

# Market Conduct Annual Statement 2018 Data Year Filings

## *Long-Term Care Data Elements & Validation*



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# **Market Conduct Annual Statement 2018 Data Year Filings**

## *Long-Term Care Data Elements*



## **MCAS Resources**

Visit the MCAS Web page at:  
[https://www.naic.org/mcas\\_main.htm](https://www.naic.org/mcas_main.htm)

- Important Dates
- Participation Requirements
- Frequently Asked Questions
- Reporting Blanks
- Data Call and Definitions
- MCAS User Guide
- CSV Data Upload Instructions

## Remember

The filing deadline is

**April 30, 2019**

## Remember

MCAS Threshold:

There is no premium threshold - any positive premium in any state for stand-alone LTC, hybrid Life-LTC, or hybrid Annuity-LTC is reported for that state

Arkansas Threshold:

**\$50,000 in direct written premium**

Long-Term Care Interrogatories		
	Yes No Response	Explanation
01		--
02		--
03		--
04/05		--
06/07		--
08/09		--
10/11		--
12/13		--
14/15		--
16		--
17		--
18		--

Long-Term Care Interrogatories		
	Yes No Response	Explanation
01		n/a
02		n/a
03		n/a
04/05		n/a
06/07		--
08/09		--
10/11		--
12/13		--
14/15		--
16		--
17		--
18		--

Long-Term Care General Information			
	Stand-Alone LTC	Life LTC Hybrid	Annuity LTC Hybrid
19			
20			
21			
22			
23			
24			
25			
26			
27		n/a	
28		n/a	
29		n/a	
30			

Long-Term Care Interrogatories		Yes No Response	Explanation	
01	Does the company have data to report for Stand-Alone Long-Term Care?		n/a	
02	Does the company have data to report for Life Long-Term Care Hybrid?		n/a	
03	Does the company have data to report for Annuity Long-Term Care Hybrid?		n/a	
04/05	Stand-Alone LTC - Has the company had a significant event or business strategy change that would affect the data for this reporting period? If yes, please explain.			
06/07	Life LTC Hybrid - Has the company had a significant event or business strategy change that would affect the data for this reporting period? If yes, please explain.			
08/09	Annuity LTC Hybrid - Has the company had a significant event or business strategy change that would affect the data for this reporting period? If yes, please explain.			
10/11	Stand-Alone LTC - Has all of part of this block of business been sold, closed or moved to another company during the reporting period? If yes, please explain.			
12/13	Life LTC Hybrid - Has all of part of this block of business been sold, closed or moved to another company during the reporting period? If yes, please explain.			
14/15	Annuity LTC Hybrid - Has all of part of this block of business been sold, closed or moved to another company during the reporting period? 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.		n/a	
28	Number of policies/contracts replaced where age of insured at replacement was between 65 and 80.		n/a	
29	Number of policies/contracts replaced where age of insured at replacement was > 80.		n/a	
30	Number of complaints received directly from consumers.			

Long-Term Care Interrogatories		Yes No Response	Explanation	
01	Does the company have data to report for Stand-Alone Long-Term Care?	Y	n/a	
02	Does the company have data to report for Life Long-Term Care Hybrid?	Y	n/a	
03	Does the company have data to report for Annuity Long-Term Care Hybrid?	Y	n/a	
04/05	Stand-Alone LTC - Has the company had a significant event or business strategy change that would affect the data for this reporting period? If yes, please explain.			
06/07	Life LTC Hybrid - Has the company had a significant event or business strategy change that would affect the data for this reporting period? If yes, please explain.			
08/09	Annuity LTC Hybrid - Has the company had a significant event or business strategy change that would affect the data for this reporting period? If yes, please explain.			
10/11	Stand-Alone LTC - Has all of part of this block of business been sold, closed or moved to another company during the reporting period? If yes, please explain.			
12/13	Life LTC Hybrid - Has all of part of this block of business been sold, closed or moved to another company during the reporting period? If yes, please explain.			
14/15	Annuity LTC Hybrid - Has all of part of this block of business been sold, closed or moved to another company during the reporting period? 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.		n/a	
28	Number of policies/contracts replaced where age of insured at replacement was between 65 and 80.		n/a	
29	Number of policies/contracts replaced where age of insured at replacement was > 80.		n/a	
30	Number of complaints received directly from consumers.			

Long-Term Care Interrogatories		Yes No Response	Explanation
01	Does the company have data to report for Stand-Alone Long-Term Care?	Y	n/a
02	Does the company have data to report for Life Long-Term Care Hybrid?	N	n/a
03	Does the company have data to report for Annuity Long-Term Care Hybrid?	Y	n/a
04/05	Stand-Alone LTC - Has the company had a significant event or business strategy change that would affect the data for this reporting period? If Yes, please explain.		
06/07	Life LTC Hybrid - Has the company had a significant event or business strategy change that would affect the data for this reporting period? If Yes, please explain.		
08/09	Annuity LTC Hybrid - Has the company had a significant event or business strategy change that would affect the data for this reporting period? If Yes, please explain.		
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12/13	Life LTC Hybrid - Has all of part of this block of business been sold, closed or moved to another company during the reporting period? If Yes, please explain.		
14/15	Annuity LTC Hybrid - Has all of part of this block of business been sold, closed or moved to another company during the reporting period? 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			
19	Number of policies/contracts in-force as of the beginning of the reporting period.	Stand-Alone LTC	Life LTC Hybrid
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.	n/a	
29	Number of policies/contracts replaced where age of insured at replacement was > 80.	n/a	
30	Number of complaints received directly from consumers.		

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

Long-Term Care Interrogatories		
	Yes No Response	Explanation
01		
02		n/a
03		n/a
04/05		n/a
04/05		Stand-Alone LTC - Has the company had a significant event or business strategy change that would affect the data for this reporting period? If Yes, please explain.
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14/15		Annuity LTC Hybrid - Has all of part of this block of business been sold, closed or moved to another company during the reporting period? 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 MCAS Data Elements



## Market Conduct Data

### Long-Term Care

- Stand-Alone LTC
  - Life-Hybrid LTC
  - Annuity-Hybrid LTC
- Report experience on individual LTC hybrid policies and contracts.
  - Do not report experience on group policies and contracts.



# Market Conduct Data

## Stand-Alone Long-Term Care in MCAS:

- NAIC Long-Term Care Insurance Model Act (#640), Sec. 4A
  - ... any insurance policy ...designed to provide coverage ...for each covered person ... for one or more necessary or medically necessary diagnostic, preventive, therapeutic, rehabilitative, maintenance or personal care services ....

## LTC-Hybrid Insurance in MCAS:

- Products providing LTC insurance [which is] 'built into the life policy or annuity contract, or ... attached to such policy or contract by a rider....'
- NAIC Long-Term Care Insurance Model Act (#640), Sec. 4A
  - [Hybrid-LTC] **does not include** life insurance policies that accelerate the death benefit specifically for ... terminal illness, medical conditions requiring extraordinary medical intervention or permanent institutional confinement, and that provide the option of a lump-sum payment for those benefits and **where neither the benefits nor the eligibility for the benefits is conditioned upon the receipt of long-term care.**

# Data Reporting Methodology



# In-Force & New Business

## 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.		

**January 1, 2018 – December 31, 2018**

# Free Looks

## 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.		

**January 1, 2018 – December 31, 2018**

## Long-Term Care Data Call & Definitions

### Free Looks

A free look is a set number of days provided in a policy or contract that allows time for the purchaser to review the policy or contract provisions with the right to return the policy or contract for a full refund of all monies paid.

Report the number of policies that were returned by the owner under the free look provision.

### Free Looks

MCAS is not asking for the number of policies that have a Free Look provision; you are expected to provide the number of times the free look provision was exercised during the reporting period.



Policies with Free Look Provision



Policies where Free Look Provision was Exercised

# Lapses

## 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.		

**January 1, 2018 – December 31, 2018**

# Long-Term Care Data Call & Definitions

## Lapse

A termination of the entire policy or contract  
 OR  
 The termination of the LTC benefit of the policy or contract  
**DUE TO**  
 Nonpayment of premium



# Rescissions

## 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	n/a		
28	n/a		
29	n/a		
30	Number of complaints received directly from consumers.		

**January 1, 2018 – December 31, 2018**

# Long-Term Care Data Call & Definitions

## Rescissions

The invalidation of a policy or contract

OR

The invalidation of the LTC benefit of the policy or contract by an insurer

In accordance with

NAIC Long-Term Care Insurance Model Act (#640)



# Policies In-Force

## 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.		

**End of Reporting Period December 31, 2018**

# Replacements

## 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.		
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29	Number of policies/contracts replaced where age of insured at replacement was > 80.		
30	Number of complaints received directly from consumers.		

**January 1, 2018 – December 31, 2018**

# Long-Term Care Data Call & Definitions

## Replacements

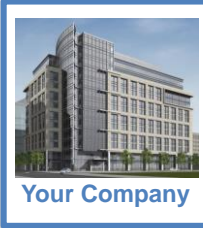
- Stand-Alone LTC policies: The replacement of a policy or contract with LTC benefits already in force with a new stand-alone LTC policy.
- Hybrid LTC policies: The replacement of any life policy, annuity contract or LTC policy already in force with a new policy or contract with LTC hybrid insurance coverage.

## Replacements

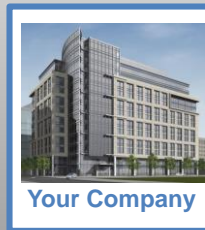


**Reported as TWO Replacements**

# Internal Replacement



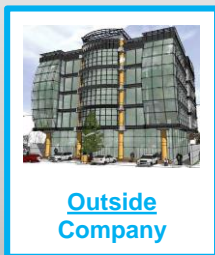
Original Policy



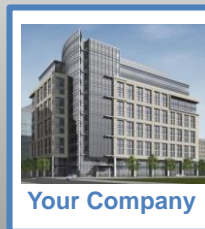
Replacement



# External Replacement



Original Policy



Replacement





# Replacements

## 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.		

**January 1, 2018 – December 31, 2018**

# Complaints

## 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.		
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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.		

**January 1, 2018 – December 31, 2018**

## Long-Term Care Data Call & Definitions

### Complaint

Any written communication that expresses dissatisfaction with a specific person or entity subject to regulation under the state's insurance laws. An oral communication, which is subsequently converted to a written form, will meet the definition of a complaint for this purpose.

## Long-Term Care Data Call & Definitions

### Complaints Include:

- Any complaint regardless of the subject of the complaint (claims, underwriting, marketing, etc.)
- Complaints received from third parties
- Complaints that are **directly** received by the company through social media applications should be included if the complaint has enough specificity to meet the definition of a complaint

### Complaints Do Not Include:

- Complaints received from the state department of insurance

# Claims

## 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 period.		
32	Number of claimants with pending claimant request determinations as of the beginning of 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 due to preexisting condition exclusion.		
38	Number of claimant requests denied or not paid due to 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.		

## 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.		

# Claims

## Claimant and Claimant Requests Activity

“Per claimant” basis: Counting each individual who makes one or a series of requests or demands for payment of benefits under a policy or contract

## 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 period.		
32	Number of claimants with pending claimant request determinations as of the beginning of period.		
33	Number of new claimants during the period.		
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35	Number of claimants approved for benefits as of the end of the period.		
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45	Number of claim request determinations made within 61-90 days.		
46	Number of claim request determinations made beyond 90 days.		

## **Long-Term Care Data Call & Definitions**

### **Claimant**

An insured under an in-force policy or contract who the insurer has determined has met the benefit trigger of the policy or contract, or is in the process of making such determination, and such insured is, or may be, eligible to submit benefit payment requests.

## **Long-Term Care Data Call & Definitions**

### **Claimant Request**

A claimant request is a request or demand for payment made by an insured, or a representative of the insured, for a loss that may be included within the terms of coverage of the LTC policy or contract.

This does NOT include events that were reported by the insured for “information only” or an inquiry of coverage when a claim has not actually been presented (opened) for payment.

# Long-Term Care Data Call & Definitions

## Claim Request Determination

A claim request determination is a determination as to whether an insured has met a contractual provision of a LTC policy or contract that conditions the payment of benefits on the insured's ability to perform activities of daily living, cognitive impairment, or other loss of functional capacity.

# Claims

## Claimant and Claimant Requests Activity

### 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 period.		
32	Number of claimants with pending claimant request determinations as of the beginning of 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 due to preexisting condition exclusion.		
38	Number of claimant requests denied or not paid due to 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.		

**January 1, 2018**

# Claims

## Claimant and Claimant Requests Activity

### 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 period.		
32	Number of claimants with pending claimant request determinations as of the beginning of 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).		
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45	Number of claim request determinations made within 61-90 days.		
46	Number of claim request determinations made beyond 90 days.		

**January 1, 2018 – December 31, 2018**

# Claims

## Claimant and Claimant Requests Activity

### 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 period.		
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**December 31, 2018**

# Claims

## Claimant and Claimant Requests Activity

### 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 period.		
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**January 1, 2018 – December 31, 2018**

## Long-Term Care Data Call & Definitions

### Claimant Request Denied/Not Paid Because Claimant Did Not Pursue

A claimant made a request or demand for payment for the purpose of receiving a claimant request determination and/or benefit payment under the LTC benefit of a policy or contract, but did not provide the necessary documentation or contact the insurer again (inactivity could be the result of death.)



## **Long-Term Care Data Call & Definitions**

### **Claimant Request Denied/Not Paid Because of Preexisting Condition Exclusion**

A denial of coverage because benefits for the medical advice or treatment recommended by, or received from a provider of health care services are subject to a restriction as a pre-existing condition for a period of time following the effective date of the claimant's LTC coverage.



## **Long-Term Care Data Call & Definitions**

### **Claimant Request Denied/Not Paid Because Elimination/Waiting Period Not Met**

A determination, following the initial claimant request for coverage under the LTC benefit of the policy or contract that the elimination/waiting period had not yet elapsed.





## **Long-Term Care Data Call & Definitions**

### **Claimant Request Denied/Not Paid Because Services Provided Not Covered**

Expenses incurred for services and support which are not eligible for reimbursement under the LTC benefit of a policy or contract, such as an expense incurred for home health care when the policy or contract only provides benefits for nursing home confinements.



## **Long-Term Care Data Call & Definitions**

### **Claimant Request Denied/Not Paid Because Provider/Facility Not Qualified**

A long-term care provider or facility does not meet the minimum level of requirements or licensing as outlined in the policy or contract.



## **Long-Term Care Data Call & Definitions**

### **Claimant Request Denied/Not Paid because Benefit Eligibility Criteria Not Met**

A determination, following the initial claimant request for coverage under the LTC benefit of the policy or contract, that a benefit trigger has not been met, or a required certification by a licensed health care practitioner has not been provided, or a plan of care has not been provided.



## **Long-Term Care Data Call & Definitions**

### **All Other Claimant Requests Denied or Closed Without Payment**

A claimant request that was denied or closed without payment for any reason other than those we have just discussed.

# Claims

## Claimant and Claimant Requests Activity

### 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 period.		
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**January 1, 2018 – December 31, 2018**

## Long-Term Care Data Call & Definitions

### Reporting Notes

- If a claim is re-opened:
  - Report the claim as a new claim.
  - The claim determination time period should be measured from the date the claim was re-opened to the benefit trigger determination date.

# Claims

## Benefit Payment Requests Activity

“per transaction” basis counts each benefit payment request pending and benefit payment paid or not paid/denied.

### 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.		
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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 Data Call & Definitions

### Benefit Payment Request

A benefit payment request is a request for benefits after the insurer has determined the insured is entitled to benefits following the initial claimant request.

- Each request or demand for a benefit payment (after satisfaction of the waiting or elimination period, if any) is treated as a distinct benefit payment request, and continuing payments for the same service should each be treated as a distinct benefit payment.

# Claims

## Benefit Payment Requests Activity

### Long-Term Care Benefit Payment Requests Activity

	Stand-Alone LTC	Life LTC Hybrid	Annuity LTC Hybrid
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**January 1, 2018**

# Claims

## Benefit Payment Requests Activity

### Long-Term Care Benefit Payment Requests Activity

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**January 1, 2018 – December 31, 2018**

# Claims

## Benefit Payment Requests Activity

### Long-Term Care Benefit Payment Requests Activity

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**December 31, 2018**

# Claims

## Benefit Payment Requests Activity

### Long-Term Care Benefit Payment Requests Activity

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**January 1, 2018 – December 31, 2018**

# Claims

## Benefit Payment Requests Activity

### Long-Term Care Benefit Payment Requests Activity

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58	Number of benefit payment requests denied or not paid beyond 90 days.		

**January 1, 2018 – December 31, 2018**

# Lawsuit Activity

### 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 reporting period with consideration for the consumer.		
63	Number of lawsuits open as of the end of the period.		

**January 1, 2018 – December 31, 2018**

## Long-Term Care Data Call & Definitions

A **lawsuit** is an action brought in a court of law in which one party, the plaintiff, claims to have incurred a loss as a result of the action of another party, the defendant.

## Long-Term Care Data Call & Definitions

For purposes of reporting lawsuits for LTC products:

- For Life LTC Hybrid and Annuity LTC Hybrid, report experience for those policies or contracts with some form of LTC hybrid benefit. Report lawsuit experience for all lawsuits related to the LTC hybrid product, regardless of what aspect of the product, coverage or benefit the lawsuit is about.
- Include only lawsuits brought by an applicant for insurance, a policyholder or a beneficiary as a plaintiff against the reporting insurer or its agent as a defendant;
- Include all lawsuits, whether or not a hearing or proceeding before the court occurred;
- Do not include arbitrations of any sort;



## Long-Term Care Data Call & Definitions

For purposes of reporting lawsuits for LTC products (cont'd):

- If one lawsuit seeks damages under two or more policies or contracts, count the number of policies or contracts involved as the number of lawsuits. For example, if one lawsuit seeks damages under three policies or contracts, count the action as three lawsuits;
- If one lawsuit has two or more complainants, report the number of complainants as the number of lawsuits. For example, if one lawsuit has two complainants, report two lawsuits. If the lawsuit is a class action, see instructions for treatment of class action lawsuits;

## Long-Term Care Data Call & Definitions

For purposes of reporting lawsuits for LTC products (cont'd):

- Report a lawsuit in the jurisdiction in which the policy or contract was issued with the exception of class action lawsuits;

# Long-Term Care Data Call & Definitions

For purposes of reporting lawsuits for LTC products (cont'd):

- Treatment of class action lawsuits:
  - Report the opening and closing of a class action lawsuit once in each state in which a potential class member resides.
  - Include an explanatory note with your submission stating the number of class action lawsuits included in the data and the general cause of action.

# Lawsuit Activity

## 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 reporting period with consideration for the consumer.		
63	Number of lawsuits open as of the end of the period.		

**January 1, 2018**

# Lawsuit Activity

## 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.		
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61	Number of lawsuits closed during the period --- Total.		
62	Number of lawsuits closed during the reporting period with consideration for the consumer.		
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**January 1, 2018 – December 31, 2018**

# Lawsuit Activity

## Long-Term Care Lawsuit Activity

	Stand-Alone LTC	Life LTC Hybrid	Annuity LTC Hybrid
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60	Number of lawsuits opened during the period.		
61	Number of lawsuits closed during the period --- Total.		
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63	Number of lawsuits open as of the end of the period.		

**January 1, 2018 – December 31, 2018**

# Long-Term Care Data Call & Definitions

**Lawsuits Closed During the Period with Consideration for the Consumer** is defined as a lawsuit closed during the reporting period in which a court order, jury verdict, or settlement resulted in payment, benefits, or other thing of value, i.e., consideration, to the applicant, policyholder, or beneficiary in an amount greater than offered by the reporting insurer before the lawsuit was brought.

# Lawsuit Activity

## 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 reporting period with consideration for the consumer.		
63	Number of lawsuits open as of the end of the period.		

**December 31, 2018**



**Concludes  
Market Conduct Annual Statement  
2018 Data Year Filings**

*Long-Term Care  
Data Elements*



**Market Conduct Annual Statement  
2019 Data Year Filings**

*Validation and Review*

## **MCAS Validations**

MCAS Validations are data checks programmed within the MCAS data submission application.

- Errors - Some validations are considered to be Errors and must be corrected before submission of data is allowed.
- Warnings – Other validations are considered to be Warnings. Filings containing Warnings can be successfully submitted.

## **MCAS Validation Warnings**

- MCAS Validations assist insurers in the review of their data within the MCAS application to ensure their data is accurate and entered as intended.
- MCAS Validations assist state insurance regulators and NAIC staff in reviewing submitted MCAS data.

# MCAS Validation Warnings

It is understood that some validation warning failures may be generated on accurate data that is the result of valid circumstances.

## Filing Matrix for [Company] - 2018

	STATUS	WARNINGS	ERRORS	WAIVER	EXTENSION
Alaska					
<a href="#">Total Warnings</a>					
Homeowners	Filed	4	0		
California					
Lender-Placed insurance	Filed	0	0		
Maryland					
Lender-Placed insurance	Filed	0	0		

Filing Matrix for [redacted] Company [redacted] - 2018

Expand All

Alaska					
	STATUS	WARNINGS	ERRORS	WAIVER	EXTENSION
Homeowners	Filed	4	0		

Total Warnings: 4

California					
	STATUS	WARNINGS	ERRORS	WAIVER	EXTENSION
Lender-Placed Insurance	Filed	0	0		

Maryland					
	STATUS	WARNINGS	ERRORS	WAIVER	EXTENSION
Lender-Placed Insurance	Filed	0	0		

Private Passenger Auto Interrogatories

	Yes	No	Explanation
	Response	Response	
01			--
02			--
03			--
04			--
05			--
06			--
07			--
08			--
09			--
10			--
11			--
12			--
13			--
14/15			--
16/17			--
18			--
19			--
20			--

**Comments**



By checking the "I attest" box below, I understand, agree and certify on behalf of the named company that:

1. I am authorized to submit the Market Conduct Annual Statement on behalf of the named company and to bind the company to the statements in this attestation;
2. I am knowledgeable of the information required to be provided in the Market Conduct Annual Statement filed by this company and have reviewed this filing;
3. To the best of my knowledge and belief, this filing represents a full and accurate statement of the information required to be provided in the Market Conduct Annual Statement pursuant to the applicable instructions; and
4. I am aware that the state insurance department(s) receiving the data may initiate regulatory action as authorized by law in a specific jurisdiction if the data submitted in the MCAS is inaccurate, incomplete, or found to be materially false, misleading or ommissive.
5. I affirm that the company is able to accurately trace the data as reported to its source within the company and if necessary recreate the MCAS results as reported in this filing.

I Attest

I Attest

NOTE: The company must provide the name for at least two individuals who are able to attest that the criteria listed above have been met, and attest to the overall accuracy of the MCAS filing. Both attestors should have participated in the review and validation of the filing. We recommend that one person be the individual with operational responsibility for the source data such as a responsible individual from claims, underwriting or compliance. We recommend that the second person should be a responsible IT person that participated in the creation of the data in the filing.

Overall comments for the filing year 2018

# MCAS Market Conduct Annual Statement

2019 | 2018 | 2017 | 2016 | Contacts and Scorecards

[Log In](#)

Don't have an MCAS login?  
[Click Here to get it.](#)

[Help](#) | [FAQ \(PDF\)](#) | [Contact](#)

## GENERAL FILING INFORMATION

[Participation Requirements \(PDF\)](#)

## RESOURCES

### Data Collection Worksheets (Blanks)

- [Annuity \(PDF\)](#)
- [Health \(PDF\)](#)
- [Homeowners \(PDF\)](#)
- [Lender-Placed Home and Auto \(PDF\)](#)
- [Life \(PDF\)](#)
- [Long-Term Care \(PDF\)](#)
- [Private Passenger Auto \(PDF\)](#)

### Data Call and Definitions (Instructions)

- [Health \(PDF\)](#)
- [Homeowners \(PDF\)](#)
- [Lender-Placed Home and Auto \(PDF\)](#)
- [Life & Annuity \(PDF\)](#)
- [Long-Term Care - Hybrid \(PDF\)](#)
- [Long-Term Care - Stand-Alone \(PDF\)](#)
- [Private Passenger Auto \(PDF\)](#)

### Summary of 2018 Changes (PDF)

[2018 MCAS User Guide \(PDF\)](#)

### CSV Instructions and Resources

- [CSV Data Upload Instructions \(PDF\)](#)
- [CSV Assistant Instruction \(PDF\)](#)

### CSV Assistant Files

- [Annuity](#)
- [Health](#)

## Key 2018 MCAS Dates

December 14, 2018	Call letters to companies
Mid-January 2019	Last day to submit 2017 corrections (See FAQ Document)
February - March, 2019	MCAS training webinars (Webinar information coming later)
April 30, 2019	MCAS submissions due for all lines of business except Health and Lender-Placed
June 30, 2019	MCAS submissions due for Lender-Placed and Health
July 1, 2019	MCAS industry scorecards posted to MCAS Web page for all lines of business except Health and Lender-Placed
August 1, 2019	MCAS industry scorecards posted to MCAS Web page for Health Only
September 1, 2019	MCAS industry scorecards posted to MCAS Web page for Lender-Placed Only

## New for 2018 Data Year

- The lender-placed auto and homeowners MCAS was adopted on August 9, 2017 at the NAIC Executive/Plenary session during the NAIC Summer National Meeting. Lender-placed auto and homeowners MCAS data will be collected for the first time beginning with the 2018 data year. The reporting deadline for the first filing year will be June 30, 2019.

## What Do Documents Found on this Web Page Tell Me?

### General Filing Information

- [Participation Requirements](#) - Detailed information to assist in determining if your company is required to submit MCAS data

### Resources

- [Data Collection Worksheets \(Blanks\)](#) - Table layout representation of the required data elements
- [Data Call and Definitions \(Instructions\)](#) - Listing of MCAS data elements and definitions to follow when preparing data for submission
- [MCAS User Guide](#) - Information about how to use the MCAS application and a listing of data validations used within the application
- [CSV Data Upload Instructions](#) - Layout guidelines for preparing a CSV file for uploading to the MCAS application (The use of a CSV file is not required.)
- [CSV Assistant Instructions](#) - Guidance for using the CSV Assistance Files
- [CSV Assistant Files](#) - Templates to assist in the creation of CSV data files
- [Scorecard Ratio Formulas](#) - Listing of standard scorecard ratios calculated for each MCAS lines of business

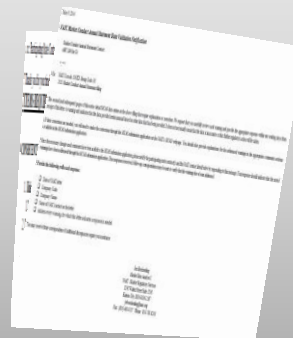
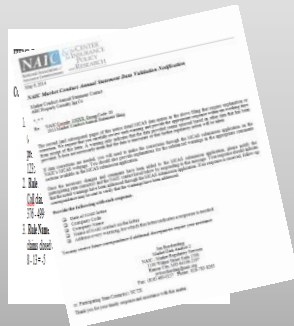
### Additional Information

- [FAQ \(Frequently Asked Questions\)](#) - Contains both technical and definitional information not located in the other help documents (Located just under the MCAS "Log In" icon) You will find answers to questions regarding

# State Regulators have Oversight



# Data Validation Notifications





# The ABC Group

**Company A**

**Company B**

**Company C**



**Questions**

**Comments**

**Concerns**





**Concludes  
Market Conduct Annual Statement  
2018 Data Year Filings**

*Validation and Review*