



**Intro**

**CDI LTC PROGRAM – PRELIMINARY TASK FORCE MEMBER QUESTIONNAIRE**

Oliver Wyman (in its support role to the California Department of Insurance) is distributing a brief questionnaire to collect Long-Term Care Insurance Task Force members' preliminary views with respect to the design of a state-wide long-term services and supports (LTSS) insurance program for Californians. The questionnaire is comprised of nine questions related to various aspects of a potential LTSS insurance program, including design, eligibility, and the ideal role of government and/or private insurance. The questionnaire also asks for participants' views on LTSS financing initiatives in other states and at the federal level.

**GENERAL INFORMATION**

- The questionnaire results will be presented at the next Long-Term Care Insurance Task Force meeting (August 19, 2021)
- We anticipate the questionnaire will take approximately 20 to 30 minutes to complete
- We ask that Task Force members submit their responses **no later than Friday, July 16, 2021**
- Questionnaire results will be posted to the [Task Force website](#) on or before August 5, 2021
- In accordance with the Bagley-Keene Act, the public will also be provided with this questionnaire and may submit a response via email ([CDIBoards@insurance.ca.gov](mailto:CDIBoards@insurance.ca.gov))
- Refer to the "Qualifications, assumptions and limitations" section on the next page for further information

For comments or questions please contact the Oliver Wyman team:

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Please provide the following information

First Name

Last Name

**Qualifications, assumptions and limiting conditions**

Oliver Wyman was commissioned by the California Department of Insurance to provide support associated with assessing the feasibility of developing and implementing a culturally competent statewide insurance program for long-term care services and supports. The primary audience for this report includes stakeholders from the California Department of Insurance, members of the Long-Term Care Insurance Task Force, and members of the general public within the state of California. Oliver Wyman shall not have any liability to any third party in respect of this report or any actions taken or decisions made as a consequence of the results, advice or recommendations set forth herein. The opinions expressed herein are valid only for the purpose stated herein and as of the date hereof. Information furnished by others, upon which all or portions of this report are based, is believed to be reliable but has not been verified. No warranty is given as to the accuracy of such information. Public information and industry and statistical data are from sources Oliver Wyman deems to be reliable; however, Oliver Wyman makes no representation as to the accuracy or completeness of such information and has accepted the information without further verification. No responsibility is taken for changes in market conditions or laws or regulations and no obligation is assumed to revise this report to reflect changes, events or conditions, which occur subsequent to the date hereof.

**Default Question Block**

1. What are three (3) or more program features that you feel are critical in ensuring that the program is considered "equitable" or "fair"?

Program feature 1

Program feature 2

Program feature 3

Other features

2. What do you view as the appropriate/ideal role for the government (state and federal) versus the individual consumer with regard to financing costs associated with aging and long-term care needs? Use the sliding the scale to indicate the percentage of responsibility you feel the government should have (the complement being the individual consumer's responsibility).



3. Which of the following "groups" of California's population do you feel should be eligible for long-term services and supports (LTSS) under the program? Please note, each group identified is not intended to be mutually exclusive and may overlap with other groups listed.

|  | Yes - Eligible        | No - Not eligible     | Unsure                |
|--|-----------------------|-----------------------|-----------------------|
| <b>Groups by age</b>   |                       |                       |                       |
| Juveniles (i.e., individuals under the age of 18)  | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Elderly (i.e., individuals aged 65 and older)  | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Non-elderly adults (i.e., individuals aged 18 through 64)  | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| <b>Groups by employment status</b>   |                       |                       |                       |
| Employed individuals (part-time)   | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Employed individuals (full-time)   | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Unemployed individuals   | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| <b>Groups by health status</b>   |                       |                       |                       |
| Currently disabled individuals (i.e., those disabled prior to the implementation of the program) | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Not currently disabled individuals   | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| <b>Groups based on other considerations</b>  |                       |                       |                       |
| Unhoused individuals   | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

|                               | Yes - Eligible        | No - Not eligible     | Unsure                |
|-------------------------------|-----------------------|-----------------------|-----------------------|
| Undocumented individuals      | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Other<br><input type="text"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

3a. For each group you selected should not be eligible, indicate why and if there any exceptions

|  | Please explain why   |
|--|----------------------|
| » Juveniles (i.e., individuals under the age of 18)  | <input type="text"/> |
| » Elderly (i.e., individuals aged 65 and older)  | <input type="text"/> |
| » Non-elderly adults (i.e., individuals aged 18 through 64)  | <input type="text"/> |
| » Employed individuals (part-time)   | <input type="text"/> |
| » Employed individuals (full-time)   | <input type="text"/> |
| » Unemployed individuals   | <input type="text"/> |
| » Currently disabled individuals (i.e., those disabled prior to the implementation of the program) | <input type="text"/> |
| » Not currently disabled individuals   | <input type="text"/> |
| » Unhoused individuals   | <input type="text"/> |
| » Undocumented individuals   | <input type="text"/> |
| » Other<br><input type="text"/>  | <input type="text"/> |

3b. For each group you selected should be eligible, answer the following questions:

3.b.i. Are there any exceptions within each group that you feel should not be eligible, and if so, why?

|   | Please specify any exceptions |
|---|-------------------------------|
| » Juveniles (i.e., individuals under the age of 18)         | <input type="text"/>          |
| » Elderly (i.e., individuals aged 65 and older)             | <input type="text"/>          |
| » Non-elderly adults (i.e., individuals aged 18 through 64) | <input type="text"/>          |
| » Employed individuals (part-time)                          | <input type="text"/>          |
| » Employed individuals (full-time)                          | <input type="text"/>          |
| » Unemployed individuals                                    | <input type="text"/>          |

Please specify any exceptions

|   |  |
|---|--|
| »<br>Currently disabled individuals<br>(i.e., those disabled prior to the<br>implementation of the program) |  |
| »<br>Not currently disabled individuals   |  |
| » Unhoused individuals  |  |
| » Undocumented individuals  |  |
| » Other<br><div style="border: 1px solid black; width: 120px; height: 25px; margin-top: 5px;"></div>        |  |

3.b.ii. When should each group be eligible to receive LTSS benefits?

|   | Immediately           | After a specified<br>eligibility period | After a specified asset<br>spend-down period | Other                 | Please<br>explain your<br>selection |
|---|-----------------------|---|--|-----------------------|-------------------------------------|
| » Juveniles (i.e., individuals under the age of 18)   | <input type="radio"/> | <input type="radio"/>                   | <input type="radio"/>                        | <input type="radio"/> |                                     |
| » Elderly (i.e., individuals aged 65 and older)   | <input type="radio"/> | <input type="radio"/>                   | <input type="radio"/>                        | <input type="radio"/> |                                     |
| » Non-elderly adults (i.e., individuals aged 18 through 64)   | <input type="radio"/> | <input type="radio"/>                   | <input type="radio"/>                        | <input type="radio"/> |                                     |
| » Employed individuals (part-time)  | <input type="radio"/> | <input type="radio"/>                   | <input type="radio"/>                        | <input type="radio"/> |                                     |
| » Employed individuals (full-time)  | <input type="radio"/> | <input type="radio"/>                   | <input type="radio"/>                        | <input type="radio"/> |                                     |
| » Unemployed individuals  | <input type="radio"/> | <input type="radio"/>                   | <input type="radio"/>                        | <input type="radio"/> |                                     |
| » Currently disabled individuals (i.e., those disabled prior to the<br>implementation of the program)                           | <input type="radio"/> | <input type="radio"/>                   | <input type="radio"/>                        | <input type="radio"/> |                                     |
| » Not currently disabled individuals  | <input type="radio"/> | <input type="radio"/>                   | <input type="radio"/>                        | <input type="radio"/> |                                     |
| » Unhoused individuals  | <input type="radio"/> | <input type="radio"/>                   | <input type="radio"/>                        | <input type="radio"/> |                                     |
| » Undocumented individuals  | <input type="radio"/> | <input type="radio"/>                   | <input type="radio"/>                        | <input type="radio"/> |                                     |
| » Other <div style="border: 1px solid black; width: 120px; height: 25px; display: inline-block; vertical-align: middle;"></div> | <input type="radio"/> | <input type="radio"/>                   | <input type="radio"/>                        | <input type="radio"/> |                                     |

3.b.iii. Who should finance each group's LTSS costs?

|  | (A)<br>Financed by<br>the<br>government<br>(which will<br>impact<br>Californians<br>through higher<br>taxes) | (B)<br>Explicitly<br>subsidized by<br><u>other</u> groups<br>(please specify<br>the subsidizing<br>group in the<br>rightmost text<br>box) | (C)<br>Explicitly financed by <u>their</u><br>group (recognizing that<br>several of the groups may<br>include members that do<br>not have a means to<br>finance their costs) | (D)<br>Other<br>(please<br>explain<br>using the<br>rightmost<br>text box) | If you selected (B) or (D)<br>please use this space to<br>elaborate on your answer. |
|--|--|---|--|---|---|
| » Juveniles (i.e., individuals under<br>the age of 18)         | <input type="radio"/>  | <input type="radio"/>   | <input type="radio"/>  | <input type="radio"/>   |   |
| » Elderly (i.e., individuals aged 65<br>and older)             | <input type="radio"/>  | <input type="radio"/>   | <input type="radio"/>  | <input type="radio"/>   |   |
| » Non-elderly adults (i.e.,<br>individuals aged 18 through 64) | <input type="radio"/>  | <input type="radio"/>   | <input type="radio"/>  | <input type="radio"/>   |   |
| » Employed individuals (part-<br>time)                         | <input type="radio"/>  | <input type="radio"/>   | <input type="radio"/>  | <input type="radio"/>   |   |
| » Employed individuals (full-time)                             | <input type="radio"/>  | <input type="radio"/>   | <input type="radio"/>  | <input type="radio"/>   |   |

|  | (A)<br>Financed by the government (which will impact Californians through higher taxes) | (B)<br>Explicitly subsidized by <u>other</u> groups (please specify the subsidizing group in the rightmost text box) | (C)<br>Explicitly financed by <u>their</u> group (recognizing that several of the groups may include members that do not have a means to finance their costs) | (D)<br>Other (please explain using the rightmost text box) | If you selected (B) or (D) please use this space to elaborate on your answer. |
|--|---|--|---|--|---|
| » Unemployed individuals   | <input type="radio"/>   | <input type="radio"/>  | <input type="radio"/>   | <input type="radio"/>                                      | <input type="text"/>  |
| » Currently disabled individuals (i.e., those disabled prior to the implementation of the program) | <input type="radio"/>   | <input type="radio"/>  | <input type="radio"/>   | <input type="radio"/>                                      | <input type="text"/>  |
| » Not currently disabled individuals   | <input type="radio"/>   | <input type="radio"/>  | <input type="radio"/>   | <input type="radio"/>                                      | <input type="text"/>  |
| » Unhoused individuals   | <input type="radio"/>   | <input type="radio"/>  | <input type="radio"/>   | <input type="radio"/>                                      | <input type="text"/>  |
| » Undocumented individuals   | <input type="radio"/>   | <input type="radio"/>  | <input type="radio"/>   | <input type="radio"/>                                      | <input type="text"/>  |
| » Other<br><input type="text"/>  | <input type="radio"/>   | <input type="radio"/>  | <input type="radio"/>   | <input type="radio"/>                                      | <input type="text"/>  |

4. What do you view as the appropriate/ideal role for private insurance (e.g., LTC insurance, Medicare Advantage, other) with regard to aging and long-term care needs?

5. In what areas do you feel that the private LTC insurance industry and/or governments (state and federal) have been successful in providing for aging and long-term care needs?

6. In what areas do you feel that the private LTC insurance industry and/or governments (state and federal) have been unsuccessful in providing for aging and long-term care needs?

7. What do you see as the primary hurdle(s) for the success of a state-wide insurance program for LTSS, and what are some potential mitigation steps?

|    | Hurdle               | Mitigation steps     |
|----|----------------------|----------------------|
| #1 | <input type="text"/> | <input type="text"/> |
| #2 | <input type="text"/> | <input type="text"/> |
| #3 | <input type="text"/> | <input type="text"/> |

8. Select the LTSS financing initiatives being pursued in other states and/or the federal level that you are aware of.

- Hawaii (Kūpuna Caregivers Program)
- Maine (Universal Home Care Trust Fund)
- Minnesota (Own Your Future)
- Washington (WA Cares Fund)
- President Biden's \$400 Billion LTC proposal as a part of the American Jobs Plan
- Senator Thomas Suozzi's proposed Well-Being Insurance for Seniors to be at Home (WISH) Act
- Other (please specify in text box below)

8.a What do you like/dislike about each initiative that you are aware of?

|  | Likes about this initiative | Dislikes about this initiative |
|--|-----------------------------|--------------------------------|
| » Hawaii (Kūpuna Caregivers Program)   | <input type="text"/>        | <input type="text"/>           |
| » Maine (Universal Home Care Trust Fund)   | <input type="text"/>        | <input type="text"/>           |
| » Minnesota (Own Your Future)  | <input type="text"/>        | <input type="text"/>           |
| » Washington (WA Cares Fund)   | <input type="text"/>        | <input type="text"/>           |
| » President Biden's \$400 Billion LTC proposal as a part of the American Jobs Plan           | <input type="text"/>        | <input type="text"/>           |
| » Senator Thomas Suozzi's proposed Well-Being Insurance for Seniors to be at Home (WISH) Act | <input type="text"/>        | <input type="text"/>           |
| » Other (please specify in text box below)<br><input type="text"/>                           | <input type="text"/>        | <input type="text"/>           |

9. What process(es) do you recommend be established to proactively address anticipated opposition to California's program design and financing?

**Block 2**

**Survey Completion**

You have come to the end of the survey. Are you ready to submit?

IMPORTANT: By choosing "yes", you will submit the survey and be unable to alter your responses. If you would like to return to the survey select the "back" button.

Yes