

IX. NURSING HOME COVERAGE

National

2001 ⁴⁶

According to the companies responding regarding nursing home coverage in 2001, nationally, **97.8%** of their long-term care insurance insureds had nursing home coverage. The average maximum daily nursing home benefit was **\$115.95** per day.

In the national group market, the percentage of insureds who had nursing home coverage was **100%**; in the national individual market, **96.7%** of insureds had nursing home coverage. In the national group market, the average maximum daily nursing home benefit was **\$91.52** per day; in the national individual market, it was **\$112.11** per day.

2004 ⁴⁷

According to the companies responding regarding nursing home coverage in 2004, nationally, **98.1%** of their long-term care insurance insureds had nursing home coverage. The average maximum daily nursing home benefit was **\$122.49** per day.

In the national group market, the percentage of insureds who had nursing home coverage was **100%**; in the national individual market, **96.5%** of insureds had nursing home coverage. In the national group market, the average maximum daily nursing home benefit was **\$89.94** per day; in the national individual market, it was **\$128.52** per day.

Massachusetts

2001 ⁴⁸

According to the companies responding regarding nursing home coverage in 2001 in Massachusetts, **98.7%** of their long-term care insurance insureds had nursing home coverage. The average maximum daily nursing home benefit was **\$133.40** per day.

In the Massachusetts group market, the percentage of insureds who had nursing home coverage was **100%**; in the Massachusetts individual market, **97.7%** of insureds had nursing home coverage. In the Massachusetts group market, the average maximum daily nursing home benefit was **\$102.94** per day; in the Massachusetts individual market, it was **\$152.62** per day.

2004 ⁴⁹

According to the companies responding regarding nursing home coverage in 2004 in Massachusetts, **99.1%** of their long-term care insurance insureds had nursing home coverage. The average maximum daily nursing home benefit was **\$150.86** per day.

⁴⁶ 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.

⁴⁷ 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.

⁴⁸ 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.

⁴⁹ 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.

In the Massachusetts group market, the percentage of insureds who had nursing home coverage was **99.9%**; in the Massachusetts individual market, **98.4%** of insureds had nursing home coverage. In the Massachusetts group market, the average maximum daily nursing home benefit was **\$93.87** per day; in the Massachusetts individual market, it was **\$159.17** per day.

EXHIBIT 13

LONG-TERM CARE INSURANCE

PERCENTAGE OF INSURED'S WHO
PURCHASED NURSING HOME COVERAGE
AND THE AVERAGE MAXIMUM DAILY AMOUNT PURCHASED
IN 2001 and 2004

National	2001	2004
Nursing Home Coverage	% Purchase	% Purchase
Total	97.8%	98.1%
Group	100.0%	100%
Individual	96.7%	96.5%

Nursing Home Coverage	\$ Coverage	\$ Coverage
Total	\$115.95	\$122.49
Group	\$91.52	\$89.94
Individual	\$112.11	\$128.52

Massachusetts	2001	2004
Nursing Home Coverage	% Purchase	% Purchase
Total	98.7%	99.1%
Group	100.0%	99.9%
Individual	97.7%	98.4%

Nursing Home Coverage	\$ Coverage	\$ Coverage
Total	\$133.40	\$150.86
Group	\$102.94	\$93.87
Individual	\$152.62	\$159.17

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.