

Long Term Care *Operations and Technology* *Benchmark Survey*

2004 Report



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LTC Operations and Technology Benchmark Survey

The goals of the 1st Annual LTC Operations and Technology Benchmark Survey were to provide data to support the development of time and cost benchmarks for LTC operations, identify the most pressing operations and technology issues, and gain insight into the technologies that are being used to administer Long Term Care business. This survey was conducted by the Society of Actuaries and all company information submitted by the survey participants has been held confidential.

Methodology

The 2004 Long Term Care Operations and Technology Survey responses are based on data from the first two quarters of 2004. Point-in-time data is as of June 30, 2004 while annualized data is based on the period from January 1, 2004 through June 30, 2004. Companies participating in the survey include those that are currently marketing and selling new Long Term Care Insurance policies as well as others that have ceased writing new policies and are administering a closed block. Only base policies were considered (i.e., Long Term Care riders were not considered for this survey). Survey questionnaires were submitted to 40 companies, of which 17 responded (42.5%). However, when measured by annualized LTCI premium or by LTCI premium inforce, it has been estimated that over 70% of the industry is represented by the survey participants.

Comments on the Current and Future Surveys

The intent of this report is to provide an objective observation of the times and costs associated with administering Long Term Care products, the most pressing operations and technology issues, and the technologies that are being used to administer Long Term Care business.

- While we anticipate and hope that the results prove useful for the industry, there are several caveats that must be made:
- The data the Survey Committee received, although a significant sample, is by no means a comprehensive representation of all companies in the industry.
- The results are indicative of the industry as of 2004. However, this is a constantly changing environment. Technologies and operational procedures are constantly evolving.
- The Survey Committee relied on the data the respondents provided to be accurate.

In future releases of the survey, we anticipate that the results will be release in the 4th quarter of the year of the survey (e.g., 2005 results would be released in 4th quarter of 2005). For the 2004 survey, several factors associated with the first iteration of a survey contributed to the delayed release of results including identifying the appropriate company contacts, gathering the information required to respond, timing that conflicted with year-end reporting and other resource allocation issues, and difficulties with the survey software. We hope that these issues will be mitigated with future surveys and we will be able to provide more timely results through a more efficient survey process.

Specific Survey Notes

Questions 1 through 13 where “new business” amounts are requested, the calculation of the averages and percentiles only consider those companies that are issuing new business (i.e., closed blocks are not considered for new business calculations). Also, if companies left questions blank, these were not considered in the determination of the percentiles or the averages (i.e., blanks were not treated as zero).

Note that in **Questions 4 through 13**, where individual vs. group distinctions were requested, not all respondents were able to provide this detail and responded only as "Total". As a result, each column (e.g., "Individual", "Group", "Total") should be analyzed independently.

For **Question 19**, DNR ("Did Not Respond") responses were treated as zero unless the entire question was left empty (e.g., if the response for the average number of MIB searches was not filled in, the response was treated as zero MIB searches).

Question 28C was dropped due to the inconsistent and varied responses to the question.

Disclaimer

This survey is published by the Society of Actuaries (the SOA) and contains information based on input from companies engaged in the U.S. insurance industry. The information published in this survey was developed from actual historical information and does not include any projected information. The SOA and the participating companies do not recommend, encourage or endorse any particular use of the information reported in this survey. The SOA makes no warranty, guarantee or representation whatsoever and assumes no liability or responsibility in connection with the use or misuse of this survey.

Thanks

Thanks to all of those who invested the time to respond to the survey and a special thank you to the survey committee for their diligence and hard work in creating this first annual survey. It is my hope that we will continue to build upon the results gathered here and continue to provide this valuable industry information as companies strive to deliver Long Term Care Insurance with the highest quality and efficiency possible.

Respectfully submitted,

Van Beach, FSA, MAAA
2004 Survey Committee Chairperson

2004 Survey Committee

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SECTION 1: GENERAL COMPANY INFORMATION

Please answer each of the following as it relates to your company.

Part 1: All Lines of Business

Q1. How much **new business premium** (*annualized*) was issued in the six months between January 1, 2004 and June 30, 2004?

Average (all)	253,597,598
25th Percentile	8,471,305
50th Percentile	62,000,000
75th Percentile	324,000,000

Q2. How much **annualized premium** was inforce as of June 30, 2004?

Average (all)	1,990,391,814
25th Percentile	176,185,121
50th Percentile	674,728,651
75th Percentile	1,576,625,000

Q3. How many **home office** employees (*full-time equivalents, all locations*) were employed as of June 30, 2004?

Average (all)	2,650
25th Percentile	94
50th Percentile	600
75th Percentile	4,150

Section 1, Part 2: Long Term Care

Please answer each question separately for Individual vs. Group. If Individual vs. Group distinction is not available, then answer in total.

Q4. How many **new LTC policies** were issued (*application completed, coverage offered, and accepted*) in the six months between January 1, 2004 and June 30, 2004?

	Group	Individual	Total
Average (all)	3,512	6,728	7,747
25th Percentile	285	691	1,544
50th Percentile	684	4,209	4,585
75th Percentile	3,910	6,206	6,567

Q5. How many LTC applications were **not taken** (*application completed, coverage offered, but NOT accepted*) in the six months between January 1, 2004 and June 30, 2004?

	Group	Individual	Total
Average (all)	557	664	682
25th Percentile	285	17	47
50th Percentile	557	138	192
75th Percentile	828	219	665

Q6. How many LTC applications were **declined** (*application completed, but coverage NOT offered*) in the six months between January 1, 2004 and June 30, 2004?

	Group	Individual	Total
Average (all)	2,155	1,686	1,901
25th Percentile	1,082	42	47
50th Percentile	2,155	1,040	1,064
75th Percentile	3,227	1,152	1,288

Q7. How many LTC applications were **incomplete or canceled** (*application NOT completed*) in the six months between January 1, 2004 and June 30, 2004?

	Group	Individual	Total
Average (all)	403	485	563
25th Percentile	205	211	89
50th Percentile	403	267	357
75th Percentile	602	712	687

Q8. How much new business premium (annualized) was issued in the six months between January 1, 2004 and June 30, 2004?

	Group	Individual	Total
Average (all)	7,576,064	12,933,939	15,180,974
25th Percentile	1,800,000	663,977	575,299
50th Percentile	3,000,000	3,721,477	7,300,000
75th Percentile	6,480,319	10,070,538	15,281,236

Q9. How much LTC annualized premium was inforce as of June 30, 2004?

	Group	Individual	Total
Average (all)	193,203,355	201,287,731	225,388,752
25th Percentile	84,805,033	16,236,775	16,273,323
50th Percentile	142,992,506	80,835,502	103,926,531
75th Percentile	276,496,253	121,558,166	232,075,050

Q10. How many policies were inforce as of June 30, 2004?

	Group	Individual	Total
Average (all)	113,774	116,141	160,091
25th Percentile	3,659	13,794	14,195
50th Percentile	17,075	40,239	74,913
75th Percentile	127,190	101,127	176,794

Q11. How many claims were open as of June 30, 2004?

	Group	Individual	Total
Average (all)	1,124	389	2,823
25th Percentile	120	64	63
50th Percentile	248	150	246
75th Percentile	1,253	264	2,217

Q12. How many new claims (claims that were opened and the company accepted liability) were opened in the six months between January 1, 2004 and June 30, 2004?

	Group	Individual	Total
Average (all)	349	165	1,079
25th Percentile	34	19	8
50th Percentile	98	59	89
75th Percentile	112	262	863

Q13. How many **home office** employees (*full-time equivalents, does not include outsourced/external employees*) were employed as of June 30, 2004 that are allocated to support the LTC Line of Business?

	Group	Individual	Total
Average (all)	-	10	173
25th Percentile	-	4	7
50th Percentile	-	7	29
75th Percentile	-	13	264

Q14. Allocate the % of annualized LTC new business premium paid from January 1, 2004 through June 30, 2004 to each of the following distribution channels (*should total to 100%*).

Career Agents employed by your insurance company	42%
Career Agents employed by an external marketing organization	4%
Independent brokers	35%
Other (<i>specify below</i>)	19%

If you included 'Other' in your allocations above, please specify here:

Company has not marketed proprietary LTC since January 2003.

Independent contractor agents, captive to our company

Group Marketing

SECTION 2: GENERAL QUESTIONS

Answer each of the following as they pertain to the LTC Line of Business.

Q15. Please select the option that best describes each technology used for LTC Operations.

	Use Currently	Plan to use next year	Plan to use in the future (One year +)	Don't plan on using	Did not respond
Interactive Voice Response (IVR)	6	0	2	8	1
Electronic Signature	5	6	2	4	0
Workflow	13	0	0	4	0
Imaging	15	0	0	2	0
Illustration Software Available to Download from Internet	7	1	1	7	1
Internet Quoting Tool (in house)	8	1	1	6	1
Internet Quoting Engine (external multi-carrier quote comparison)	4	1	2	9	1
Internet-based Policy Application	3	2	2	9	1
Internet Policyholder Service	3	2	8	3	1
Internet-based Agent Services: Access to Pending Application Status	11	0	0	5	1
Internet Based Agent Services: Access to Inforce Policy Information	6	2	5	3	1
Internet Based Agent Services: Online Agent Commission Information and Statements	5	3	1	7	1
Request/Receive U/W Requirements	11	1	1	3	1
Expert or Intelligent U/W System	2	2	2	10	1
Call Monitoring	13	1	1	2	0
Common Remitter (Group/Worksite)	1	1	1	12	2

Q16. Describe/list the top three LTC **technology initiatives** at your company.

Last Year:

- 1 Access to Pending Application Status
- 2 Added LTC inforce policy information to an inquiry tool for Agents to use.
- 3 Additional automated systems for operational activity that had been performed manually (ex: policy changes, reinstatements).
- 4 Agent portal
- 5 Agent Reporting Enhancements on Web
- 6 Claims processing improvements
- 7 Development of an agency management system
- 8 Development of Sub-payable Claims Processor
- 9 Enhancements to vendor feeds.
- 10 Imaging
- 11 imaging of ILTC applications and requirements and online underwriting review
- 12 LTCI Underwriting Manual
- 13 new administrative system for ILTC
- 14 New administrative system/Replatforming of LTC administrative system.
- 15 New Product Installations
- 16 New quote software engine for ILTC including web based quote download
- 17 New version of our on-line, underwriting and illustration program
- 18 Policy Administration System Enhancements
- 19 Reporting
- 20 Sarbanes Oxley
- 21 System to push pending application information to Agents over closed network
- 22 Telephonic Cognitive Screening
- 23 Web
- 24 Web access
- 25 Web On-line enrollment
- 26 Workflow
- 27 Workload Management

This Year (Current):

- 1 Adding LTC to a Personal Needs Planning Tool used by our Field Force in their sales cycle.
- 2 Additional data warehousing and reporting tools
- 3 Claims EDI
- 4 Claims Module to Admin System
- 5 Client Management System for Sales
- 6 Electronic receipt of underwriting requirements
- 7 enhanced internet billing services and contract and certificate generation for employers
- 8 Enhancements to admin system
- 9 e-signature
- 10 HIPAA Privacy
- 11 Implementation of agency management system
- 12 Implementation of Imaging for Applications, Claims, and other documentation
- 13 Implementation of vendor Policy Administration System
- 14 interactive website and premium calculator with company electronic GLTC enrollment
- 15 New Business Forms available online
- 16 new quote engine and software for GLTC
- 17 On line illustrations enhancements
- 18 Reporting
- 19 Sarbanes Oxley
- 20 Scanning and Imaging
- 21 Upgrade of Data Warehouse System
- 22 Web
- 23 Web enhancements to On-line Accessibility
- 24 Workflow

Next Year:

- 1 Additional billing options (credit cards)
- 2 Claims Systems Enhancements
- 3 Continued upgrade to enrollment process
- 4 Continued upgrade to websites
- 5 Continued rollout of Policy Admin. System
- 6 Convert Web Applications to New Web Server
- 7 Direct Deposit Claim Payments
- 8 e-business enhancements
- 9 Electronic Billing and Remittance
- 10 Electronic Signature
- 11 Enhancements to Admin System and Web Interface
- 12 Group Enrollment Enhancements
- 13 Implement Customer Information System in LTC Customer Service
- 14 Information Security, Business Continuity, Business Assurance
- 15 Infrastructure Upgrade
- 16 Integrate LTC in a "client management" tool that allows our Field Force to track their clients, their needs, and their product solutions across all company products. And New application input system in the Field for our dedicated agents.
- 17 Integrate LTC into a Field application input tool that now contains all other
- 18 Integrating LTC billing and collections into a system used to bill and collect for all other company product lines.
- 19 Integration of new Workflow (BPM) with Policy Admin System
- 20 LTCI Processing System
- 21 Online pre-qualifications
- 22 Product Development System
- 23 Smart UW System
- 24 Workflow

Q.17 Describe/list the top three LTC operations initiatives at your company.

Last Year:

- 1 ability to review medical underwriting requirements on line
- 2 Administration of Buy Ups and Buy Downs
- 3 Automate Commission Payments/Refunds
- 4 Budgetary Controls/Reporting
- 5 Claim Process Improvements
- 6 Continue with process and system integration efforts to merge disparate LTC claims and policy administration systems.
- 7 Cycle time reduction
- 8 Established dedicated service resources focused on the Employer-paid market, in order to deliver the customized service necessary for that unique market.
- 9 Established new performance standards and related management oversight structure in order to enhance service delivery.
- 10 Group Administration Operations
- 11 Imaging
- 12 internet producer and customer services
- 13 Leadership
- 14 New admin system rollout
- 15 Performed first customer satisfaction survey to assess Agent and Policyowner
- 16 pricing initiative to support ILTC growth and introduction of a new ILTC portfolio
- 17 Quality management system introduction
- 18 Quality Reviews
- 19 Staffing
- 20 System Replacement Project
- 21 Training
- 22 Workflow efficiency
- 23 Worksite Administration

This Year (Current):

- 1 Budgetary Controls/Reporting
- 2 Claim Process Improvements
- 3 Claims and Benefit Access Enhancements
- 4 Claims Processing Enhancements
- 5 Claims Reorganization
- 6 Continuous improvement for processes to reduce expenses, increase accuracy and efficiency and improve customer satisfaction.
- 7 Development of Additional Products- Guarantee Issue
- 8 GLTC underwriter ability to review applications on line
- 9 Increased automation
- 10 Increased Processing Automation
- 11 Integration of Imaging with Workflows
- 12 Introducing new program to recognize and educate producers who sell their first LTC policy with our company.
- 13 introduction of a new GLTC portfolio
- 14 New staffing model for Underwriters. Allows one underwriter to be assigned per case in order to be more responsive to cases needs, and to serve agent better.
- 15 Partnerships with the field and Marketing
- 16 pricing of GLTC to support growth and introduction of a new GLTC portfolio
- 17 Process improvements
- 18 Remote work program
- 19 Restructuring
- 20 Separate service line for our Top LTC producers.
- 21 Staffing
- 22 System Replacement Project
- 23 Training

Next Year:

- 1 Addition of Indemnity Rider benefit
- 2 Budgetary Controls/Reporting
- 3 Claim Processing Improvements
- 4 Claims Formulas Development
- 5 Continue to improve processes to reduce expenses, increase accuracy and efficiency and improve customer satisfaction.
- 6 Efficiencies
- 7 Imaging Cueing
- 8 Increasing Automation and Enhancements
- 9 Integrate Billing and Collection work processes into the Home Office, while leaving all other service functions with the TPA. This will require new workflows and service handoffs in order to make the experience seamless for the Agents and
- 10 Quality Reviews
- 11 Remote Access and impact to hiring and retaining employees
- 12 Reporting
- 13 System Replacement Project

Q18. Answer the following three questions as they apply to each of the following broad functions: New Business, Policy Administration, and Claims.

A. How many "**home-grown**" systems (*developed and used by in-house staff*) are used for each function?

	0	1	2	3	4+	DNR
New Business	6	6	2	0	2	1
Policy Administration	6	5	3	0	2	1
Claims	6	8	3	0	0	0

B. How many "**vendor**" systems (*developed by third-party, but used by in-house staff*) are used for each function?

	0	1	2	3	4+	DNR
New Business	9	6	1	0	0	1
Policy Administration	6	8	2	0	0	1
Claims	8	9	0	0	0	0

C. Please indicate if the following functions are outsourced to a third party:

	Yes	No	DNR
New Business:	5	11	1
Policy Administration:	5	11	1
Claims:	4	13	0

Q19. For each of the following, please indicate how many **requirement requests** are submitted, on average per month over the six months from January 1, 2004 through June 30, 2004:

	Average	Median	Max	Min
Rx-Drug Database Searches	-	-	-	-
Attending Physicians Statements (medical records)	2,209	450	10,400	3
Face-to-Face Assessments	364	150	2,100	-
Telephone Interviews	1,259	490	8,300	-
MIB Searches	200	-	2,470	-
Paramed Evaluations	52	-	594	-
Motor Vehicle Records	-	-	-	-
Other (<i>specify below</i>)	47	-	700	-

If you indicated a number of requirement requests for 'Other' above, please specify what 'Other' is here:

Oral Specimen Testing

SECTION 3: COSTS

Answer each question in this section as it applies to the LTC Line of Business. Note that budgets are "operating budgets" and exclude commissions, claims, loss adjustment expenses, etc.

Q20. How many supervisory personnel (*includes both internal and outsourced/external*) work in each of the LTC Functional areas listed below as of June 30, 2004?

	0-2	3-5	6-10	11-20	21-40	41-60	61+	DNR
New Business	10	4	2	-	-	-	-	1
Underwriting	8	5	2	1	-	-	-	1
Accounting (Premium & Commissions)	9	5	1	-	-	-	-	2
Coverage Change/ Customer Service	12	1	-	-	-	-	-	4
Call Center	9	6	-	-	-	-	-	2
Claims	10	4	2	1	-	-	-	-
Information Technology (IT)	7	4	3	1	-	-	-	2

Q21. How many non-supervisory staff (include both internal and outsourced/external) work in each of the LTC Functional areas listed below as of June 30, 2004?

	0-2	3-5	6-10	11-20	21-40	41-60	61+	DNR
New Business	5	2	4	1	1	-	3	1
Underwriting	4	2	2	2	4	2	-	1
Accounting (Premium & Commissions)	4	4	2	2	2	1	-	2
Coverage Change/ Customer Service	4	4	5	-	-	-	-	4
Call Center	4	1	5	1	3	-	2	1
Claims	5	2	3	2	-	2	2	1
Information Technology (IT)	4	2	3	1	1	2	2	2

Q22. What is the 2004 **Internal Budget** (*for internal staff & expenses other than IT*) for each of the LTC Functional areas listed below? Note: This question does not apply to the IT area.

	0-\$49,999	\$50,000-\$99,999	\$100,000-\$249,999	\$250,000-\$499,999	\$500,000-\$999,999	\$1,000,000-\$1,999,999	\$2,000,000-\$4,999,999	\$5,000,000+	DNR
New Business	5	-	-	-	1	1	3	1	6
Underwriting	4	-	-	-	1	1	4	1	6
Accounting (Premium & Commissions)	4	-	2	1	1	1	2	0	6
Coverage Change/ Customer Service	2	2	1	-	2	1	0	0	9
Call Center	3	-	1	-	1	3	1	1	7
Claims	2	1	3	-	0	0	3	1	7

Q23. What is the 2004 LTC **IT Budget** for each of the LTC Functional areas listed below? If budget for each area is not available, please provide total LTC IT Budget.

	0-\$49,999	\$50,000-\$99,999	\$100,000-\$249,999	\$250,000-\$499,999	\$500,000-\$999,999	\$1,000,000-\$1,999,999	\$2,000,000-\$4,999,999	\$5,000,000+	DNR
New Business	2	-	-	-	-	-	-	-	15
Underwriting	2	-	-	-	-	-	-	-	15
Accounting (Premium & Commissions)	2	-	-	-	-	-	-	-	15
Coverage Change/ Customer Service	2	-	-	-	-	-	-	-	15
Call Center	2	-	-	-	-	-	-	-	15
Claims	2	-	-	-	-	-	-	-	15
OR Total All Areas:	4	-	-	-	-	-	2	4	7

Q24. What is the **2004 LTC external budget** (*the 2004 budget for outsourced staff, expenses, third-party fees*) for each of the functional areas listed below?

	0-\$49,999	\$50,000-\$99,999	\$100,000-\$249,999	\$250,000-\$499,999	\$500,000-\$999,999	\$1,000,000-\$1,999,999	\$2,000,000-\$4,999,999	\$5,000,000+	DNR
New Business	3	-	-	-	-	-	-	-	14
Underwriting (not including Underwriting Requirements)	3	-	-	-	-	-	1	-	13
Underwriting Requirements	2	1	-	-	1	-	-	-	13
Accounting (Premium & Commissions)	3	-	-	-	-	-	-	-	14
Coverage Change/ Customer Service	3	-	-	-	-	-	-	-	14
Call Center	-	-	-	-	1	-	-	-	16
Claims	2	-	1	-	-	-	-	-	14
Information Technology (IT)	2	-	-	-	-	-	1	-	14
OR Total All Areas:	4	-	-	1	-	2	-	2	8

SECTION 4: TIME

Answer each of the following as they apply to the LTC Line of Business. Note that where the questions require a response in "days", use "business days" (e.g., do not include weekend, holidays, etc.).

Q25. For policies that were issued between January 1, 2004 and June 30, 2004, state the average number of business days from policy application to a decision to offer coverage ("time to issue").

Days	# Responses
<1	0
1-2	0
3-5	1
6-10	0
11-20	3
21-30	6
31-40	2
41+	1
DNR	4

Q26. For each of the following requirements, state the average number of business days required to respond to a request (based on requests from January 1, 2004 through June 30, 2004).

	<1	1-2	3-5	6-10	11-15	16-20	21+	DNR
Rx-Drug Database Searches	1	1	-	-	-	-	-	15
APS's (medical records)	-	-	-	1	3	7	3	3
Face-to-Face Assessments	1	1	2	8	2	-	-	3
Telephone Interview(s)	1	5	7	-	1	-	-	3
MIB Search	2	1	-	-	-	-	-	14
Paramed Evaluation	1	-	1	1	1	-	1	12
Motor Vehicle Records	1	-	-	-	-	-	-	16
Other (<i>specify below</i>)	1	-	1	-	-	-	-	15

If you indicated an average number of business days next to 'Other' above, please specify here:

Oral Specimen Testing

Q27. For each of the following policyholder service requests, state the average number of business days required to respond to a request (based on the requests from January 1, 2004 through June 30, 2004).

	<1	1-2	3-5	6-10	11-15	16-20	21+	DNR
Address change	7	6	-	-	-	-	-	4
Mode change	4	4	4	-	1	-	-	4
Policy changes with underwriting	-	1	1	1	3	6	1	4
Policy changes without underwriting	-	5	5	3	-	-	-	4
Reinstatements with underwriting	-	-	-	1	2	6	2	6
Reinstatements without underwriting	1	5	4	2	1	-	-	4
Cancellation(s)	2	4	5	1	1	-	-	4
Guaranteed purchase option offer	3	3	4	1	-	-	-	6

Q28. Respond to each of the following call center metrics (based on calls from January 1, 2004 to June 30, 2004). — *Numeric Answers Only for A thru D*

A. Average number of monthly calls (*include new business, inforce and claims*):

Average	13,722
Median	7,400
Max	50,000
Min	50

B. Calls abandoned (*percent*):

Average	4%
Median	3%
Max	26%
Min	0%

C. Average time service factor (*number*): ** Question dropped due to inconsistent responses

D. Average time per call (*in seconds*):

Average	260
Median	222
Max	600
Min	90

Q29. For each of the following claim requests, please state the average number of business days required to respond (based on claims from January 1, 2004 through June 30, 2004).

	<1	1-2	3-5	6-10	11-15	16-20	21+	DNR
Mail claim form	3	9	1	-	1	-	-	3
Review eligibility	2	2	6	3	-	1	-	3
Pay claim after receipt of bill submission	1	1	5	3	3	-	-	4
Waiver of premium claim	-	3	5	1	1	1	1	5