

Quarterly Report



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4th. Quarter 2006, Report No. 50

October - December 2006

California Partnership for Long-Term Care

www.dhs.ca.gov/cpltc

Participating Insurers

- Bankers Life and Casualty Company
- California Public Employees' Retirement System (PERS)
- Genworth Financial (Formerly GE Capital Assurance)
- John Hancock
- MetLife
- New York Life Insurance Company

II. Quarterly and Cumulative Statistics

	<u>This Quarter</u>	<u>To Date</u>
Applications received:	2,302	119,130
Applications Denied:	276	19,881
Applications Pending & Withdrawn:	0	0
Policies Purchased:	2,026	99,249
Policies Dropped (voluntary & for unknown reasons):	476	10,756
Policies Not Taken Up:	116	5,764
Total Policies In Force (Active):	1,434	82,693

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I. Consumer Inquiries

	<u>This Quarter</u>	<u>To Date</u>
Number of Consumers Who Called Toll-Free (CARE445)	97	27,172
Website Visits	11,767	246,552

Number of Policyholders Who Received Service Payments:	385	1,327
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II. Quarterly and Cumulative Statistics - continued

<u>Age</u>	<u>This Quarter</u>	<u>To Date</u>
Median	56	59
Target Age (55-74)	856 (60%)	55,742 (67%)
Other Ages	578 (40%)	26,951 (33%)

Gender

Female	812 (57%)	48,509 (59%)
Male	622 (43%)	34,184 (41%)

Marital Status

Married	1,051 (73%)	57,277 (69%)
Not Married	382 (27%)	24,070 (30%)
Unknown	1 (<1%)	446 (<1%)

Policy Type

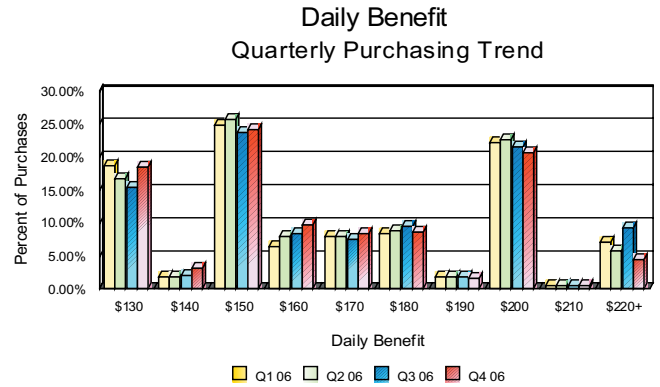
Comprehensive	1,407 (98%)	78,918 (95%)
Nursing Home	27 (2%)	3,775 (5%)

Purchase Type

First Time Purchase	1,389 (97%)	78,415 (95%)
Upgrade	19 (1%)	1,098 (1%)
Replacement	26 (2%)	3,172 (4%)
Reinstatement	0 (0%)	8 (<1%)

Totals for each category above 1,434 (100%) 82,693 (100%)

III. Daily Benefit Distribution



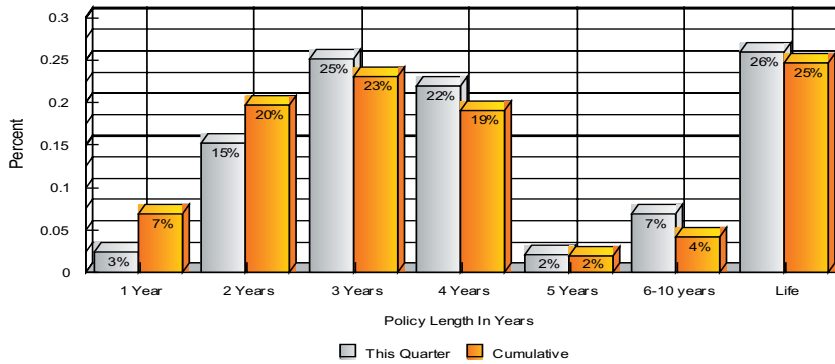
<u>Daily Benefit</u>	<u>This Quarter</u>	<u>Previous Quarter</u>
\$130	270 (18.81%)	785 (16.68%)
\$140	28 (1.92%)	89 (1.89%)
\$150	356 (24.81%)	1,212 (25.74%)
\$160	93 (6.46%)	372 (7.90%)
\$170	113 (7.89%)	380 (8.07%)
\$180	122 (8.48%)	413 (8.77%)
\$190	26 (1.83%)	84 (1.79%)
\$200	317 (22.14%)	1,070 (22.72%)
\$210	8 (0.59%)	29 (0.60%)
\$220 or More	101 (7.04%)	274 (5.83%)

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	36	217	361	315	31	101	372	1,434
This Quarter %	3%	15%	25%	22%	2%	7%	26%	100%
Cumulative # Policies *	5,739	16,277	19,050	16,043	1,676	3,503	20,404	82,693
Cumulative %*	7%	20%	23%	19%	2%	4%	25%	100%

Maximum Benefit Distribution In Years



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

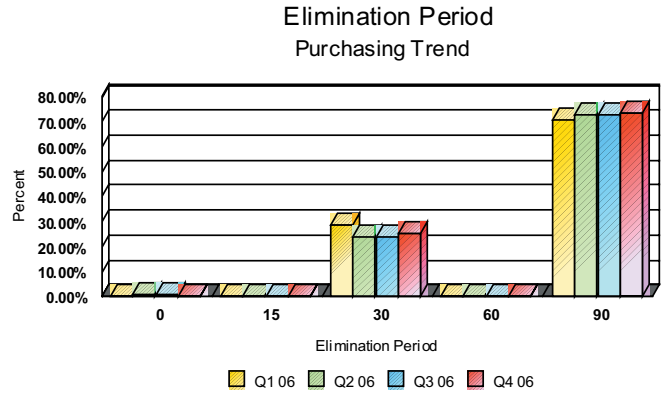
Characteristics By Maximum Benefit In Years (This Quarter)

Characteristic

	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	6-10 yr	Life	All
Married	65%	67%	75%	75%	82%	73%	74%	73%
Female	56%	58%	56%	55%	59%	59%	57%	56%
Average Age	56	58	57	57	54	55	52	56
Target Ages	53%	67%	67%	66%	56%	61%	43%	60%
New Purchase	97%	97%	98%	98%	100%	94%	92%	96%
Comprehensive Policy	90%	100%	100%	100%	100%	100%	98%	99%

V. Elimination Period Distribution (at time of purchase)

<u>Days</u>	<u>This Quarter</u>	<u>Previous Quarter</u>
0	0.26%	0.24%
15	0.03%	0.10%
30	25.56%	20.93%
60	0.42%	0.31%
90	73.72%	78.41%

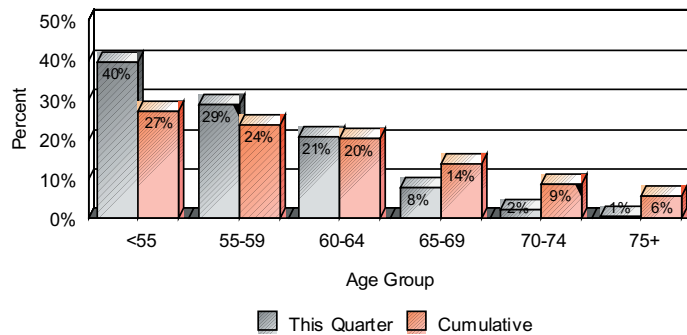


VI. Age of Policyholders (at time of purchase)

Age Group

	<55	55-59	60-64	65-69	70-74	75+	Total
This Quarter # Policies	569	412	295	115	34	8	1,434
This Quarter %	40%	29%	21%	8%	2%	1%	100%
Cumulative # Policies	22,390	19,629	16,894	11,584	7,417	4,778	82,693
Cumulative %	27%	24%	20%	14%	9%	6%	100%

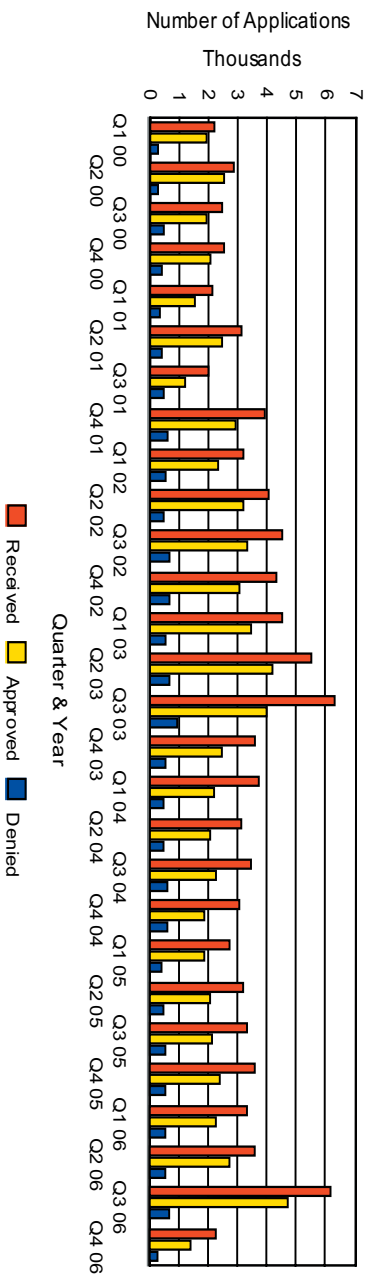
Policyholders Age Distribution By Age Group



VII. Trends

Quarter	2003				2004				2005				2006												
	1994	1995	1996	1997	1998	1999	2000	2001	2002	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	4,498	5,546	6,309	3,614	3,732	3,141	3,434	3,089	2,788	3,197	3,335	3,585	3,365	3,618	6,151	2,302
Approved	237	2,123	3,095	1,366	2,606	6,592	8,530	8,179	11,921	3,461	4,213	4,028	2,444	2,216	2,065	2,260	1,884	1,858	2,080	2,172	2,386	2,258	2,740	4,708	1,434
Denied	60	713	1,039	809	631	1,518	1,517	1,942	2,405	558	705	960	582	500	505	603	624	405	527	561	594	535	588	724	276

Trend In Applications Received, Approved, Denied
By Quarter



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

VII. Policyholders and Asset Protection Earned

	This Quarter	Cumulative*
Number of policyholders to date who have qualified to receive benefit payments	55	1,540
Total asset protection earned by all policyholders who received benefits	\$2,560,840	\$45,602,841
Number of policyholders currently in benefit/payments made	385	N/A
Number of policyholders who have exhausted benefits	5	151
Total asset protection earned to date by policyholders that have exhausted benefits	\$454,830	\$9,655,541
Number of policyholders that died while in benefit	24	506
Total asset protection earned that will NOT be accessed due to policyholders demise while in benefit	\$475,655	\$9,216,584
Number of policyholders who have exhausted their policy benefits and accessed Medicaid as of 12/31/2006	1	38
Asset protection earned by policyholders who have exhausted their policy benefits and accessed Medicaid as of 12/31/2006	\$53,319	\$2,371,827
Medicaid (Medi-Cal) cost savings as of 12/31/2006	N/A	\$18,167,329

*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							
<55		1		1			n/a
55-59							n/a
60-64							n/a
65-69		2					n/a
70-74	10	3					n/a
75-79	5	2					n/a
80-84	8	2	1				n/a
85-89	1						n/a
90-94	2						n/a
95+							n/a
Totals:=====>	26	10	1	1			

Policy Length (Yrs.)	1	2	3	4	5	6-10	Life
Age At Benefit							
<55							n/a
55-59		1		1			n/a
60-64							n/a
65-69		1					n/a
70-74	5	2					n/a
75-79	8	3					n/a
80-84	6	2					n/a
85-89	4	1					n/a
90-94	2		1				n/a
95+	1						n/a
Totals:=====>	26	10	1	1			

VIII. Service Utilization

Type of Service (Other Than Care Management)	This Quarter, % of All Services Rendered to Policyholders In Ben- efit (385) by Type of Service	Cumulative % of All Services Rendered to All Policyholders (1,540) by Type of Service
Skilled Nursing Facility	8%	9%
Assisted Living Facility/RCF	25%	24%
Home Health Aide Services	14%	13%
Adult Day Care	1%	1%
Attendant Care	8%	11%
Personal Care	26%	21%
Homemaker (non-personal care)	2%	<1%
Chore Services	1%	3%
Personal Emergency System	1%	<1%
DME	1%	1%
Care Planning (benefit cost)	2%	3%
Coordination (benefit cost)	4%	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 (385) by Type of Service	*Cumulative % of All Services Rendered to All Policyholders (1,540) by Type of Service
Case Management	4%	<1%
Assessment & Care Planning	14%	11%
Assessment Only	15%	9%
Care Planning Only	13%	8%
Coordination Only	18%	4%
Monitoring Only	20%	50%
Reassessment Only	15%	16%

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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