



**Quarterly UPDATE**  
***Connecticut Partnership for Long-Term Care***  
**April - June 2021**





## **IN THIS ISSUE:**

- I. PARTNERSHIP IN-PERSON PUBLIC FORUMS: Will not be able to be held due to the COVID-19 public health emergency. Instead, virtual presentations will be held in conjunction with libraries and other organizations.***
- II. COST OF LONG-TERM CARE IN CONNECTICUT***
- III. RATE INCREASE ACTIVITY***

## I. PARTNERSHIP PUBLIC FORUMS



Unfortunately, due to the public health emergency created by the COVID-19 virus, the Partnership's in-person Public Forums that normally would have been scheduled for the Spring will not be able to be held. Virtual presentations will be held in conjunction with libraries and other organizations. Please call the Partnership at 860-418-6318 for a schedule of upcoming virtual presentations.

To assist with providing the public with information on long-term care, what it is, future need and potential costs, and the options available for financing possible long-term care needs, including Partnership long-term care insurance, Partnership staff have produced two videos featuring trainer Aldo Pantano. The first video is a general presentation on long-term care, long-term care insurance and the Partnership. The second video answers frequently asked questions about long-term care and the Partnership.

Both videos can be accessed on the Partnership's home page at [www.ctpartnership.org](http://www.ctpartnership.org). We encourage you to share these resources with your clients and colleagues.

Please note that if you have a group of 10 or more clients, Aldo is available to do presentations through your Zoom, or other virtual, account, or, if you have a group of 10 or more agents, he can provide your agency an overview to update your office about the Partnership. If you're interested, please email Aldo at [aldo.pantano@ct.gov](mailto:aldo.pantano@ct.gov).

## II. COST OF LONG-TERM CARE IN CONNECTICUT



The Partnership's publication, ***Cost of Long-Term Care in Connecticut***, has been revised to reflect updated nursing facility and home care costs. The average private pay rate for a Connecticut semi-private nursing facility room increased **2.6%** from last year to **\$456 per day** or over **\$166,400 per year**. Over the last five years, the inflation rate for nursing facility care has averaged **2.3%** per year and the average annual inflation rate since 1988 in Connecticut has been **4.8%**.

The ***Cost of Long-Term Care*** report also includes average private pay rates for a variety of home and community-based services, including skilled services, such as skilled nursing visits, and therapies and non-skilled services, such as adult day care and homemaker services.

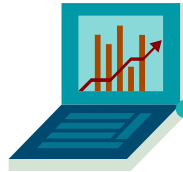
The Partnership publication ***Frequently Asked Questions*** has also been revised to reflect the new long-term care cost information. These two publications, as well as others, can be downloaded from the Partnership's website by clicking on the following link:

<https://portal.ct.gov/OPM/PDPD-HHS-Long-Term-Care/Advisor/Partnership-Advisor-Publications>

**Please note that during the COVID-19 public health emergency, we are unable to mail copies of our publications, so we encourage you to download them.**

**Please note that these publications are not to be modified or altered in any manner for any purpose.**

### III. RATE INCREASE ACTIVITY



#### **BRIGHTHOUSE:**

In December 2020, Brighthouse requested a 50% rate increase for some older Partnership and non-Partnership policies. **In February 2021, this filing was denied by the Insurance Department, but the Insurance Department did approve a 25% increase for all policies covered under the filing.**

#### **CNA:**

In February 2021, CNA requested a 131.9% rate increase for some older Partnership and non-Partnership policies. **This filing is under review by the Insurance Department.**

#### **CUNA MUTUAL:**

In September 2020, CUNA Mutual requested a 150% rate increase for some older Partnership and non-Partnership policies through two separate filings. **In January 2021, this filing was denied by the Insurance Department, but the Insurance Department did approve an increase of 51.4% for one filing and 51.8% for the other filing.**

**GENWORTH:**

In November 2020, Genworth requested an average 60.9% rate increase for some older Partnership and non-Partnership policies. **In February 2021, this filing was denied by the Insurance Department, but the Insurance Department did approve a range of increases from 10-15%, depending on the type of policy under the filing.**

In November 2020, Genworth requested a 51.6% rate increase for an older Partnership policy. **In March 2021, this filing was denied by the Insurance Department, but the Insurance Department did approve a 30% increase.**

The Insurance Department's website - <https://www.catalog.state.ct.us/cid/portalApps/LongTermCareFiling.aspx> - includes a listing of long-term care insurance rate increase requests. For rate increase filings where the Insurance Department has made a final decision there will be a selection for the "Disposition" which is the Insurance Department's write-up of their decision. In the Disposition you can find out what increase was approved for a particular policy form, since a filing will usually include several different policy forms. You can also sign up on the website for "e-alerts" so you will receive an e-mail whenever a new rate increase request is filed and also when the Insurance Department makes a decision about a rate increase filing.

<p><b>Quarterly UPDATE</b> is published for certified producers and other professionals by the State of Connecticut, Office of Policy &amp; Management. Direct inquiries to: Connecticut Partnership for Long-Term Care, 450 Capitol Ave. - MS# 52LTC, Hartford, CT 06106-1379, (860) 418-6318 or david.guttchen@ct.gov.</p>
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