CALIFORNIA PARTNERSHIP FOR LONG-TERM CARE

Brenda Bufford, Chief

Quarterly Report

4th. Quarter 2011

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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

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I. Consumer Inquiries

	This Quarter	To Date
Consumers Who Called Toll-Free (CARE445)	62	28,039
Website Views (.gov)	23,929*	791,336
Website Visits (.org)	2,984**	4,278

*Analytics software changed July 2011

**Since July 2011

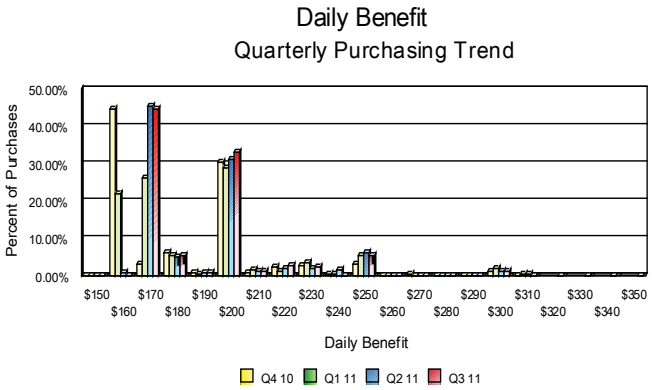
II. Quarterly and Cumulative Statistics

	This Quarter	To Date
Applications received:	2,060	177,611
Applications Denied:	272	27,987
Applications Pending & Withdrawn:	0	0
Policies Purchased:	1,788	148,262
Policies Dropped (voluntary & for un-known reasons):	432	21,851
Policies Not Taken Up:	49	8,401
Total Policies In Force (Active):	1,307	119,976
Number of Policyholders Who Received Service Payments:	1,067	3,389

II. Quarterly and Cumulative Statistics - continued

Age	This Quarter	To Date
Median	59	59
Target Age (55-74)	941 (72%)	81,410 (68%)
Other Ages	366(28%)	38,566 (32%)
Gender		
Female	751 (57%)	70,250 (59%)
Male	556 (43%)	49,726 (41%)
Marital Status		
Married	975 (75%)	85,071 (71%)
Not Married	326(25%)	34,407(29%)
Unknown	6 (<1%)	498 (<1%)
Policy Type		
Comprehensive	1,285 (98%)	115,780 (97%)
Nursing Home	22 (2%)	4,196 (3%)
Purchase Type		
First Time Purchase	1,284 (98%)	115,056 (96%)
Upgrade	5 (<1%)	1,222 (1%)
Replacement	18 (1%)	3,690 (3%)
Reinstatement	0 (0%)	8 (<1%)
Totals for each category above	1,307 (100%)	119,976 (100%)

III. Daily Benefit Distribution

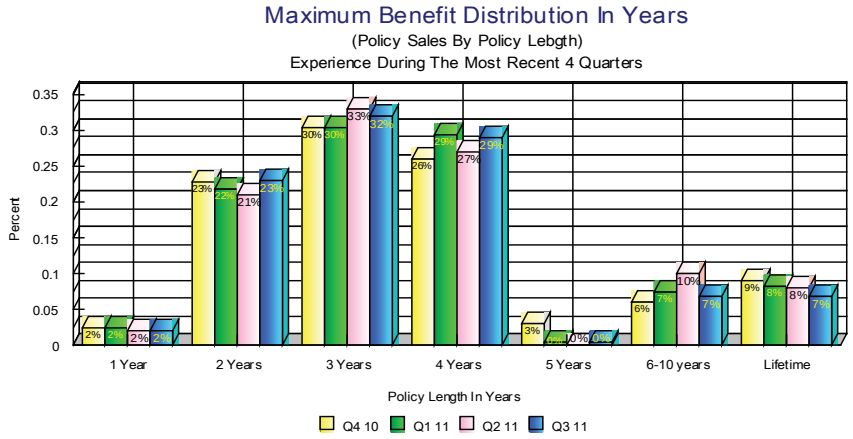


Daily Benefit	This Quarter	Previous Quarter
$160	0 (0%)	3 (.18%)
$170	545 (41.74%)	633 (44.85%)
$180	93 (7.10%)	81 (5.76%)
$190	15 (1.12%)	12 (.82%)
$200	438 (33.51%)	472 (33.46%)
$210	22 (1.66%)	20 (1.45%)
$220	31 (2.37%)	42 (2.97%)
$230	26 (2.01%)	37 (2.59%)
$240	10 (.77%)	4 (.25%)
$250	87 (6.63%)	77 (5.44%)
$260	10 (0.77%)	1 (0.06%)
$270	2 (0.18%)	5 (0.32%)
$280	4 (0.30%)	3 (0.19%)
$290	0 (0.00%)	0 (0.00%)
$300	18 (1.36%)	18 (1.27%)
>$300	6 (0.47%)	5 (0.38%)

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	28	296	389	357	6	118	113	1,307
This Quarter %	2%	23%	30%	27%	<1%	9%	9%	100%
Cumulative # Policies *	6,663	23,979	30,444	26,074	3,044	5,249	24,523	119,976
Cumulative %*	6%	20%	25%	22%	3%	4%	20%	100%



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

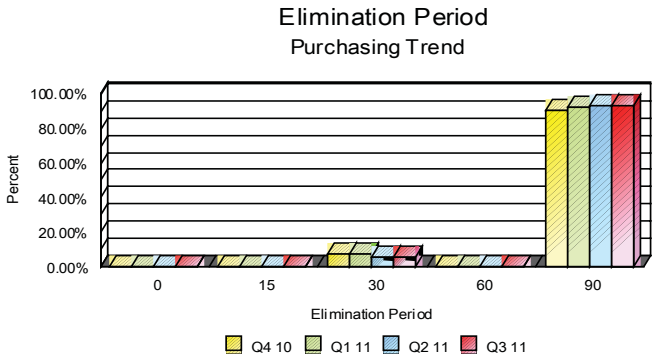
Characteristics By Maximum Benefit In Years
(This Quarter)

Characteristic

	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	6-10 yr	Life	All
Married	36%	72%	74%	79%	37%	79%	77%	75%
Female	64%	57%	58%	57%	37%	57%	60%	57%
Average Age	61	60	58	58	57	56	54	58
Target Ages	69%	83%	73%	71%	37%	64%	52%	72%
New Purchase	83%	99%	99%	98%	100%	98%	97%	98%
Comprehensive Policy	100%	100%	99%	100%	100%	99%	100%	100%

V. Elimination Period Distribution
(at time of purchase)

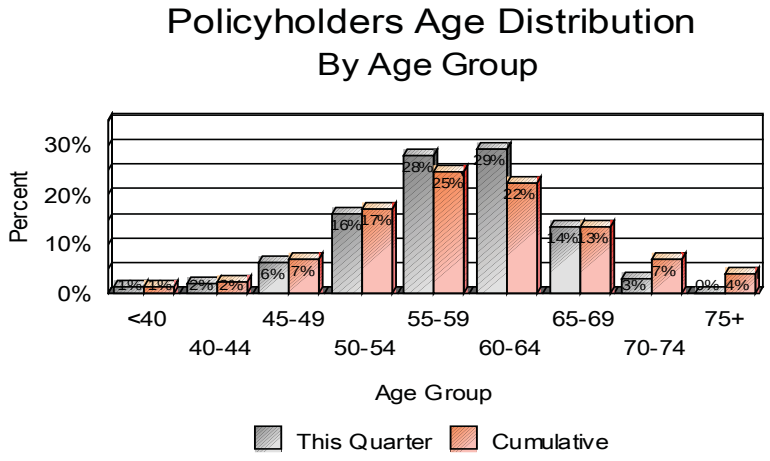
Days	This Quarter	Previous Quarter
0	0.30%	0.32%
15	0.24%	0.44%
30	5.98%	6.07%
60	0.06%	0.06%
90	93.43%	93.11%



VI. Age of Policyholders
(at time of purchase)

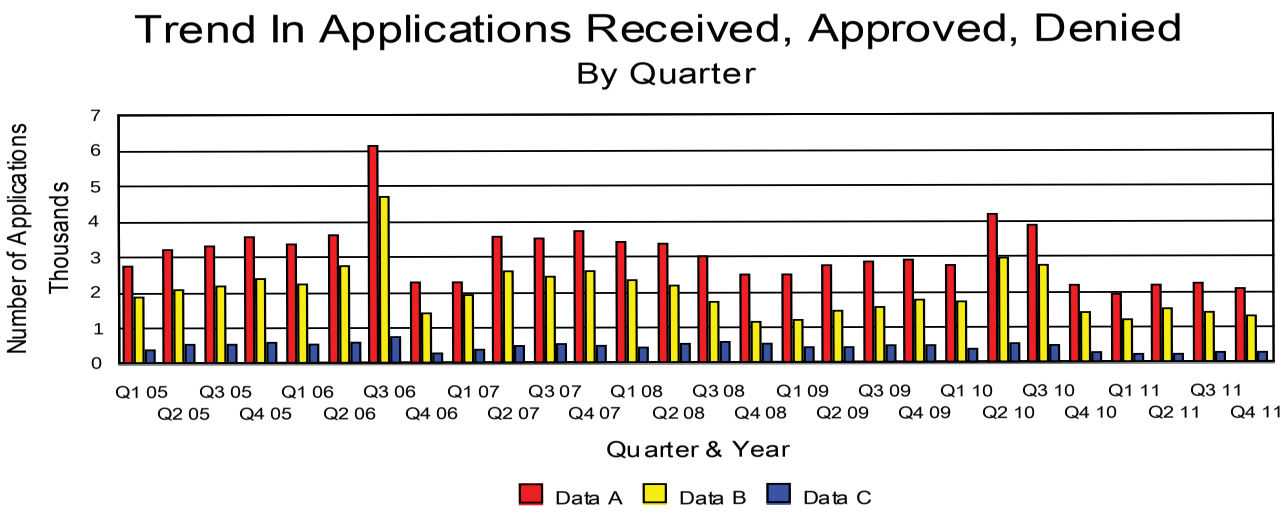
Age Group

	<40	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+	Total
This Quarter #	13	35	91	220	362	366	173	41	6	1,307
This Quarter %	1%	3%	7%	17%	28%	28%	13%	3%	<1%	100%
Cumulative #	1,789	2,802	8,580	20,534	29,792	26,791	16,128	8,556	5,004	119,976
Cumulative %	2%	2%	7%	17%	25%	22%	13%	7%	4%	100%



VII. Trends

Quarter	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009 Q1	2009 Q2	2009 Q3	2009 Q4	2010 Q1	2010 Q2	2010 Q3	2010 Q4	2011 Q1	2011 Q2	2011 Q3	2011 Q4
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	2,060
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	1,307
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	272



VII. Policyholders and Asset Protection Earned

	This Quarter	Cumulative*
Number of policyholders to date who have qualified to receive benefit payments	105	3,583
Total asset protection earned by all policyholders who received benefits	$9,538,766	$173,885,748
Number of policyholders currently in benefit/payments made	1,067	N/A
Number of policyholders who have exhausted benefits	22	354
Total asset protection earned to date by policyholders that have exhausted benefits	$2,593,956	$30,257,502
Number of policyholders that died while in benefit	51	1,259
Total asset protection earned that will NOT be accessed due to policyholders demise while in benefit	$2,995,987	$44,151,002
Number of policyholders who have exhausted their policy benefits and accessed Medicaid	4	81
Asset protection earned by policyholders who have exhausted their policy benefits and accessed Medicaid	$529,863	$6,575,498
Medicaid (Medi-Cal) cost savings	N/A	$37,183,760

*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			
	81						

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			
	81						

VIII. Service Utilization

Type of Service (Other Than Care Management)	This Quarter, % of All Services Rendered to Policyholders In Benefit (1,067) by Type of Service	Cumulative % of All Services Rendered to All Policyholders (3,583) by Type of Service
Skilled Nursing Facility	9%	8%
Assisted Living Facility/RCF	25%	24%
Home Health Aide Services	18%	17%
Home Health Care Services	1%	<1%
Attendant Care	9%	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 Benefit (1,067) by Type of Service	*Cumulative % of All Services Rendered to All Policyholders (3,583) by Type of Service
Assessment & Care Planning	<1%	6%
Assessment Only	4%	9%
Care Planning Only	31%	18%
Coordination Only	2%	10%
Monitoring Only	33%	34%
Reassessment Only	30%	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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