



**SOCIETY OF
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Editor's Corner

By Linda Chow

It's been my pleasure to serve the SOA Long Term Care (LTC) section as its newsletter editor. Over the past five to six years, I have watched a wave of retirement from our first-generation LTC experts. Many of my industry friends and I have grown into the second-generation LTC insurance practitioners serving this industry and the society. To me, LTC is not only a job but also a family matter and my career aspiration.

This year in the newsletter, I want to continue exploring a wide array of topics that provide readers a holistic view regarding LTC. In this edition, we included articles ranging from managing in-force blocks and their legal issues to new product, LTC reform and LTC from a family perspective.

Eileen Tell writes about how families search for long-term care services and support. I nodded while reading the article as I can totally associate my own experience as a family caregiver to what Eileen wrote.

Pedro Alcocer, Robert Eaton and Pamela Laboy write about Long-Term Services and Support (LTSS) in Medicare Advantage plans. I was fortunate enough to be one of the first few actuaries who supported the state of Minnesota in exploring the idea of adding an LTC component to MA plans back in 2014. I therefore am excited to see this idea materialize within such a short timeframe.

Marc Glickman writes about rate increases from a client's perspective, translating a complex topic to layperson's terms.

Nolan B. Tully, Sandra K. Jones and Jessica E. Loesing from Drinker Biddle write about Tax-Qualified Language: Litigation Risks Stemming from Common Policy Language. Claim management is one of the most important topics when it comes to in-force block management.

We continued our "New to LTC" series with Alex Vichinsky, John Mulheren and Andrew Sloan.

Lastly, I decided to share the results of a survey that was cosponsored by LIMRA and EY regarding the combination products market and industry landscape.



Again, I want to thank all the writers who have contributed to this edition of the newsletter. Your effort and ideas will help shape the future of the U.S. LTC insurance industry.

Our next submission deadline is May 24 for the August 2019 issue. Please continue to share your great LTC-related experience and ideas (work or personal). I look forward to seeing your articles in the next publication. ■



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