



# The CLTC Leadership Summit

## Creating a Path Forward

September 12 & 13, 2023  
Hyatt Regency O'Hare, Chicago, IL

### Monday, September 11, 2023

Arrivals/Registration

### Tuesday, September 12, 2023

7:30 – 8:15 a.m.      **Breakfast – SPONSORED BY DACADOO and LINCOLN FINANCIAL GROUP**

8:30 – 8:45 a.m.      **Welcome**  
CLTC – Who We Are, How We Add Value, Where We are Headed  
Amber Pate, CLTC

8:45 – 9:45 a.m.      **Keynote: The Allure of the LTCI Industry. New Entrants and Devotees**

- Why enter now?
- What drives commitment?
- What the future holds
- What needs to change/stay the same

**Moderator:** Bill Comfort, CLTC, CSA

**Panelists:** Tony Massenelli, Director, Long Term Care Sales, Nationwide; Joe Norton, COO, EquiTrust; Courtney Moody-Crenshaw, Vice President, LTC & IDI and Business Solutions Sales Officer, New York Life; Corri Campbell, National Sales Director, LTC and DI, Mutual of Omaha

9:45 – 10:00 a.m.      **Break – SPONSORED BY NATIONWIDE**

10:00 – 11:00 a.m.      **The Resurgence of Worksite LTCI**

- Who's asking? Why now? What's the demand?
- Who's meeting the need? What's the opportunity?

**Moderator:** Steve Cain, CLTC, CSA, LTCI Partners

**Panelists:** Joe Goolsby, Trustmark; Zach Oates, J.Manning and Assocs.; David Bidwell, Reframe; Adam Rehmer, Chubb

11:00 – 12:00 p.m. **Issues and Options for Meaningful LTSS State or Federal Finance Reform: Opportunities for Partnership with the Private Sector**

- Update on state LTSS finance reform
- Issues and options at the federal level
- Dialogue with the industry – opening up the conversation

**Moderator:** Paul Forte, FedPoint

**Panelists:** Jamala Arland, Genworth, Representing California Task Force; John O'Leary, Representing the State of MN; Eileen J. Tell, ET Consulting, Representing Analysis and Advocacy on Federal Catastrophic

12:00 - 1:00 p.m. **Lunch – SPONSORED BY NGL**

1:00 – 2:00 p.m. **Strategies for Advancing and Expanding the Beleaguered Direct Care Workforce**

- National strategies, state initiatives and how LTC insurers, providers and families are coping with these challenges
- Carrier views and experiences paying family caregivers as a solution to DCW shortages
- The success of public sector efforts to train and certify family members under state Medicaid programs. Are there lessons for insurers?

**Moderator:** Andrea Cohen, Houseworks, LLC

**Panelists:** Jennifer Novy, Amada Senior Care NorthShore; Robert Espinoza, PHI; Robyn Stone, Leading Age LTSS Center at UMass Boston

2:00 - 3:00 p.m. **Insights on Product Development from Industry Leading Actuaries**

- What “best practice” product designs can meet the needs of consumers (e.g., care choice, flexibility, affordable and rate stable) and the insurer/shareholder requirements (e.g., profitability; rate stability; regulatory approval and distribution system appeal)?
- What regulatory, marketing or other changes need to happen to support these “new and improved” product designs?

**Moderator:** Mike Smith, CLTC, CPS Horizon Financial

**Panelists:** Vince Bodnar, FSA, TCARE; Robert Eaton, FSA, MAAA, Milliman; Clark Heitkamp, FSA, MAAA, LTCP, Risk Strategies Consulting; Stephanie Moench, Oliver Wyman Actuarial Consulting

3:00 – 3:15 p.m. **Break – SPONSORED BY MUTUAL OF OMAHA**

3:15 – 4:15 p.m. **Are We There Yet? LTCI Operations in the Digital Age.**

- Where are the best uses of technology vs. humanity?
- Where do we need to make gains and what does it look like? How have those gains impacted how we do business?
- Where do we still lag? How close are we?

**Moderator:** Tom Riekse, CLTC, CEBS, CLU, ChFC, LTCI Partners

**Panelists:** Nkenge Blue, Assured Allies; Rashanda Harris, Lincoln Financial Group; Sean Flanagan, Brighthouse

4:15 – 5:00 p.m. **Writing Long-Term Care in a Short-Term World**

- Senior Market Euphoria in the late 1980's
- Market Development in the 1990's
- Seismic Shifts in the 2000's
- The Current Scene
- Future Directions

**Speaker:** Paul Forte, CEO, FedPoint

5:00 p.m. **Day One Close**

5:00 – 7:00 p.m. **Meet and Greet Cocktail Reception – SPONSORED BY BRIGHTHOUSE and ONEAMERICA**

**Wednesday, September 13, 2023**

7:30 – 8:15 a.m.      **Breakfast – SPONSORED BY RISK STRATEGIES CONSULTING and EQUITRUST**

8:30 – 9:00 a.m.      **Sponsor Spotlight by Federal Life - A Solution for “When Clients Run Out of Money.”**  
**Speakers:** Leigh Maynard and Damien Conway, Vidale Marketing Group

9:00 – 10:00 a.m.      **What Do Wellness Programs Provide? Can They Bend the LTCI Claims Cost Curve?**

- Do wellness programs resonate with consumers? What’s the experience with “take up” and program maintenance?
- How do we get consumers to choose between their health plan and their LTC plan’s wellness program? What are the ROI proof points and value-add to the carrier?
- What can the LTCI industry learn from pilot wellness programs in other industries?
- What does experience suggest are the keys to success?

**Moderator:** Robert Eaton, FSA, MAAA, Milliman

**Panelists:** Samantha Chow, Capgemini; Blake Hill, Dacadoo; Andy Freedman, Assured Allies

10:00 – 10:15 a.m.      **Break – SPONSORED BY THRIVENT**

10:15 – 11:15 a.m.      **Findings from the study, “How Does the Caregiving Experience Influence Future Planning?” – Sponsored by CLTC, TCARE, HomeInstead and Milliman. Conducted by ET Consulting.**

**Panelists:** Megan Hix, HomeInstead, Celeste Cobb, CLTC; Robert Eaton, MAAA, Milliman  
Vince Bodnar, FSA, TCARE

11:15 – 12:15 p.m.      **Roundtable Discussions with All Participants**

- Together we will tackle some of our industry’s biggest challenges
- We need your ideas, insights, and feedback

**Facilitator:** Kelly Augspurger, CLTC, CSA

**Participants:** All

12:15 – 12:30 p.m.      **Close and Depart**