

X. HOME HEALTH CARE COVERAGE

National

2001⁵⁰

According to the companies responding regarding home health coverage for 2001, nationally, **93.9%** of their long-term care insurance insureds had home health care coverage. The average maximum daily home health care benefit was **\$95.58** per day.

In the national group market, the percentage of insureds who had home health care coverage was **93.8%**; in the national individual market, **93.9%** of insureds had home health care coverage. In the national group market, the average maximum daily home health care benefit was **\$74.76** per day, in the national individual market, it was **\$104.75** per day.

2004⁵¹

According to the companies responding regarding home health coverage for 2004, nationally, **96.4%** of their long-term care insurance insureds had home health care coverage. The average maximum daily home health care benefit was **\$109.40** per day.

In the national group market, the percentage of insureds who had home health care coverage was **95.4%**; in the national individual market, **97.2%** of insureds had home health care coverage. In the national group market, the average maximum daily home health care benefit was **\$77.27** per day, in the national individual market, it was **\$121.32** per day.

Massachusetts

2001⁵²

According to the companies responding regarding home health coverage in 2001 in Massachusetts, **99.2%** of their long-term care insurance insureds had home health care coverage. The average maximum daily home health care benefit was **\$106.09** per day.

In the Massachusetts group market, the percentage of insureds who had home health care coverage was **99.6%**; in the Massachusetts individual market, **99.0%** of insureds had home health care coverage. In the Massachusetts group market, the average maximum daily home health care benefit was **\$69.52** per day, in the Massachusetts individual market, it was **\$108.36** per day.

⁵⁰ Thirty-four companies could respond to this question; the remaining companies either were no longer offering coverage nationally in 2001 or they provided insufficient information and their data were not included in the summary statistic.

⁵¹ Thirty-two companies could respond to this question; the remaining companies either were no longer offering coverage nationally in 2004 or they provided insufficient information and their data were not included in the summary statistic.

⁵² Thirty-four companies could respond to this question; the remaining companies either were no longer offering coverage in Massachusetts in 2001 or they provided insufficient information and their data were not included in the summary statistic.

2004⁵³

According to the companies responding regarding home health care coverage for 2004 in Massachusetts, **98.4%** of their long-term care insurance insureds had home health care coverage. The average maximum daily home health care benefit was **\$129.87** per day.

In the Massachusetts group market, the percentage of insureds who had home health care coverage was **99.0%**; in the Massachusetts individual market, **98.0%** of insureds had home health care coverage. In the Massachusetts group market, the average maximum daily home health care benefit was **\$76.50** per day, in the Massachusetts individual market, it was **\$124.90** per day.

⁵³ Twenty-six companies could respond to this question; the remaining companies either were no longer offering coverage in Massachusetts in 2004 or they provided insufficient information and their data were not included in the summary statistic.

EXHIBIT 14

LONG-TERM CARE INSURANCE

PERCENTAGE OF INSURED WHO
PURCHASED HOME HEALTH CARE COVERAGE
AND THE AVERAGE MAXIMUM DAILY AMOUNT PURCHASED
IN 2001 and 2004

National	2001	2004
Home Health Care Coverage	% Purchase	% Purchase
Total	93.9%	96.4%
Group	93.8%	95.4%
Individual	93.9%	97.2%

Home Health Care Coverage	\$ Coverage	\$ Coverage
Total	\$95.58	\$109.40
Group	\$74.76	\$77.27
Individual	\$104.75	\$121.32

Massachusetts	2001	2004
Home Health Care Coverage	% Purchase	% Purchase
Total	99.2%	98.4%
Group	99.6%	99.0%
Individual	99.0%	98.0%

Home Health Care Coverage	\$ Coverage	\$ Coverage
Total	\$106.09	\$129.87
Group	\$69.52	\$76.50
Individual	\$108.36	\$124.90

NOTE: Totals are taken from survey data reported by those long-term care insurers with Massachusetts insureds. Data from companies that do not have Massachusetts insureds are not reflected in totals.