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CALIFORNIA INSURANCE COMMISSIONER

**California Long Term Care Insurance (LTCI) Task Force
Meeting #24 Minutes
Monday, December 18, 2023**

1. Task Force Meeting Call to Order – 10:02 AM

- Roll Call – present: Aron Alexander, Dean Chalios, Anastasia Dodson, Joe Garbanzos, Ahmad Kamil, Eileen Kunz, Laurel Lucia, Lydia Missaelides, Doug Moore, Parag Shah, Sarah Steenhausen, Dr. Karl Steinberg, and Brandi Wolf.
 - Note: Jamala Arland joined after the conclusion of roll call.
 - Absent: Tiffany Whiten
- A quorum was met.

2. Agenda Item #1: Welcome & Housekeeping Items

- Chair Ahmad Kamil went over housekeeping items.

3. Agenda Item #2: Approve Minutes from Meeting #23

- Parag Shah moved to approve the minutes from the prior Task Force Meeting. Doug Moore seconded. The motion was approved unanimously.

4. Agenda Item #3: Overview and Discuss: Final Actuarial Report

- Stephanie Moench provided an overview of the final Actuarial Report and changes relative to the draft report shared on Task Force Meeting #23.
- Joe Garbanzos moved to approve the Actuarial Report, and Dean Chalios seconded. Anastasia Dodson and Sarah Steenhausen abstained from voting, given their roles to provide technical assistance to the Task Force. The motion was approved unanimously.
- Key Takeaways:
 - The final Actuarial Report is inclusive of Task Force Member and public feedback received since the last Task Force Meeting.
 - Anastasia mentioned that the California Department of Health Care Services recently released an updated view of LTSS enrollment and expenditures via the LTSS dashboard. This dashboard is available here: <https://www.dhcs.ca.gov/dataandstats/dashboards/Pages/LTSS-Dashboard.aspx>.
 - The Actuarial Report provides a summary of how the program may interact and coordinate with Medi-Cal, but this will be complicated. Additional interaction/coordination considerations are outlined in the Feasibility Report and

given the complexity, the Task Force recommended that a working group be established to further explore this topic.

- It may be prudent to prepare illustrative examples to facilitate communication regarding the program's interaction with Medi-Cal for the public or other interested parties that may not have subject matter expertise.
- Public comments (and responses):
 - Consider the importance of allowing current retirees to participate in the program, potentially supported by financing from the California Department of Aging.
 - Design 1 is the only design that does not have an opt-out provision.
 - The Task Force amended their portability recommendation such that international portability is proposed across all program designs.
 - Having an alternative cash benefit option is crucial for those who require home modifications and/or durable medical equipment.
 - Consider limiting the program opt out provision given lessons learned from the WA Cares Fund.
 - An FAQ document will be released alongside the Actuarial Report. This document will include detail regarding how the Task Force's recommended program designs compare to the WA Cares Fund.

5. Agenda Item #4: Overview and Discuss: Task Force Recommendations for Next Steps

- Stephanie Moench provided an overview of the Task Force's preliminary recommendations for timely/actionable next steps for the Legislature and Task Force following the publication of the Actuarial Report.
- Nine Task Force Members noted their support for drafting a letter to the Legislature requesting a briefing to share perspectives and input on the work done by the Task Force.
- Key Takeaways:
 - If Task Force Meetings were to continue, it would be prudent to ensure time is spent on coordination for any Legislature briefings.
 - Task Force Members would be responsible for preparing, publishing, and presenting any meeting materials or work product for any Task Force meetings held between January and July.
 - A supplementary letter will be provided to the Governor, Commissioner, and California Legislature along with the Actuarial Report. The letter will be addressed to the entire Legislature, but the onus will be on individual legislators to respond to the request and push potential legislation forward.

6. Agenda Item #5: Discuss: Program Effective Date and Other Clarifications

- Ryan de la Torre clarified that the legislative assembly has not made any decisions in connection with AB 567 and reiterated that stating that a public LTC program, tax, or opt-out provision will be enacted on January 1, 2024, or any other specific date is factually untrue and unacceptable.

7. Agenda Item #6: General Public Commentary and Responses

- Consider making program benefits available to all Californians, regardless of age.
- Consider increasing the program contribution cap.
- The inclusion of an elimination period on Design 2 reduces anticipated costs.
- Specifics regarding the types of private insurance that will be eligible for the Program opt-out provisions have not yet been determined. The Task Force recommended a working group to further explore this issue but this working group has not yet been established.
- The six working groups proposed by the Task Force have not yet been established.
- Specifics of any future program depends on what legislation, if any, is introduced.
- The very earliest a bill could be implemented is January 1, 2025 but Brandi Wolf noted that in her opinion this is a very optimistic and unrealistic timeline as it assumes that a bill is introduced nearly immediately and that there are absolutely no delays as the bill makes its way through the legislative process.

8. Agenda Item #7: Next Steps & Closing

- Ahmad Kamil requested Task Force member volunteers to join a subcommittee to approve the minutes for today's meeting. Dean and Eileen volunteered to serve on the subcommittee with Ahmad. Ahmad Kamil requested a motion to approve the formation of this subcommittee. Doug Moore made the motion, and Dr. Karl Steinberg seconded it.
- On behalf of Commissioner Ricardo Lara, Michael Martinez, Chief Deputy Commissioner, and Ahmad Kamil, Task Force Chair, applauded Task Force Members, the Oliver Wyman team, and all other supporting parties for their work in supporting the Task Force in exploring the feasibility of implementing a culturally competent, statewide LTC insurance program.
- Recording for this meeting will be available early next week.
- At 11:58 AM, Ahmad Kamil requested a motion to adjourn the meeting. Doug Moore made the motion, and Parag Shah seconded it. The meeting was adjourned.