2016 ILTCI Conference Session Guide

Actuarial Track

Actuarial Systems Implementation/Change Management

Tuesday, March 15, 2016	10:45am - 12:00pm	Panel Discussion	Intermediate

Are you considering a new actuarial system? What are the issues, challenges, and best practices when moving from one actuarial system to another? This session will provide insight from those who have been through the process…and survived.

Producer: Amy Pahl - Milliman, Inc.
Speakers: Gwen Hart - Continental Casualty Company
Amy Pahl - Milliman, Inc.

Data Analytics/Predictive Modeling Seminar - Part 1 - Part 2 - Part 3

Part 1 - Sunday, March 13, 2015	3:30pm - 5:00pm	Teaching Session	Basic
Part 2 - Monday, March 14, 2016	3:45pm - 5:00pm	Teaching Session	Basic
Part 3 - Wednesday, March 16, 2016	12:00pm - 4:00pm	Teaching Session	Basic

The first-ever LTC Predictive Modeling workshop will be held this year in conjunction with the ILTCI. It is a hands-on seminar in which participants will connect their laptops to external servers containing software and LTC data and actually do predictive analytics. The workshop consists of 3 different parts – before, during, and after the conference – and will cost $99 to participate (see the Registration Desk to sign up and pay if needed). Participants are expected to attend all 3 parts of the workshop.

Part 1: Background to predictive modeling and preliminary analyses. Ensure that participants are able to connect to servers on which software to be used in Wednesday's 4-hour session will be run.
Part 2: General discussion of predictive modeling, including applications to LTC morbidity.
Part 3: Use real LTC data and user-friendly software (Emblem) to fit a predictive model of claims incidence By completing this workshop the participant can expect to: Develop an understanding of the basics of predictive modeling. Personally fit a predictive model to LTC incidence data. Establish a network of like-minded LTC predictive modelers through meeting peers and trainers in the workshop.

Participants will need to sign the following waiver before the start of the course: I understand that certain proprietary Towers Watson software and related materials will be made available to session participants. Such software and materials are provided solely for demonstration purposes, and may not be used by me for any other purpose or shared by me with any other party.

Producer: James Berger - Employers Reassurance Corporation
Speakers: James Berger - Employers Reassurance Corporation
Matt Morton - LTCG
Ben Williams - Towers Watson

Developing LTC Actuaries

Monday, March 14, 2016	2:00pm - 3:15pm	Panel Discussion	Intermediate

What skills are needed to be an effective LTC Actuary? Will those skills be different in the future? How are those skills developed? Does the answer differ for consultants and company actuaries, pricing and valuation actuaries? Do actuaries and non-actuaries agree?

Producer: Peggy Hauser - PricewaterhouseCoopers LLP
Speakers: Loida Abraham - Genworth
Darrell Spell - Milliman, Inc.

2016 ILTCI Conference Session Guide

Actuarial Track

Future of LTC Pricing

Tuesday, March 15, 2016 | 2:00pm - 3:15pm | Panel Discussion | Intermediate

The Long-Term Care insurance sales continues to decline. However, the demand for Long Term Care protection remains. Attend this session to get the insight of what the leading Long-Term Care companies are doing to seek innovative product ideas and pricing solutions. The subject matter experts will introduce their companies' latest product ideas. What were the motivations and considerations in developing these new products? How do the new products differ from the prior generation offers? How will these products address today's market and consumer demand? What were the target market? What were the regulatory constraint? What were the pricing approach? How do companies mitigate future rate increase risks? Presenters will also share their view on the latest product trend and rate competitive landscape.

Producer: Linda Chow - Ernst & Young
Speakers: Loida Abraham - Genworth
Jason Bushey - LifeSecure Insurance Company
Alex Silva - John Hancock Financial Services

Opportunities From Emerging Demographic and Attitudinal Trends

Tuesday, March 15, 2016 | 9:00am -10:15am | Panel Discussion | Basic

The session will present information on the changing demographics of our society and what that means for long-term care services and financing solutions. It will also provide insights on historical and emerging trends on attitudes related to risk control and tolerance and how these will affect consumer behaviors and purchasing decisions that are related to long-term care financing. Attendees will be able to use this information to help innovate product solutions for our changing market.

Producer: Vince Bodnar - LTCG
Speakers: Vince Bodnar - LTCG
Lauren Schwartz - Maddock Douglas

Post-Conference SOA LTC Section Professionalism Course

Wednesday, March 16, 2016 | 9:00am - 12:00pm | Teaching Session | Basic

Join us for an engaging workshop on actuarial professionalism, including an extended discussion of the new ASOP #1. Additional subjects include the Code of Conduct and other standards that apply to LTC work. We will again provide an interactive session with a number of compelling case studies.

2016 ILTCI Conference Session Guide

Actuarial Track

Rate Increase Potpourri

Monday, March 14, 2016	10:45am - 12:00pm	Panel Discussion	Intermediate

Stop and smell the roses as we cover a potpourri of rate increases topics following the results of a recent survey. A diverse panel including regulators, industry carriers, and consultants will lead this interactive discussion.

Producer: Missy Gordon - Milliman, Inc.
Speakers: Fred Andersen - Minnesota Department of Commerce
Rhonda Ahrens - Nebraska Department of Insurance
Mike Bergerson - Milliman, Inc.
Missy Gordon - Milliman, Inc.
Jamala Murray - Genworth
David Plumb - John Hancock Financial Services

Stochastic Modeling

Tuesday, March 15, 2016	2:00pm - 3:15pm	Panel Discussion	Intermediate

This session will cover potential uses of stochastic modeling within ILTCI. Topics to be explored are uses of stochastic modeling in historical assumption variations in simulation modeling, LTC volatility, stochastic modeling considerations for pricing.

Producer: Rachael Brewster - PricewaterhouseCoopers LLP
Speakers: Rachael Brewster - PricewaterhouseCoopers LLP
Chris Giese - Milliman, Inc.
Roger Loomis - Actuarial Resources Corporation

2016 ILTCI Conference Session Guide

Alternative Solutions Track

Alternative Finance Proposals - Part 1 - Part 2

Part 1 - Monday, March 14, 2016	2:00pm - 3:15pm	Panel Discussion	Intermediate
Part 2 - Monday, March 14, 2016	3:45pm - 5:00pm	Panel Discussion	Intermediate

This double session provides a “hot off the presses” update and analysis of initial findings from an economic modeling effort for LTC finance reform funded by The SCAN Foundation, AARP and Leading Age. Part One presents and discusses the long-awaited results of LTC finance economic modeling effort. Part Two discusses the policy implications of the results and potential next steps from the study funders and from the perspectives of other interested parties. Finding from other leading finance reform work conducted by the Bipartisan Policy Center and the LTC Financing Collaborative will also be presented and discussed.

Producer: John O'Leary - O'Leary Marketing Associates
Speakers: Jean Accius - AARP
Gretchen Alkema - The SCAN Foundation
Brian Collins -Bipartisan Policy Center
Howard Gleckman - The Urban Institute
Allen Schmitz - Milliman, Inc.
Aaron Tripp - Leading Age
Anne Tumlinson - Anne Tumlinson Innovations, LLC

Beyond Traditional Stand-alone LTCI: New Opportunities; New Products

Monday, March 14, 2016 10:45am - 12:00pm Panel Discussion Basic

As new business sales of traditional stand-alone LTC Insurance continue to decline year-over-year, Americans' appetites for LTC financing and protection solutions remains strong as ever. Consider that the number of Life/LTC Combo policies sold in 2015 is equal to the number of stand-alone LTC policies sold. Short-term care, immediate care annuities, and even non-insurance products present even greater opportunities to meet the needs of LTC financing beyond stand-alone products. This session will present and discuss several new and growing options. (Note: Life/LTC Combos will not be discussed in this session, as there are other sessions dedicated to that particular product and market.

Producer: Brian Vestergaard - LifeSecure Insurance Company
Speakers: Mark Dearsley - Partnership UK
Dave Peters - Medico Insurance Company
Brian Vestergaard - LifeSecure Insurance Company

Lifestage LTC Product

Tuesday, March 15, 2016 10:45am - 12:00pm Panel Discussion Intermediate

This session explores the design and pricing of an alternative private market product design for LTC which combines term life and LTC as a potentially viable options for a middle market product. The session will include insights into consumer, industry and regulatory feedback on product potential.

Producer: John O'Leary - O'Leary Marketing Associates
Speakers: Fred Andersen - Minnesota Department of Commerce
Clark Heitkamp - United Health Actuarial Services, Inc.
John O'Leary - O'Leary Marketing Associates

2016 ILTCI Conference Session Guide

Alternative Solutions Track

New Research on LTCI

Tuesday, March 15, 2016	9:00am - 10:15am	Panel Discussion	Intermediate

What important insights come out of these two important new studies? One looks at 25 years of buyer and non-buyer research, general population surveys on LTCI, and the other updates critical work on claimant satisfaction, needs, experiences and the role of insurance.

Producer: Eileen J. Tell - ET Consulting, LLC
Speakers: Marc Cohen - LifePlans, Inc.
Susan Coronel - AHIP

Thought Leaders Forum

Tuesday, March 15, 2016	2:00pm - 3:15pm	Interactive Forum	Intermediate

Open Mic Night with LTCI's Critical Thought Leaders. This session brings together some of the most esteemed and experienced industry experts speaking on the successes, failures, hits and misses of our industry. If we knew then what we know now, what would they have done differently? What are the key lessons of the past and how do they or should they inform the future?

Producer: Eileen J. Tell - ET Consulting, LLC
Speakers: Jodi Anatole - Independent Consultant
Malcolm Cheung - Cheung Consulting, LLC
Laura Moore - TriPlus Services, Inc.
Karen Smyth - Prudential

What Role Should Informal Caregivers Play in Alternative Solutions

Tuesday, March 15, 2016	10:45am - 12:00pm	Interactive Forum	Intermediate

This session focuses on issues around informal caregivers. What are the primary challenges and benefits that informal caregivers face? How adequate are the resources available to them? What role do informal caregivers currently play in the US and how does this differ when we look at other cultures and countries? What is the future role of informal caregivers? There is interest in some other countries of providing incentives or mandates for informal caregiver contributions to care. Is that a viable model for the US?

Producer: Don Redfoot - Independent Consultant
Speakers: Kathy Kenyon - Independent Consultant
Howard Gleckman - The Urban Institute
Don Redfoot - Independent Consultant

2016 ILTCI Conference Session Guide

Claims & Underwriting Track

1+1≠2, the Challenges of Underwriting Combo Life-LTC Policies

Monday, March 14, 2016 | 10:45am - 12:00pm | Panel Discussion | Intermediate

There continues to be a growing popularity in the combination product where clients are provided protection through both a death benefit and long term care coverage. While there are various underwriting approaches that can be utilized, the partnership between the Underwriter and Medical Department is critical to the success of the process. This session will examine the various underwriting approaches with a focus on the importance of collaboration, communication and coordination between the Underwriter and Medical Department including identifying best practices and case study review.

Producer: Jennifer Vey - TriPlus Services, Inc.
Speakers: Arlene Hendricks - Lincoln Financial Group
Dr. Stephen Holland - LTCG

Claim Standardization & Auto-Adjudication

Tuesday, March 15, 2016 | 10:45am - 12:00pm | Panel Discussion | Advanced

This session will cover the potential for standardization of long-term care invoices and benefit eligibility criteria to facilitate automatic entry of data into the claims system, and potentially, rules-based adjudication. Healthcare has ICD-9 and ICD-10 but LTC has a “roll-your-own” approach. It doesn’t appear that the government will drive standardization but is there something that LTC companies could or should be doing here to improve efficiencies across the industry? Also, what can be done to increase efficiency by using rules-based auto-adjudication and/or straight-through processing without increasing risk? Which carriers are doing this effectively and what can other carriers learn from them?

Producer: Eric Bremberg - John Hancock Financial Services
Sharon Perschy - John Hancock Financial Services
Speakers: Eric Bremberg - John Hancock Financial Services
Jim DuEst - TriPlus Services, Inc.
Michael Gilbert - AssuriCare
Shannon Pershy - John Hancock Financial Services

Developing Adjudicators: Clinical vs. Non-Clinical

Tuesday, March 15, 2016 | 2:00pm - 3:15pm | Debate | Intermediate

Hiring experienced Long Term Care claim professionals is a difficult task as the population is small and specialized. Through the use of live audience polling, this session will examine the methods of developing LTC Claim adjudicators. A debate style format will discuss the clinical vs. non-clinical approaches.

Producer: Mark Beagle - Genworth
Speakers: Rachael O'Toole - John Hancock Financial Services
Chastity Walker - Transamerica

2016 ILTCI Conference Session Guide

Claims & Underwriting Track

Initial Adjudication of Cognitive Claims

Monday, March 14, 2016	3:45pm - 5:00pm	Panel Discussion	Intermediate

One of the most difficult of claims decisions is at what point an insured becomes eligible due to cognitive impairment. This session will examine what are the best tools and/or processes for detection of mild cognitive impairment vs. severe. Is it a temporary or irreversible impairment? What weight does the onsite assessment have vs. the attending physician or facility records/care notes. Once approved, what is the best approach for follow-up and reassessment?

Producer: Willie Sanders - TriPlus Services, Inc.
Speakers: Dr. Stephen Holland, MD - LTCG
Dr. Marjorie Keymer - Genworth

LTC Claims Fraud - Hindsight is 20/20

Tuesday, March 15, 2016	9:00am - 10:45am	Case Studies	Intermediate

Claims organizations necessarily need to drive efficiency – which means you can't get every piece of information on every claimant, over-review every different type of document, medical record, visit or care notes, surveil every claimant, etc. Each organization needs to make choices about what tools & techniques are in place to meet the often conflicting goals of processing efficiency vs. identification of policy abuse or fraud. This session will discuss and review different types of policy abuse and fraud common in LTC claims. We will present several case studies that might have become "the ones that got away" and suggest things we could have done earlier in the process to identify these cases before they became a big loss to the company.

Producer: Michael Gilbert - AssuriCare
Speakers: Pam Cathlina - Northwestern Mutual
Christie Conway - Bankers Life
Michael Gilbert - AssuriCare

Medical Directors' Forum – Musculoskeletal Disease Case Studies

Tuesday, March 15, 2016	10:45am - 12:00pm	Panel Discussion	Intermediate

Applying to underwriting what we learn through claims: During this interactive polling session the medical directors will present complex cases and discuss prevalence, progression and treatment of inflammatory and degenerative musculoskeletal disease. How do we identify those who will remain functional from those who will require lifelong support and assistance? What are the immediate and long term effects of using biologics and other medications new to the market? Are these medications causing other concerns from an LTC claim standpoint? Join us in exploring these and other underwriting and claims questions.

Producer: Jennifer Vey - TriPlus Services, Inc.
Speakers: Dr. Wayne Heidenreich - Northwestern Mutual
Dr. Marjorie Keymer - Genworth

2016 ILTCI Conference Session Guide

Claims & Underwriting Track

POC: Easy as 1,2,3

Tuesday, March 15, 2016 2:00pm - 3:15pm Panel Discussion Intermediate

A plan of care is one of the building blocks of LTC Claim benefits. Carriers have many options in how they create and administer them. This session will explain the different approaches to the creation of a plan of care: developing in house, using a vendor to create, and/or using other external Plans of Care. In addition the adjudication of a plan of care will be examined. Does the claim admin system restrict payment to the plan of care? What if you get bills over the plan of care? What if the insured doesn't agree with the plan of care?

Producer: Noreen Guanci - Long Term Solutions
Speakers: Gina Besz - Penn Treaty
Roxanne Bournazian - Long Term Solutions

2016 ILTCI Conference Session Guide

Combination Products Track

What's on the Minds of Combo Product Thought Leaders?

Monday, March 14, 2016 10:45am - 12:00pm Panel Discussion Intermediate

Discover why combo product sales have surged in the last few years from thought leaders around the industry. Get the inside story on what led to the development and successful launch and distribution of the top combo products currently on the market. What have these companies’ done right and what could they have done better? What were some of the major challenges in developing the products and how did the companies overcome those challenges? Find out what these thought leaders see as the next steps in product innovation and evolution. What opportunities do they see in the coming years as combo products become more commonplace and accepted by consumers and agents? Where is the potential for growth and what risks or impediments might get in the way of this product line’s advance? Are combo products less risky than stand-alone LTC for both consumer and carrier? Will rate increases hit combo products? What are the best approaches to train and motivate agents and advisors to utilize combo products? Will and can combo products replace stand-alone LTC coverage?

Producer: Linda Chow - Ernst & Young
Barry Fisher - Broadtower
Speakers: Linda Chow - Ernst & Young
Barry Fisher - Broadtower
Dennis Martin - OneAmerica
Parag Shah - Pacific Life Insurance Company
Steve Schoonveld - Lincoln Financial Group
Anthony Vossenberg - Genworth

Traditional VS Linked Benefits….A Showdown at the Alamo

Monday, March 14, 2016 2:00pm - 3:15pm Debate Intermediate

What could be more informative and stimulating than watching a debate between two passionate advocates for their preferred long-term care planning solution? Watch two heavy weight long-term care insurance champions as they battle-it-out in the universe of ideas. Here’s your chance to take sides as to which long-term care planning solution you think is the best for consumers and carriers.

Producer: Terry Truesdell - National LTC Network
Speakers: William Comfort - Comfort Assurance Group, LLC
Steve Schoonveld - Lincoln Financial Group
Terry Truesdell - National LTC Network

2016 ILTCI Conference Session Guide

Combination Products Track

Comparing the Relative Value to Consumers of Various Long-Term Care Insurance

Monday, March 14, 2016	3:45pm - 5:00pm	Panel Discussion	Intermediate

With more choices comes more confusion. How do advisors and consumers sort through the various long-term care liquidity solutions they can now choose from? What are the quantitative variables and attributes facing product actuaries as they design new alternatives? What are the qualitative differences and features marketing and sales professionals are looking for when they analyze and recommend various product choices for the consumers that they serve? Is there a place for multiple product solutions, along a continuum, as consumers cope with a growing universe of long-term care planning solutions? Join top actuaries and sales and marketing professionals for this incisive panel discussion.

Producer: Steven Cain - LTCI Partners, LLC
Speakers: Michael Ashwill - Borden Hamman
Steven Cain - LTCI Partners, LLC
Carl Friedrich - Milliman, Inc.
Catherine Ho - LIMRA

Company & Distributor Strategies to Integrate Combo Products in Daily Activity

Tuesday, March 15, 2016	9:00am - 10:15am	Panel Discussion	Intermediate

While traditional long-term care insurance sales continue to slide linked benefit opportunities and sales are surging. Discover what successful distributors and insurance companies have done to get traditional LTCi and life insurance advisers to adapt their practices to adopt and sell linked benefit products. Join top brokerage and carrier professionals as they focus on the “HOW” of what is working, examining various integration strategies including contracting, training, marketing, systems, reporting and incentives.

Producer: William Jones - National Alliance of Insurance Agencies, Inc.
Speakers: Mark Goldberg - ACSIA Long-Term Care, Inc.
William Jones - National Alliance of Insurance Agencies, Inc.
Dave Lane - Nationwide
Mike Skiens - MasterCare Solutions, Inc.

Combo Product Concepts for the Mid-Market

Tuesday, March 15, 2016	10:45am - 12:00pm	Panel Discussion	Intermediate

We’ve solved the long-term care planning conundrum for many affluent Americans, but along the way, we seem to have forgotten the mass middle market. As products mature and develop, many of the greatest minds in long-term care insurance product development and marketing are turning their attention to mid-market hybrid and combo planning solutions. Join this all-star panel to discover what’s working now and get a glimpse into what may be on the product development blackboard that will help those with the largest unmet long-term care liquidity needs.

Producer: Ron Hagelman - Broadtower
Speakers: Vince Bodnar - LTCG
Ron Hagelman - Broadtower
Shawn Smith - Transamerica

2016 ILTCI Conference Session Guide

Combination Products Track

Combo Products – Open Kimono

Tuesday, March 15, 2016 | 2:00pm - 3:15pm | Panel Discussion | Intermediate

The decision comes down from the “corporate suite”: “It’s time to get into the combo business”. This is when the “vision” devolves into “WORK”! Are you ready to take an idea and turn it into a marketable and profitable venture for your company? Do you have all your ducks in a row or are some still swimming in a far off pond? Get the insights and answers that you’ll need to turn a new combo product idea into reality. Get the latest insights from this eclectic panel of subject matter experts as they take you down the road of getting a combo product from idea to reality.

Producer: Beth Ludden - Genworth
Speakers: Scott Kipper - PCMA
Jeff Lane - A.M. Best
Tony Laudato - Hannover Re
Beth Ludden - Genworth
Brad Rokosh - Beechwood

2016 ILTCI Conference Session Guide

Finance, Management & Operations Track

CFO Roundtable

Tuesday, March 15, 2016 2:00pm - 3:15pm Open Forum Intermediate

A moderated panel discussion with senior financial executives responsible for managing LTC insurance financials covering a broad range of topics from LTC capital management and investment strategies to dealing with the valuation and financial reporting actuarial team.

Producer: Loretta Jacobs - Bankers Life
Speakers: Loretta Jacobs - Bankers Life
Shawna Meyer - New York Life Insurance
Julianne Sorice - LifeCare Assurance Company

Eye of the Beholder – Experience the View from Your Customer's Perspective

Tuesday, March 15, 2016 9:00am - 10:15am Panel Discussion Basic

Interactive session highlighting the unique challenges and service needs of Long-Term Care policyholders and their families. You will have the opportunity to see life through the eyes of a senior, and participate in an enlightening activity designed to generate thoughtful discussion of insurance practices as seen through the eyes of the customer. We will address the following questions: What is special about LTC from a service perspective, and how does a company address that uniqueness? How does a company know if they are hitting the mark? How can the customer experience be measured, evaluated and enhanced?

Producer: Sharon Reed - Penn Treaty
Speakers: Andrea Helms - Bankers Life
Sharon Reed - Penn Treaty
Jennifer Vey - TriPlus Services, Inc.

LTC Policyholder Wellness and other Claims Improvement Initiatives

Monday, March 14, 2016 3:45pm - 5:00pm Panel Discussion Basic

This session will explore the emerging area of LTC policyholder claims improvement initiatives, including wellness programs, including discussion of how to implement a program and effectively measure the benefit of the program relative to its cost. Cardiovascular disease screening programs, fall prevention programs, Alzheimer' Disease detection and enhanced care management and coordination to promote earlier claimant recovery are topics we expect to discuss.

Producer: Loretta Jacobs - Bankers Life
Speakers: Loretta Jacobs - Bankers Life
Dawn Helwig - Milliman, Inc.
Kimberly Martin - Bankers Life

2016 ILTCI Conference Session Guide

Finance, Management & Operations Track

LTC Risk Management, Auditing and Financial Controls

Monday, March 14, 2016 | 10:45am - 12:00pm | Case Studies | Intermediate

At this session, external and internal company audit/financial controls personnel will discuss how they evaluate, monitor and improve processes and procedures to mitigate risk. They will discuss real life situations where control gaps were identified and then mitigated to provide the audience with valuable insight they can take back to their own companies to assess their own exposure to control gaps.

Producer: Loretta Jacobs - Bankers Life
Speakers: Jill Cataloni McCoy - Ernst & Young LLP
Loretta Jacobs - Bankers Life
Lisa White - Bankers Life

To Move or Not to Move

Tuesday, March 15, 2016 | 10:45am - 12:00pm | Interactive Forum | Intermediate

Each year the pressure increases to manage a LTCI block to maximize performance and efficiency. As insurers grapple with resource constraints, performance challenges and the complexity of LTCI administration, it is only natural that some questions need to be asked or asked again: To Move or Not To Move? 1. The option of outsourcing to a TPA can seem like a life-line 2. Should I outsource the total process or keep/bring parts in-house 3. Is my current TPA still the right partner in this new world? A panel, made up of a carrier representatives, two TPA representatives, and a Moderator discuss the considerations for making the decision. The discussion takes multiple points of view into consideration, including but not limited to the hurdles, potential benefits, risks and risk mitigation of such a move.

Producer: Sharon Reed - Penn Treaty
Speakers: Jodi Anatole - Independent Consultant
Peter Goldstein - LTCG
Mike Heard - CNO Financial Group
Peter Lucas - TriPlus Services, Inc.

2016 ILTCI Conference Session Guide

Legal, Compliance & Regulatory Track

Anatomy of a Rate Increase

Tuesday, March 15, 2016 | 10:45am - 12:00pm | Panel Discussion | Intermediate

Rate increases continue to occupy a significant amount of time and effort in the LTCi legal, compliance and regulatory space. This session will examine how best to approach a rate increase from beginning to end – from the decision to seek a rate increase, through seeking and obtaining approval for a rate increase, to implementation of approved rate increases.

Producer: Nolan Tully - Drinker, Biddle & Reath LLP
Speakers: Robert Eaton - Milliman, Inc
Debbie Ellingboe - Faegre Benson
Michael Rafalko - Drinker, Biddle & Reath LLP

How To Get Out From Between the Rock & the Hard Place - Paradoxes in Law

Monday, March 14, 2016 | 3:45pm -5:00pm | Interactive Forum | Intermediate

Come find out how other carriers operate when there are paradoxes in law or contradictions in policy language. Engage anonymously with real-time polling; or let your voice be heard and speak your mind on your preferences for best practices when there doesn't seem to be a best case scenario. The Compliance crowd will contemplate when the law or policy creates a road block that requires a detour, the Legal side will opine on the risks and potential for litigation a result of actions.

Producer: Jane Brue - LTCG
Speakers: Jane Brue - LTCG
Patrick Reeder - Genworth
Nolan Tully - Drinker, Biddle & Reath LLP

Litigation Update

Monday, March 14, 2016 | 2:00pm - 3:15pm | Panel Discussion | Intermediate

Update on the current LTCi litigation environment, with a focus on what has happened in the past year and lessons that companies can learn from recent litigation trends.

Producer: Stephen Serfass - Drinker, Biddle & Reath LLP
Speakers: Josh Akbar - Dentons
Stephen Serfass - Drinker, Biddle & Reath LLP

Market Conduct Exams

Monday, March 14, 2016 | 10:45am - 12:00pm | Interactive Forum | Intermediate

Companies have been seeing more and more market conduct exams recently. This session will discuss best practices regarding preparing for a market conduct exam, working efficiently and effectively through a market conduct exam and communicating with regulators, insureds and others concerning market conduct exams.

Producer: Kara Baysinger - Dentons
Speakers: Kara Baysinger - Dentons
Allison Kusel - Genworth

2016 ILTCI Conference Session Guide

Legal, Compliance & Regulatory Track

Navigating Regulatory Issues

Tuesday, March 15, 2016 | 2:00pm - 3:15pm | Open Forum | Intermediate

An issues discussion of difficult regulatory issues such as prompt pay statutes; interest requirements; certification of home health providers, producer licensing, etc.

Producer: Frederic Garsson - Saul Ewing LLP
Speakers: Stephanie Duchene - Dentons
Frederic Garsson - Saul Ewing LLP
Stacy Koron - Milliman, Inc.

Privacy

Tuesday, March 15, 2016 | 9:00am - 10:15am | Panel Discussion | Intermediate

A look at privacy and cyber liability using recent data breaches and legislative/regulatory developments as case studies.

Producer: Stephen Brogan - Drinker, Biddle & Reath LLP
Speakers: Angela Hoteling-Rodriguez - MedAmerica
Stephen Brogan - Drinker, Biddle & Reath LLP

The Interstate Compact

Monday, March 14, 2016 | 2:00pm - 3:15pm | Panel Discussion | Intermediate

This session will provide you with everything you need to know to keep abreast of the activities of the Interstate Insurance Product Regulation Compact and its Commission and how leveraging this filing process for products that serve the chronic illness and long-term care market can produce speed-to-market and uniformity benefits. This session will cover the scope of products that can be filed under the Compact's Uniform Standards including combination products as well as an overview of the streamlined filing and review process. This session will provide an overview of the five-year review process for the individual long-term care insurance Uniform Standards originally adopted in 2010 and what changes to the Uniform Standards based on changes NAIC Long-Term Care Insurance Model Regulation may be considered in this process. Attendees will also hear from a long-time filing company who will share their filing experiences as well as quantify the benefits and savings of filing its products with the Compact Commission. Attendees will also have an opportunity to ask questions and provide their own feedback on filing with the Compact vs. filing state-by-state.

Producer: Karen Schutter - Interstate Insurance Product Regulation Commission
Speakers: Robert Eaton - Milliman, Inc.
Patrick Reeder - Genworth
Karen Schutter - Interstate Insurance Product Regulation Commission

2016 ILTCI Conference Session Guide

Marketing, Sales & Distribution Track

Post-Sale Marketing

Monday, March 14, 2016 | 10:45am - 12:00pm | Open Forum | Intermediate

Is the LTCI industry missing an opportunity with regard to marketing after policy issuance? Who interfaces with the consumer after the sale? The producer? The carrier? Someone else? Evidence from other lines of business suggest that the post-sale experience can influence policyholder evangelization, or the phenomenon where policyholders recommend either the product, carrier, or producer. This session will survey look at success stories and strategies in both the individual and worksite marketplaces.

Producer: Alex Ritter - Baird Private Wealth Management
Speakers: Brian Johnson - New York-National Long-Term Care Brokers
Denise Gott - ACSIA Partners
Alex Ritter - Baird Private Wealth Management
Tonya Ulery - Transamerica

Public Awareness and LTCI

Tuesday, March 15, 2016 | 9:00am - 10:15am | Panel Discussion | Basic

This session will survey press coverage, perception, and public awareness campaigns to determine whether we are making good investments as an industry. We will also address what else can be done to improve public opinion regarding LTCI, and better spread the word at the local, state, and national levels.

Producer: Tom Riekse, Jr. - LTCI Partners, LLC
Speakers: Joan Melanson - Long Term Care Partners, LLC
Faisa Stafford - Life Happens
Eileen J. Tell - ET Consulting, LLC

Selling LTCI Tomorrow - The Future of the LTCI Transaction

Monday, March 14, 2016 | 2:00pm - 3:15pm | Panel Discussion | Intermediate

What can we learn from those who are innovating with regard to LTCI distribution? What works and what doesn't with regard to education and advocacy based selling for these distributors? How can we leverage shifts in consumer behavior (ie. "showrooming" and internet research) to open the doors to new markets?

Producer: Alex Ritter - Baird Private Wealth Management
Speakers: Jerry Manning - J.Manning and Associates
Alex Ritter - Baird Private Wealth Management
Nathan Sanow - MasterCare Solutions, Inc.

The Advent of Inbound Permission-based Marketing: Education vs. Advertising

Tuesday, March 15, 2016 | 3:45pm - 5:00pm | Panel Discussion | Basic

Inbound, permission-based marketing is a strategy that attracts leads through content dissemination – an approach with which many industries have experienced success. How can we apply these strategies to the LTCI industry, and what do we have to gain by doing so?

Producer: Tom Riekse, Jr. - LTCI Partners, LLC
Speakers: Kristi McGivern - Genworth
Tom Riekse, Jr. - LTCI Partners, LLC

2016 ILTCI Conference Session Guide

Technology Track

Big Data Analytics

Tuesday, March 15, 2016	2:00pm - 3:15pm	Interactive Forum	Intermediate

What kind of Big Data should you be mining? Learn about the types of Big Data analysis and tools. How to leverage Big Data to target consumers for sales.

Producer: Jim Ferrell - Insurance Technologies
Speakers: Jim Ferrell - Insurance Technologies
Keith Hoeffner - LexisNexis

eSignature

Monday, March 14, 2016	10:45am - 12:00pm	Panel Discussion	Intermediate

There will be an overview of all the benefits to using eSignature. You will learn about the different types of eSignature as well as the workflow for eApp. A simple overview on the Legal, Compliance and Authentication for eSignature.

Producer: Jim Ferrell - Insurance Technologies
Speakers: Jim Ferrell - Insurance Technologies
Lynette Fredrickson - LexisNexis
Brett Mendenhall - Communication Intelligence Corp, (CIC)

Mobile and Point of Sales Tools Trends

Monday, March 14, 2016	2:00pm - 3:15pm	Panel Discussion	Intermediate

What mobile apps are available today for the LTC Sales Process? Learn about Agent Trends using mobile devices. What are the sales tools needed to be competitive?

Producer: Bob Harding - Mutual of Omaha
Speakers: Lynette Fredrickson - LexisNexis
Bob Harding - Mutual of Omaha
Jeff McCauley - Paperless Solutions Group

The Future and Challenges of LTC eApp

Tuesday, March 15, 2016	9:00am - 10:15am	Interactive Forum	Intermediate

Discuss the pain points of the LTC eApp process today. How to create an adoption strategy for LTC eApp. What is the future of the Agent and Consumer experience?

Moderator: Jim Ferrell - Insurance Technologies
Speakers: Jim Ferrell - Insurance Technologies
Sandra Latham - LTCI Partners, LLC
Deb Smith - LexisNexis

2016 ILTCI Conference Session Guide

General Conference Sessions

Actuarial Professionalism Course

Wednesday, March 16, 2016 9:00am - 12:00pm Teaching Session Basic

Join us for an engaging workshop on actuarial professionalism led by a diverse panel of experts representing a variety of perspectives. Subjects include the Code of Conduct, Actuarial Standards of Practice, and other standards that apply to LTC work. We will again provide an interactive session with a number of compelling case studies. This course will take place Wednesday, March 16th, from 9:00am – 12:00 pm.

Speakers: Rhonda Ahrens - Nebraska Department of Insurance
Dave Benz - Employers Reassurance Corp.
Robert Eaton - Milliman, Inc.
Paul Kollmer-Dorsey - American Academy of Actuaries
Joe Wurzburger - Society of Actuaries

Alzheimer's Association Session: Advancements in Research, Current Breakthroughs and a Personal Story

Wednesday, March 16, 2016 9:00am - 12:00pm Teaching Session Basic

This session is hosted by the Alzheimer's Association, the leading voluntary health organization in Alzheimer's care, support and research. Their mission is to eliminate Alzheimer's disease through the advancement of research, to provide and enhance care and support for all affected, and to reduce the risk of dementia through the promotion of brain health. Their vision is a world without Alzheimer's.

The session will begin with a research update by James A. Hendrix, Ph.D., Director, Global Science Initiatives, at the Alzheimer's Association. As a member of the Medical and Scientific Relations Division, he provides leadership on specific domestic and international efforts focused on advancing the division's science agenda. This session will also include information about advocacy and public policy as well as discuss the largest increase in history for Alzheimer's research funding.

The session will end with a presentation by Barb Cole, volunteer and advocate for the Alzheimer's Association. Barb has been a volunteer with the Association since 2010. She will discuss her personal connection to the disease and her work as an advocate for the Alzheimer's Association. There will be an opportunity during this session to ask questions of a person living with Alzheimer's.

There will also be an opportunity for a person living with Alzheimer's disease to answer questions from the audience. Please submit your questions ahead of time to the Alzheimer's Association's email box: CorporateInitiatives@alz.org by Monday, March 7th.

CLTC Master Class - Part 1 & 2

Part 1 - Saturday, March 12, 2016	8:00am - 6:00pm	Teaching Session	Basic
Part 2 - Sunday, March 13, 2016	8:00am - 5:00pm	Teaching Session	Basic

Harley Gordon will conduct a 2-day CLTC Master Class on Saturday, March 21 (8AM to 6PM) and Sunday, March 22 (8AM to 5PM). ILTCI is subsidizing the tuition for all Conference attendees. The cost to register for the CLTC Class will be $495, rather than the retail rate of $1365. Tuition includes all course material, CE credits and Prometric exam (and one exam retake, if necessary). Attendees who pass the CLTC exam will receive their CLTC designation. The course will qualify each attendee for 12-15 hours of state insurance department CE credits (depending upon student's resident state) as well as for CFP/PACE credits (a $25 additional filing fee applies for recording CFP/PACE credits, if desired). After registering for the ILTCI conference, you can register for the CLTC Master Class at the discounted rate online.

Speaker: Harley Gordon - CLTC

It's Not Me, It's You; A Consumer View on LTCI

Tuesday, March 15, 2016	3:30pm - 5:00pm	Lecture	Basic

Did you ever wonder why a problem as big as the looming long term care crisis doesn't create more consumer demand for LTCI ? Did you ever think that they'd take more action if " they only knew"? Did you ever, in a private moment, label consumers "uneducated" or even dense for not taking action? If so, this session will take a fresh look and focus on a new approach. Behavioral economist Jeremy Pincus and Consumer insight expert Luisa Uriarte will deliver new information about how our current approach and sales and marketing techniques are actually standing in the way vs enabling a broader appeal. Join us and see how by understanding consumer psychology and perceptions, we can see results significantly improve.

Producer: Carroll Golden - Global Insurance Solutions
Speakers: Dr. Jeremy Pincus - Forbes Consulting Group
Luisa Uriarte - Maddock Douglas