



May 9, 2016

Jennifer Kent, Director  
Department of Health Care Services  
1501 Capitol Ave.  
Sacramento, CA 95814

Re: Meeting Request Regarding California Partnership for Long-Term Care

Dear Director Kent:

The California Collaborative for Long Term Services and Supports is comprised of 29 statewide aging and disability organizations that promote dignity and independence in long-term living. These organizations, along with their national affiliates and partners, have been working for many years towards a solution to our inadequate, broken system of financing long term services and supports. We have members of the Collaborative that have been working on these issues for many years at the federal and state levels.

Private long-term care insurance can play a role, one that is bigger than exists today. Its role will always be limited, but we believe its potential is far from realized. The Collaborative is encouraged by the interest in the Legislature in addressing the broken long-term care insurance market in California, and provided the attached letter to the Senate Committee on Insurance when they considered two long-term care insurance proposals.

We are particularly interested in focusing on the California Partnership for Long-Term Care since it targets the segment of the population most likely to buy long term care insurance and offers the only policy providing asset protection to those who purchase long-term care insurance. We are not convinced, however, that the legislation currently pending is going to be effective in addressing the serious issues facing the partnership program, and note that existing law provides the Department of Health Care Services broad authority to fashion the program through the regulatory process.

We would like to explore your interest in initiating a process to identify the issues that need to be addressed to bring insurers back into the partnership program and offer policies that will be attractive to the segment of consumers targeted by this program.

We understand the issues are difficult and complex. We have no illusions that there is a quick fix. However, we do believe that it is important to start a deliberative, inclusive process that has

a realistic chance of eventually bearing fruit. The partnership program is in serious danger of effectively disappearing if nothing is done.

Reaching a solution is going to require the engagement and cooperation of all impacted stakeholders – consumers, insurers, agents, financial planners, providers of long-term services and supports (e.g., home care, assisted living, skilled nursing), the regulatory agencies, and perhaps others. As the regulator responsible for the Long-Term Care Partnership program, we believe you are best positioned to initiate a process to sort out what needs to be done to revive this option for California consumers. What we are suggesting, in essence, is resurrecting the stakeholder process that created the Long-Term Care Partnership program in California.

A small group of Collaborative members would like to meet with you to discuss your interest in initiating a process to restore the viability of the partnership program in California and how we can be most helpful. The group would include: Gary Passmore, Congress of California Seniors; Jedd Hampton, Leading Age California; Susan DeMarois, Alzheimer’s Association California Council; Nina Weiler-Harwell, AARP; Bonnie Burns, California Health Advocates; and Casey Young, California Collaborative staff.

We are hoping a meeting can be arranged the first week of June, but will accommodate your schedule if there is a better time for you.

Thank you for your consideration.

Sincerely,



Laurel Mildred

For the California Collaborative for Long Term Services and Supports

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Enclosure: Collaborative Letter to Senate Committee on Insurance, April 8, 2016