Long-Term Care (2024)

Long-Term Care Interrogatories

		Yes/No Response	Explanation
01	Does the company have data to report for Stand-Alone Long-Term Care?		--
02	Does the company have data to report for Life Long-Term Care Hybrid?		--
03	Does the company have data to report for Annuity Long-Term Care Hybrid?		--
04	Stand-Alone LTC - Has the company had a significant event or business strategy change that would affect the data for this reporting period?		--
05	If yes, please explain.	--	
06	Life LTC Hybrid - Has the company had a significant event or business strategy change that would affect the data for this reporting period?		--
07	If yes, please explain.	--	
08	Annuity LTC Hybrid - Has the company had a significant event or business strategy change that would affect the data for this reporting period?		--
09	If yes, please explain.	--	
10	Stand-Alone LTC - Has all of part of this block of business been sold, closed or moved to another company during the reporting period?		--
11	If yes, please explain.	--	
12	Life LTC Hybrid - Has all of part of this block of business been sold, closed or moved to another company during the reporting period?		--
13	If yes, please explain.	--	
14	Annuity LTC Hybrid - Has all of part of this block of business been sold, closed or moved to another company during the reporting period?		--
15	If yes, please explain.	--	
16	Additional state specific Stand-Alone Long-Term Care comments (optional):	--	
17	Additional state specific Life Long-Term Care Hybrid comments (optional):	--	
18	Additional state specific Annuity Long-Term Care Hybrid comments (optional):	--	

Long-Term Care General Information

		Stand-Alone LTC	Life LTC Hybrid	Annuity LTC Hybrid
19	Number of policies/contracts in-force as of the beginning of the reporting period.			
20	Number of new business policies/contracts issued during the period.			
21	Number of free look cancellations during the period.			
22	Number of lapses during the period.			
23	Number of rescissions during the period.			
24	Number of policies/contracts in-force as of the end of the period.			
25	Number of internal replacements during the period.			
26	Number of external replacements during the period.			
27	Number of policies/contracts replaced where age of insured at replacement was < 65.	--		
28	Number of policies/contracts replaced where age of insured at replacement was between 65 and 80.	--		
29	Number of policies/contracts replaced where age of insured at replacement was > 80.	--		
30	Number of complaints received directly from consumers.			

Long-Term Care Claimants and Claimant Requests Activity

		Stand-Alone LTC	Life LTC Hybrid	Annuity LTC Hybrid
31	Number of claimants approved for benefits as of the beginning of the period.			
32	Number of claimants with pending claimant request determinations as of the beginning of the period.			
33	Number of new claimants during the period.			
34	Number of claimants with pending claimant request determinations as of the end of the period.			
35	Number of claimants approved for benefits as of the end of the period.			
36	Number of claimant requests denied or not paid because claimant did not pursue (inactivity or death).			
37	Number of claimant requests denied or not paid because of preexisting condition exclusion.			
38	Number of claimant requests denied or not paid because of elimination or waiting period not met.			
39	Number of claimant requests denied or not paid because services provided not covered under the policy.			
40	Number of claimant requests denied or not paid because provider or facility not qualified under the policy.			
41	Number of claimant requests denied or not paid because benefits eligibility criteria not met.			
42	All other claimant requests denied or closed without payment.			
43	Number of claim request determinations made within 0-30 days.			
44	Number of claim request determinations made within 31-60 days.			
45	Number of claim request determinations made within 61-90 days.			
46	Number of claim request determinations made beyond 90 days.			

Version 2024.0.1 (Updated 9/24/2024)
© 2024 National Association of Insurance Commissioners

Long-Term Care (2024)

Long-Term Care Benefit Payment Requests Activity

		Stand-Alone LTC	Life LTC Hybrid	Annuity LTC Hybrid
47	Number of benefit payment requests pending as of the beginning of the period.			
48	Number of benefit payment requests received during the period.			
49	Number of benefit payment requests denied or not paid during the period.			
50	Number of benefit payment requests pending as of the end of the period.			
51	Number of benefit payment requests paid within 0-30 days.			
52	Number of benefit payment requests paid within 31-60 days.			
53	Number of benefit payment requests paid within 61-90 days.			
54	Number of benefit payment requests paid beyond 90 days.			
55	Number of benefit payment requests denied or not paid within 0-30 days.			
56	Number of benefit payment requests denied or not paid within 31-60 days.			
57	Number of benefit payment requests denied or not paid within 61-90 days.			
58	Number of benefit payment requests denied or not paid beyond 90 days.			

Long-Term Care Lawsuit Activity

		Stand-Alone LTC	Life LTC Hybrid	Annuity LTC Hybrid
59	Number of lawsuits open as of the beginning of the period.			
60	Number of lawsuits opened during the period.			
61	Number of lawsuits closed during the period - Total.			
62	Number of lawsuits closed during the period with consideration for the consumer.			
63	Number of lawsuits open as of the end of the period.			

Long-Term Care Attestation

		First Name	Middle Name	Last Name	Suffix	Title	Comments
64	First Attestor Information.						--
65	Second Attestor Information.						--
66	Overall Comments for the Filing Period.	--	--	--	--	--	

Version 2024.0.1 (Updated 9/24/2024)
© 2024 National Association of Insurance Commissioners