



Quarterly UPDATE

Connecticut Partnership for Long-Term Care

July – September 2025



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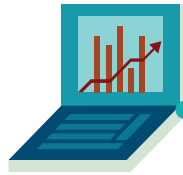
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I. PARTNERSHIP SAVES MEDICAID MILLIONS

Since its inception in 1992, the Partnership estimates it has saved Connecticut's Medicaid program over **\$151 million** in long-term care costs. This estimate is based on survey responses of Partnership policyholders and actual claim data. These savings will continue to increase as more Partnership policyholders utilize their benefits.

As of the quarter ending March 30, 2025, over **61,000** Partnership policies have been sold with over **73,019** Partnership applications submitted to date. 97% of purchasers are under the age of seventy and 63% are under the age of 60. The average age at time of purchase is 57 and the average maximum benefit purchased is \$269,324. More than **\$1 billion** in Medicaid Asset Protection has been earned as of 3/30/25 by Partnership policyholders receiving benefits under their policies. Over **\$410 million** of the Medicaid Asset Protection that has been earned will never be utilized since the policyholders died before applying to Medicaid.

II. RATE INCREASE ACTIVITY



Note: The below rate request activity reflects rate request status as of the date this report was published.

CONTINENTAL CASUALTY (CNA):

In January 2025, Continental Casualty Co. requested an increase ranging from 87.8% to 382.7%, on a block of their Individual Partnership and non-Partnership long-term policies which were sold in Connecticut from 1998 to 2003. The level of increase requested varies by product series and inflation type. **This request is under review by the Insurance Department.**

CUNA MUTUAL:

In March of 2025, Cuna Mutual requested an increase of 51.2%, on a block of their individual long-term care policies sold in Connecticut from 2006-2010. The forms in this filing include Partnership and non-Partnership policies. **This request is under review by the Insurance Department.**

In March of 2025, Cuna Mutual requested an increase of 50.8%, on a block of their individual long-term care policies sold in Connecticut from 2002-2009. The forms in this filing include Partnership and non-Partnership policies. **This request is under review by the Insurance Department.**

MASSACHUSETTS MUTUAL:

In November 2024, Mass Mutual requested a rate increase ranging from 0% to 50%, for a block of individual long-term care policies that were sold in Connecticut from 2008 to 2013. The level of increase requested varies by product series and inflation type. The forms in this filing include Partnership and non-Partnership policies. **This request is under review by the Insurance Department.**

PRUDENTIAL:

In January 2025, Prudential requested a rate increase ranging from 50.2% to 72.1%, for a block of individual long-term care policies that were sold in Connecticut from 1999 to 2008. The forms in this filing include Partnership and non-Partnership policies. **This request is under review by the Insurance Department.**

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.

III. CT PARTNERSHIP TRAINING CERTIFICATES



If you attended a Partnership agent certification training and you've misplaced your training certificate, the Partnership office will have a copy of your certificate that we can provide you with. Just call 860-418-6318 or email OPM.CTPartnership@ct.gov.

IV. PARTNERSHIP RESOURCES TO REMEMBER

Partnership Toll-free Consumer Information Line:

The Partnership maintains a toll-free consumer information line. The information provided by state staff is unbiased and provides consumers with quick and clear answers to their general questions about long-term care and the Partnership. It is a useful resource to share with your clients. Consumers and policyholders may call 1-800-547-3443 toll-free from anywhere within Connecticut for assistance. Out-of-state callers should call 860-418-6318.

Online Resource Materials:

The Partnership maintains a robust website with numerous materials for producers, policyholders, potential buyers and researchers. The website is updated frequently and includes most of the publications developed by the Partnership program, including the most popular publications *Before You Buy*, *Policy Comparisons Report*, *Frequently Asked Questions* and *Cost of Long-Term Care in Connecticut*.

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