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To the Long-Term Care Insurance Reduced Benefit Options (EX) Subgroup, Senior Issues (B) Task Force, Health Actuarial (B) Task Force, Interested Regulators, and Interested Parties:

Assured Allies mission is to transform the aging process and improve lives for every American as they age. We aspire to do this by reinventing the aging experience for the estimated 20+ million US consumers the vast majority of which are unprepared to finance their long term care costs.

While the precise number of Americans that need assistance as they age is debatable, there is no question that we need a creative and modern approach to solve this societal problem. Assured allies may be new to the long term care space, but our team is rich and deep in experience solving issues for health care and aging. Our products are built with the consumer in mind and thereby use a data driven engagement approach with the singular aim of helping our consumers live healthier lives and age in place.

While our programs fall under the heading of “wellness programs”, we believe our science based wellness solutions provide much more. In fact, we are the first company to take longstanding solutions in the healthcare space, modernize them and apply them to aging and long term care. We build trusted relationships with our consumers and engage and coach them on their respective aging journey. We partner with trusted vendors across the nation to offer meaningful value added discounts to help the consumer as they age and reward the policyholder for healthy decisions. We look to change the trajectory of aging and demonstrate to our consumers that they personally can impact how they age and even where they age. We look to deliver these services, tied to the insurable risk of needing long term care services and partner with insurance carriers to offer new insurance products and help manage current legacy blocks of business. Our new approach and product design will change how long term care is financed and even the aging process.

Insurance regulators are rightly concerned with data use, sources and protections/privacy. We appreciate the data concerns expressed by state regulators and believe through positive consumer consent and transparency we can strike the right balance of protection and innovation that will ultimately benefit our policyholders. We also appreciate the rebating concerns highlighted in the document and believe that our program, which is designed to benefit all policyholders navigates through this complex issue as well. Our program, services and benefits are all tied directly the underlying insurable risk in the insurance contract. We believe it is important to look holistically at how we finance long term care and move beyond premium increases, cutting benefits and try to improve peoples’ lives.

As a new emerging technology company focused on helping older adults age with dignity and independence, we’d appreciate an opportunity to discuss the data privacy and rebating concerns and why we believe our innovative approach to aging is good for consumers, carriers and state insurance departments.

Thank you for your consideration.

Larry Nisenson  
Chief Growth Officer