

Quarterly Report



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4th. Quarter 2003, Report No. 38

October—December 2003

California Partnership for Long-Term Care

www.dhs.ca.gov/cpltc

Participating Insurers

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

This Quarter

To Date

Applications Received:

3,614

77,423

Applications Denied:

582

13,439

Applications Pending & Withdrawn:

0

0

Policies Purchased:

3,032

63,984

Policies Dropped (voluntarily & for unknown reasons):

343

6,000

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

245

3,316

Total Policies In Force (Active):

2,444

54,632

Number of Policyholders Who Received Service Payments:

183

624

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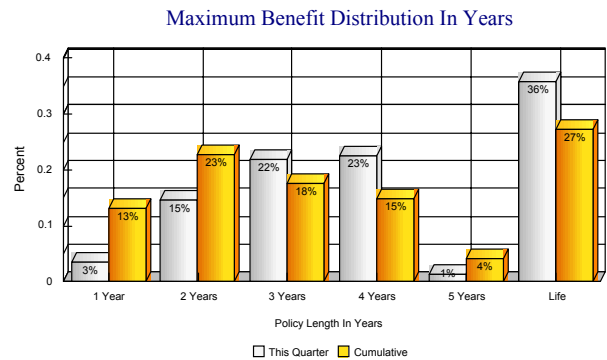
I. Quarterly and Cumulative Statistics

<u>Telephone Calls:</u>	<u>This Quarter</u>	<u>Cumulative</u>
Number of Consumers Who Called Toll-Free	127	25,294 (CARE445)

I. Quarterly and Cumulative Statistics

<u>Age:</u>	<u>This Quarter</u>	<u>Cumulative</u>
Median	57	61
Target Age (55-74)	1,515 (62%)	38,686 (71%)
Other Ages	929 (38%)	15,946 (29%)
<u>Gender:</u>		
Male	1,026 (42%)	22,291 (41%)
Female	1,418 (58%)	32,341 (59%)
<u>Marital Status:</u>		
Married	1,784 (73%)	37,591 (69%)
Not Married	562 (23%)	16,603 (30%)
Unknown	98 (4%)	438 (1%)
<u>Policy Type:</u>		
Comprehensive	2,420 (99%)	51,409 (94%)
Nursing Home	24 (1%)	3,223 (6%)
<u>Purchase Type:</u>		
First Time Purchase	2,322 (95%)	51,338 (94%)
Upgrade	24 (1%)	866 (2%)
Replacement	98 (4%)	2,420 (4%)
Reinstatement	0 (0%)	8 (<1%)
Totals for each category above	2,444 (100%)	54,632 (100%)

II. Maximum Benefit Amounts Distribution



Maximum Benefit (In years):

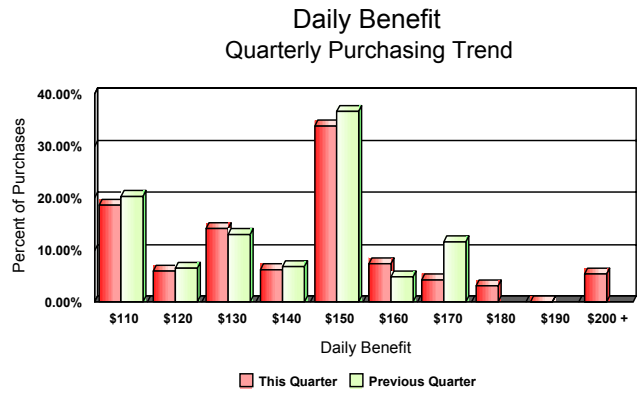
	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	Life	All
This Qtrr. # Policies	85	360	536	554	35	874	2,444
This Qtrr. %	3%	15%	22%	23%	1%	36%	100%
Cumulative # Policies	7,205	12,421	9,688	8,173	2,253	14,892	54,632
Cumulative %	13%	23%	18%	15%	4%	27%	100%

Characteristics By Maximum Benefit In Years (This Quarter)

<u>Characteristic:</u>	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	Life	All
Married	56%	68%	70%	78%	45%	76%	73%
Female	56%	59%	59%	56%	61%	57%	58%
Avg. Age	64	66	59	56	47	54	57
Target Ages	70%	70%	73%	68%	57%	47%	62%
New Purchase	94%	97%	96%	95%	100%	94%	95%
Comprehensive Policy	92%	99%	99%	100%	98%	99%	99%

III. Daily Benefit Distribution

Daily Benefit	This Quarter	Previous Quarter
\$110	457 (18.72%)	(20.33%)
\$120	148 (6.04%)	(6.65%)
\$130	350 (14.33%)	(12.98%)
\$140	155 (6.33%)	(6.85%)
\$150	827 (33.93%)	(36.66%)
\$160	179 (7.33%)	(4.97%)
\$170	106 (4.33%)	N/A
\$180	80 (3.29%)	N/A
\$190	5 (0.19%)	N/A
\$200 or More	137 (5.62%)	N/A

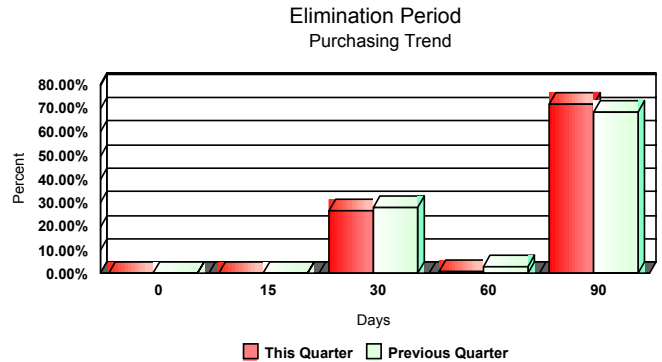


NOTE: Due to significant participation in the greater than \$160 dollar daily benefit categories, this table and accompanying graph have been expanded to include four additional daily benefit categories.

IV. Elimination Period Distribution

(at time of purchase)

Days	This Quarter	Previous Quarter
0	0.26%	0.13%
15	0.13%	0.21%
30	26.60%	28.03%
60	1.36%	2.89%
90	71.66%	68.75%



V. Age of Policyholders

(at time of purchase)

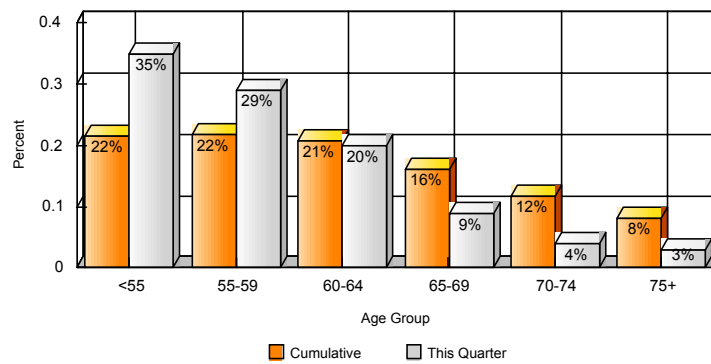
Age Group:

	<55	55-59	60-64	65-69	70-74	75+	Total
This Qtr. # Policies	855	709	489	220	98	73	2,444
This Qtr. %	35%	29%	20%	9%	4%	3%	100%
Cumulative # Policies	11,780	11,913	11,288	8,875	6,390	4,386	54,632
Cumulative %	21%	22%	21%	16%	12%	8%	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

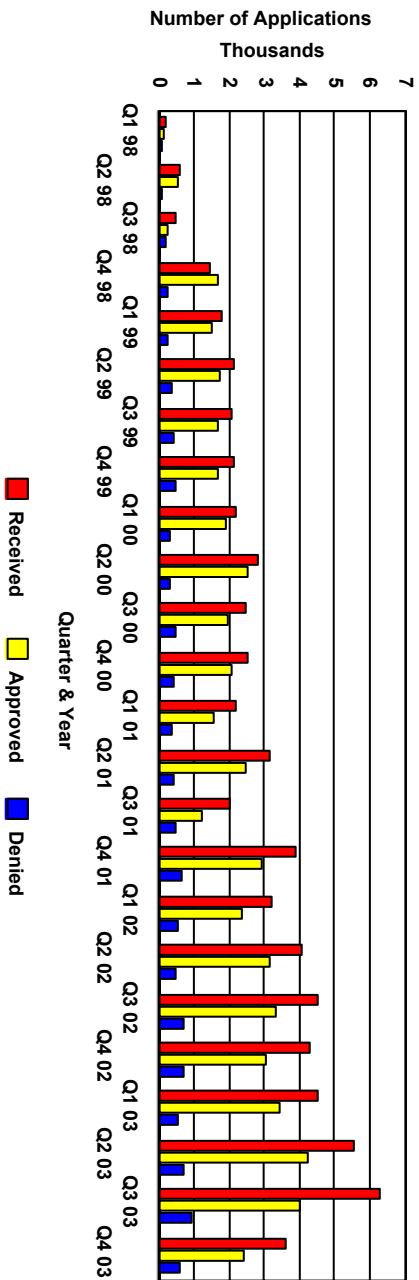


VI. Trends

Quarter	1998				1999				2000				2001				2002				2003							
	1994	1995	1996	1997	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4				
Received	402	2,979	4,598	2,182	191	600	477	1,440	1,779	2,107	2,073	2,151	2,205	2,841	2,473	2,528	2,179	3,141	2,035	3,907	3,218	4,063	4,548	4,317	4,498	5,546	6,309	3,614
Approved	237	2,123	3,095	1,366	115	537	262	1,692	1,520	1,763	1,655	1,654	1,908	2,547	1,978	2,087	1,561	2,452	1,224	2,942	2,351	3,174	3,330	3,066	3,461	4,213	4,028	2,444
Denied	60	713	1,039	809	84	63	215	269	259	344	418	497	287	294	495	441	387	437	473	645	529	497	693	686	558	705	960	582

NOTE: A correction has been made in the Received and Approved rows of this table for the quarters 1 through 3 of the year 2001. During the 4th. quarter of 2001, we switched from a Cumulative data presentation to a Quarterly data presentation. It was during this conversion that the wrong figures were entered onto this table. The errors affected this table and resulting graph ONLY.

Trend In Applications Received, Approved, Denied By Quarter



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

VII. Policyholders and Asset Protection Earned

	<u>This Quarter</u>	<u>Cumulative*</u>
Number of policyholders to date, who have qualified to receive benefit payments	74	838
Total asset protection earned by all policyholders who received benefits	\$1,098,812	\$15,177,911
Number of policyholders currently in benefit/payments made	183	N/A
Number of Policyholders that have exhausted benefits	0	63
Total asset protection earned to date by policyholders that have exhausted benefits	0	\$3,363,133
Number of policyholders that died while in benefit	24	254
**Total asset protection earned that will NOT be accessed due to policyholders demise while in benefit.	\$162,521	** \$3,032,241
Number of policyholders who have exhausted their policy benefits and accessed Medicaid as of 12/31/2003	2	21
Asset protection earned by policyholders who have exhausted their policy benefits and accessed Medicaid as of 12/31/2003	N/A	\$1,076,353

*NOTE: Data is audited on an ongoing basis. For this reason, some cumulative figures may show adjustments made during the current quarter , that on the surface may not appear to consolidate with the previous quarter cumulative figures.

** NOTE: This figure has been reduced from the total potential asset protection that could have been earned to the total asset protection actually earned and which Medi-Cal actually would have saved.

VIII. Service Utilization

Type of Service (Other Than Care Management)	This Quarter, % of All Services Rendered to Policyholders In- Benefit (183) by Type of Service	*Cumulative % of All Services Rendered to All Policyholders (838) by Type of Service
Skilled Nursing Facility	9%	6%
Assisted Living Facility/RCF	28%	15%
Other Alternative Housing	3%	1%
Home Health Aide Services	15%	9%
Adult Day Care (health & social)	2%	1%
Attendant Care	9%	8%
Personal Care	19%	12%
Chore Services	5%	1%
Personal Emergency Response System	1%	<1%
Care Planning (benefit cost)	3%	<1%
Coordination (benefit cost)	3%	<1%

NOTE: services amounting to less than 1% usage during the quarter are excluded. Therefore, the percentages total may not equal 100%.

*NOTE: The discrepancies between the previous quarter's cumulative percentages and this quarter's percentages are due to erroneous processing of the 3rd. Quarter cumulative Service Payment and Utilization file.

Type of Care Management Service (Administrative Costs)	This Quarter, % of All Services Rendered to Policyholders In- Benefit (183) by Type of Service	Cumulative % of All Services Ren- dered to All Policyholders (838) by Type of Service
Assessment & Care Planning	7%	8%
Assessment Only	10%	10%
Care Planning Only	5%	9%
Coordination	2%	4%
Monitoring Only	62%	54%
Reassessment Only	12%	16%

NOTE: Care Management Services (reported as administrative costs) amounting to less than 1% are excluded. Therefore, the percentages total may not equal 100%.

**The California Partnership
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4th. Quarter of 2003
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