



# ***Enabling Claimants to Maximize Independence***

***March 8 Tuesday  
9:15 am***

THE ELEVENTH ANNUAL INTERCOMPANY LONG TERM CARE INSURANCE CONFERENCE





# Session Participants

- Jessica Miller, Director, Research and Analytic Services, LifePlans, Inc.
- Stephen Holland, MD., Chief Medical Officer, Univita Health
- Joyce Ruddock, President, LifePlans, Inc.  
Moderator



# **UNDERSTANDING A LONG-TERM CARE INSURANCE ADMISSIONS COHORT**



# Study Purpose

- Obtain a comprehensive demographic, health and attitudinal profile of individuals with private long-term care (LTC) insurance policies at the time that they begin using paid LTC services in their current setting
- Understand the factors involved in the decision about how and why to use services in particular care settings
- Understand how and why people transition between care settings throughout their course of disability
- Assess the role of care management in the process.



# Participating Companies

- Aetna
- AEGON Companies
- Bankers Life & Casualty
- Consec Senior Health
- Genworth Financial
- John Hancock
- MedAmerica Companies
- Prudential
- Penn Treaty
- UnumProvident



# Sample Criteria

- Individual must have policy that covers nursing home, assisted living and home care.
- Must be evidence that some level of formal care is imminent or already being used.
- First interview as close to initial service-use as possible.
- Random sample from all insurance companies until sampling objective met.



# Methodology

- Up-front in-person assessments to establish baseline.
- Ongoing telephonic interviews at roughly four-month intervals for up to 28 months.
- In total, 8 interviews over the period.
  - 1 in-person and 7 telephonic.

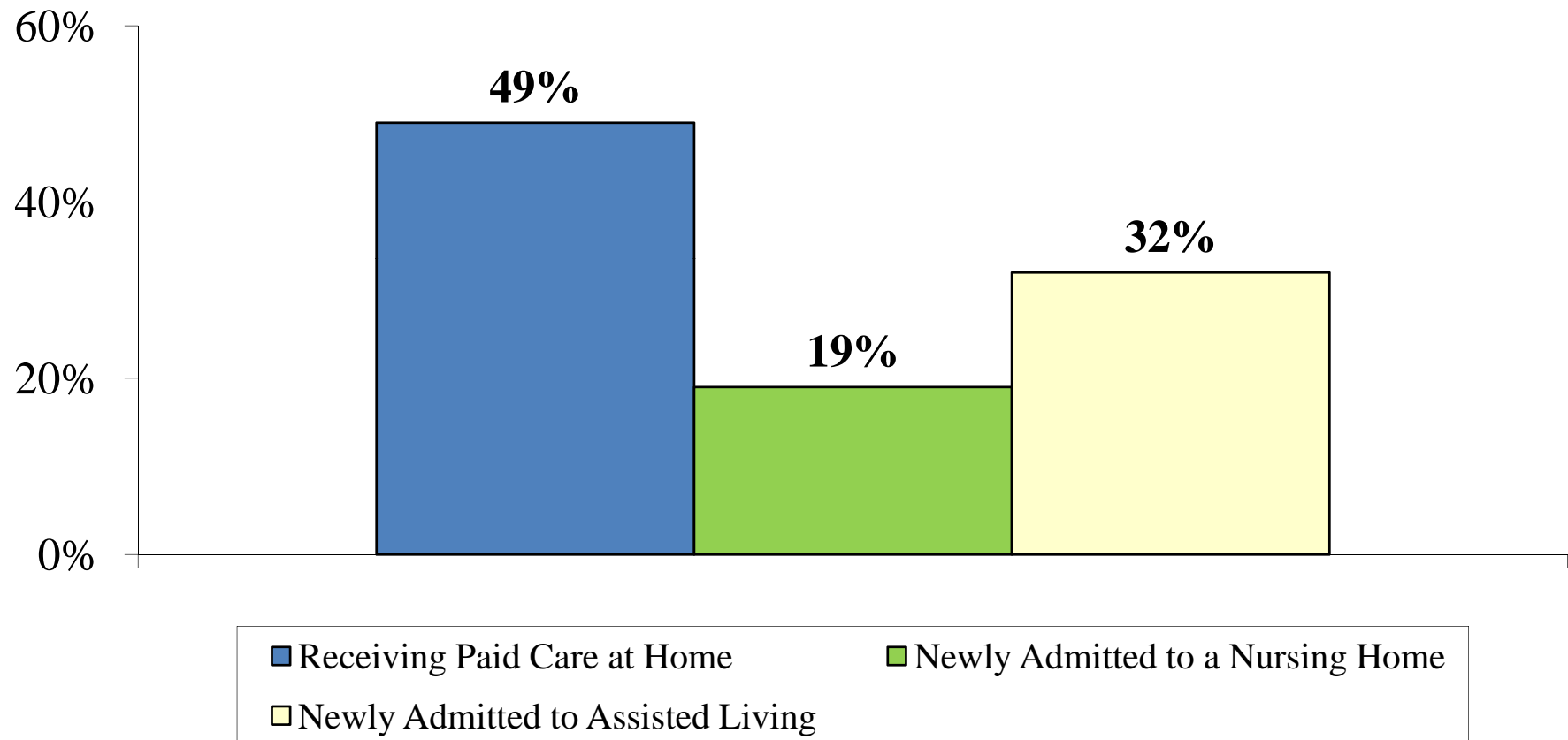


# **BASELINE DEMOGRAPHIC CHARACTERISTICS**





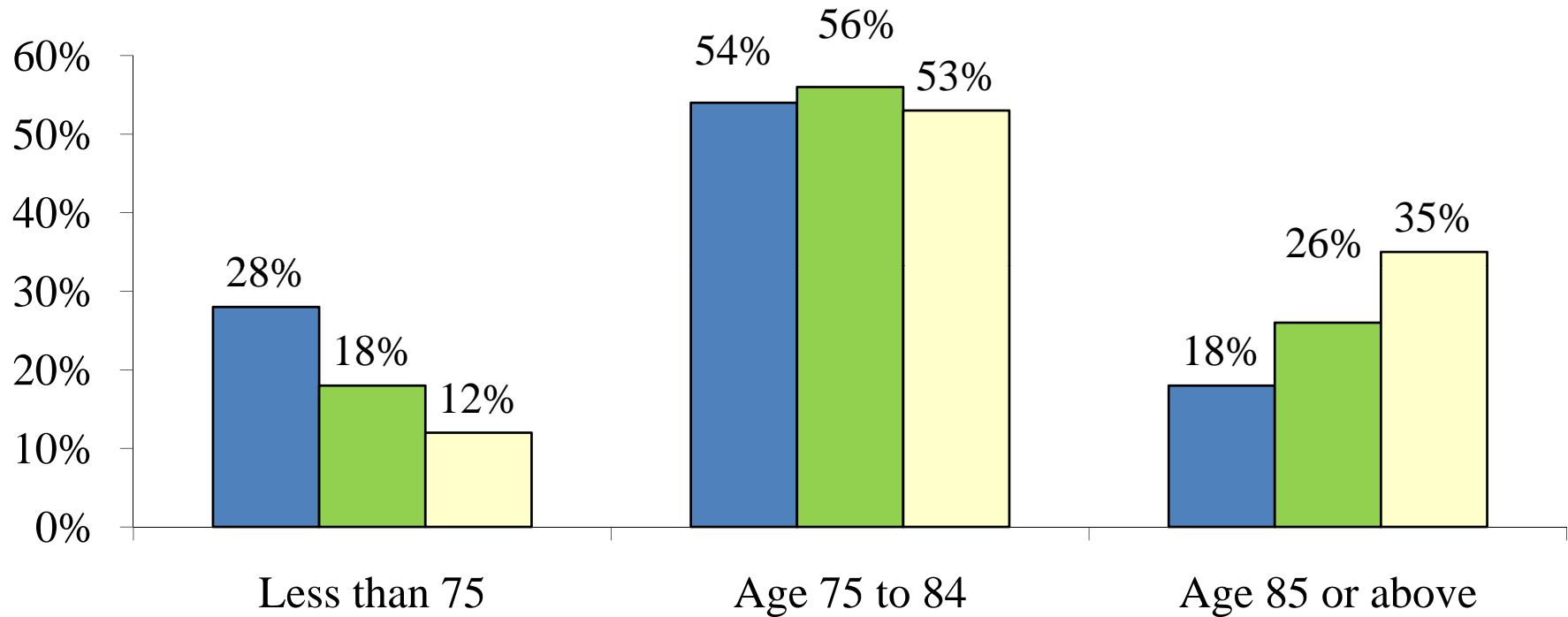
## Baseline Distribution of Admissions Cohort by Service Setting





# Age by Service Setting

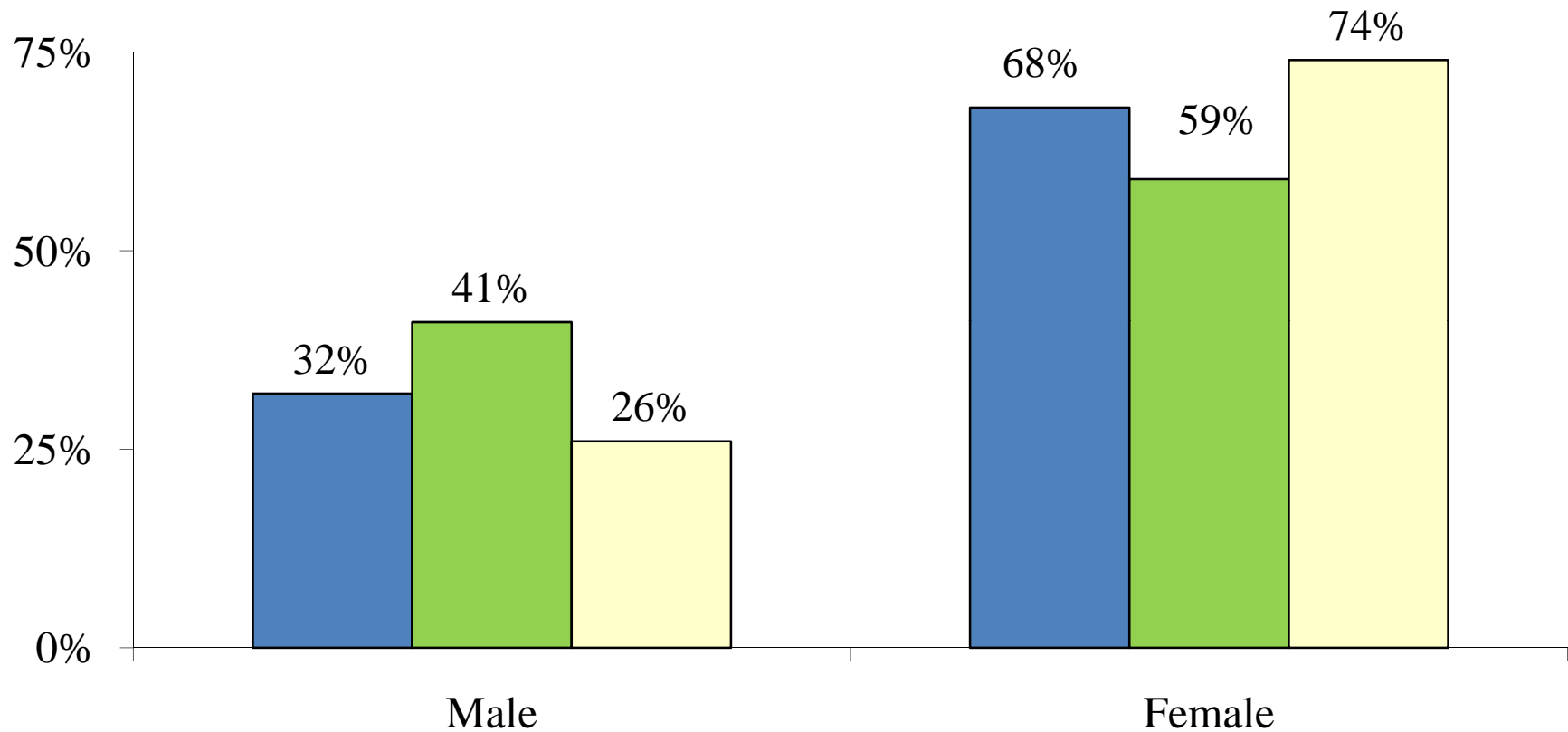
Average Age: HC: 77 years; NH: 80 years; ALF: 82 years



■ Home Care Recipients      ■ Nursing Home Residents  
■ Assisted Living Residents



# Gender by Service Setting



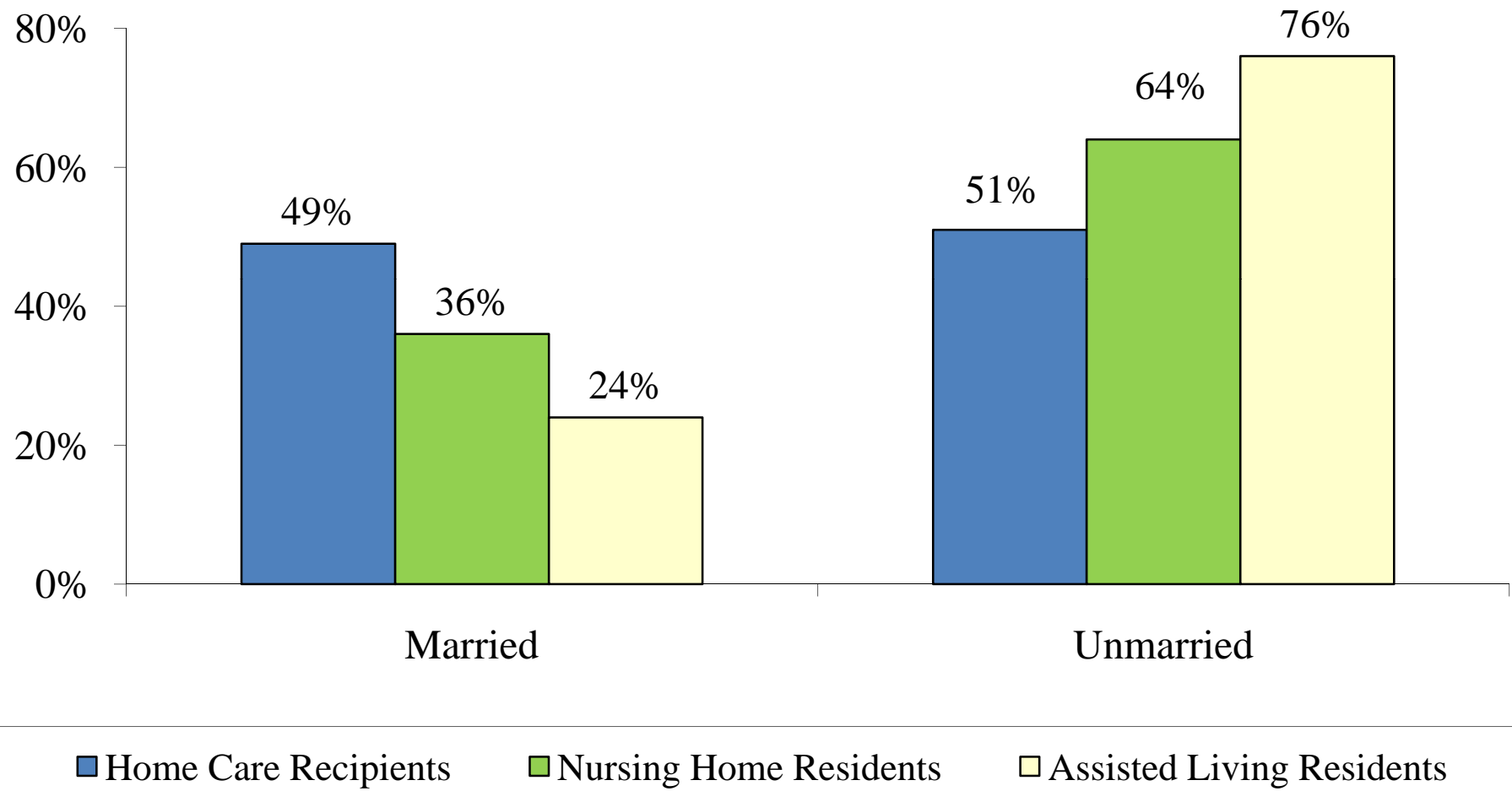
■ Home Care Recipients

■ Nursing Home Residents

■ Assisted Living Residents

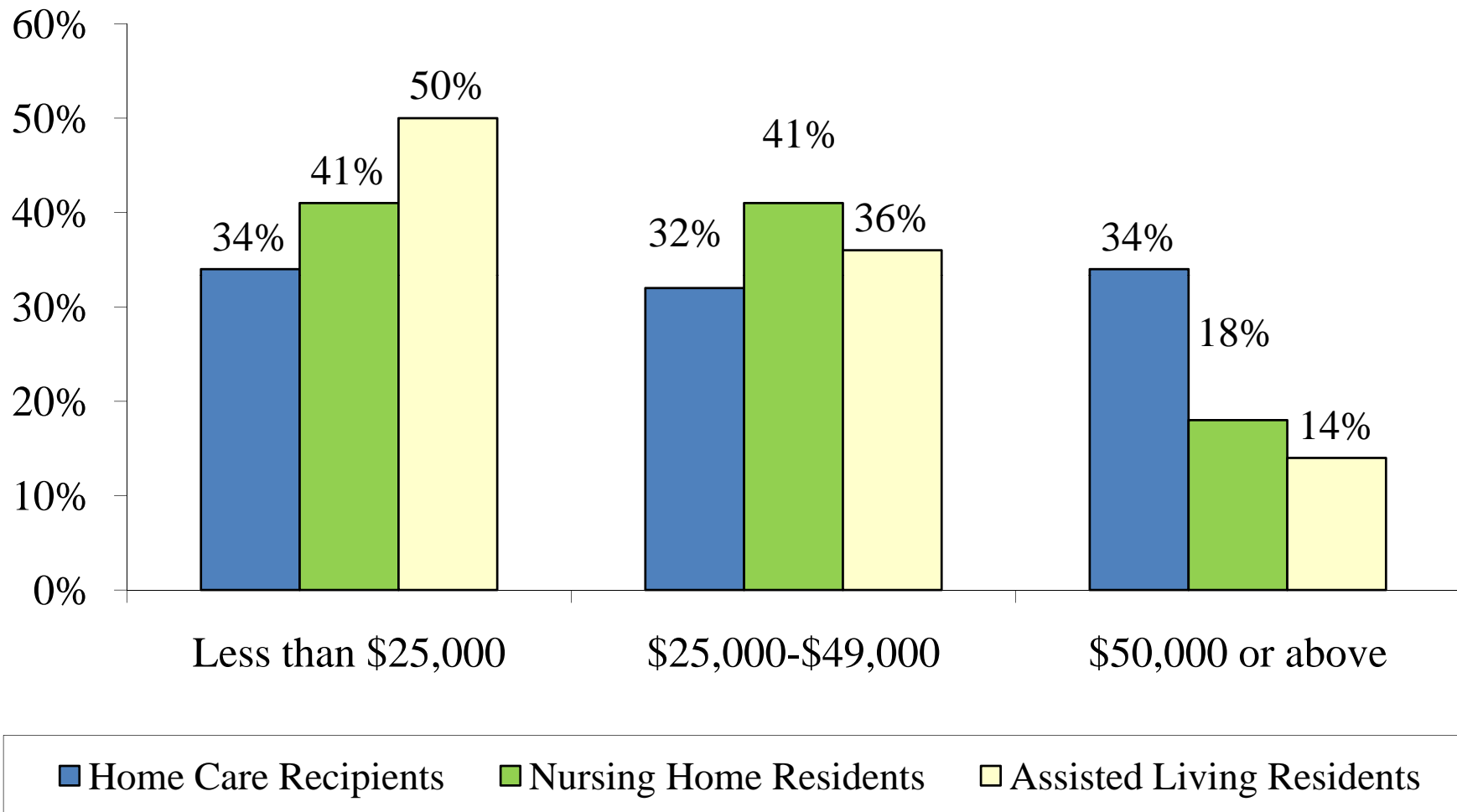


# Marital Status by Service Setting





# Income by Service Setting



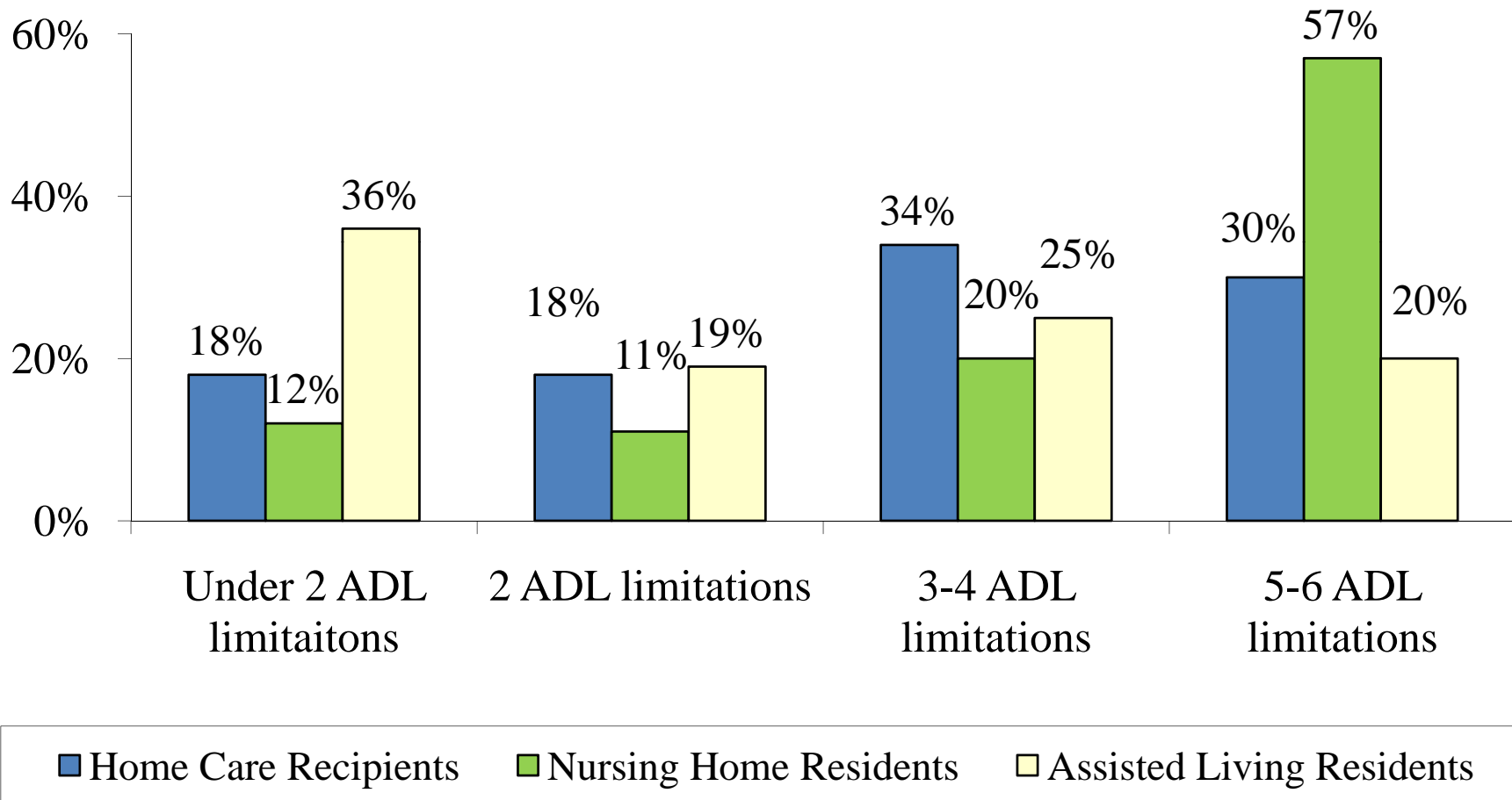


# **BASELINE FUNCTIONAL AND COGNITIVE CHARACTERISTICS**



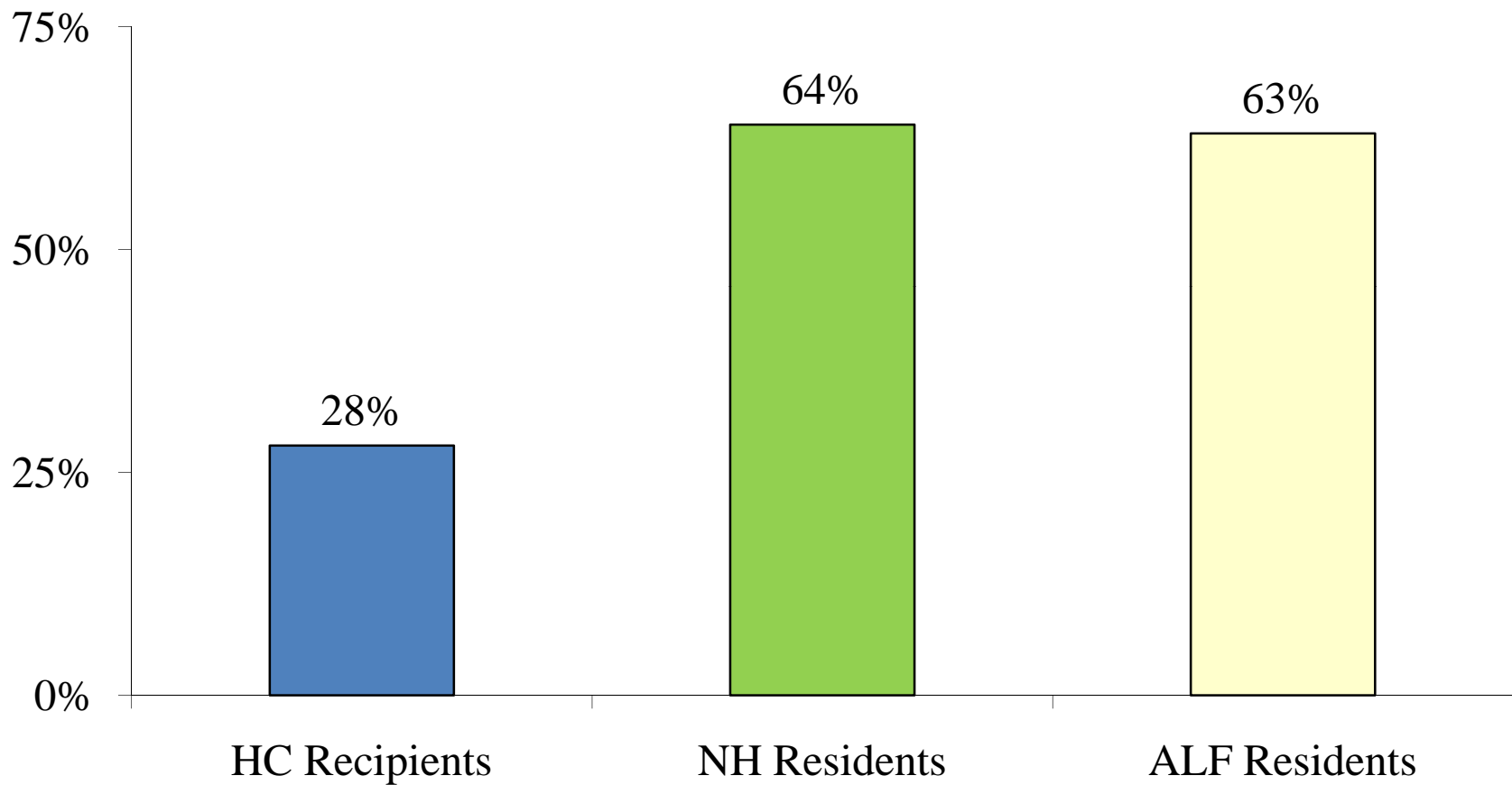
# ADL Limitations by Service Setting

Average ADL limitations: HC=3.3; NH=4.2; ALF=2.6





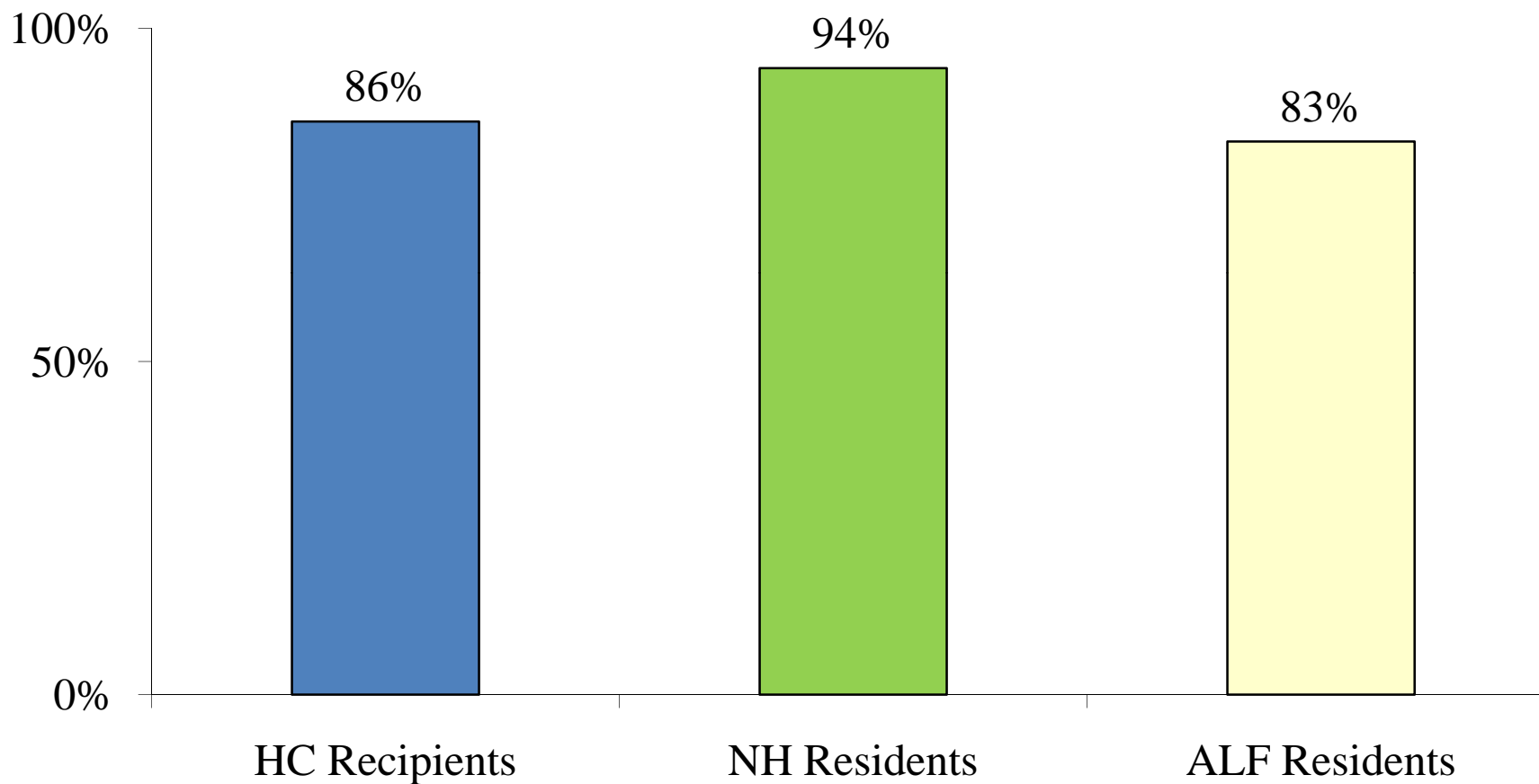
# Cognitive Impairment by Service Setting







## Percent Meeting HIPAA Triggers by Service Setting

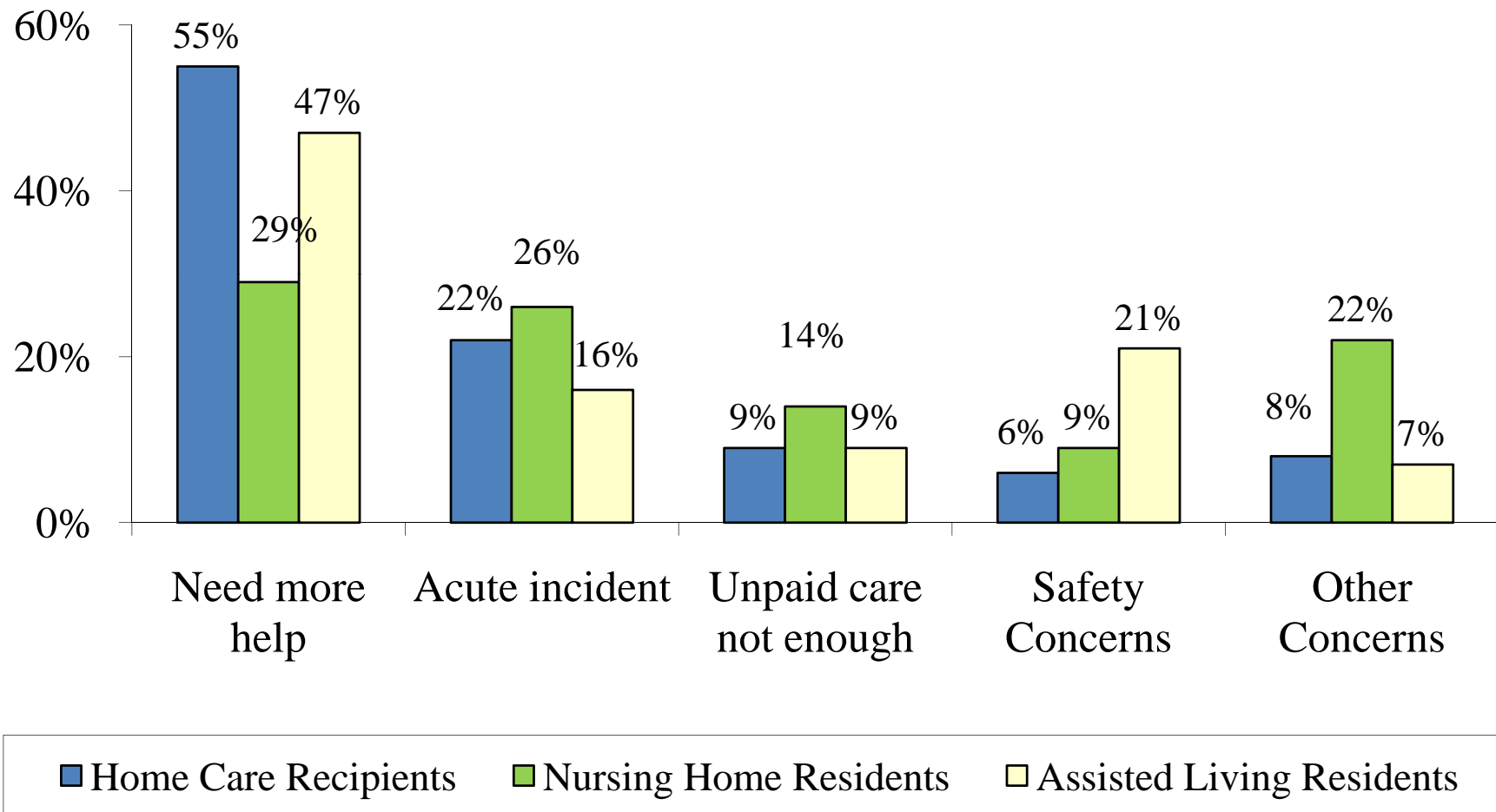




# **BASELINE DECISION MAKING CHARACTERISTICS**

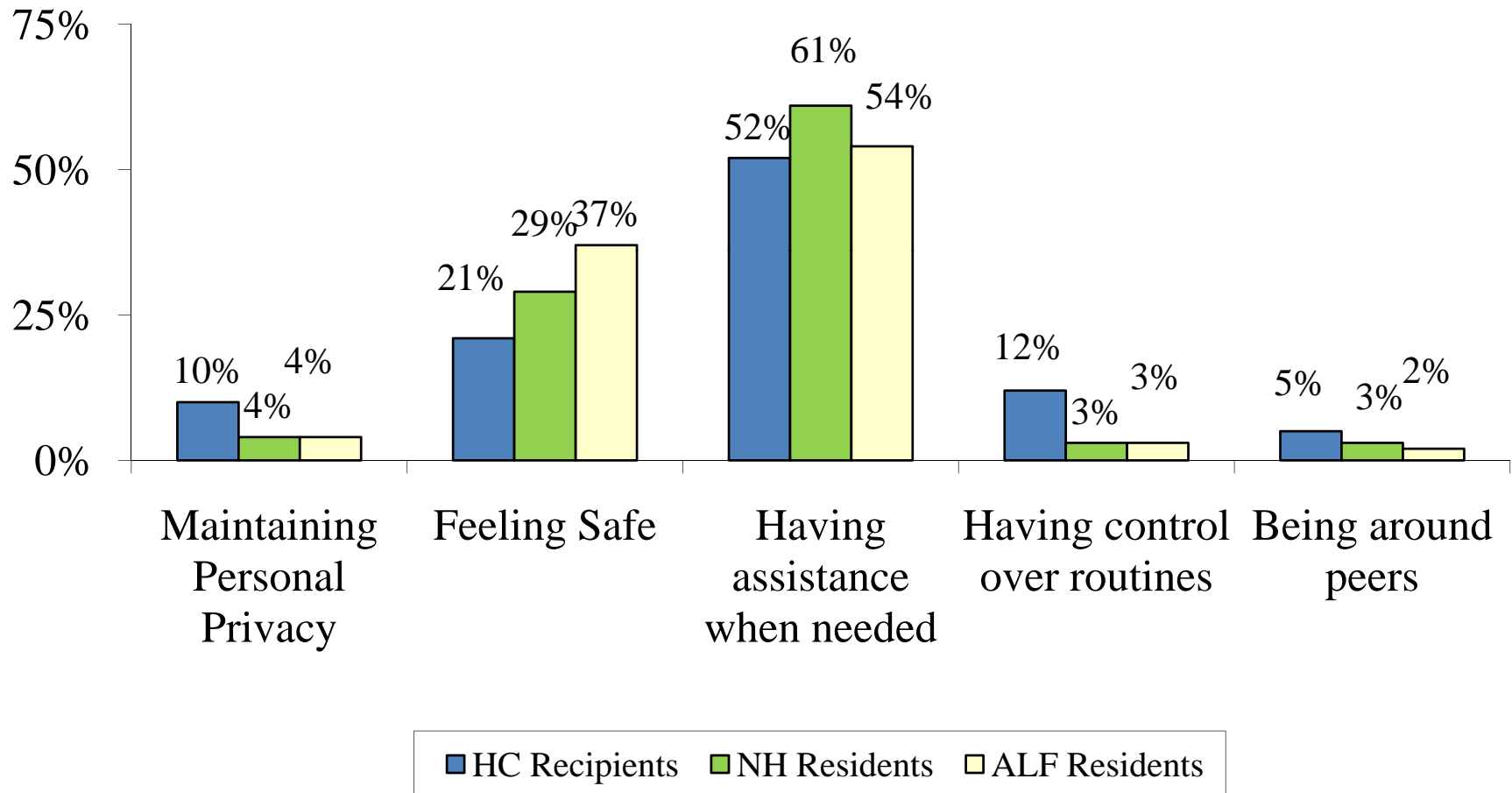


## Most Common Motivations for Starting Paid Care by Service Setting



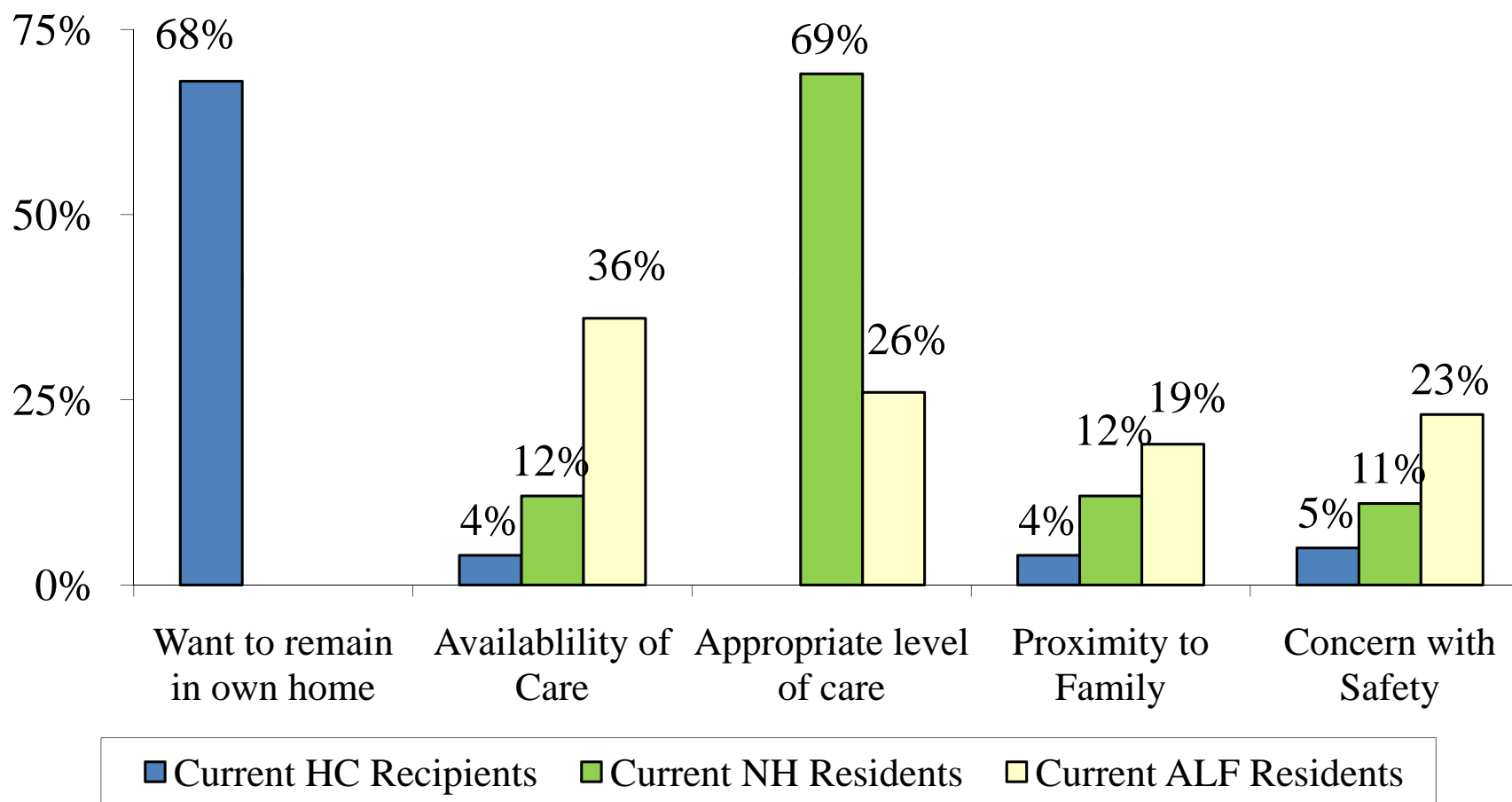


## Proportion Ranking Issue as Most Important To Decision to Begin Paid Care by Service Setting





## Important Considerations in Choosing Care

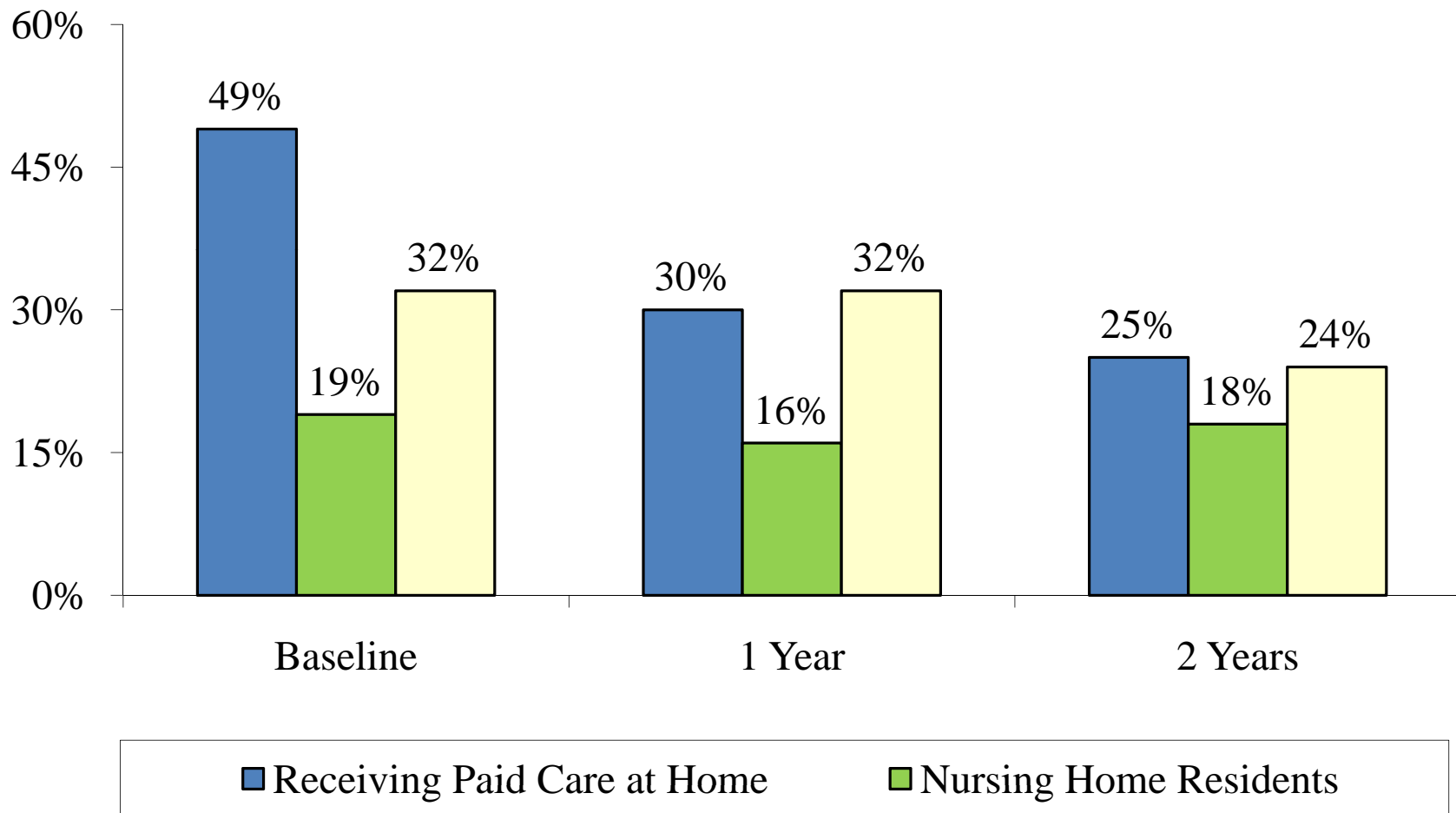




# LONGITUDINAL FINDINGS

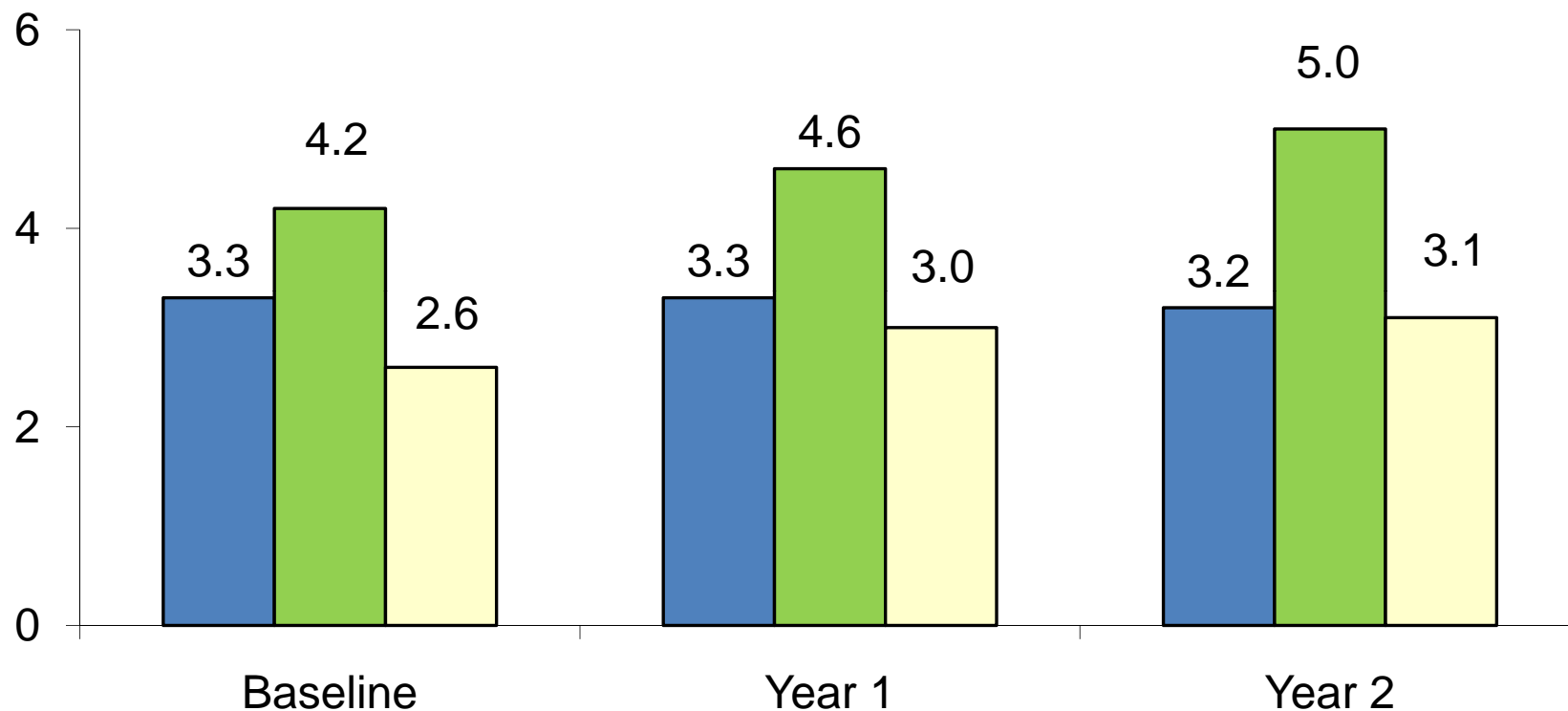


# Service Setting by Wave





## Average ADL Limitations by Wave and Service Setting



■ Receiving paid care at home ■ Nursing Home ■ Assisted Living



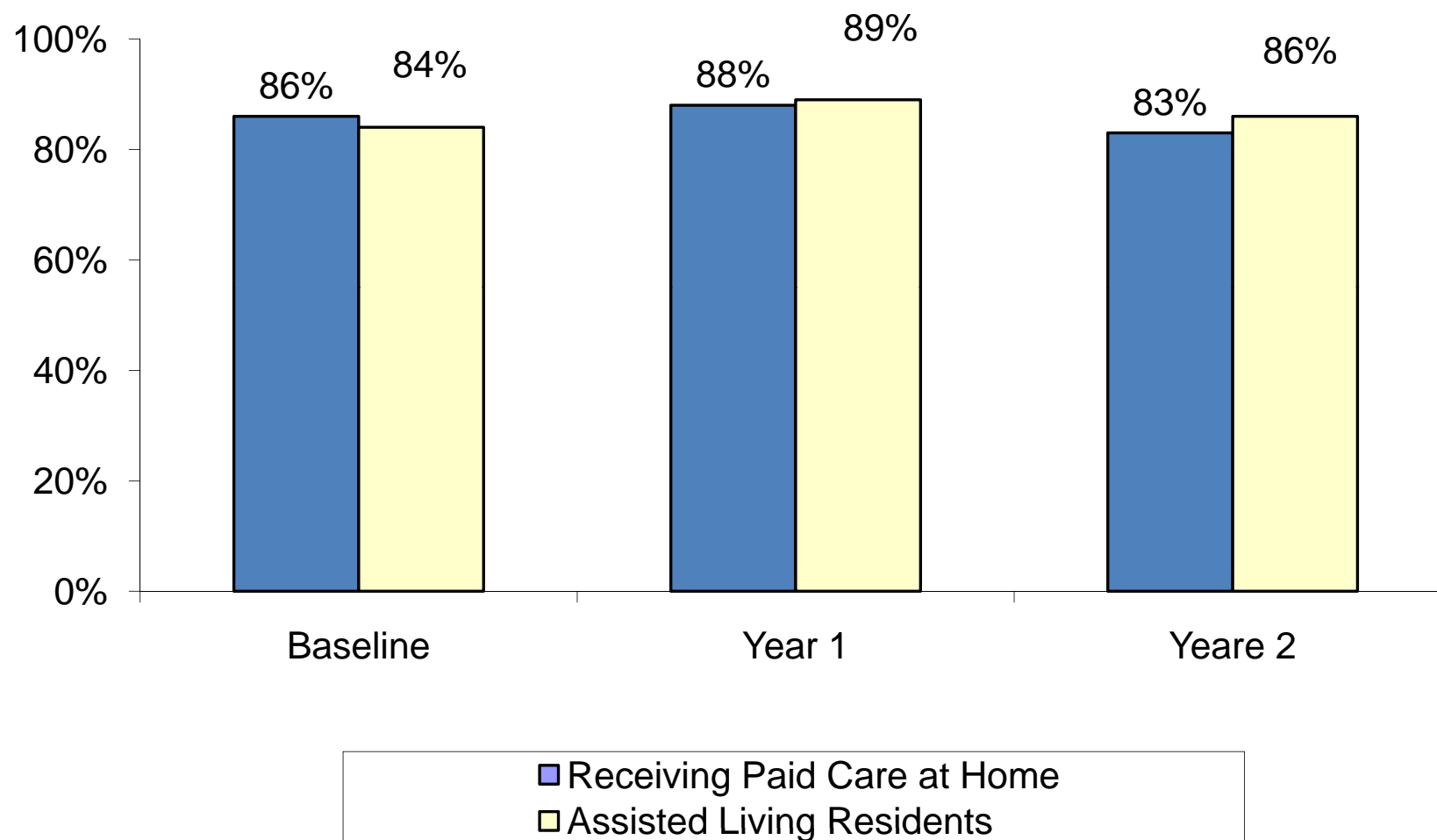


## Average ADL Limitations by Wave and Baseline ADL Category and Cumulative Mortality Rate

	Average ADL Limitations Over Time			
Baseline ADL Category	Baseline	Year 1	Year 2	Deceased
<2 ADL limitations	.51	2.17	2.47	17%
2 ADL limitations	2.00	2.89	3.64	19%
3-4 ADL limitations	3.64	3.51	3.73	26%
5-6 ADL limitations	5.31	4.49	4.36	40%
Cognitively Impaired	3.43	3.67	4.11	35%

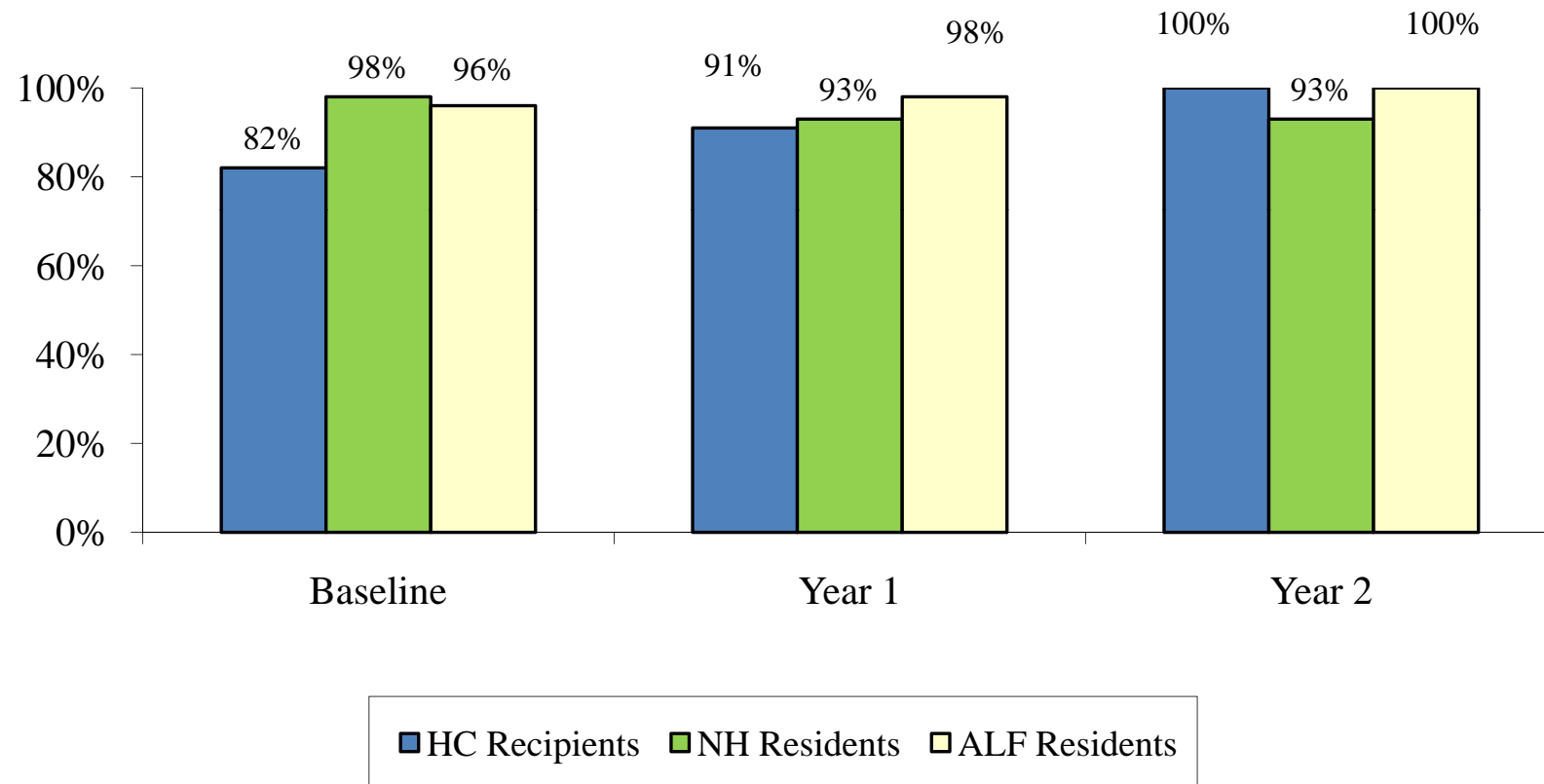


## Percentage Meeting HIPAA Triggers by Wave





# Current Care Needs being Met by Wave by Service Setting





## Movement and Transitions for Baseline **Home Care** Recipients

Care Setting	Baseline	1 Year	2 Years
Home Care	49%	23%	8%
Nursing home		2%	1%
Assisted Living		3%	3%
No Paid Care		20%	15%
Deceased		24%	30%



## Movement and Transitions for Baseline Nursing Home Recipients

Care Setting	Baseline	1 Year	2 Years
Nursing Home	19%	3%	2%
Home care		31%	13%
Assisted Living		8%	6%
No Paid Care		8%	5%
Deceased		33%	44%

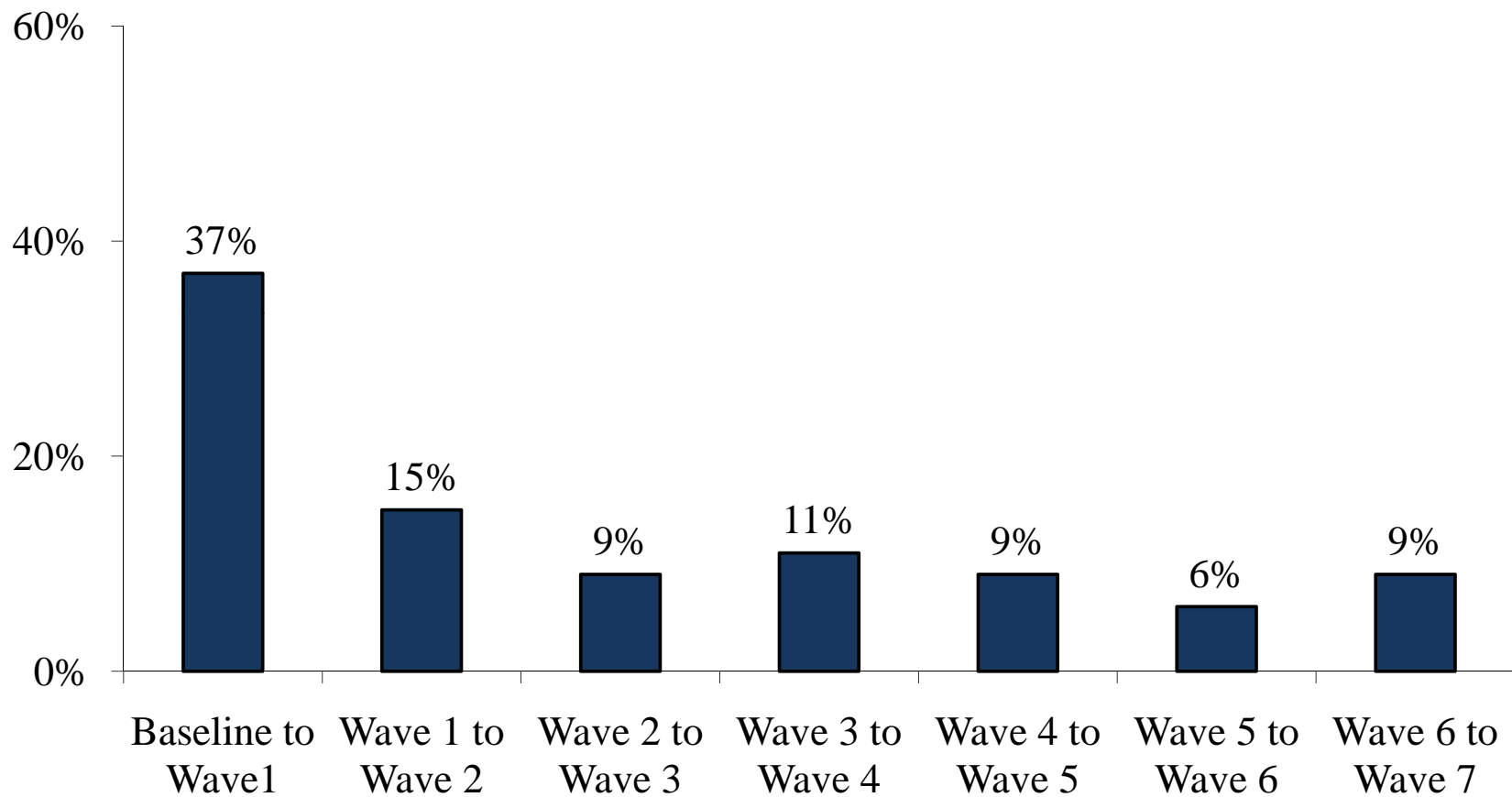


## Movement and Transitions for Baseline Assisted Living Recipients

Care Setting	Baseline	1 Year	2 Years
Assisted Living	32%	1%	1%
Nursing Home		8%	5%
Home Care		46%	13%
No Paid Care		5%	3%
Deceased		19%	33%

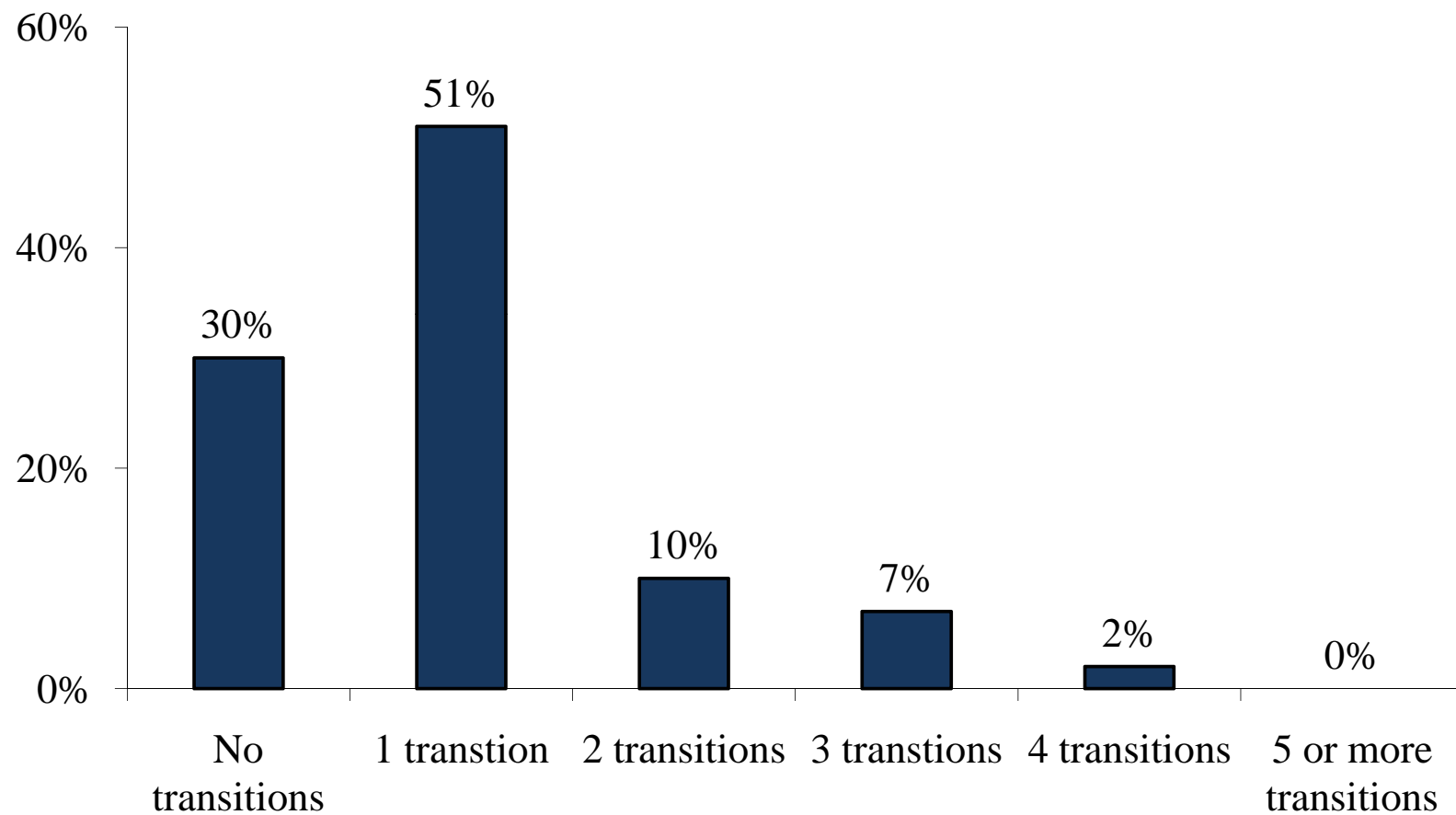


# Transitions between Waves





## Rate of Transitions for Those Observed at Baseline and Through Year 2







## Characteristics Associated with Transitioning

Characteristic	Had at Least One Transition	Had No Transitions
Average Age	81 years	80 years
Average ADL limitations	2.8	3.2
Average IADL limitations	6.2	6.7
Cognitively Impaired		
Yes	42%	58%
No	58%	42%
Receiving Paid Care at Home	59%	41%
Receiving Care in NH	36%	64%
Receiving Paid Care in an ALF	36%	64%
Satisfaction with Specific Service Provider (at Baseline)		
Very Satisfied	43%	57%
Other than Very Satisfied	57%	43%



# Unobserved Effects Logit Model on Care Setting Transitions

Transition status	Odds Ratio	Std. Err	z	P>z	[95% Conf. Interval]	
Nursing Home Resident	0.24	0.059	-5.830	0.000	0.147	0.385
Assisted Living Resident	0.22	0.040	-8.240	0.000	0.150	0.310
Having 2-3 ADL Limitations	0.62	0.108	-2.740	0.006	0.440	0.872
Having 4 or more ADL Limitations	0.53	0.094	-3.580	0.000	0.378	0.752
Age 80-84	0.70	0.126	-2.000	0.046	0.490	0.993
Age 85 and over	0.51	0.097	-3.510	0.000	0.354	0.745
Being Cognitively Impaired	0.50	0.082	-4.230	0.000	0.359	0.687
Being Female	1.00	0.175	-0.020	0.985	0.706	1.407
Being Married	0.88	0.156	-0.730	0.464	0.620	1.243
Accessing Care Management	0.84	0.143	-1.050	0.293	0.597	1.168
Receiving Unpaid Care	1.31	0.183	1.900	0.057	0.992	1.719
Having your needs met	0.62	0.151	-1.950	0.051	0.386	1.002
Being very satisfied w/provider	0.75	0.110	-1.940	0.052	0.563	1.002



# QUESTIONS

