

ST. JOHN'S COLLOQUIUM

JUNE 27-29, 2016

Long-term care needs and
financing around the world



Canadian
Institute of
Actuaries



Institut
canadien
des actuaires





Matt Morton, FSA, MAAA
Senior Consulting Actuary

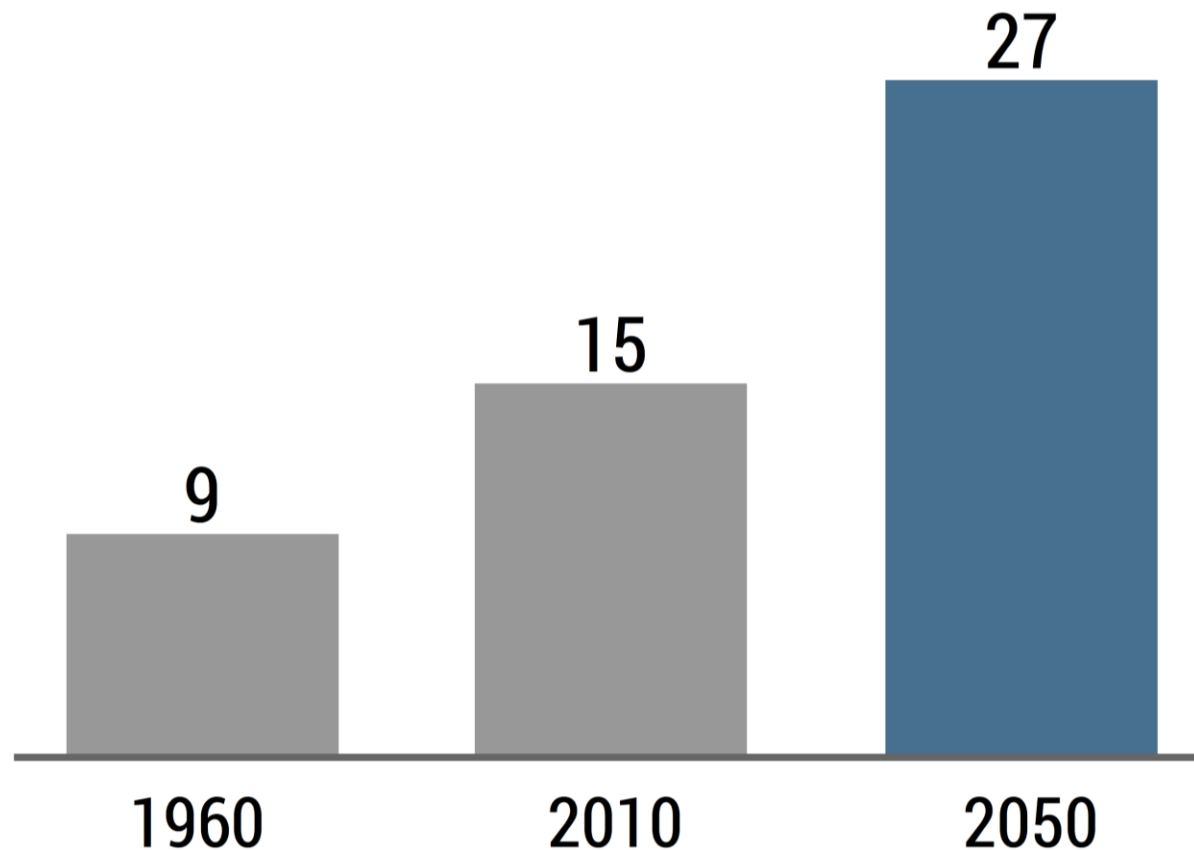


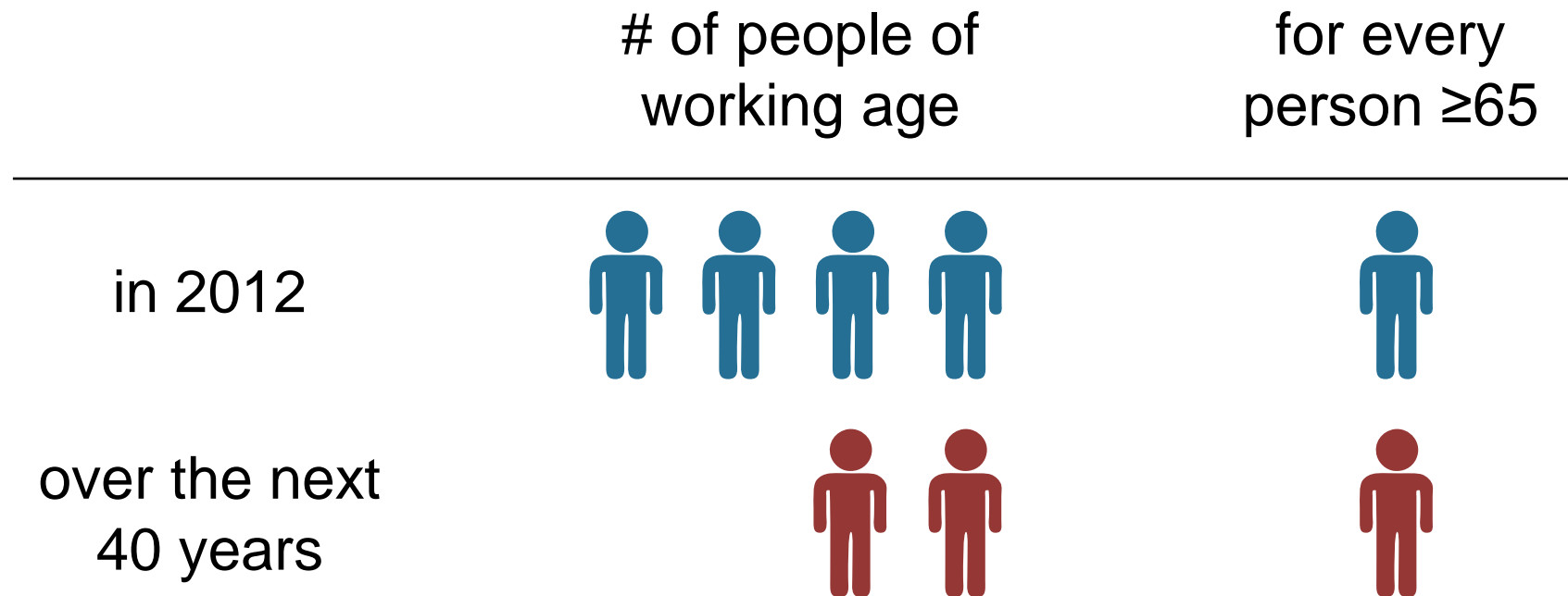
How many of us...?

01

DEMOGRAPHIC TRENDS AND COMMON CHALLENGES

The percentage of the over-65 in the population
across OECD countries, on average





increasing
demand
for services



declining
service
providers



declining
funding base

terminology

formal and
informal care

terminology

formal and
informal care

where and how
care is provided

terminology

formal and
informal care

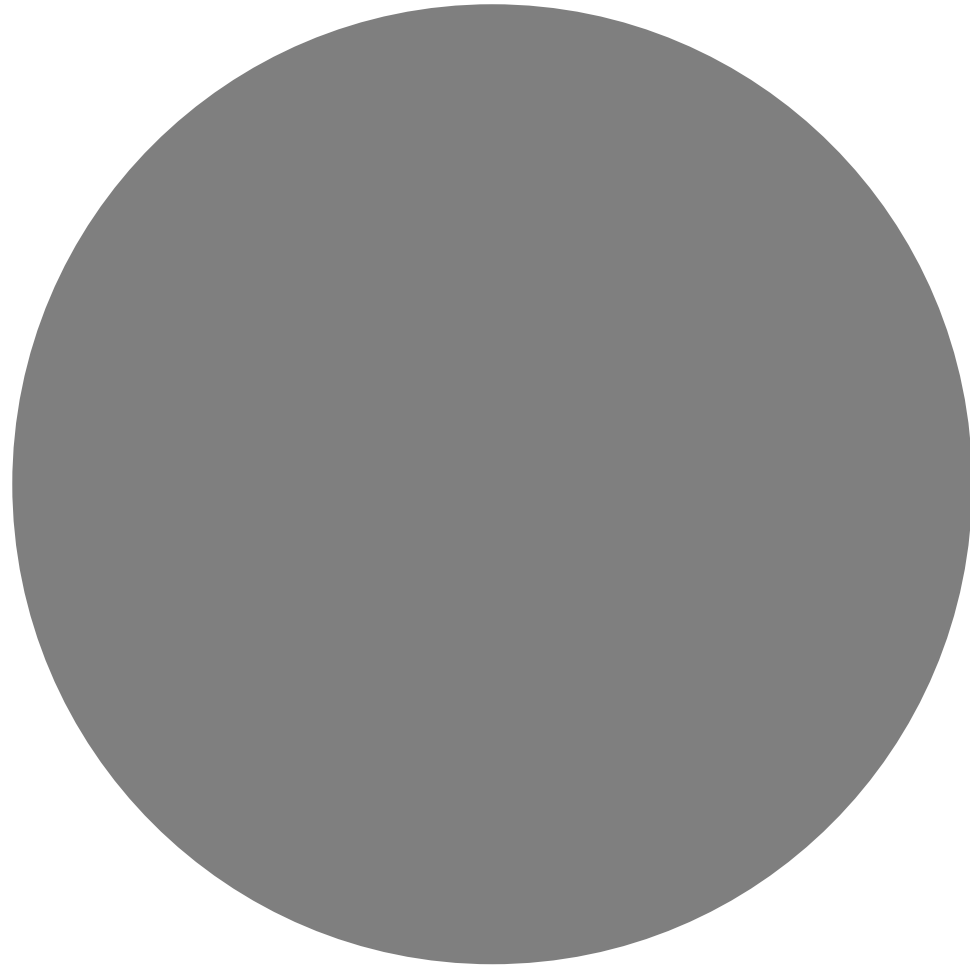
where and how
care is provided

who pays for
care, and how

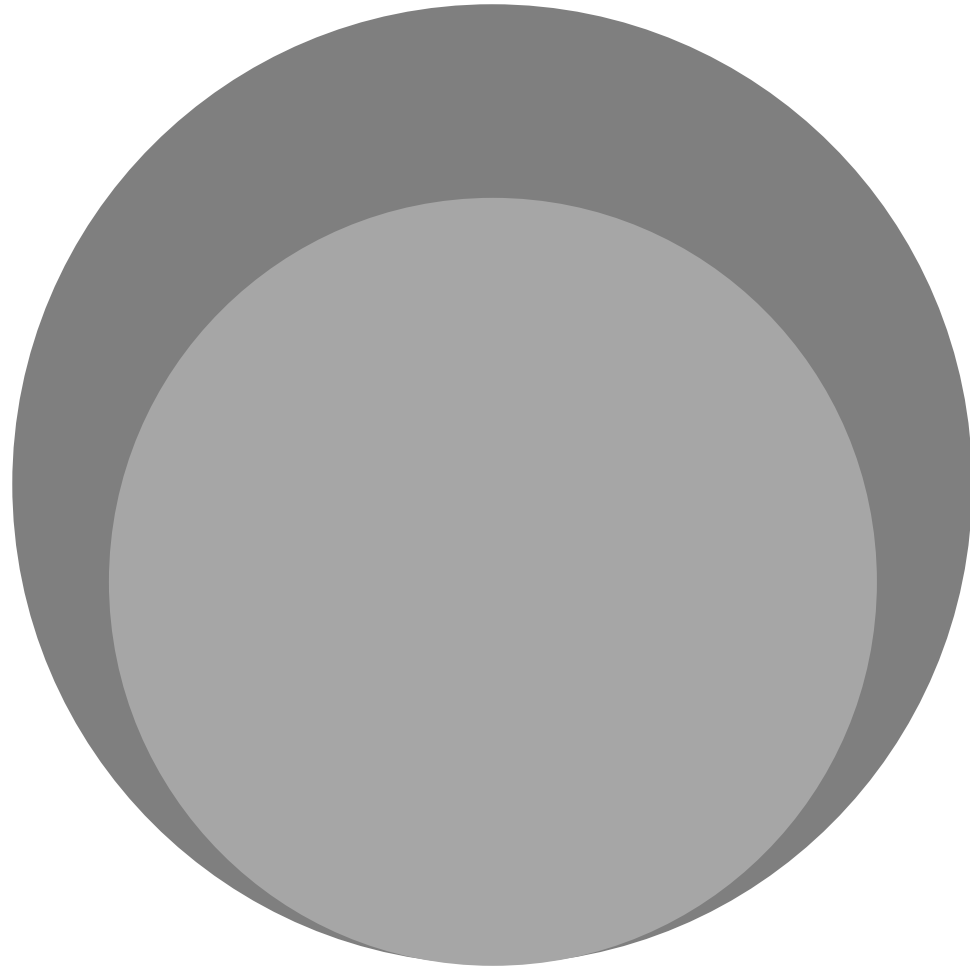
Which countries are not on a crisis trajectory?

02

WHAT WE WANT

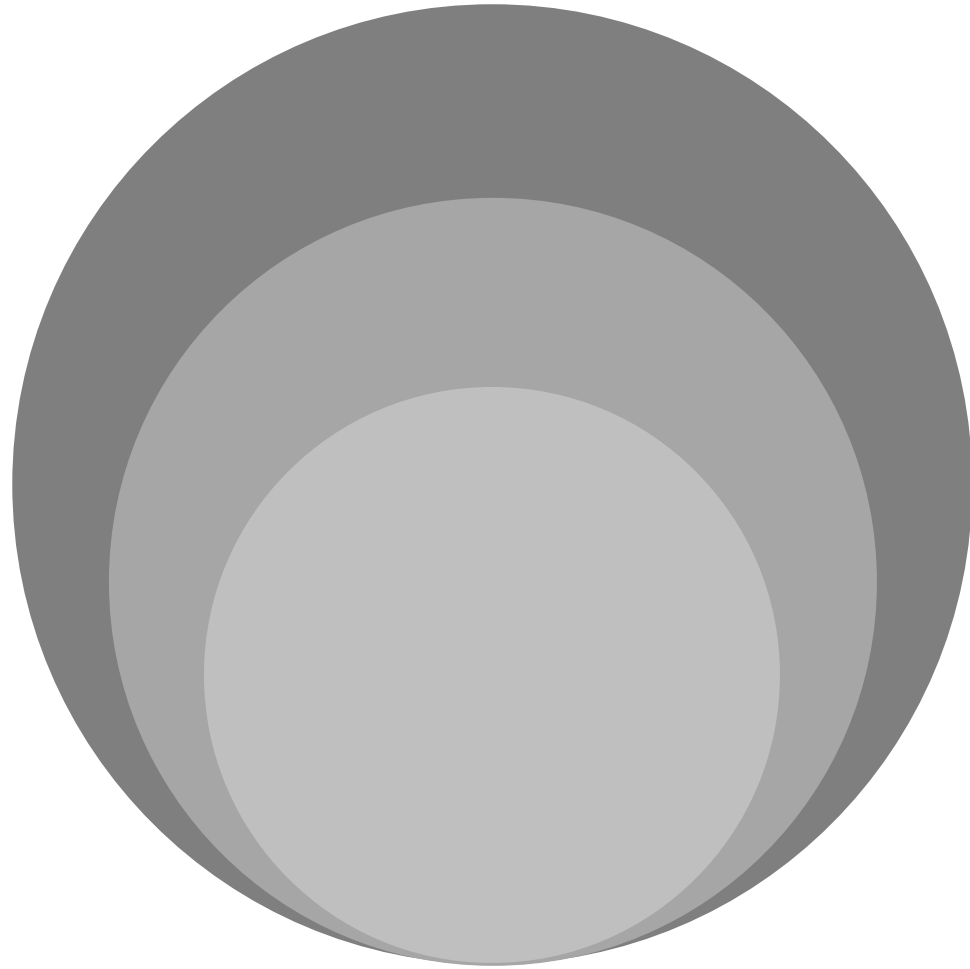


subpopulation: all elderly people



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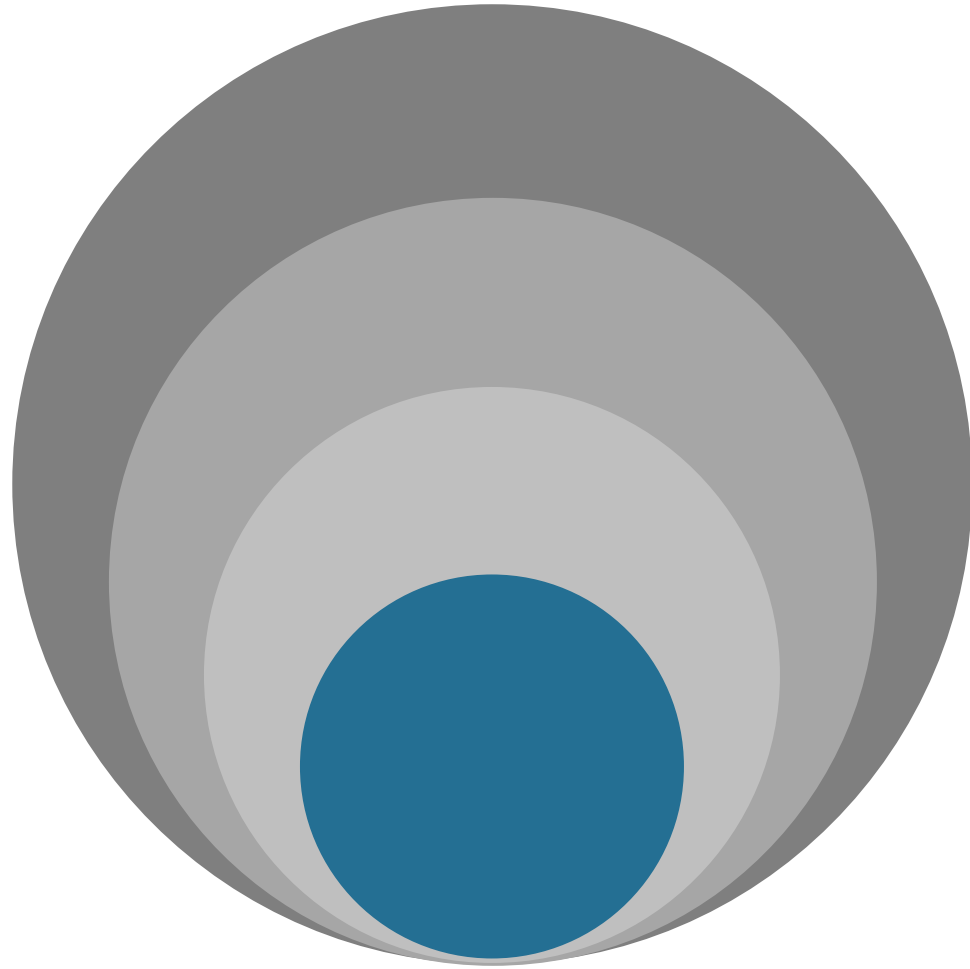
those with LTC needs



subpopulation: all elderly people

those with LTC needs

those who receive informal care

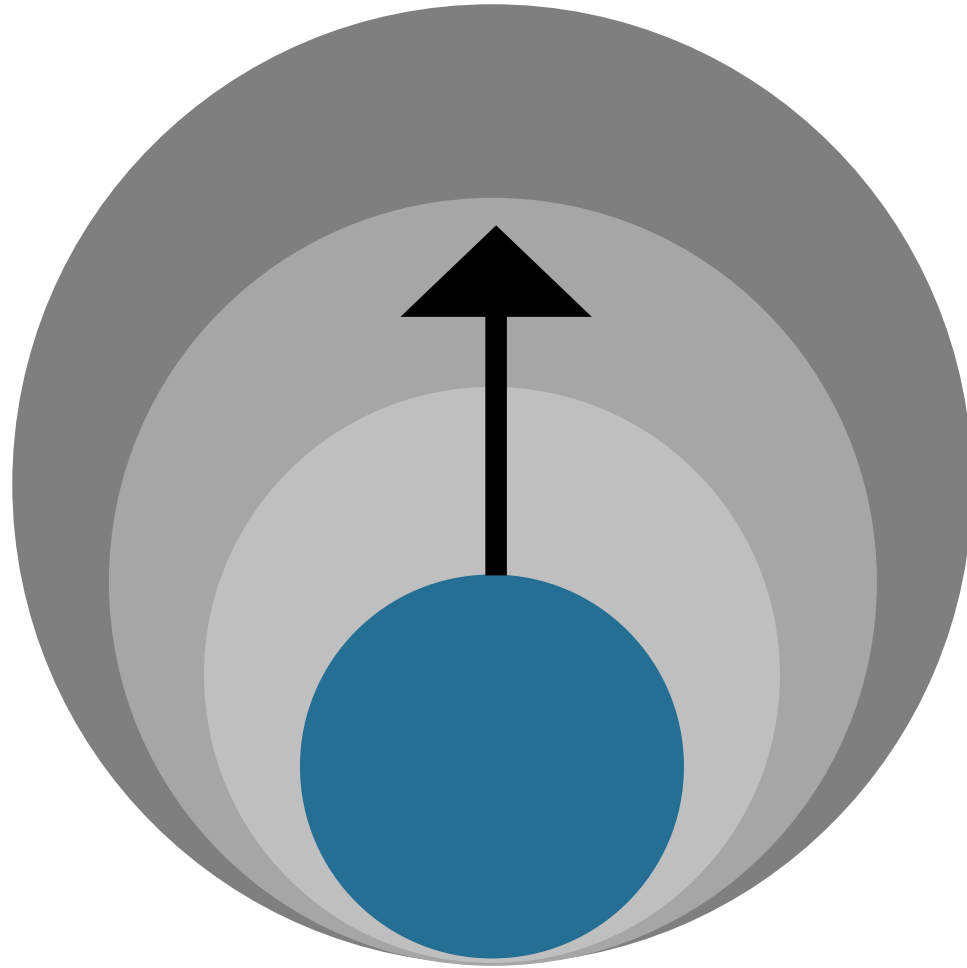


subpopulation: all elderly people

those with LTC needs

those who receive informal care

those who receive formal care



subpopulation: all elderly people

those with LTC needs

those who receive informal care

those who receive formal care

Let's close the gap.

03

WHAT IT WILL TAKE FOR US TO GET THERE

Public policies matter a lot.

Not having a public policy is also costly.

04

WHAT DIFFERENT COUNTRIES ARE DOING



Japan

Highest
proportion
of elderly:
23%

Universal
program
jointly
financed

Benefits:
subsidized
services
with copays

2.1%
of GDP



Germany

Universal
program;
10% opt
for private
plan

21%
65+

Cash
allowance
based on
disability

Those
without
children
pay more

1.0%
of GDP



France

17%
65+

Universal
program
funded by
payroll
taxes

Cash
allowance
based on
disability
and income

1.9%
of GDP



Currently
means-
based
benefits

Funded
by
general
taxes

16%
65+

0.8%
of
GDP

Government
negotiates
payment
rates



Czech Republic

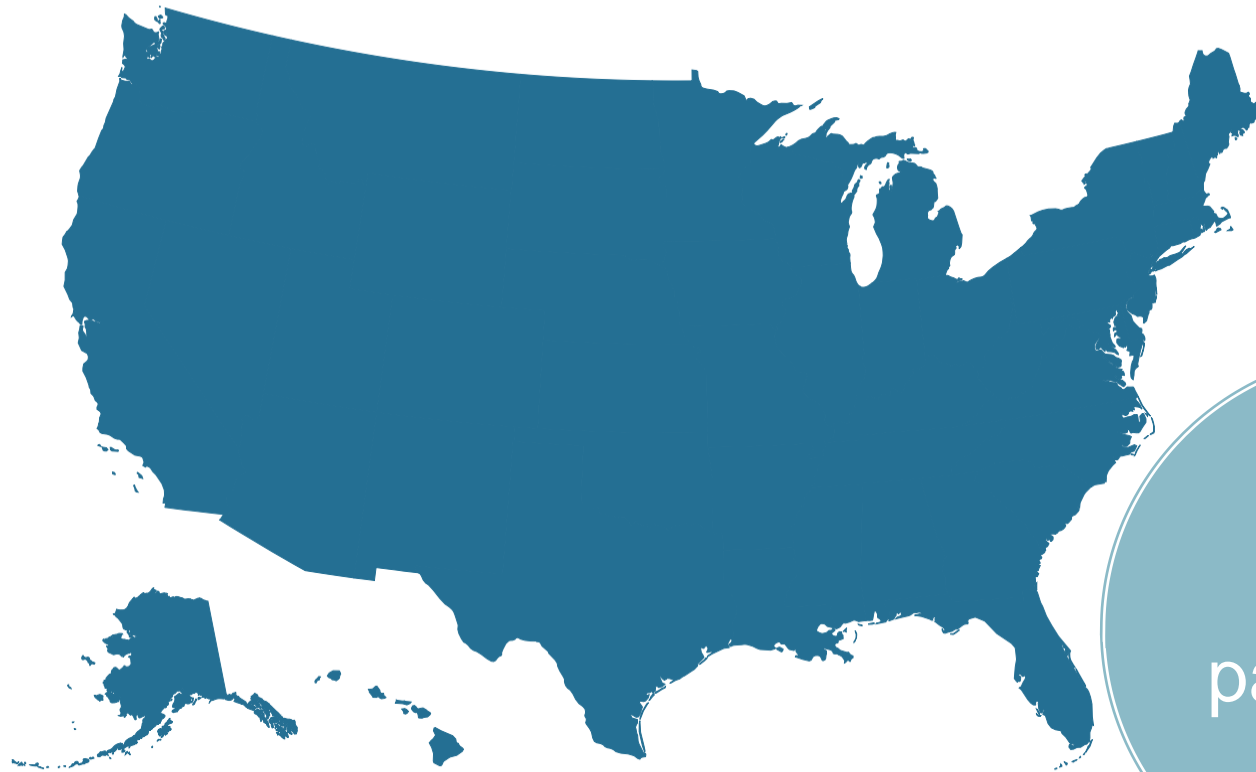
Universal;
driven by
available
care

Cash
allowance
payable for
informal
care

15%
65+

18% of 50+
provides
informal
care

0.3% of
GDP



United States

Means-
based
benefits

13%
65+

Large
portion
paid out of
pocket

1.1%
of GDP

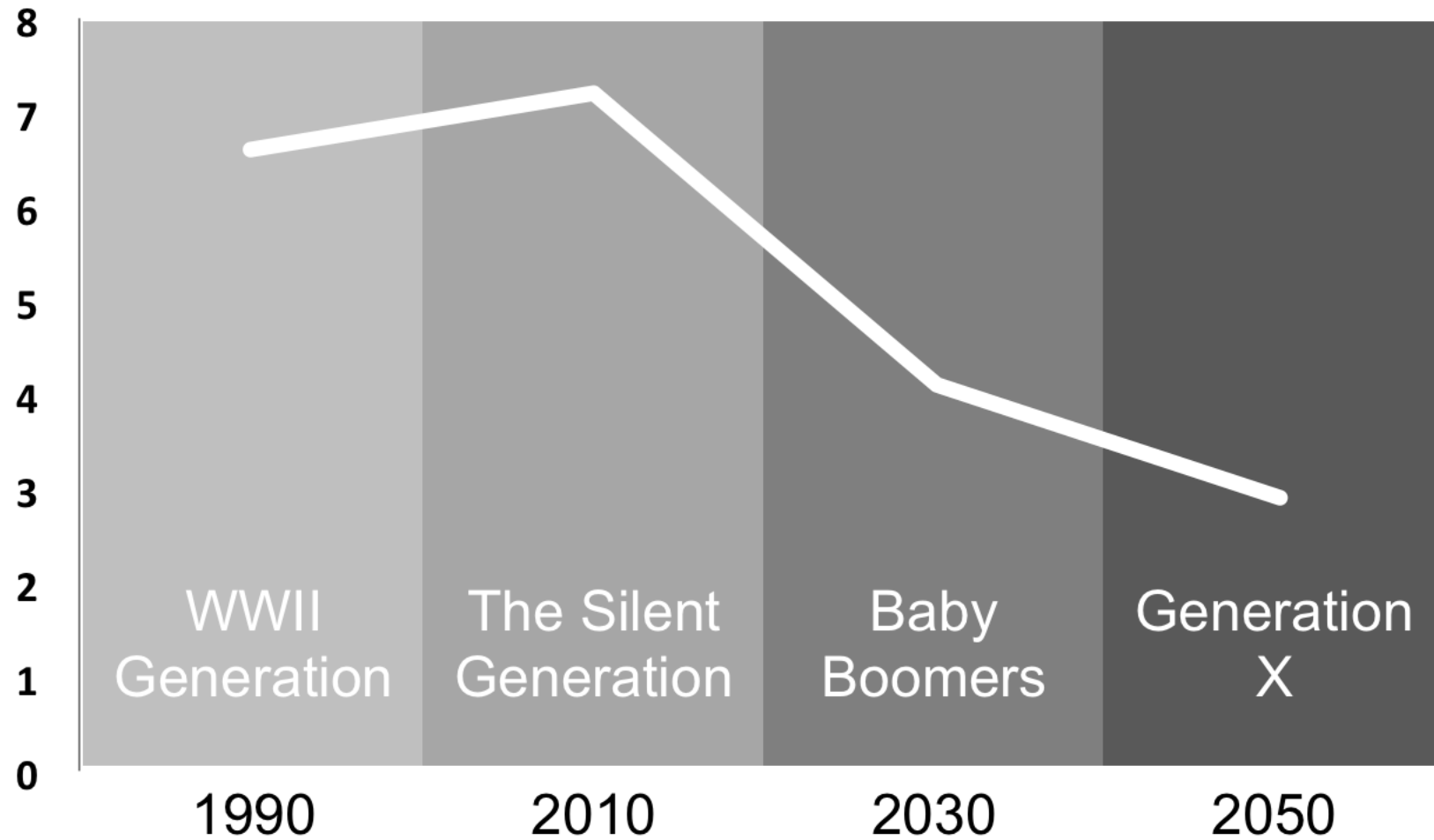
Interesting to note:
possible cultural nuances
potential points of convergence

05

PREPARING FOR THE FUTURE

How do we need to think about solutions?

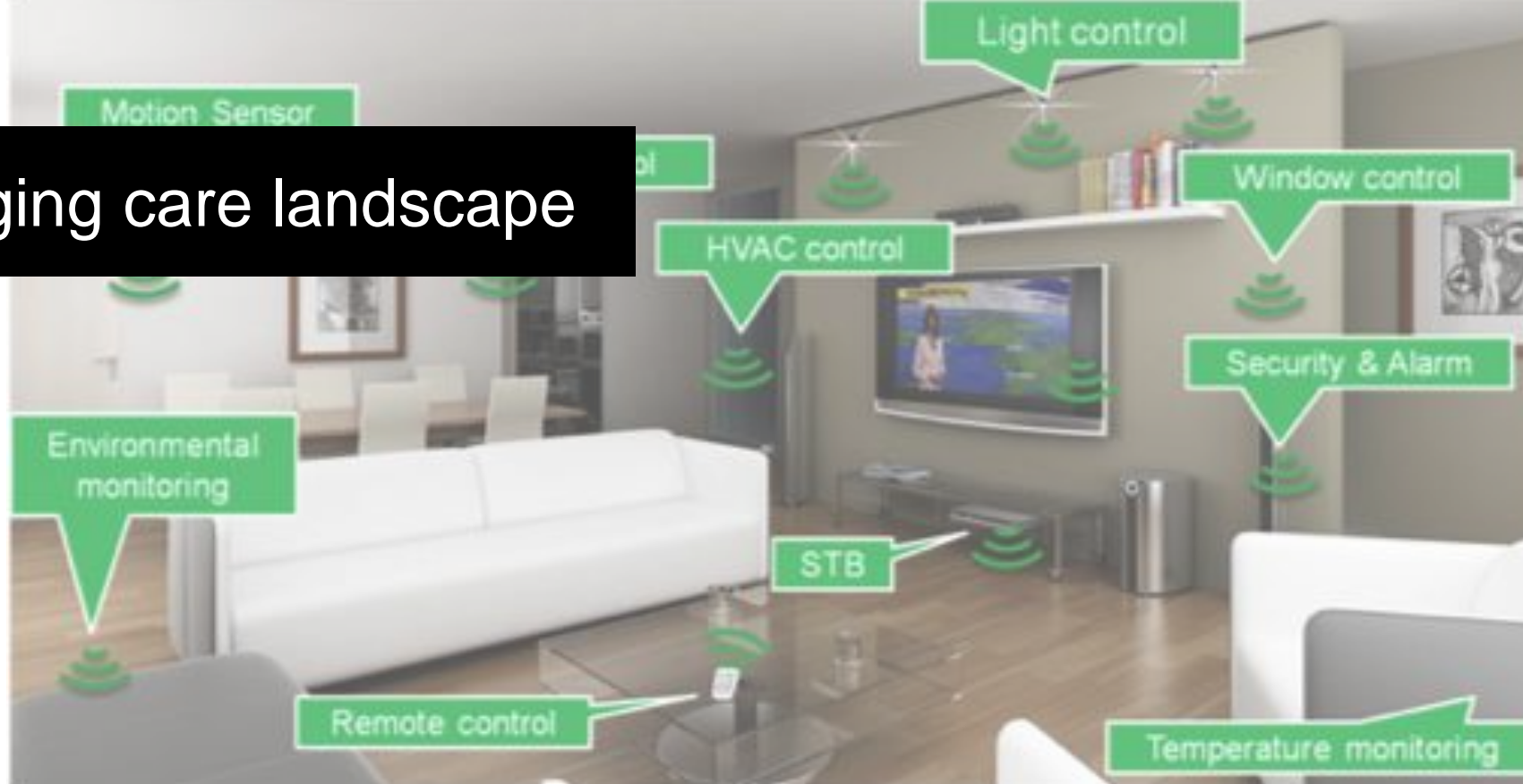
Ratio of available caregivers to receivers



Current care landscape



Emerging care landscape





Potential next action steps