

CALIFORNIA DEPARTMENT OF INSURANCE: LONG TERM CARE INSURANCE PROGRAM FEASIBILITY AND ACTUARIAL REPORT

Plan of Action ([November 2021 update](#))

QUALIFICATIONS, ASSUMPTIONS AND LIMITING CONDITIONS

Oliver Wyman was commissioned by the California Department of Insurance to provide support associated with assessing the feasibility of developing and implementing a culturally competent statewide insurance program for long-term care services and supports. The primary audience for this report includes stakeholders from the California Department of Insurance, members of the Long-Term Care Insurance Task Force, and members of the general public within the state of California.

Oliver Wyman shall not have any liability to any third party in respect of this report or any actions taken or decisions made as a consequence of the results, advice or recommendations set forth herein.

The opinions expressed herein are valid only for the purpose stated herein and as of the date hereof. Information furnished by others, upon which all or portions of this report are based, is believed to be reliable but has not been verified. No warranty is given as to the accuracy of such information. Public information and industry and statistical data are from sources Oliver Wyman deems to be reliable; however, Oliver Wyman makes no representation as to the accuracy or completeness of such information and has accepted the information without further verification. No responsibility is taken for changes in market conditions or laws or regulations and no obligation is assumed to revise this report to reflect changes, events or conditions, which occur subsequent to the date hereof.

PLAN OF ACTION: TASK FORCE MANDATE



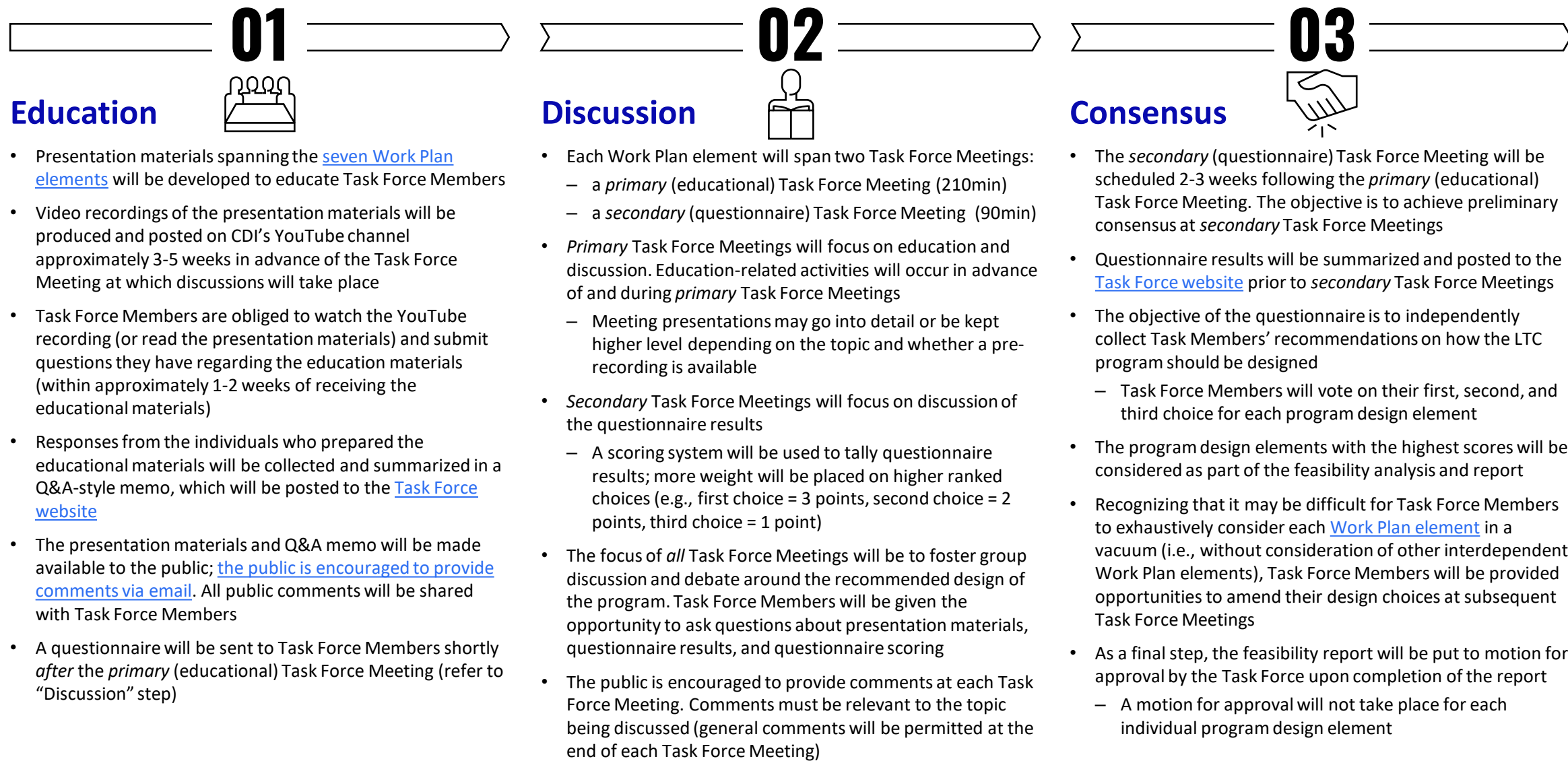
*The Task Force shall recommend options for establishing a statewide long-term care insurance program and comment on the respective degrees of feasibility of those options in a report submitted to the commissioner, the Governor, and the Legislature on or before **January 1, 2023***

California Assembly Bill No. 567



PLAN OF ACTION: DECISION MAKING PROCESS

A 3-step process involving Task Force Member education, discussion, and consensus will be employed to converge on a recommended program design



PLAN OF ACTION: TASK FORCE MEETING SCHEDULE

Meeting #	Meeting Date	Program Design Topics
01	Mar 9, 2021	<ul style="list-style-type: none"> Program charter Work breakdown and considerations
02	Jun 4, 2021	<ul style="list-style-type: none"> Long-term care (LTC) insurance demographics WA Cares Fund overview State of the LTC insurance market 2020 DHCS LTSS Feasibility Study Final Report
03	Aug 19, 2021	<ul style="list-style-type: none"> California Master Plan for Aging & LTSS Program structure (public, joint public/private, hybrid) LTSS around the world Program coverage (front-end, back-end, comprehensive) Social insurance vs. public assistance overview
04	Oct 21, 2021	<ul style="list-style-type: none"> Program coordination Interaction with other programs and initiatives
05	Dec 16, 2021	<ul style="list-style-type: none"> Program coordination and interaction with other programs and initiatives (cont'd) Program administration (eligibility, enrollment, portability, administration)
06	Jan 27, 2022	<ul style="list-style-type: none"> Benefits and services (covered services, prevention, benefits)
07	Feb 16, 2022	<ul style="list-style-type: none"> <i>Program administration, benefits, and services questionnaire discussion</i>
08	Feb 17, 2022	<ul style="list-style-type: none"> Financing (financing options, affordability, sustainability)
09	Mar 3, 2022	<ul style="list-style-type: none"> <i>Financing questionnaire discussion</i>
10	Apr 21, 2022	<ul style="list-style-type: none"> Workforce (needs and demands, supply and cost of LTSS, formal vs. informal care, workforce growth, qualifications/licenses and caregiver training, wages, diversity)
11	May 5, 2022	<ul style="list-style-type: none"> <i>Workforce questionnaire discussion</i>
12	Jun 16, 2022	<ul style="list-style-type: none"> Access and regulation (culturally responsive services and outreach, public education, care coordination, streamlined assessment, navigation of state LTSS system, key regulatory provisions)
13	Jun 30, 2022	<ul style="list-style-type: none"> <i>Access and regulation questionnaire discussion</i>
14	Jul 21, 2022	<ul style="list-style-type: none"> Program interdependencies and broad recap of preliminary Task Force recommendations
15	Aug 4, 2022	<ul style="list-style-type: none"> <i>Program interdependencies questionnaire discussion (if applicable)</i>
16	Oct 6, 2022	<ul style="list-style-type: none"> Presentation of Draft Feasibility Report
17	Dec 15, 2022	<ul style="list-style-type: none"> Presentation of Final Feasibility Report

