

## MEMO

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DATE: July 8, 2021

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SUBJECT: **CDI LTC program – Preliminary Task Force Member Questionnaire**

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A questionnaire will be distributed to all Task Force Members to complete in advance of the next Long-Term Care Insurance Task Force meeting. The purpose of this questionnaire is to collect preliminary views with respect to the design of a state-wide long-term care services and support (LTSS) insurance program for Californians. The public may submit a response to the questionnaire via email ([CDIBoards@insurance.ca.gov](mailto:CDIBoards@insurance.ca.gov)). The questionnaire will include the following questions.

## QUESTIONNAIRE

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

*[Respondents will be provided with an open-ended response box]*

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?**

*[Respondents will be asked to specify an allocation of responsibility on a scale from 100% government (0% individual) to 100% individual (0% government)]*

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.**

*[For each of the following groups, respondents will be asked to indicate Yes/No for program eligibility]*

Groups to be listed (including heading):

Groups by age:

- *Juveniles (i.e., individuals under the age of 18)*
- *Elderly (i.e., individuals aged 65 and older)*
- *Non-elderly adults (i.e., individuals aged 18 through 64)*

Groups by employment status:

- *Employed individuals (part-time)*

- *Employed individuals (full-time)*
- *Unemployed individuals*

*Groups by health status:*

- *Currently disabled individuals (i.e., those disabled prior to the implementation of the program)*
- *Not currently disabled individuals*

*Groups based on other considerations:*

- *Unhoused individuals*
- *Undocumented individuals*
- *Other (please specify)*

a. For each group you feel should not be eligible, indicate why and if there any exceptions  
*[Respondents will be provided with open-ended response box and asked to explain]*

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

- Are there any exceptions within this group that you feel should not be eligible, and if so, why?

*[Respondents will be provided with open-ended response box and asked to explain]*

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

*Multiple choice options:*

- *Immediately*
- *After a specified eligibility period (please explain)*
- *After a specified asset spend-down period (please explain)*
- *Other (please explain)*

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

*Multiple choice options:*

- *Financed by the government (which will impact Californians through higher taxes)*
- *Explicitly subsidized by other groups (please indicate the subsidizing group(s), e.g., unhoused individuals to be financed by a specific group such as "employed individuals" or financed by all groups providing financial support to the program)*

- *Explicitly financed by their group (recognizing that several of the above groups may include members that do not have a means to finance their costs)*
- *Other (please explain)*

**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?**

*[Respondents will be provided with open-ended response box]*

**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?**

*[Respondents will be provided with open-ended response box]*

**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?**

*[Respondents will be provided with open-ended response box]*

**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?**

*[Respondents will be provided with separate open-ended response boxes for Hurdle 1/Mitigation Approach 1, Hurdle 2/Mitigation Approach 2, and Hurdle 3/Mitigation Approach 3]*

**8. Are you aware of LTSS financing initiatives being pursued in other states and/or at the federal level, and if so, what do you like/dislike about each initiative?**

*[For each of the following initiatives, respondents will be asked to indicate Yes/No for awareness with separate open-ended response boxes to specify what they like and dislike about the initiative, if applicable]*

State and federal programs to be listed:

- *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*

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

*[Respondents will be provided with open-ended response box]*