



# The CLTC Leadership Summit

Creating a Path Forward

September 17 & 18, 2024  
Kimpton, Tryon Park, Charlotte, NC

## Monday, September 16, 2024

Arrivals/Registration

## Tuesday, September 17, 2024

7:30 - 8:15 a.m.      **Breakfast - SPONSORED BY MUTUAL OF OMAHA**

8:30 - 8:45 a.m.      **Welcome**  
Amber Pate, Executive Director, Certitrek (CLTC)  
Celeste Cobb, Summit Committee Chair

8:45 - 9:45 a.m.      **Keynote: Behavioral Economics and LTC Purchase Decision**

- What impacts consumer decision making?
- How does it differ for risk prevention purchases?
- Messages that motivate or demotivate
- How to facilitate the decision-making process

**Keynote Speaker: Richard Frank, Senior Fellow and Director of the Schaeffer Initiative on Health Policy, The Brookings Institute**

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

10:00 - 11:00 a.m.

**Insights Into the LTCi Landscape from a Producer's Perspective**

- How has the sales process changed over time?
- Challenges and opportunities that lie ahead for advisors?
- Consumer expectations and our industry's ability to meet them
- What every carrier should know

**Moderator:** Nathan Sanow, President, Mastercare America

**Panelists:** Mary Ann DeKing, Principal, Plan and Care, Inc.; Steve Elliott, President, LTC Capstone Insurance Agency; Richard Horowitz, National Sales Manager, LTC Consumer; Scott Olson, President, LTCShop

11:00 - 12:00 p.m.

**Companies Stepping Up to Address the Caregiver Crisis in the Workplace**

- What is driving employers to pay attention to the caregiving crisis now?
- How have prior solutions worked/not worked?
- What are programs we know are meeting ER and Ee needs today?
- How does this activity and interest connect to LTCI sales?

**Moderator:** Brian Vestergaard, VP Product Development and Marketing, LifeSecure

**Panelists:** Maritza Campbell, Case Manager, Wellthy; Dominic Salvato, Head of Large Market Sales & Distribution, Transamerica; Kevin Sypniewski, CEO, AGIS Network; Representative from a Local Employer offering Caregiver Support Benefits – TBA

12:00 - 1:00 p.m.

**Lunch - SPONSORED BY NGL**

1:00 - 2:00 p.m.

**How Can Nursing Homes Survive in Turbulent Times?**

- The relationship between Medicaid payment rates to NH's actual costs
- Current staffing shortages vs. new CMS regulations demanding higher staffing ratios
- Consumer expectations about facility care and where Nursing Facilities fit

**Moderator:** Hillary Kaylor, Regional Ombudsman, Centralina Area on Aging

**Panelists:** Bill Lamb, Executive Board Chair, FOR Quality LTC; James Krob, Regional Director, Liberty Healthcare Services; Jonathan Westin, Managing Director, Silver Beacon Health

2:00 - 3:00 p.m. **We're Only as Good Our Data. What Does it Tell Us About the Effectiveness of Wellness Programs?**

- 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? Do our health-underwritten insureds have the same morbidities as other programs typically target (e.g., obesity, diabetes, hypertension)?
- What does experience suggest are the keys to success?

**Moderator:** Peter Goldstein, CEO, illumifin

**Panelists:** Amanda Curtis, Director, LTC Wellness, John Hancock; Robin Devine, Actuary, John Hancock; Robert Eaton, Actuary, Milliman; John Palmer, Chief Operating and Innovation Officer, GE

3:15 - 3:30 p.m. **Break - SPONSORED BY BRIGHTHOUSE**

3:30 - 4:30 p.m. **How Can the Private Sector Work with LTSS State or Federal Finance Reform for the Best Outcome?**

- What are the gaps that need to be addressed?
- What is the role of the public sector? What is the role of the private sector?
- What is the formula for successful collaboration?
- Are Medicaid LTC Partnership programs still viable? Why, or why not?

**Moderator:** Melissa Bova, Vice President, State Affairs, Finseca

**Panelists:** Shannen Logue, Deputy Commissioner, PA Department of Insurance; Dave Richard, SVP Government Relations – State McGuireWoods Consulting LLC, Prior NC Medicaid Director; Ben Veghte, Director, WA Cares Fund

4:30 - 5:30 p.m. **Findings from the 2024 CLTC Sponsored Thought Leadership Study Findings**

**Moderator:** Eileen Tell, President, ET Consulting

**Panelists:** TBA

5:30 p.m. **Day One Close**

5:30 - 7:00 p.m. **Meet and Greet Cocktail Reception**

## **Wednesday, September 18, 2024**

7:30 - 8:15 a.m.      **Breakfast - SPONSORED BY**

**8:30 - 12:00 a.m.      Day 2 Interactive Workshops**  
**LTC Planning Solutions for Middle Americans**

8:30 - 9:30 a.m.      **Defining Middle America**

- Who is Middle America?
- How do they differ from the average LTCi buyer?
- What is the size of the market?
- Why are they undeserved by our industry?

**Moderator:** Vince Bodnar, Chief Actuary, TCARE

**Panelists:** Kari Benson\*, Deputy Assistant Secretary for Aging, U.S. Administration on Community Living (formerly, Deputy Assistant Secretary for Aging, MN); Liz Christofer, COO, HCG Secure; Steve Schoonveld, Managing Director, FTI Consulting;

9:30 - 10:30 a.m.      **A Perspective on Planning and Caregiving from Charlotte-based Middle Americans.**  
Insights and Needs as Shared by Genworth-sponsored focus group participants

**Moderator:** Genworth Rep. TBA

**Panelists:** TBA

10:30 - 10:45 a.m.      **Break**

10:45 - 12:30 p.m.      **New Ideas for Products and Services for the Middle America Market**  
Innovative Concepts Developed by a Committee of Industry Actuaries and Product Development Leaders Commissioned by CLTC

Audience Roundtable Discussion and Vetting of Concepts

**Discussion Facilitator:** Eileen Tell, President, ET Consulting, LLC

**Product Development Committee Members:** Chris Giese, Principal and Consulting Actuary, Milliman; Christin Kurelich, VP Supplemental Products, Voya; Beth Ludden, SVP, LTC Product Development, Genworth; Dustin Plotkin, Sr. Principal, Oliver Wyman Consulting; Mary Swanson, VP and Actuary, Mutual of Omaha; Brian Vestergaard, VP Product Development and Marketing, LifeSecure; Sanja Zehnder, VP, Health Products Management, CNO Financial Group

12:30 p.m.      **Close and Depart**

