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Number of Policyholders Who Received Service Payments:	1,097	3,729
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I. Consumer Inquiries

	<u>This Quarter</u>	<u>To Date</u>
Consumers Who Called Toll-Free (CARE445)	64	28,188
Website Visits (.org)	2,218	12,921*

*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)	1,123 (68%)	84,150 (68%)
Other Ages	529 (32%)	39,715 (32%)

Gender

Female	959 (58%)	72,508 (59%)
Male	693 (42%)	51,357 (41%)

Marital Status

Married	1,213 (73%)	87,972 (71%)
Not Married	439 (27%)	35,385 (29%)
Unknown	0 (0%)	508 (<1%)

Policy Type

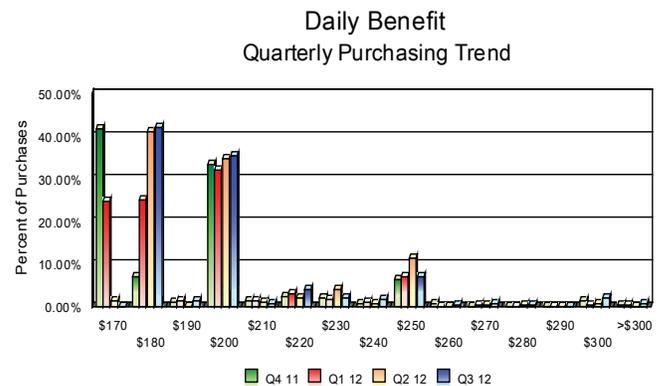
Comprehensive	1,647 (100%)	119,658 (97%)
Nursing Home	5 (<1%)	4,207 (3%)

Purchase Type

First Time Purchase	1,623 (98%)	118,876 (96%)
Upgrade	8 (<1%)	1,236 (1%)
Replacement	21 (1%)	3,745 (3%)
Reinstatement	0 (0%)	8 (<1%)

Totals for each category above 1,652 (100%) 123,865 (100%)

III. Daily Benefit Distribution



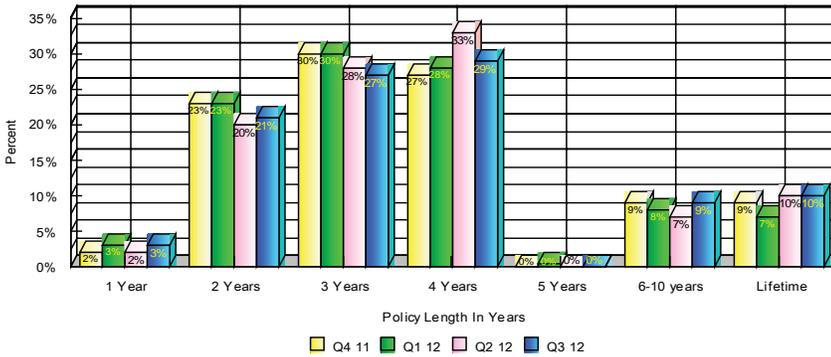
<u>Daily Benefit</u>	<u>This Quarter</u>	<u>Previous Quarter</u>
\$170	1 (0.07%)	17 (1.48%)
\$180	695 (42.32%)	462 (41.19%)
\$190	25 (1.54%)	2 (0.22%)
\$200	582 (35.37%)	393 (34.93%)
\$210	13 (0.77%)	12 (1.11%)
\$220	70 (4.21%)	26 (2.28%)
\$230	38 (2.32%)	46 (4.13%)
\$240	28 (1.68%)	11 (0.96%)
\$250	119 (7.23%)	128 (11.42%)
\$260	6 (0.35%)	2 (0.15%)
\$270	12 (0.70%)	6 (0.52%)
\$280	9 (0.56%)	5 (0.44%)
\$290	0 (0.00%)	2 (0.15%)
\$300	40 (2.04%)	11 (0.96%)
>\$300	14 (0.84%)	1 (0.07%)

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	55	350	450	475	9	145	168	1,652
This Quarter %	3%	21%	27%	29%	<1%	9%	10%	100%
Cumulative # Policies *	6,773	24,808	31,546	27,226	3,066	5,560	24,886	123,865
Cumulative %*	6%	20%	25%	22%	2%	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.

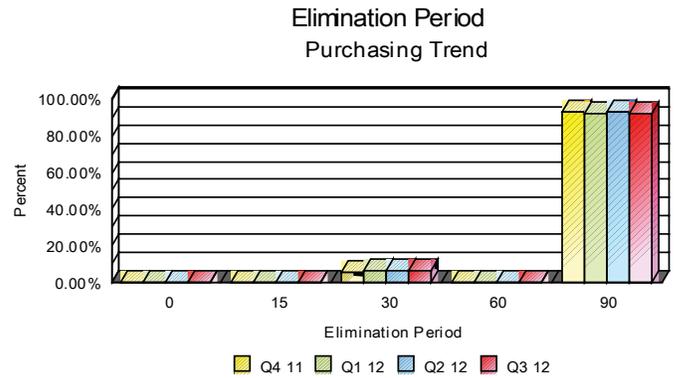
Characteristics By Maximum Benefit In Years (This Quarter)

Characteristic

	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	6-10 yr	Life	All
Married	43%	72%	73%	76%	38%	78%	77%	73%
Female	68%	56%	58%	59%	50%	58%	58%	58%
Average Age	60	60	58	57	52	57	54	57
Target Ages	79%	77%	72%	64%	50%	64%	50%	68%
New Purchase	89%	99%	98%	100%	100%	94%	98%	98%
Comprehensive Policy	94%	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	0.77%	0.22%
15	0.14%	0.07%
30	6.46%	6.63%
60	0.00%	0.00%
90	92.63%	93.07%

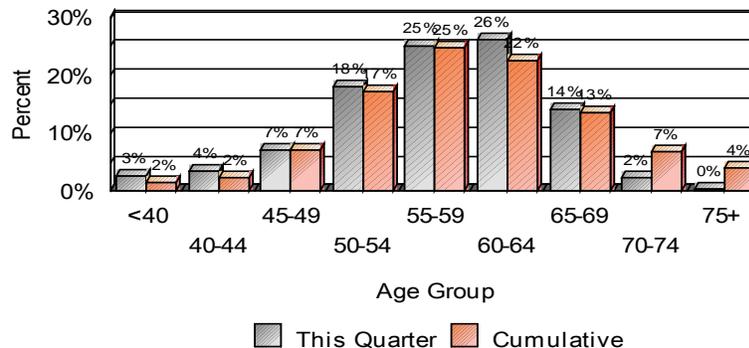


VI. Age of Policyholders (at time of purchase)

Age Group

	<40	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+	Total
This Quarter #	43	60	119	300	416	435	232	41	6	1,652
This Quarter %	3%	4%	7%	18%	25%	26%	14%	2%	<1%	100%
Cumulative #	1,866	2,908	8,854	21,205	30,821	27,824	16,689	8,674	5,024	123,865
Cumulative %	2%	2%	7%	17%	25%	22%	13%	7%	4%	100%

Policyholders Age Distribution By Age Group

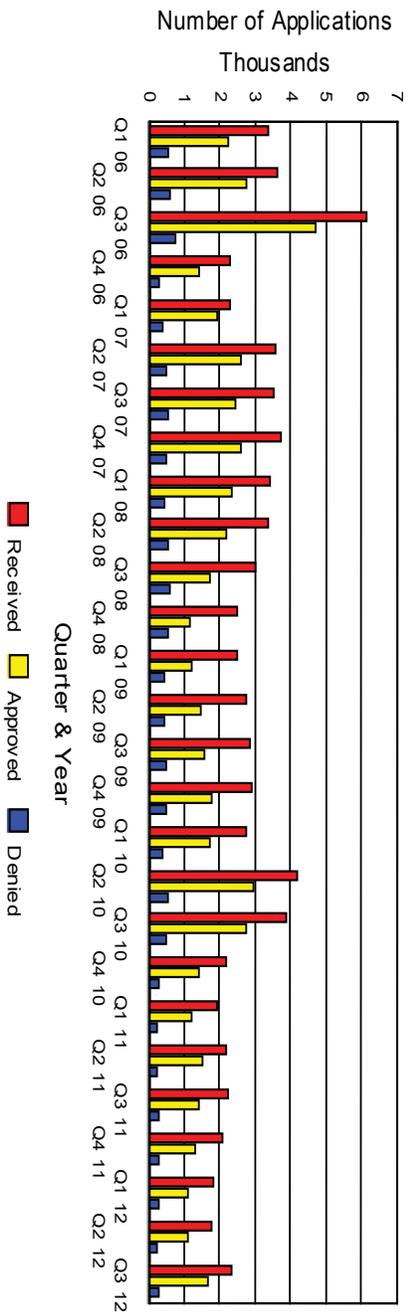


VII. Trends

	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	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	11,039	2,739	4,193	3,876	2,175	1,934	2,212	2,225	2,060	1,814	1,781	2,362
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	1,652
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	267

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	88	3,930
Total asset protection earned by all policyholders who received benefits	\$10,491,886	\$204,677,175
Number of policyholders currently in benefit/payments made	1,097	N/A
Number of policyholders who have exhausted benefits	10	418
Total asset protection earned to date by policyholders that have exhausted benefits	\$1,350,420	\$38,469,988
Number of policyholders that died while in benefit	41	1,405
Total asset protection earned that will NOT be accessed due to policyholders demise while in benefit	\$2,120,429	\$51,630,422
Number of policyholders who have exhausted their policy benefits and accessed Medicaid	2	89
Asset protection earned by policyholders who have exhausted their policy benefits and accessed Medicaid	\$0	\$7,264,761
Medicaid (Medi-Cal) cost savings	N/A	\$41,463,454

*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	2	3	3				n/a
70-74	18	11	2	1			n/a
75-79	13	7		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:=====>	48	33	6	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	17	7	2				n/a
80-84	9	8	1	1			n/a
85-89	11	2					n/a
90-94	4	1	1				n/a
95+	1	1					n/a
Totals:=====>	48	33	6	2			

VIII. Service Utilization

Type of Service (Other Than Care Management)	This Quarter, % of All Services Rendered to Policyholders In Ben- efit (1,098) by Type of Service	Cumulative % of All Services Rendered to All Policyholders (3,729) by Type of Service
Skilled Nursing Facility	8%	8%
Assisted Living Facility/RCF	25%	24%
Home Health Aide Services	19%	17%
Home Health Skilled Care Services	1%	<1%
Home Health Care Services	2%	<1%
Attendant Care	8%	8%
Personal Care	24%	24%
Homemaker (non-personal care)	3%	3%
Care Planning	1%	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 (1,098) by Type of Service	*Cumulative % of All Services Rendered to All Policyholders (3,729) by Type of Service
Assessment & Care Planning	2%	6%
Assessment Only	7%	9%
Care Planning Only	31%	20%
Coordination Only	1%	9%
Monitoring Only	26%	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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