Combo Products

The Muddle in the Middle

Thought Leader Perspectives on the Middle Market & Effective Combo Product Solutions

Kimberly Anderson, FIC, CLTC, LTCP
Securian Financial Group

Christina Blanco
New York Life

Loren Colman, NHA
Minnesota Department of Human Services

Katherine Hayes
Bipartisan Policy Center

Barry J. Fisher -- Broadtower Insurance Solutions, Moderator

17th Annual Intercompany Long Term Care Insurance Conference
Katherine Hayes

- **Director of Health Policy, BPC**
- **Previously --**
  - Associate Research Professor GW University
  - Vice President Health Policy Jennings Policy Strategies
  - Hogan & Harston, LLP – Health & Legislative Practice
  - Policy Director at two Catholic Health Systems
  - Policy Director Cardinal Glennon Children’s Hospital
  - Bipartisan Advisor to Congress & Senate
  - Consultant State of Missouri Medicaid Agency
  - Health & Education Advisor State of Texas
  - Bachelors Degree University of North Carolina, Chapel Hill
  - J.D. American University Washington College of Law

Muddle In The Middle – Combo Product Solutions for the Mid-Market
Loren Coleman, NHA

• Assistant Commissioner of Continuing Care Minnesota Department of Human Services
  ▪ Aging & Adult Services
  ▪ Disability Services
  ▪ Mental Health
  ▪ Chemical Health
  ▪ Deaf & Hard of Hearing Services
  ▪ State Operated Services & Nursing Facilities

• Other Activities & Interests include --
  ▪ 25+ years Long-Term Care Facilities Operations Experience
  ▪ Transform 2010 – assisted Minnesota Retiring Baby Boomers
  ▪ Consumer Directed Health Care Initiatives
  ▪ Employment & Housing Options for People with Disabilities
Christina Blanco

CMO for LTC Solutions
New York Life Insurance Company

- Leads Marketing & Competition for stand-alone and hybrid long-term care products
- B2B & B2C efforts focused on empowering our aging population to develop personalized funding solutions for LTC
- Advocate for introducing the LTC conversation to Gen X now

Previously -
- Emerging Markets Sell-Side Analyst at Deutsche Bank
- MBA from Duke, BA from Franklin & Marshall College
- Fuqua Minority Board Member
- Major Multiple Sclerosis Society Fundraiser

Muddle In The Middle – Combo Product Solutions for the Mid-Market
Kimberly Anderson, FIC, CLTC, LTCP

- Manager of Individual Life Product Research & Consulting, Securian Financial Group
  - Development of Life/Combo Products
  - Leads Team -- Advanced Life Insurance Case Design
  - Life Product Research Manager
  - Advocate for Long-Term Care Insurance Solutions through volunteer work with Alzheimer’s Association
    - Member of the Executive Walk Committee
Defining the Middle Market
Public Policy Initiatives
Federal & State
Why Combo Products for the Middle Market?
Can Government Do Anything to Help the Mid-Market Adopt Combo Solutions?
Medicaid And the Middle Market
Reaching Mid-Market Consumers

Bridging the Education & Generation Gap
Distribution Challenges In the Mid-Market