

X. HOME HEALTH CARE COVERAGE

National⁷⁵

1998

As indicated in Exhibit 14, according to **29** respondents in the national market, **87.9%** of long-term care insurance policyholders had home health care coverage. The average maximum daily home health care benefit was **\$82.01** per day.

In the national group market, the percentage of policyholders who had home health care coverage was **87.4%**; in the national individual market, **88.2%** of policyholders had home health care coverage. In the national group market, the average maximum daily home health care benefit was **\$65.81** per day, in the national individual market, it was **\$93.37** per day.

2001

As indicated in Exhibit 14, according to **34** respondents in the national market, **93.9%** of long-term care insurance policyholders 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 policyholders who had home health care coverage was **93.8%**; in the national individual market, **93.9%** of policyholders 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.

Massachusetts^{76, 77}

1998

As indicated in Exhibit 14, according to **23** respondents in the Massachusetts market, **99.4%** of long-term care insurance policyholders had home health care coverage. The average maximum daily home health care benefit was **\$92.50** per day.

In the Massachusetts group market, the percentage of policyholders who had home health care coverage was **98.4%**; in the Massachusetts individual market, **100.0%** of policyholders had home health care coverage. In the Massachusetts group market, the average maximum daily home health care benefit was **\$73.47** per day, in the Massachusetts individual market, it was **\$94.37** per day.

⁷⁵ One group carrier that completed the survey no longer markets its group products and does not appear in statistical data after calendar year 1999.

⁷⁶ Two carriers are active only in the group market in Massachusetts.

⁷⁷ One group carrier that completed the survey no longer markets its group products and does not appear in statistical data after calendar year 1999.

2001

As indicated in Exhibit 14, according to **34** respondents in the Massachusetts market, **99.2%** of long-term care insurance policyholders 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 policyholders who had home health care coverage was **99.6%**; in the Massachusetts individual market, **99.0%** of policyholders 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.

EXHIBIT 14

LONG-TERM CARE INSURANCE

PERCENTAGE OF POLICYHOLDERS WHO
PURCHASED HOME HEALTH CARE COVERAGE
AND THE AVERAGE MAXIMUM DAILY AMOUNT PURCHASED
IN 1996, 1998 and 2001 ⁷⁸

National	1996		1998		2001	
	# Resp.	% Purchase	# Resp.	% Purchase	# Resp.	% Purchase
Total	27	79.4%	29	87.9%	34	93.9%
Group	10	84.4%	9	87.4%	8	93.8%
Individual	17	74.3%	20	88.2%	26	93.9%

	# Resp.	\$ Coverage	# Resp.	\$ Coverage	# Resp.	\$ Coverage
Total	25	\$80.30	29	\$82.01	34	\$95.58
Group	9	\$76.46	9	\$65.81	8	\$74.76
Individual	16	\$84.73	20	\$93.37	26	\$104.75

Massachusetts	1996		1998		2001	
	# Resp.	% Purchase	# Resp.	% Purchase	# Resp.	% Purchase
Total	24	98.3%	23	99.4%	34	99.2%
Group	10	96.1%	9	98.4%	8	99.6%
Individual	14	99.9%	14	100.0%	26	99.0%

	# Resp.	\$ Coverage	# Resp.	\$ Coverage	# Resp.	\$ Coverage
Total	24	\$86.97	23	\$92.50	34	\$106.09
Group	10	\$76.43	9	\$73.47	8	\$69.52
Individual	14	\$99.61	14	\$94.37	26	\$108.36

⁷⁸ One group carrier that completed the survey no longer markets its group products and does not appear in statistical data after calendar year 1999.