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CALIFORNIA INSURANCE COMMISSIONER

**California Long Term Care Insurance (LTCI) Task Force
Meeting #3 Minutes
Thursday, August 19, 2021**

1. **Task Force Meeting Call to Order** – 1:00 PM
 - Roll Call – present: Dr. Lucy Andrews, Jamala Arland, Susan Bernard, Grace Cheng Braun, Anastasia Dodson, Eileen Kunz, Kim McCoy Wade, Michael Mejia, Doug Moore, Dr. Karl Steinberg, Tiffany Whiten, Joe Garbanzos, and Laurel Lucia.
 - Quorum was met.
2. **Agenda Item #1: Welcome, Introductions & Housekeeping**
 - Chair Susan Bernard went over housekeeping items.
 - Blanca Castro has formally resigned from the Task Force.
 - Introduction of two new members – Joe Garbanzos and Laurel Lucia.
3. **Agenda Item #2: Approve Minutes from Meeting #2**
 - Dr. Lucy Andrews moved to approve the prior meeting's minutes and Dr. Karl Steinberg seconded. The motion was approved unanimously.
4. **Agenda Item #3: CDA Presentation: Master Plan for Aging Overview**
 - Kim McCoy Wade gave an overview of the California Department of Aging's Master Plan for Aging, including considerations to ensure equity in aging.
 - Task Force Member Comments:
 - Jamala Arland asked about demographics for the California population and to identify potential inequities. There is a dashboard available on the Master Plan for Aging website, but this only has data for those ages 65 and older.
 - Without coverage for long-term services and supports (LTSS) in place, the burden falls to family caregivers, which has long-term impacts on their health and the broader economy.
 - Public Comments:
 - Arthur Persyko mentioned that the current Medicare for All proposal by the Federal Government will have an LTSS component. There is a potential option to expand upon these new Medicare benefits, as well as the existing Medicaid program, rather than building a new segmented program.
 - Leza Coleman commented on how important it is to bring this out to the general community and expand LTSS benefits to the public.
5. **Agenda Item #4: Task Force Plan of Action**
 - Dustin Plotkin reviewed the Plan of Action. The three pillars of the Plan are education, discussion, and consensus.

- A new Task Force meeting will be scheduled for July 2022 on the topic of interdependencies.
- Task Force Member Comments:
 - Joe Garbanzos requested an intentional effort to provide materials in multiple languages and asked if members of the Task Force can outreach to stakeholders, such as those in the community with disabilities and others not involved in the formal process? At this time, materials are only planned in English. The Task Force Chair is open to Task Force members representing external stakeholders' opinions.
 - Eileen Kunz asked how we will be layering health equity that into each session/topic? This topic is included in the Work Breakdown document and we will consider ways to incorporate additional topics, or expand current topics, to include a discussion on equity.
- Public Comments:
 - Ramón Castellblanch noted that the Milliman report commented on potential issues associated with offering a cash benefit and asked if cash benefits will be considered as part of the California program. This will be considered and discussed as part of the program design and development.
 - Jane Washburn wants to share her experience with LTSS benefits, but is having difficulty connecting and requests a live conversation instead of e-mail.
 - Michael Lyon is not in favor of a program that looks like an insurance company plan and wants a true universal policy financed by stable and progressive funding.
 - There was a detailed discussion around considering "currently disabled individuals" in more granularity rather than lumping all together when assessing eligibility.

6. Agenda Item #5: Preliminary Task Force Member Questionnaire Results

- Dustin Plotkin reviewed the Member Questionnaire Results.
- Task Force Member Comments:
 - Joe Garbanzos indicated that he would like the eligibility requirements to be clearly defined and simple for participants to understand (a general yes/no). Portability of the benefits will be considered and discussed moving forward.
 - There was discussion around providing an overview of services covered by Medi-Cal and Medicare, including information on the eligibility requirements, as part of future meeting materials.
- Public Comments:
 - Ramón Castellblanch requested that we consider cash and counseling programs or the German model on how cash benefits are managed.
 - Carrie Madden commented that excluding those currently disabled is wrong and they should be considered for inclusion.
 - Cynde Soto also commented that those with current disabilities should be included.
 - Russell Rawlings mentioned that it would be helpful to know what LTSS programs are currently available in California.

7. Agenda Item #6: Program & Benefit Design Presentation and Questionnaire Results

- Ryan de la Torre reviewed the Program & Benefit Design Presentation and Stephanie Moench reviewed the Questionnaire Results.
- Task Force Member Comments:
 - Joe Garbanzos is interested in seeing data to give better insight on how different program structures may impact outcomes.

- Jamala Arland noted that a targeted program will target specific demographics, which is important for cultural competency.
- There was discussion around layering coverage from base services to more comprehensive (“bells and whistles”) services.
- Joe Garbanzos expressed that there should be a floor for the minimum LTSS benefits available to all program participants (social insurance). After the minimum services are met, there should be options to participate in a private solution based on one’s needs.
- Tiffany Whiten wants there to be consideration for those individuals that may not have the time to become fully vested in the program before needing services.
- Michael Mejia noted that comments were difficult to include in the questionnaire due to small text boxes. Oliver Wyman will implement formatting changes to address this going forward.
- There was discussion around ensuring that benefit minimums are clearly defined.
- Joe Garbanzos reminded the Task Force to be mindful of the stories told by the public and consider how we can embed their experiences into the discussion. The public can submit a survey to have their voices heard and thoughts considered for the Task Force meetings.
- Public Comments:
 - Kholoud Rashid supports a program structure that combines a vested social insurance option funded by payroll tax, a universal social/public assistance feature, and private insurance for “bells and whistles” coverage. He believes there should not be an opt-out provision as in the Washington program.
 - Jane Washburn emphasized the necessity of easing the stress associated with getting LTC services and that the public only cares about the services being available and not who is providing care.
 - Maxwell Schmitz is concerned about a front-end design and the State’s appetite to “end a claim”. Additionally, insurers may not want to cover the back-end of a claim and take on too much liability. Lifetime limits may be considered to address this.
 - Arthur Persyko believes that private insurance involvement could be a barrier to care (denial of care, cost sharing).
 - Lindsay Imai expressed a desire for the program to be flexible and to include family members as caregivers to accommodate the types of care that is already happening in the community.

8. Agenda Item #7: Social Insurance vs. Public Assistance Presentation and Questionnaire Results

- Kevin Russell reviewed the Social Insurance vs. Public Assistance Questionnaire Results.
- Task Force Member Comments:
 - Michael Mejia noted that using an existing mechanism for premium collection is a top choice, because it is easy to implement and will potentially mitigate implementation costs.
 - Jamala Arland commented that mandatory enrollment will be important to pool risk. Additionally, we should consider others who contribute to tax revenue outside of just the payroll tax.
 - Joe Garbanzos commented that the ranking choices imply that the choice of public assistance vs. social insurance is binary. We can learn from coordinating programs and integrating choices, such as Medicare Parts A and B—a blend of these two designs would be key.

- Dr. Karl Steinberg supports a blend of social insurance and public assistance.
- Michael Mejia noted that a social insurance structure could be a long-term goal in order to have everyone participate.
- Jamala Arland prefers social insurance in order to cover as many people as possible.
- Public Comments:
 - Ramón Castellblanch commented that Social Security started as a combination of public assistance and social insurance before it became a social insurance program.
 - Louis Brownstone noted that the conversation is extremely high level and that we need to get into the specifics. Potentially leveraging and improving upon the Washington program.
 - Bonnie Burns mentioned that cost sharing will have to be part of the program. She prefers private insurance as a supplement and not as a front-end or back-end payer.
 - Arthur Persyko is concerned about the private insurance role and prefers a more universal/public approach. Specifically, we do not want business interests to be of significant influence on the program.
 - Maxwell Schmitz stressed the ability for the public to have choices.

9. Agenda Item #8: LTSS in Other Countries Materials and Questionnaire Results

- Stephanie Moench reviewed the LTSS in Other Countries Materials and Questionnaire Results.
- Task Force Member Comments:
 - Joe Garbanzos commented that social insurance is new in America and could be culturally challenging. He expressed the need to keep things simple and easy to understand for the public.
 - Jamala Arland noted that the dynamics for each country are different, specifically calling out information bias given the focus of the provided materials was on Germany. She expressed interest in France’s hybrid program. Other Task Force members expressed similar interest in learning more about France’s program.
 - Eileen Kunz requested more detailed information on the programs in other countries. Oliver Wyman will provide supplemental materials on this, including details on France’s hybrid program.
 - Michael Mejia commented that he did not realize so many other countries offered LTSS coverage.
- Public Comments:
 - Ramón Castellblanch requested more information on what benefits other countries pay for.
 - Lindsay Imai expressed concerns about the contribution rates potentially excluding specific population groups and workforce concerns related to providing LTSS services.
 - Arthur Persyko commented that California has a potential advantage for funding given the wealth within the State, which could address inequities.

10. Agenda Item #9: General Public Commentary

- CDI will distribute the document from Louis Brownstone. This document will highlight potential adaptations from the Washington program.

11. Agenda Item #10: Next Steps & Closing

- Recording for this meeting will be available early next week.

- At 4:18 PM, Susan Bernard moved to adjourn the meeting. Tiffany Whiten motioned and this was seconded by Mike Mejia.