

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 23, 2014 at 1:00 PM (EST)

American Benefits Council
1501 M Street NW
Conference Room Lower S Level

(Please note - you must RSVP in advance for building access)

Long Term Care Benefits May Reduce End-of-Life Medical Care Costs

Speaker: Stephen K. Holland, MD
Chief Medical Officer, LTCCG

At this session, Dr. Stephen Holland will report on the findings and design of an analysis of the impact of long term care (LTC) insurance benefits on health care utilization and costs at the end of life. This retrospective study uses propensity score matching methodology, hierarchical multiple regression, and Poisson regression to compare decedents who utilized benefits from a voluntary LTC insurance plan to decedents who never purchased coverage but were similar to claimants on 17 variables, including age, sex, frailty, burden of illness markers, and propensity to have needed LTC services. The group using LTC benefits experienced significantly lower health care costs at end of life, including lower total medical costs, pharmacy costs, inpatient admission costs, and outpatient visit costs. They also experienced fewer inpatient admissions and inpatient days. The presence of dementia at the end of life moderated these effects. This study suggests that use of insurance-based LTC services measurably reduces health care expenditures at the end of life.

Stephen K. Holland, MD is the Chief Medical Officer of LTCCG. He brings more than 25 years of LTC and managed care leadership experience to his position at LTCCG. A board certified internist specializing in risk management and geriatrics, he has played an integral role in building LTCCG and its clinical underwriting and active claims management expertise and technologies. In addition to his clinical leadership, he is responsible for demonstrating LTCCG's value proposition through claims savings and outcomes research, consultation and sales support. Dr. Holland also leads LTCCG's efforts to understand and improve recovery

rates, care and independence for those with functional and cognitive deficits and dependencies. He has been the lead author of the Guide to Long Term Care Underwriting, now in its 12th edition. A highly sought after industry speaker, Dr. Holland holds a Doctorate of Medicine from the Case Western Reserve University School of Medicine and completed his postgraduate medical training in internal medicine at the University of Washington. He completed a fellowship in health care policy as a Robert Wood Johnson Clinical Scholar at the University of Washington, School of Medicine, and received his Board Certification in Internal Medicine from the American College of Physicians.

Please RSVP to Jenifer Allen at Jenifer.allen@ltcg.com. [RSVP required for both telephone and in-person attendance.](#) Participation by phone is available for a limited number of callers. To participate by phone, you must RSVP to receive dial-in information.

Long Term Care Discussion Group Co-Chairs:

Susan Coronel, John Cutler, Hunter McKay, Karl Polzer, Jill Randolph, and Eileen J. Tell

Long Term Care Discussion Group meetings are intended as forums for candid discussion. Dialogue and comments made during these meetings should be treated as off the record.

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