

MEMO

DATE: June 17, 2022

SUBJECT: **AB 567 Task Force questionnaire (priorities and trade-offs)**

This questionnaire will be distributed to all California Assembly Bill (“AB”) 567 Long-Term Care (“LTC”) Task Force Members. The purpose of this questionnaire is to independently collect Task Force Members’ views on **priorities and trade-offs** related to the design of a potential statewide LTC insurance program.

The results of this questionnaire will be used to inform a range of preliminary program design options for discussion at an upcoming Task Force Meeting. While the results of this questionnaire will not be explicitly discussed, they may be referenced as we review design options, and Task Force Members will have the opportunity to clarify and revisit their recommendations during the discussion.

The public may submit a response to the questionnaire by completing this fillable PDF and submitting it via email (CDIBoards@insurance.ca.gov).

QUESTIONNAIRE

Name (optional): _____

1. Please select your preferred balance between (a) program benefit coverage levels, (b) program expansiveness, and (c) program cost.
 - a. *Comprehensive LTSS coverage for a broad portion of the CA population (anticipated to be most costly for taxpayers)*
 - b. *Modest LTSS coverage for a broad portion of the CA population (anticipated to be moderately costly for taxpayers)*
 - c. *Comprehensive LTSS coverage for a targeted portion of the CA population (anticipated to be least costly for taxpayers)*
 - d. *Other (please specify)*

Please explain your response:

2. Please indicate the importance of each of the following program design elements.

[For each option, please select one of the four options provided (“must have”, “should have”, “nice to have” and “not right now”). In making your selections, please limit the number of times you elect certain options as denoted in the parentheses: “must have” (1 selection maximum), “should have” (3 selections maximum), “nice to have” (unlimited selections), “not right now” (unlimited selections)]

- i. Program LTSS benefits are reasonable in relation to program contributions*
- ii. The program provides coverage for a broad range of services and supports (hypothetical example: approved care settings include both institutional and home- and community-based settings)*
- iii. The program offers great flexibility on how benefits can be used (hypothetical example: reimbursement with a cash option)*
- iv. The program provides coverage to low-income individuals*
- v. The program is relatively easy to understand and simple to administer*
- vi. The program addresses LTSS needs, regardless of age*
- vii. The program focuses on addressing LTSS needs for the senior population (e.g., those aged 60 or older)*
- viii. The program encourages individuals to plan ahead for their LTSS needs through savings and/or private insurance if they can afford to do so*

Please explain your response:

3. For a **modest or targeted program design alternative** (recall, the feasibility report will include multiple program design options, one of which may be a modest or targeted design), please rank the following preliminarily recommended benefits and services (as discussed during Task Force Meetings 6, 7, 9, and 11) in order of **importance to maintain** (1 = most important feature to maintain in this **alternative** program design, 7 = least important).

- i. Benefit flexibility (hypothetical example: reimbursement with a cash option)*
- ii. Higher benefit maximum amount*
- iii. Higher benefit inflation amount*
- iv. Lower elimination period*
- v. Broader range of approved care settings (e.g., home- and community-based care as well as institutional care)*
- vi. Broader range of covered services*
- vii. Prevention measures and benefits*

Please explain your response:

4. For a **modest or targeted program design alternative** (recall, the feasibility report will include multiple program design options, one of which may be a modest or targeted design), please rank the following eligibility and enrollment elements (as discussed during Task Force Meeting 5, 7, 9, and 11) in order of **importance to maintain** (1 = most important feature to maintain in this **alternative** program design, 6 = least important).

- i. Benefit eligibility at a wider range of ages*
- ii. Partial vesting provisions*
- iii. Broad portability options*
- iv. Extended coverage options (e.g., spouse/domestic partner shared benefits)*
- v. Extended financing options (e.g., **non**-voluntary program contribution options for those unable to contribute to the program via primary financing mechanism)*
- vi. Contribution waivers for individuals below a specified poverty level*

Please explain your response:
