



# CALIFORNIA PARTNERSHIP FOR LONG-TERM CARE

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## Quarterly Report

4th. Quarter  
2012

Report No. 74

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Oct - Dec 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:	2,023	185,601
Applications Denied:	207	28,985
Applications Pending & Withdrawn:	0	0
Policies Purchased:	1,816	155,244
Policies Dropped (voluntary & for unknown reasons):	392	23,357
Policies Not Taken Up:	52	8,616
Total Policies In Force (Active):	1,372	125,237
Number of Policyholders Who Received Service Payments:	1,233	3,965

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### I. Consumer Inquiries

	<u>This Quarter</u>	<u>To Date</u>
Consumers Who Called Toll-Free (CARE445)	47	28,235
Website Visits (.org)	2,339	15,260*

\*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)	897 ( 65%)	85,047 ( 68%)
Other Ages	475 ( 35%)	40,190 ( 32%)

### Gender

Female	772 (56%)	73,280 ( 59%)
Male	600 (44%)	51,957 ( 41%)

### Marital Status

Married	1,036 ( 75%)	89,008 ( 71%)
Not Married	336 ( 25%)	35,721 ( 29%)
Unknown	0 ( 0%)	508 ( <1%)

### Policy Type

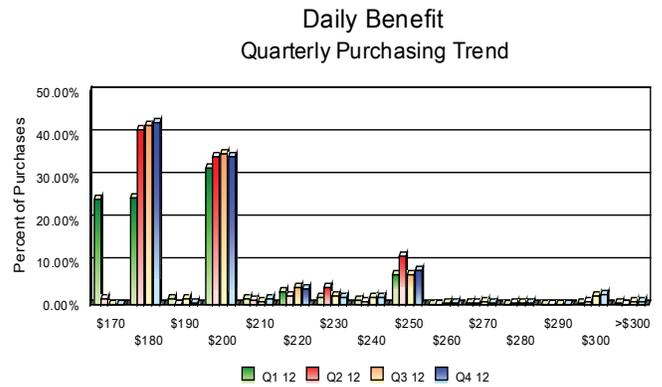
Comprehensive	1,371 ( 100%)	121,029 ( 97%)
Nursing Home	1 ( <1% )	4,208 ( 3%)

### Purchase Type

First Time Purchase	1,354 ( 99%)	120,230 ( 96%)
Upgrade	8 ( <1%)	1,244 ( 1%)
Replacement	10 ( 1%)	3,755 ( 3%)
Reinstatement	0 ( 0%)	8 ( <1%)

Totals for each category above      1,372 (100%)      125,237 (100%)

## III. Daily Benefit Distribution



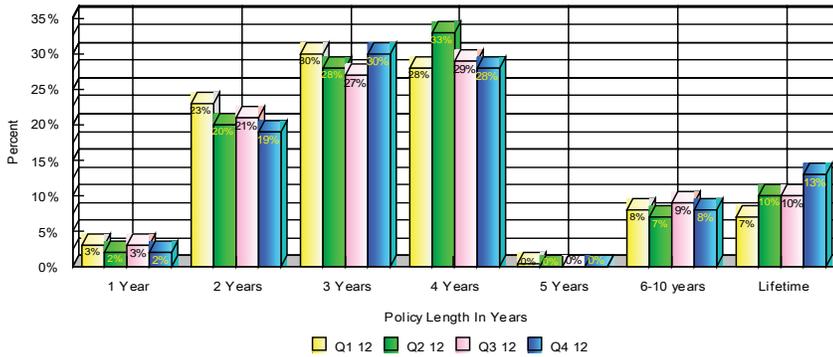
<u>Daily Benefit</u>	<u>This Quarter</u>	<u>Previous Quarter</u>
\$170	0	1 ( 0.07%)
\$180	587 ( 42.82%)	695 ( 42.32%)
\$190	7 ( 0.52%)	25 ( 1.54%)
\$200	476 (34.70%)	582 (35.37%)
\$210	20 ( 1.45%)	13 ( 0.77%)
\$220	51 ( 3.71%)	70 ( 4.21%)
\$230	26 ( 1.91%)	38 ( 2.32%)
\$240	25 ( 1.85%)	28 ( 1.68%)
\$250	111 ( 8.11%)	119 ( 7.23%)
\$260	7 ( 0.52%)	6 ( 0.35%)
\$270	7 ( 0.52%)	12 ( 0.70%)
\$280	6 ( 0.41%)	9 ( 0.56%)
\$290	3 ( 0.12%)	0 ( 0.00%)
\$300	35 ( 2.55%)	40 ( 2.04%)
>\$300	11 ( 0.81%)	14 ( 0.84%)

## 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>	21	258	413	390	6	109	175	1,372
<b>This Quarter %</b>	2%	19%	30%	28%	<1%	8%	13%	100%
<b>Cumulative # Policies *</b>	6,794	25,066	31,959	27,616	3,072	5,669	25,061	125,237
<b>Cumulative %*</b>	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.

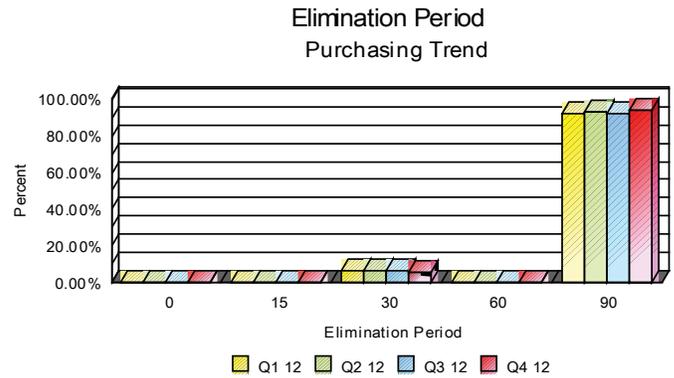
### Characteristics By Maximum Benefit In Years (This Quarter)

#### Characteristic

	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	6-10 yr	Life	All
Married	48%	70%	76%	82%	71%	76%	72%	75%
Female	72%	54%	56%	57%	43%	56%	57%	56%
Average Age	58	59	57	57	60	55	52	57
Target Ages	68%	76%	69%	67%	71%	56%	44%	65%
New Purchase	96%	99%	99%	99%	100%	99%	97%	99%
Comprehensive Policy	100%	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	0.00%	0.77%
15	0.06%	0.14%
30	5.62%	6.46%
60	0.00%	0.00%
90	94.32%	92.63%

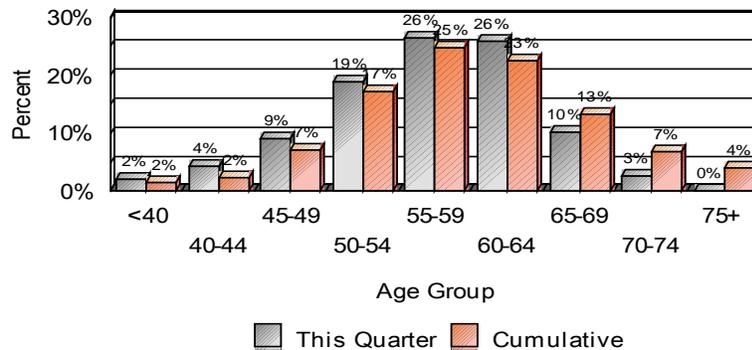


## VI. Age of Policyholders (at time of purchase)

### Age Group

	<40	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+	Total
This Quarter #	28	59	124	261	362	355	141	38	3	1,372
This Quarter %	2%	4%	9%	19%	27%	26%	10%	3%	<1%	100%
Cumulative #	1,894	2,967	8,978	21,466	31,184	28,179	16,830	8,712	5,027	125,237
Cumulative %	2%	2%	7%	17%	25%	23%	13%	7%	4%	100%

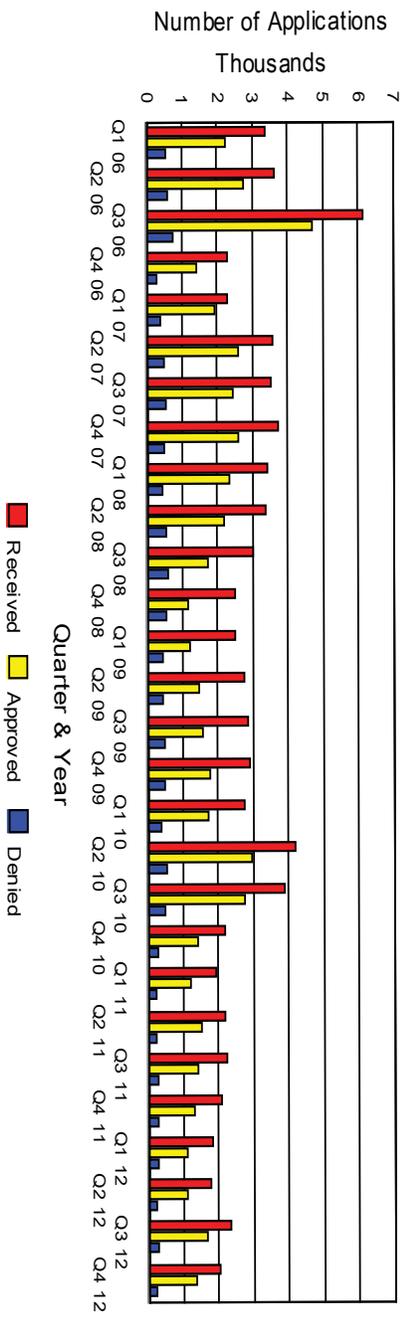
### Policyholders Age Distribution By Age Group



## VII. Trends

	2011				2012																				
Quarter	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012						
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	12,983	1,934	2,212	2,225	2,060	1,814	1,781	2,362	2,023
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	8,848	1,188	1,508	1,413	1,307	1,113	1,124	1,652	1,372
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	1,696	242	249	288	272	287	237	267	207

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	235	4,165
Total asset protection earned by all policyholders who received benefits	\$12,370,909	\$217,712,441
Number of policyholders currently in benefit/payments made	1,233	N/A
Number of policyholders who have exhausted benefits	8	426
Total asset protection earned to date by policyholders that have exhausted benefits	\$738,143	\$39,149,682
Number of policyholders that died while in benefit	51	1,457
Total asset protection earned that will NOT be accessed due to policyholders demise while in benefit	\$3,199,538	\$54,863,149
Number of policyholders who have exhausted their policy benefits and accessed Medicaid	0	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	\$44,090,254

\*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		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
<b>Age At Benefit</b>							
<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 (1,233) by Type of Service	Cumulative % of All Services Rendered to All Policyholders ( 3,965 by Type of Service
Skilled Nursing Facility	7%	8%
Assisted Living Facility/RCF	26%	24%
Home Health Aide Services	21%	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)	4%	3%
DME	2%	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 (1,233 by Type of Service	*Cumulative % of All Services Rendered to All Policyholders (3,965) by Type of Service
Assessment & Care Planning	6%	6%
Assessment Only	7%	9%
Care Planning Only	25%	20%
Coordination Only	1%	9%
Monitoring Only	21%	33%
Reassessment Only	40%	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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