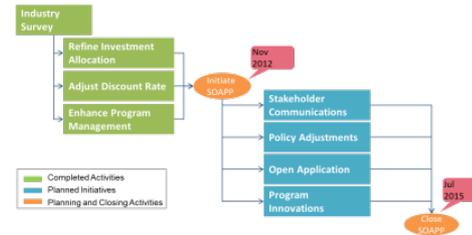


**Long-Term Care (LTC) Program  
Stabilization and Open Application Period  
Project (SOAPP) Update**



# Table of Contents

- SOAPP Graphical Overview
  - Stabilization Strategy
  - Policy Adjustments



- Open Application Initiative
  - Overview and Status
  - High Level Initiation Plan

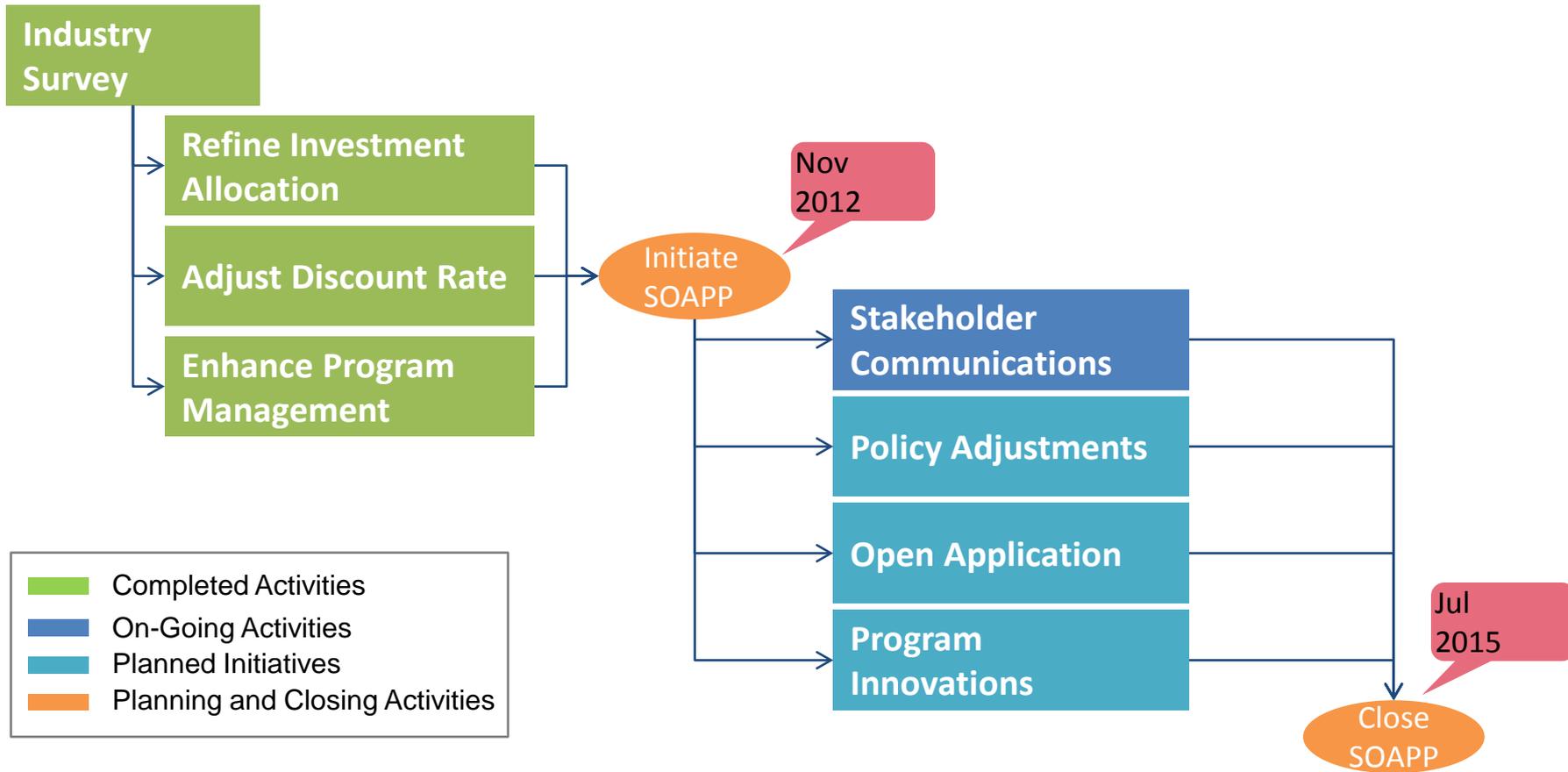
Initiate Open Application  
(Dec 2013)

- Program Innovations
  - Overview and Status

Program Innovations  
(Jan 2013)

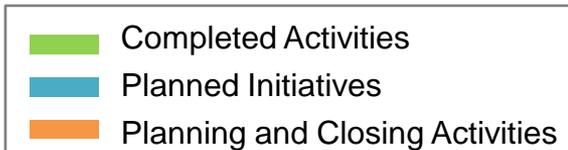
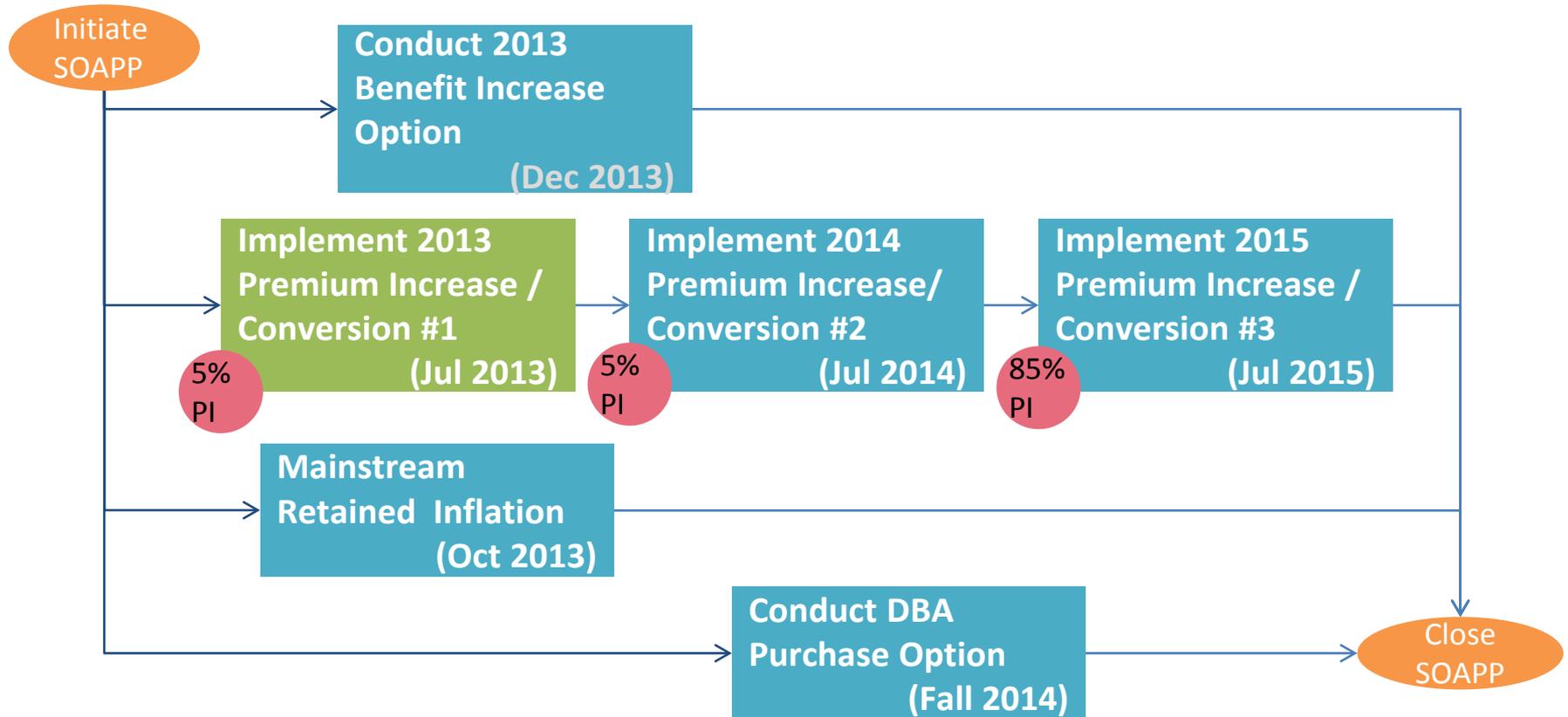
# Stabilization Strategy

Significant thought and effort has gone into identifying ways to stabilize and sustain the LTC Program.



# Policy Adjustments

Provide existing Members the opportunity to adjust their policies to avoid premium increases or adjust their benefits to meet today's conditions.



## Open Application Overview and Status

- Key Accomplishments:
  - Finalized product design and business rules
  - Developed prepackaged plans
  - Procured marketing vendor
  - Drafted application materials
    - Evidence of Coverage
    - Application Form
    - Schedule of Benefits Page
- Planned Marketing Effort
  - Research and Planning
  - Creative Development
  - Application and Marketing Material Development
  - Employer and Constituent Outreach and Marketing

### Initiative Overview

This initiative opens the program to begin accepting new applications in December 2013. The LTC Program last offered an open application period in 2008.

LTC Program Staff are coordinating activities across CalPERS Public Affairs Office, the third party administrator, and the marketing vendor.

The CalPERS Public Affairs Office will contribute to the marketing effort by managing all camera-ready design work and testimonials.

Initiative is in development and on schedule for December 2013 deployment.

# High Level Initiation Plan

Implementation Trigger	1	<ul style="list-style-type: none"> <li>• Mail Application Interest Cards</li> <li>• Currently 11,637 requests</li> </ul>
Application Materials	2	<ul style="list-style-type: none"> <li>• Application Form</li> <li>• Application Kit</li> <li>• Employer Kit</li> <li>• Online Application</li> <li>• Testimonials</li> <li>• Web Content</li> <li>• Issue Kit</li> </ul>
Operations Readiness	3	<ul style="list-style-type: none"> <li>• Call Center Staffing and Training</li> <li>• Fulfillment Processing</li> <li>• Application Processing (Intake / Underwriting / EOC / Schedule of Benefits)</li> <li>• Third Party Administrator IT System Setup</li> </ul>
Communications	4	<ul style="list-style-type: none"> <li>• LTC Program Newsletter</li> <li>• PERSpective / Employer News</li> <li>• Constituent Briefings</li> <li>• Website Announcement / Materials</li> </ul>
Prelaunch Marketing	5	<ul style="list-style-type: none"> <li>• CalPERS Employer Outreach Group</li> <li>• Summer / Fall 2013 Retirement Fairs (Sacramento and Long Beach)</li> <li>• October Ed Forum (San Jose)</li> </ul>

## Program Innovations

Initiative	Description	Status
Program Website	Enables Policyholder on-line access to premium payment status, claims history, update their personal information, download important forms, and chat “live” with a representative.	Operational
Interactive Voice Response	Enables Policyholder status check of claim or premium payments through touch-tone prompts and voice-activated responses.	Operational
Preferred Provider Network	Network of long-term care providers who meet certification and credentialing requirements with discounted rates ranging from 5 to 20 percent. PPN currently consists of 41 preferred providers in seven metropolitan areas of California.	Testing
Premium Payment Options	Allows policyholders the option to pay their premium via credit card or Electronic Fund Transfer (EFT).	Development