

# Quarterly Report



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4th. Quarter 2001, Report No. 30

October-December 2001

## California Partnership for Long-Term Care

[www.dhs.ca.gov/cpltc](http://www.dhs.ca.gov/cpltc)

### Participating Insurers

- Bankers Life and Casualty Company
- California Public Employees' Retirement System (PERS)
- Continental Casualty Company
- GE Capital Assurance (formerly AMEX)
- John Hancock
- New York Life Insurance Company
- Transamerica Occidental Life Insurance Company

### This Quarter

### To Date

#### Applications Received:

3,907

41,310

#### Applications Denied:

645

8,229

#### Applications Pending & Withdrawn:

0

0

#### Policies Purchased:

3,262

33,081

#### Policies Dropped (voluntarily & for unknown reasons\*):

223

3,207

#### Policies Not Taken Up: (dropped within 30 days of purchase)

97

1,373

#### Total Policies In Force (Active):

N/A

28,565

#### Number of Policyholders Who Received Service Payments:

186

353

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### I. Quarterly and Cumulative Statistics

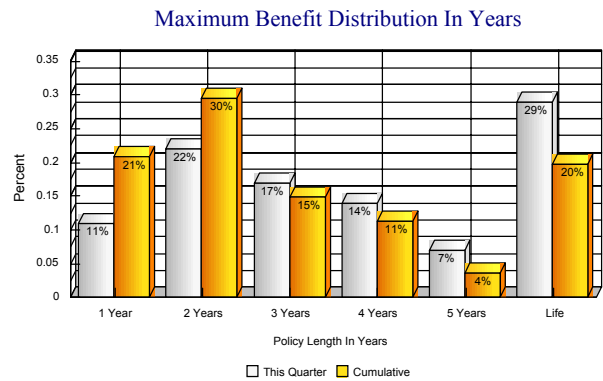
<u>Telephone Calls:</u>	<u>This Quarter</u>	<u>Cumulative</u>
Number of Consumers Who Called Toll-Free	352	22,150 (CARE445)

<sup>1</sup> \* Does not include 62 drops reported as deaths, rescissions, conversions or exhausted benefits.

## I. Quarterly and Cumulative Statistics

<u>Age:</u>	<u>This Quarter</u>	<u>Cumulative</u>
Median	60	64
Target Age (55-74)	2,045 (71%)	21,218 (74%)
Other Ages	835 (29%)	7,347 (26%)
<u>Gender:</u>		
Male	1,123 (39%)	11,495 (40%)
Female	1,757 (61%)	17,070 (60%)
<u>Marital Status:</u>		
Married	1,814 (63%)	19,159 (67%)
Not Married	1,066 (37%)	9,391 (33%)
Unknown	0 ( 0%)	15 (<1%)
<u>Policy Type:</u>		
Comprehensive	2,794 (97%)	25,717 (90%)
Nursing Home	86 ( 3%)	2,848 (10%)
<u>Purchase Type:</u>		
First Time Purchase	2,650 (92%)	26,421 (93%)
Upgrade	86 ( 3%)	582 ( 2%)
Replacement	144 ( 5%)	1,554 ( 5%)
Reinstatement	0 ( 0%)	8 (<1%)
Totals for each category above	2,880 (100%)	28,565 (100%)

## II. Maximum Benefit Amounts Distribution



### Maximum Benefit (In years):

	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	Life	All
This Qtrr. # Policies	317	634	490	403	202	834	2,880
This Qtrr. %	11%	22%	17%	14%	7%	29%	100%
Cumulative # Policies	5,939	8,427	4,264	3,210	1,058	5,667	28,565
Cumulative %	21%	29%	15%	11%	4%	20%	100%

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

<u>Characteristic:</u>	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	Life	All
Married	47%	58%	60%	66%	77%	71%	63%
Female	65%	60%	58%	61%	60%	61%	61%
Avg. Age	64	65	63	61	58	55	60
Target Ages	68%	70%	81%	84%	77%	60%	71%
New Purchase	77%	93%	93%	96%	91%	94%	92%
Comprehensive Policy	94%	97%	96%	98%	97%	99%	97%

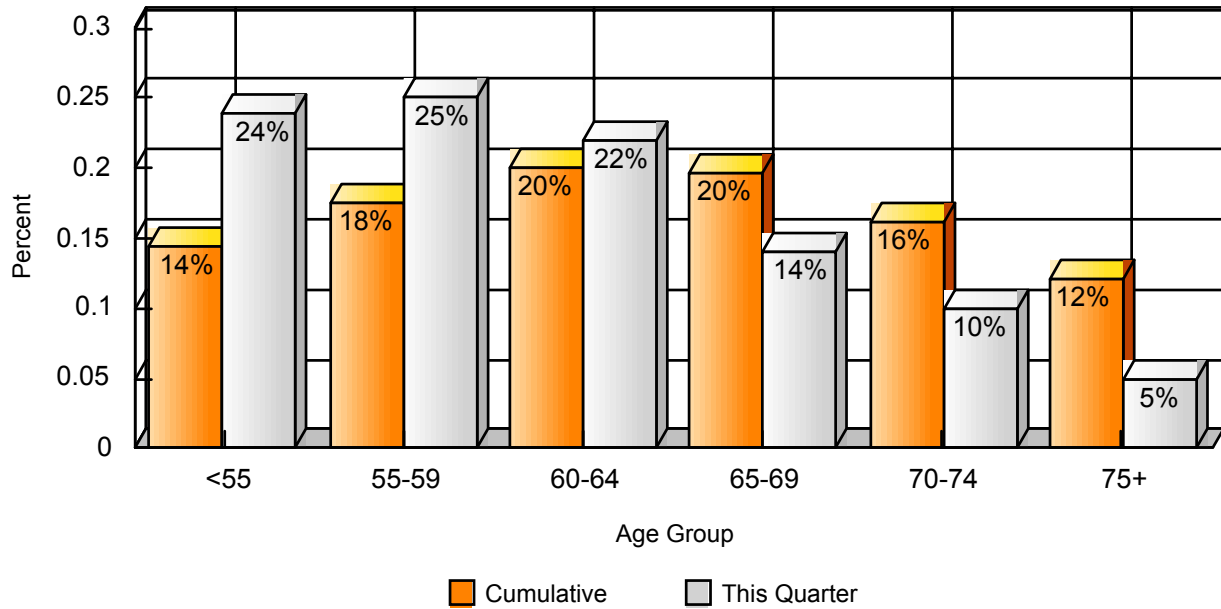
### III. Age of Policyholders (at time of purchase)

**Age Group:**

	<55	55-59	60-64	65-69	70-74	75+	Total
<b>This Qtr. # Policies</b>	691	720	634	403	288	144	2,880
<b>This Qtr. %</b>	24%	25%	22%	14%	10%	5%	100%
<b>Cumulative # Policies</b>	4,124	5,020	5,738	5,615	4,613	3,455	28,565
<b>Cumulative %</b>	14%	18%	20%	20%	16%	12%	100%

NOTE: At times, the plotted percentages may not appear to agree with the table above due to rounding.

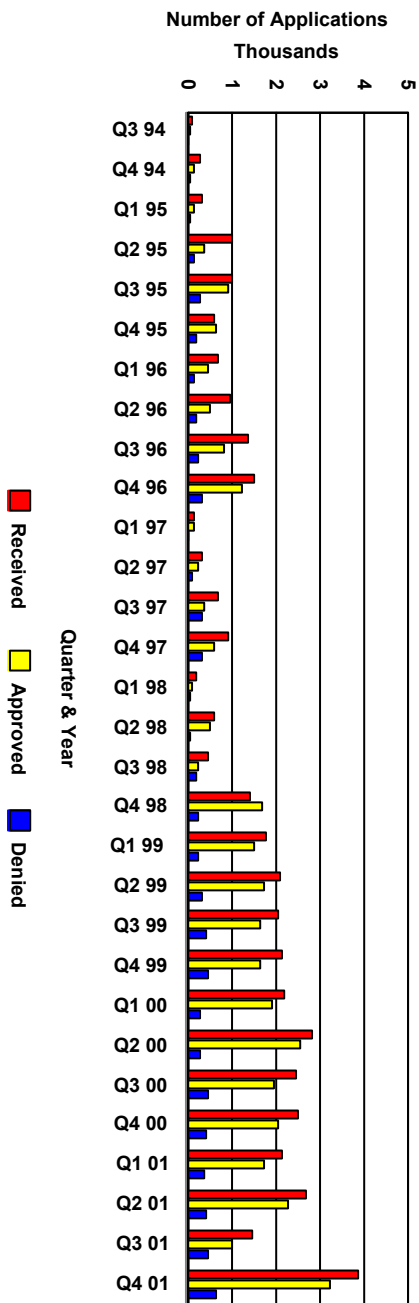
### Policyholders Age Distribution By Age Group



## IV. Trends

	1996				1997				1998				1999				2000			2001						
Quarter	1994 Q1	1995 Q2	1996 Q3	1997 Q4	1998 Q1	1999 Q2	2000 Q3	2001 Q4	1996 Q1	1997 Q2	1998 Q3	1999 Q4	2000 Q1	2001 Q2	2002 Q3	2003 Q4	2004 Q1	2005 Q2	2006 Q3							
Received	402	2,979	718	978	1,365	1,537	165	260	708	949	191	600	477	1,440	1,779	2,107	2,073	2,151	2,205	2,841	2,473	2,528	2,156	2,721	1,492	3,907
Approved	237	2,123	496	513	858	1,228	140	239	375	612	115	537	262	1,692	1,520	1,763	1,655	1,654	1,908	2,547	1,978	2,087	1,769	2,284	1,019	3,262
Denied	60	713	181	225	270	363	25	121	326	337	84	63	215	269	259	344	418	497	287	294	495	441	387	437	473	645

**Trend In Applications Received, Approved, Denied  
By Quarter**



Redesigned policies available as of the 4th. quarter of 1998

## V. Policyholders and Asset Protection Earned

	<u>This Quarter</u>	<u>Cumulative</u>
Number of policyholders to date, who have qualified to receive benefit payments	46	479
Total asset protection earned by all policyholders who have received benefits	\$875,811	\$6,298,422
Number of policyholders currently in benefit/payments made	186	N/A
Number of Policyholders that have exhausted benefits	10*	24
Total asset protection earned to date by policyholders that have exhausted benefits	\$363,489	\$1,116,290
Number of policyholders that have died while in benefit	61**	124
Total asset protection that will NOT be accessed due to death of policyholders.	\$4,178,917	\$7,102,187
Number of policyholders who have exhausted their policy benefits and accessed Medicaid as of 12/30/2001	1	5
Asset protection earned by policyholders who have exhausted their policy benefits and accessed Medicaid as of 12/30/2001	N/A	\$263,115

\* 2 of the 10 exhausted policies reported here occurred during the 3rd. Quarter but were not detected (reported) due to late submitted Summary Reports.

\*\* 17 of the 61 deaths reported here occurred in the 3rd quarter and were inadvertently omitted from the 3rd. Quarter report

## VI. Service Utilization

Type of Service (Other Than Case Management)	This Quarter, % of All Services Rendered to Policyholders In- Benefit (186) by Type of Service	Cumulative % of All Services Ren- dered to All Policyholders (479) by Type of Service
Skilled Nursing Facility	6%	6%
Assisted Living Facility/RCF	13%	13%
Other Alternative Housing	1%	1%
Home Health Aide Services	9%	9%
Attendant Care	7%	11%
Personal Care	12%	9%
Monitoring	2%	<1%
Durable Medical Equipment	1%	<1%

NOTE: Care management services such as assessments, care planning, reassessments and monitoring (which are absorbed as insurer administrative costs and therefore not charged against the policyholder's benefit pool) and services amounting to less than 1% usage during the quarter are not reported on. Therefore, the percentages total may not equal 100%.

# The California Partnership for Long-Term Care 4th. Quarter of 2001 Quarterly Report

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Visit the Partnership's Website at [www.dhs.ca.gov/cpltc](http://www.dhs.ca.gov/cpltc)