LONG-TERM CARE WORKGROUP AGENDA

Monday, December 5, 2016 11 a.m.-12 p.m.

CALL IN NUMBER: (866) 247-6034
CONFERENCE CODE: 1573490062

1. Roll Call
   - MIA Workgroup members
     o Adam Zimmerman, Actuarial Analyst (Co-Chair)
     o Catherine Grason, Director of Regulatory Affairs (Co-Chair)
     o Jeff Ji, Senior Actuary
     o Joy Hatchette, Associate Commissioner, Consumer Education and Advocacy
     o Jamie St. Clair, Lead Analyst, Health Insurance Division
     o Nancy Egan, Director of Government and External Relations
     o Tracy Imm, Director of Public Relations
     o J. Van Dorsey, Principal Counsel, MIA
   - Invited Legislators and Stakeholders
     o Senator Adelaide Eckardt
     o Delegate Ben Kramer
     o Lorie Mayorga, Deputy Director Medicaid Eligibility Policy, Maryland Department of Health and Mental Hygiene (DHMH)
     o Beth Sammis, Consumer Health First
     o Melissa Barnickel, Principal Baygroup Insurance, LLC
     o Sally Leimbach, Maryland LTCI Roundtable, Joint Legislative Committee of Maryland Association of Health Underwriters (MAHU) and The National Association of Insurance and Financial Advisors of Maryland (NAIFA-MD)
     o Jeff Merwin, Director of LTC Brokerage, Capitol Metro Financial Services, Inc.
     o Amanda Matthiesen, Executive Director, Product Policy, America’s Health Insurance Plans (AHIP)
     o Susan Coronel, Executive Director, Product Policy, America’s Health Insurance Plans (AHIP)
     o Bill Weller, Consulting Actuary, America’s Health Insurance Plans (AHIP)
     o Rod Perkins, Vice-President, Government Relations, The American Council of Life Insurers (ACLI)

2. TOPICS:
   - Determine ways to improve communication between the MIA, LTC Carriers and their policyholders.
     o Current MIA Communications with policyholders re: LTC
       ▪ Website, Screenshot attached (Joy Hatchette)
       ▪ Rate Hearings (Adam Zimmerman)
       ▪ Posting of Actuarial Memorandum (Adam Zimmerman)
     o Carrier Communications with policyholders?
     o Producer Communications with policyholders?
   - What information would be needed from carriers to better understand the nature of the market in Maryland, and how to obtain it. i.e. age of policyholder and spouse
     o CURRENT DATA (Maryland Data Attached):
3. **Next meeting:** Tuesday, December 20, 2016 11 a.m.-12 p.m.

- **TOPIC:** Possible Legislation
  - Tax Credits - Establish thresholds for tax credits based on age of policyholders and/or number of years paying premium.
  - Other ideas

- **What other info. needed and for what purpose?**
Long-Term Care Insurance

Publications and Useful Information

- File a Complaint
- Maryland Health Care Commission's Consumer Guide to Long-Term Care
- A Consumer Guide to the Maryland Long-Term Care Insurance Partnership Program
- Long-Term Care Insurance Rate Review Process - Maryland (Sarah Li, Chief Actuary)
- Long-Term Care Insurance: Basic Pricing and Rate Increase Concepts (Society of Actuaries Presentation)
- Own Your Future
  A federal educational campaign regarding planning for long-term care needs. Maryland residents can receive a state-specific information kit.
- Additional Consumer Information about long-term care insurance from the National Association of Insurance Commissioners
- A Shopper's Guide to Long-Term Care Insurance [NAIC-LTC-LP]
- Consumer Alert - Long-Term Care Insurance Fact Sheet a publication of the National Association of Insurance Commissioners
## MARYLAND

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**STATE TOTAL**

- Lives inforce end of year: 150,186
- Earned premiums: 287,632,582
- Incurred claims: 207,818,521

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

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