



CALIFORNIA PARTNERSHIP FOR LONG-TERM CARE

Brenda Bufford, Chief

Quarterly Report

1st. Quarter
2014

Report No. 79

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Jan-Mar 2014

Participating Insurers

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

II. Quarterly and Cumulative Statistics

	<u>This Quarter</u>	<u>To Date</u>
Applications received:	194	189,891
Applications Denied:	27	29,407
Applications Pending & Withdrawn:	0	0
Policies Purchased:	167	159,139
Policies Dropped (voluntary & for unknown reasons):	292	24,912
Policies Not Taken Up:	8	8,811
Total Policies In Force (Active):	133*	128,376
Number of Policyholders Who Received Service Payments:	1,500	4,747

* Estimated

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I. Consumer Inquiries

	<u>This Quarter</u>	<u>To Date</u>
Consumers Who Called Toll-Free (CARE445)	38	29,477
Website Visits (.org)	2,802	28,641*

*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)	88 (66%)	87,148 (68%)
Other Ages	45 (34%)	41,228 (32%)

Gender

Female	79 (60%)	75,065 (58%)
Male	54 (40%)	53,311 (42%)

Marital Status

Married	108 (81%)	91,427 (71%)
Not Married	25 (19%)	36,441 (28%)
Unknown	0 (0%)	508 (<1%)

Policy Type

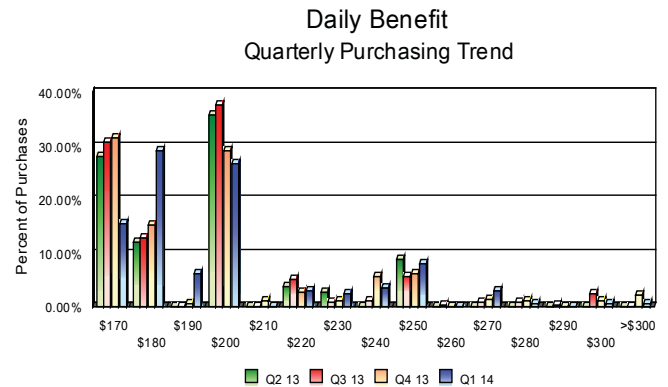
Comprehensive	131 (99%)	124,165 (97%)
Nursing Home	2 (1%)	4,211 (3%)

Purchase Type

First Time Purchase	132 (99%)	123,340 (96%)
Upgrade	0 (0%)	1,246 (1%)
Replacement	1 (1%)	3,783 (3%)
Reinstatement	0 (0%)	8 (<1%)

Totals for each category above 133 (100%) 128,376 (100%)

III. Daily Benefit Distribution



<u>Daily Benefit</u>	<u>This Quarter</u>	<u>Previous Quarter</u>
\$170	21 (15.63%)	70 (31.53%)
\$180	38 (29.19%)	35 (15.38%)
\$190	9 (6.21%)	2 (0.77%)
\$200	35 (26.71%)	66 (29.23%)
\$210	0 (0.00%)	3 (1.15%)
\$220	4 (3.11%)	6 (2.69%)
\$230	3 (2.48%)	3 (1.15%)
\$240	5 (3.73%)	13 (5.77%)
\$250	11 (8.07%)	14 (6.15%)
\$260	0 (0.00%)	0 (0.00%)
\$270	4 (3.11%)	3 (1.54%)
\$280	1 (0.62%)	3 (1.15%)
\$290	0 (0.00%)	0 (0.00%)
\$300	1 (0.62%)	3 (1.15%)
>\$300	1 (0.62%)	5 (2.31%)

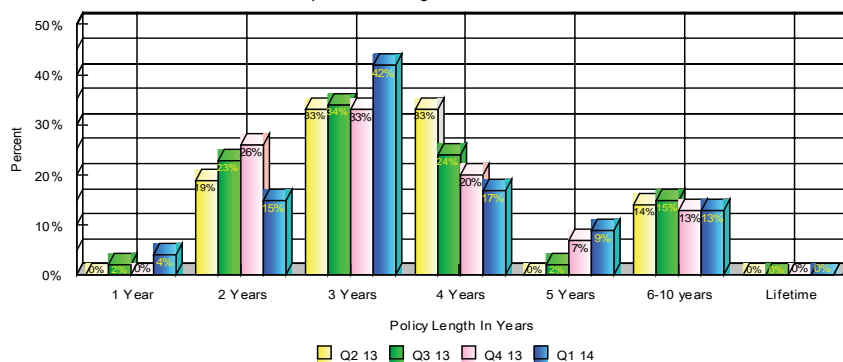
IV. Maximum Benefit Amounts Distribution

Maximum Benefit (In Years)

	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	6-10 Yr	Life	All
This Quarter # Policies	5	21	56	22	12	17	0	133
This Quarter %	4%	15%	42%	17%	9%	13%	0%	100%
Cumulative # Policies *	6,833	25,700	33,045	28,477	3,109	6,035	25,177	128,376
Cumulative %*	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.

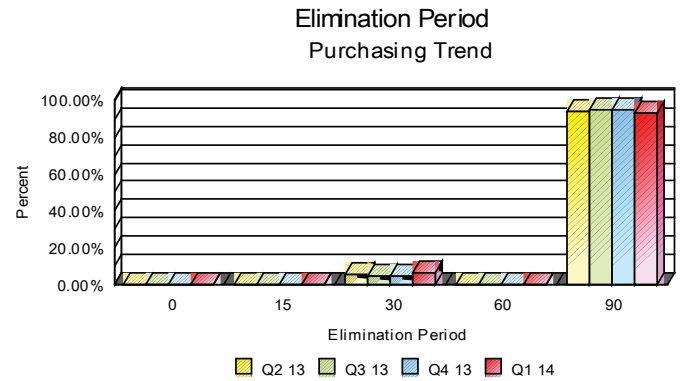
Characteristics By Maximum Benefit In Years (This Quarter)

Characteristic

	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	6-10 yr	Life	All
Married	50%	80%	85%	78%	86%	81%	0%	81%
Female	67%	64%	59%	59%	57%	57%	0%	60%
Average Age	60	57	59	56	55	55	0	57
Target Ages	83%	72%	72%	59%	50%	57%	0%	66%
New Purchase	100%	100%	98%	100%	100%	100%	0%	99%
Comprehensive Policy	100%	100%	100%	100%	86%	100%	0%	99%

V. Elimination Period Distribution (at time of purchase)

<u>Days</u>	<u>This Quarter</u>	<u>Previous Quarter</u>
0	0.00%	0.00%
15	0.00%	0.00%
30	6.83%	5.38%
60	0.00%	0.00%
90	93.17%	94.62%

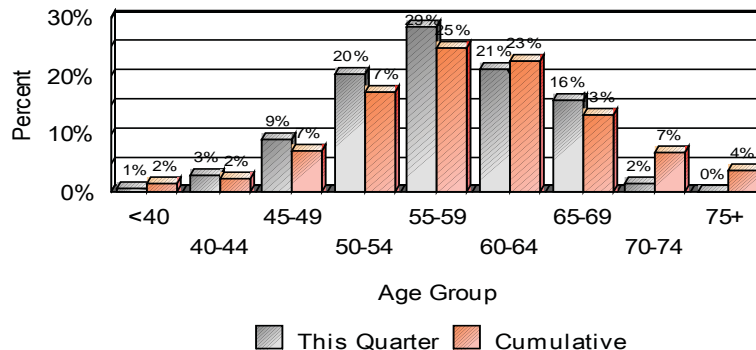


VI. Age of Policyholders (at time of purchase)

Age Group

	<40	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+	Total
This Quarter #	1	4	12	27	38	28	21	2	0	133
This Quarter %	1%	3%	9%	20%	29%	20%	16%	2%	0%	100%
Cumulative #	1,955	3,090	9,255	22,039	32,032	28,950	17,228	8,793	5,034	128,376
Cumulative %	2%	2%	7%	17%	25%	23%	13%	7%	4%	100%

Policyholders Age Distribution By Age Group



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VII. Policyholders and Asset Protection Earned

	This Quarter	Cumulative*
Number of policyholders to date who have qualified to receive benefit payments	166	4,994
Total asset protection earned by all policyholders who received benefits	\$13,762,387	\$281,221,349
Number of policyholders currently in benefit/payments made	1,500	N/A
Number of policyholders who have exhausted benefits	27	544
Total asset protection earned to date by policyholders that have exhausted benefits	\$3,074,965	\$54,117,592
Number of policyholders that died while in benefit	63	1,764
Total asset protection earned that will NOT be accessed due to policyholders demise while in benefit	\$3,587,910	\$73,191,171
Number of policyholders who have exhausted their policy benefits and accessed Medicaid	0	96
Asset protection earned by policyholders who have exhausted their policy benefits and accessed Medicaid	\$0	\$8,123,337
Medicaid (Medi-Cal) cost savings	N/A	\$51,535,044

*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		5					n/a
60-64	1	2					n/a
65-69	3	3	3				n/a
70-74	19	11	2	1			n/a
75-79	14	8	1	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:=====>	51	35	7	2			

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		2					n/a
65-69	1	5	1				n/a
70-74	5	7	1	1			n/a
75-79	18	7	2				n/a
80-84	9	8	1	1			n/a
85-89	13	2	1				n/a
90-94	4	2	1				n/a
95+	1	1					n/a
Totals:=====>	51	35	7	2			

VIII. Service Utilization

Type of Service (Other Than Care Management)	This Quarter, % of All Services Rendered to Policyholders In Ben- efit (1,500) by Type of Service	Cumulative % of All Services Rendered to All Policyholders (4,747) by Type of Service
Skilled Nursing Facility	8%	8%
Assisted Living Facility/RCF	24%	24%
Other Alternative Housing	1%	1%
Home Health Aide Services	17%	17%
Care Planning	2%	8%
Coordination	3%	3%
Attendant Care	8%	8%
Personal Care	24%	24%
Homemaker (non-personal care)	3%	3%
Chore Services	1%	1%
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 Ben- efit (1,500) by Type of Service	*Cumulative % of All Services Rendered to All Policyholders (4,747) by Type of Service
Assessment & Care Planning	6%	6%
Assessment Only	9%	9%
Care Planning Only	20%	20%
Coordination Only	9%	9%
Monitoring Only	33%	33%
Reassessment Only	23%	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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