



MEMORANDUM

TO: Health Care Commission
Duane Goossen, Chair
Steve Dechant
Sandy Praeger
Nancy Ruoff
John Staton

FROM: Doug Farmer

DATE: December 1, 2010

SUBJECT: Long Term Care Enrollment

An initial enrollment period was held for employees and their family members to enroll in the new Genworth Long Term Care (LTC) insurance plan being offered. Employees were eligible to enroll during this initial enrollment period with no medical underwriting if they were a benefits eligible actively at work employee under age 66, and streamlined underwriting was available for the employee's spouse under age 66. Other family members were also eligible to enroll but were subject to full medical underwriting.

The initial enrollment period was held from August 1, 2010 to September 30, 2010 but was extended to November 2, 2010 to allow employees more time to enroll. Onsite meetings were held in twenty-three (23) locations and staff estimates that 1,535 employees attended. In addition, eleven (11) online webinars were held with 435 employees participating. Genworth reports that they received 2,286 applications during this initial enrollment. Of those received, as of December 1, 2010, 1873 applications have been approved for coverage and policies have been issued. There are 413 applications still pending. This is a significant increase over the prior LTC programs which had only 700 contracts.

Benefits eligible employees, their spouses and other eligible family members will still be able to apply for coverage under the program at any time; however, full medical underwriting will be required for enrollment. New benefits eligible employees under age 66 will be given an initial enrollment period of 30 days to apply for coverage with no medical underwriting and their benefits eligible spouses will be given an initial enrollment period of 30 days to apply for coverage with the streamlined underwriting available. Other family members of new benefits eligible employees can enroll but will be subject to full medical underwriting.