

# *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



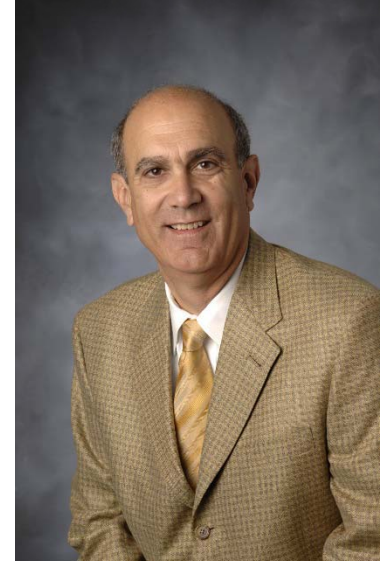
- ***Director of Health Policy, BPC***
- ***Previously --***
  - ***Associate Research Professor GW University***
  - ***Vice President Health Policy Jennings Policy Strategies***
  - ***Hogan & Harston, LLP – Health & Legislative Practice***
  - ***Policy Director at two Catholic Health Systems***
  - ***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***



# 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**



- ***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