

THE LONG TERM CARE DISCUSSION GROUP

**A VOLUNTARY INDEPENDENT GROUP THAT MEETS SOLELY FOR THE PURPOSE
OF EDUCATING THE POLICY COMMUNITY ON ALL FACETS OF LONG TERM CARE**

Tuesday, September 24, 2013

11:00 a.m. to 1:00 pm Eastern Time*

*Please note that lunch will be served courtesy of our hosts

**Offices of Drinker Biddle & Reath LLP
1500 K Street NW
Washington, DC 20004**

Speakers: Stephen A. Serfass, Esq. and Michael D. Rafalko, Esq.

Topic: Long Term Care Insurance Litigation:
The Recent Surge and Implications

We are pleased to have this month's Long Term Care Discussion Group in an extended format with lunch provided courtesy of our speakers. They will discuss trends in LTC insurance litigation, focusing on the recent surge in the volume and magnitude of litigation. They will explore likely reasons for the surge and implications, including a focus on several recent cases. The speakers will also address efforts to expand a secondary market for life insurance as a means to pay for LTC. Specifically, some entities are encouraging elderly people to sell their life insurance policies in order to provide some payment for LTC and last expenses.

Stephen A. Serfass serves as vice chair of Drinker, Biddle and Reath's Life Insurance and Annuities Practice Group. Steve is also the leader of the firm's LTCi Team. Steve's practice is substantially focused on LTC insurance issues. He represents insurers with respect to regulatory compliance issues, policy drafting and litigation. Steve recently led the team of Drinker lawyers that conducted an enterprise-wide compliance audit for a LTC insurer, which included the provision of a report bench-marking the current compliance function and a road map of specific action items for an improved compliance function. Steve has assisted LTC insurers in resolving complicated issues related to premium rate increases, care provider licensing and many other coverage issues. Steve has assisted carriers with antifraud issues

including developing antifraud programs, providing related training and litigating against those who perpetrate fraud. He is actively involved as a member of the Board of Directors of the Long Term Care International Forum. Additionally, his practice focuses on a variety of other issues beyond LTCi. Steve received a bachelor's degree in administration of justice from The Pennsylvania State University and his J.D. from Rutgers University School of Law.

Michael D. Rafalko is an associate in the firm's Life Insurance and Annuities practice group. Michael's practice focuses on a broad range of life insurance and annuities issues for national and international clients, with particular attention to issues involving LTC insurance. Michael has handled many LTCi coverage cases and he has also helped carriers resolve issues relating to suitability, premium rate increases, developing antifraud programs, HIPAA, and other regulatory compliance matters. Michael is admitted to practice in the Pennsylvania Supreme Court, the Supreme Court of New Jersey and the United States District Court for the District of New Jersey. Michael received his bachelor's degree from Yale University in 2002 and his J.D. from the University of Pittsburgh School of Law in 2005.

Your prompt RSVP by September 19th is required in order to obtain an accurate head count for lunch. Please RSVP to Jenifer Allen at JAllen@univitahealth.com

Long Term Care Discussion Group Co-Chairs: Winthrop Cashdollar, John Cutler, Hunter McKay (ex-officio) Karl Polzer, Jill Randolph, and Eileen J. Tell

The Long Term Care Discussion Group sessions are intended as a forum for candid discussion. Dialogue and comments made during sessions should be treated as confidential.

For more information about the Long Term Care Discussion Group, and to access materials and information relating to previous meetings, visit www.ltcdiscussiongroup.org