Eileen J Tell, MPH

ET CONSULTING, LLC

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PROFESSIONAL EXPERIENCE

ET CONSULTING, LLC **2015 – present**
Principal and Owner

Woman-owned consulting firm specializing in long term care and aging. Nationally-recognized thought leader in long term care finance, delivery, policy and research. Innovator with respect to research, policy analysis, product development and implementation. Current and prior work focuses on LTSS financing, caregiver and workforce issues, technology solutions, program development and evaluation. Clients include both private and public sector entities including several state governments. Professional accomplishments include:

- Qualitative and quantitative multi-year study of family caregiver needs and program and policy solutions to address them.
- Strategic consultant to policy initiatives at both state and federal levels on LTSS finance reform, including both catastrophic financing and front-end programs. Address public and private sector stakeholder and consumer perspectives and constraints.
- Lead role in high visibility long term service and support (LTSS) research and policy initiatives at both the federal and state government levels.
- Analyst for government and private sector entities with regard to key feasibility and design issues for various LTSS finance reforms.
- Direct major research initiatives using both qualitative and quantitative methods. Created special purpose indices and models for analytic purposes.
- Analysis of various policy issues regarding access and quality of care issues for dually-eligible persons.
- Created and implemented LTSS training curriculum for consumers, aging network services counselors, insurance company home office staff, new hire employees working for various LTSS organizations, agents and professionals expanding their learning in the field.
- Designed and supported a LTSS call center over a 10-year marketing campaign.
- Conducted leading-edge research and program development for LTSS innovations including "Life Care at Home," the use of Activities of Daily Living and other concepts making LTC insurance products more viable and consumer-friendly,

LTCG **1990 – 2015**
Natick MA

Senior Vice President, Product Development and Analytic Services. Co-founder in 1990. Developed and directed the consulting division of LTCG serving both private and public sector clients. Illustrative performance includes 49 clients and $5.5 million revenue over a 10-year span. Consulted to state and federal government, insurers, and providers to develop and implement long term care products and services and to educate and motivate consumers to plan ahead for long term care needs. Create, implement and evaluate consumer communication materials, insurance product design, compliance, marketing strategy, agent and consumer training. Conduct market research, competitive and regulatory analysis.

Provided senior leadership guidance to LTCG and won a major client seeking third party administrative services, product development and marketing support. This major case win launched the company's transition from consultancy to the nation's largest Third Party Administrator (TPA).

LIFEPLANS, INC. **1987 – 1990**
Waltham MA

Vice President for Product Development. Co-founder in 1987. Developed innovative long term care products and risk and care management tools. Managed initiative on behalf of association for non-profit homes for the aging to develop and place long term care insurance products for more than 80 retirement communities. Analyzed care management and service delivery protocols in retirement communities for relevance in the design of public sector LTSS program and viable private sector long term care insurance products. Developed and implemented the concept for Life Care At Home – low cost, community-based finance innovation still in operation today.

BIGEL INSTITUTE FOR HEALTH POLICY (Brandeis University) **1984 – 1987**
Waltham MA

Principal Investigator. Directed demonstration project for Life Care at Home, a finance and delivery model to provide low-cost continuing care to the elderly in a non- campus setting. Responsible for overall project management, including site selection, grant allocation, and supervision of research staff. Program model has since been implemented successfully in various markets.
Research Associate. Developed concept and design for Life Care at Home. Researched and resolved policy and design issues such as managing adverse selection, marketing, designing the service package, and projecting utilization and cost. Responsible for research, project reports, presentations, advisory committee, and staff supervision. Reporting to funding foundations including Pew Charitable Trust, Robert Wood Johnson Foundation and Commonwealth Fund. Obtained follow-up grant funding for demonstration project.

BOSTON UNIVERSITY HEALTH POLICY INSTITUTE
Boston, MA **1982 – 1984**
Senior Research Associate. Conducted corporate consulting and research on HMOs, PPOs, benefit design, employer coalitions, and other employer cost containment strategies. Provided management assistance to two operational HMOs. Helped write a handbook on HMOs and Medicare and a top-rated grant proposal to study factors in HMO success. Program manager for a study of strategies to promote cost-effective physician behavior. Assessed employer sponsored hospital-based utilization management programs.

COMMONWEALTH OF MASSACHUSSETS **1988-1982**
OFFICE OF STATE HEALTH PLANNING
Senior Program Analyst. Directed state policy and planning for HMOs, ambulatory care, and health manpower. Reviewed federal funds requests for HMOs, health centers, and medical shortage areas. Developed state policy for HMOs and ambulatory surgery. Supervised four professionals. Responsible for planning and policy analysis for mental health and end-stage renal disease.

EDUCATION

M.P.H. Health Administration and Population Planning, 1977
University of Michigan, School of Public Health, Ann Arbor MI

Research Fellowship, University of Michigan, School of Public Health, 1976-1977. Statistical analysis, writing, and editing for several health policy and evaluation articles.

B.S. Magna Cum Laude, Psychology, 1975
Tufts University, Medford MA

AWARDS & RECOGNITION

LTCP, Long Term Care Professional Designation
Institute for Management Science Achievement Award, May 1981
Phi Beta Kappa, 1974
Psi Chi (Psychology National Honor Society), 1974

PROFESSIONAL AFFILIATIONS AND ACTIVITIES

Fellow, Gerontology Institute at UMass Boston, 2020
Member at Large, Age-Friendly Planning Committee, Belmont, Massachusetts, since 2020
Member, National Academy of Social Insurance (NASI), since 2010
Planning Committee, CLTC 2022 -2023 Summit
Co-Chair, Long Term Care Discussion Group, 2001 - present
Organizing Committee, Intercompany Long Term Care Insurance Conference, 2005 - 2019
Volunteer, Pitt Hopkins Research Foundation, 2013
Board Member, Long Term Care Insurance Educational Foundation, 2003-2004
Member, Long Term Care Financing Strategy Group, 2003-2005

PUBLICATIONS

"Public LTC Programs in the U.S." Chapter 5 in Insuring Long-Term Care. First Edition. ACTEX Professional Series. Edited by Robert Eaton and Matt Morton. November 2022. (With Marc Cohen.)

"Following The Journey Of Family Caregivers: Findings From A Survey Of Home-Based Caregivers." Broker World Magazine. October 2022.

"Following The Journey Of Family Caregivers: Findings From A Survey Of Home-Based Caregivers." CLTC Digest, Fall 2022.

"The Long, Winding Road: Understanding How Families Search for Long-Term Services and Supports (LTSS). Certification for Long-Term Care (CLTC) Digest. Spring 2022.

"Policies to Sustain Employment Among Family Caregivers: The Family Caregiver Perspective," *Journal of Applied Gerontology*. Forthcoming. (with Nadash, Jansen and Alberth)

"Asking Directions: Mapping a Course to Support Family Caregivers." Society of Actuaries' (SOA) LTC Section News. June 2022.

"What do Family Caregivers Want? Payment for Providing Care." Journal of Aging and Social Policy. (with Nadash and Jansen). Forthcoming.

"Building a National Strategy to Support Family Caregivers". Society of Actuaries LTC Section News. November 2021.

"What Family Caregivers Need: Findings from Listening Sessions." LeadingAge LTSS Center@UMass Boston and Community Catalyst (with Nadash and Cohen.) May 2021.

"In Their Own Words: Family Caregiver Priorities and Recommendations: Results from a Request for Information." LeadingAge LTSS Center@UMass Boston and Community Catalyst. (with Nadash, Jansen, and Cohen). February 2021.

"Learning from New State Initiatives in Financing Long-Term Services and Supports." LeadingAge LTSS Center @UMass Boston and Community Catalyst (with Cohen, Miller, Miller and Hwang.) July 2020.

"Long Term Care Insurance Fraud, Waste, Abuse and Risk Management: A Survey of Industry Perspectives." Society of Actuaries. June 2019 (with Smyth and Eaton).

"Designing Universal Family Care: State-Based Social Insurance Programs for Early Child Care and Education, Paid Family and Medical Leave, and Long-Term Services and Supports." (with Veghte, Bradley, Cohen and Hartmann). National Academy of Social Insurance. June 2019.

"Understanding how Families Search for Long Term Services and Supports." Society of Actuaries' Long Term Care Section Newsletter. April 2019

"The States Can't Wait: The Long-Term Care Financing Imperative." Generations. Vol 43 (No 1). Spring 2019. (with Cohen.)

"Long Term Care and the Middle Market: Sizing the Opportunity for New Ways to Finance Long Term Care." Society of Actuaries. 2018. (Research Design and Product Oversight Group).

"Insights into Consumer Behavior: What We Learn from 25 Years of Research on LTC Insurance Buyers and Non-Buyers. Society of Actuaries' Long Term Care Section Newsletter. June 2017.

"Consumer Insights Critical to New LTSS Finance Product Designs: Market Testing Best Practices." Society of Actuaries' Long Term Care Section Newsletter. June 2017.

"Home Equity and Enhanced Retirement Security: Understanding the Views of Older Homeowners and Financial Advisors." Research Findings presented by the National Council on Aging (NCOA). (with Ford, Amy.) 2017.

"The Good News and the Bad News about Private Financing for Long Term Care Needs." Journal of Aging Life Care. Summer 2016.

"SHIP LTSS Training Manual, 2015." Prepared for U.S. Department of Health and Human Services. Administration on Community Living (ACL). June 2015.

"The Importance of Claim Practices in Managed Closed LTCI Blocks." *LIMRA's MarketFacts Quarterly*, No. 1, 2014. (with Forsell, A., and Holland, SK).

"Long Term Care Insurance Benefits, Costs and Options." *Public Policy & Aging Report.* Volume 23, No. 1. March 2013 (with Morith, N.)

"Overview of Long-Term Care Financing Options." The SCAN Foundation. Transforming Long-Term Care Financing Options for the Future. Spring 2013.

"A National Long Term Care Awareness Campaign: A Case Study in Social Marketing." *Cases in Public Health Communication & Marketing*. 2011: Volume 5. (with Cutler).

Insurance Fraud in Key Products: Disability, Long-Term Care, MedSupp, Drug Coverage and Others (Chapter 3). America's Health Insurance Plans (AHIP), Center for Insurance Education and Professional Development. 2011.

"The Own Your Future Long Term Care Awareness Campaign: Implications for CLASS." The SCAN Foundation. *CLASS Technical Assistance Brief Series*, Spring 2011, No. 13.

"The Employer Long Term Care Insurance Market Participation Rates: Implications for CLASS."
The SCAN Foundation. *CLASS Technical Assistance Brief Series*, Spring 2011. No. 14.

"Long Term Care Insurance Buyer Profiles: Implications for CLASS." The SCAN Foundation. *CLASS Technical Assistance Brief Series*, Spring 2011. No. 15.

"What Would You Do: Employers Facing the CLASS Act." LIMRA. *The Marketer: Newsletter for Group Insurance and Health Care Executives*. 2011, Volume 17, Number 2. (with Goldstein).

"Marketing Medicare Advantage and Part D Prescription Drug Plans: Understanding Medicare Basics, Plan Options, and Marketing and Enrollment Requirements." America's Health Insurance Plans, Center for Insurance Education and Professional Development. 2011.

"The Complementarity of Public and Private Long Term Care Coverage." *Health Affairs.* 2010 (29). (with Stevenson, Cohen, and Burwell).

"The New Long Term Care Partnerships: Financial Protection for the Middle Class." *Journal of Financial Service Professionals* (Article 42-08). 2008. (with Morith).

Long-Term Care Professional (LTCP) designation program. America's Health Insurance Plans (AHIP). Principal editor and contributor in the update of course textbooks (with Morith):

- *The New Long-Term Care Insurance Partnership Programs.* Washington DC, 2007.
- *Long-Term Care: Understanding Needs and Options* (2nd edition). Washington DC, 2005.]
- *Financing Long-Term Care Needs: Exploring Options and Reaching Solutions* (second edition). Washington DC, 2005.
- *The Long-Term Care Insurance Product* (second edition). Washington DC, 2005. *Long-Term Care Insurance: Administration, Claims, and the Impact of HIPAA* (second edition). Washington DC, 2005.

- *Long-Term Care Insurance Claims: Claim Processing, Cost Control, and the Impact of HIPAA.* The Health Insurance Association of America (HIAA). Washington DC, 2002. (Co-author Gordon, J.).
- *The Long-Term Care Insurance Product.* The Health Insurance Association of America. Washington DC, 2002. (Reviewer).
- *Financing Long Term Care Needs: Exploring Options and Reaching Solutions.* The Health Insurance Association of America. Washington DC, 2002. (Reviewer).
- *Long Term Care: Knowing the Risk, Paying the Price.* The Health Insurance Association of America. Washington DC. 1997. (Reviewer).

"EverCare: A Proven Approach to Managed Health Care for Nursing Home Patients." *Provider Magazine.* Forthcoming. (with Greenberg, J., Polich, C., and Bayard, J.).

Long Term Care Insurance: How the Pieces fit Together. Rough Notes, Inc. Indianapolis IN. Forthcoming. (with Cohen and Kumar).

"Underwriting Long Term Care Risk: What the Broker Needs to Know." *Broker World*. May 1993. (with Holland, S. and Zimmerman, G.).

"The Affordability Debate: Private LTC Insurance?" *LTC News & Comment*. Vol. 1 (3), October 1990. (with Cohen, M. and Greenberg, J.).

"Lessons in Managing Long Term Care Costs: Continuing Care Retirement Communities." *Generations*. Spring 1990. (with Cohen, M.).

"Patterns of Nursing Home Use in a Prepaid Managed Care System: The Continuing Care Retirement Community." *The Gerontologist*. Vol. 29 (1), 1989. (with Cohen, M., Bishop, C., Wallack, S., and Branch, L.).

"Issues in Designing a Long Term Care Insurance Program for Your Retirement Community." *AAHA Provider News*. April 1989 (with Wallack, S.)

"Life Care at Home: An Innovative Long Term Care Finance and Delivery Program." *Pride Institute Journal of Long Term Home Health Care*. Vol. 8(1), Winter 1989. (with Cohen, Wallack, Barbour, Leinheiser, and Moon).

"Attitudes Toward Joining Continuing Care Retirement Communities." *The Gerontologist*. Vol.28 (5), 1988. (with Cohen, M., Batten H., and Larson, M.).

"Private Long Term Care Insurance: Issues, Options and Potentials." *Physical and Occupational Therapy in Geriatrics*. Vol. 6 (3/4), 1988. (with Wallack, S. , Cohen, M., Greenberg J., and Wilbur, V.).

"The Risk Factors of Nursing Home Entry Among Residents of Six Continuing Care Retirement Communities." Journal of Gerontology. 43(1); 515-521, 1988. (with Cohen, M. and Wallack, S.).

"New Directions in Life Care: An Industry in Transition." *Milbank Memorial Fund Quarterly/Health and Society*. Vol. 65 (4), 1987. (with Wallack, S. and Cohen, M.)

"Life Care at Home: A New Long Term Care Financing and Delivery Model." *Inquiry.* (24): 245-252, 1987. (with Cohen, M. and Wallack, S.)

"Making Employers Smart Buyers of Health Care." *Business and Health*. September 1987. (with Bachman, S. and Pomeranz, D.).

"The Financial Capacity of the Elderly to Insure for Long Term Care." *The Gerontologist*. 27 (4): 494-504, 1987. (with Cohen, M., Greenberg, J. and Wallack, S.).

"Assessing the Elderly's Preferences for Life Care Retirement Options." *The Gerontologist*. 27(4): 503-509, 1987. (with Cohen, M., Larson M., and Batten, H.).

"The Lifetime Risks and Costs of Nursing Home Use Among the Elderly." *Medical Care*. 24(12): 1161-1171, 1986. (with Cohen, M. and Wallack, S.)

"The Client-Related Risk Factors of Nursing Home Entry Among the Elderly." *Journal of Gerontology*. 41 (6): 785-792, 1986. (with Cohen, M. and Wallack, S.)

The Market Potential for Long Term Care Finance and Delivery Options: Results of a Telephone Market Survey. Bigel Institute for Health Policy, Brandeis University, 1986. (with Batten, H., Cohen, M. and Wallack, S.).

"New Approaches to the Finance and Delivery of Health Care to the Elderly." In *Health Cost Care Management.* International Foundation of Employee Benefit Plans. Brookfield, Wisconsin. 1986 (with Wallack)

"Health Planning in Massachusetts. Revisited After Four Years." *Interfaces*. Vol. 16, No. 2. March-April 1986. (with Pliskin, J.).

A Revised Need Methodology for Predicting End-Stage Renal Disease (ESRD) Patient Needs. Report prepared for the Commonwealth of Massachusetts. December 1984. (with Pliskin, J.).

"Private Sector Health Care Initiatives: A Comparative Perspective from Four Communities." *Milbank Memorial Fund Quarterly/Health and Society*, Vol. 62, No. 3, Summer 1984. (with Falik, M. and Fox, P.).

"In-House Corporate Medical Programs." In *Health Care Cost Management: Private Sector Initiatives*. Fox, P. , Goldbeck, W., and Spies, J., eds. Ann Arbor, Michigan. Health Administration Press, 1984. (with Walsh).

"Private Sector Initiatives: What Makes Them Work?" *Business and Health*. March/April 1984. (with Falik, M.).

"A Dialysis Need Forecasting Model: A Retrospective Evaluation." *Medical Decision-Making*. Vol. 3, No. 4, 1983. (with Pliskin, J.).

Private Sector Health Care Initiatives: A Case Study of the Denver Area. Lewin and Associates, Inc. Washington DC, May 1983. (with Fox, P.)

"Health Maintenance Organizations: Progress Report and Development Strategy for Massachusetts." Office of State Health Planning, Commonwealth of Massachusetts. Boston MA, 1982. (with Shufro, S.).

"Using a Dialysis Need-Forecasting Model for Health Planning in Massachusetts." *Interfaces*. December 1981. (with Pliskin, J.).

"High Priority Areas for Ambulatory Care Resource Allocation in Massachusetts." *Massachusetts Journal of Community Health*. Fall/Winter 1981.

"Pregnancy Risk-Taking Among Young Unmarried Women: An Analysis of its Determinants and Prevention." *Patient Counseling and Health Education*. Summer/Fall 1979. (with Kar, S.).

SELECTED PRESENTATIONS

"Strategies to Create Caregiver-Friendly Workplaces" Presented at the Gerontological Society of America 2022 Annual Scientific Meeting. Indianapolis. November 4, 2022

"Federal Actions to Support Family Caregivers Under the Biden Administration. Presented at the Gerontological Society of America 2022 Annual Scientific Meeting. Indianapolis. November 4, 2022

"State and Federal Initiatives to Finance Long-Term Services and Supports" LeadingAge Annual Meeting + EXPO. October 16-19, 2022

"Following The Journey Of Family Caregivers: Findings From A Survey Of Home-Based Caregivers." Presented at the CLTC LTC Thought Leaders' Summit. September 2022. Minneapolis.

"Integration and Implementation Challenges of State-Based LTSS Financing Programs." Gerontological Society of America Virtual Conference. November, 2020.

"Government and LTC Reform: Learning from New State Initiatives in Financing LTSS." 2020 Supplemental Health, Disability and LTC Virtual Conference. August 2020.

"Technology Supports for Care Matching and Care Coordination." 2020 Supplemental Health, Disability and LTC Virtual Conference. August 2020.

"Understanding and Using Your Long Term Care Insurance Policy: A guide for Family Caregivers." Webinar presented through Torchlight Eldercare Solutions. August 2020.

"What do Consumers Want in a Long Term Care Financing Product?" Minnesota Forum on Long Term Care Financing. University of Minnesota, January 2020

"Market Opportunity and Product Sweep in the LTSS Arena." Presented at Boston FinTech Week 2019. "The Hidden Cost of Eldercare: A Call for Innovation to Help Older Adults Who are Outliving their Money." September 12, 2019.

"The States Can't Wait: The LTC Financing Imperative." Minnesota Own Your Future Advisory Panel. May 2019.

"LTSS Financing Solutions: Important Role for States." The Scan Foundation. 2018 California Summit on Long-Term Services and Supports: Strengthening Voices – Driving Change. September 2018.

"Understanding the Role of Home Equity in Meeting Retirement Needs." Consumer webinar for Torchlight Eldercare Solutions. August 2017.

“ABCs of Planning for LTC Needs.” Consumer webinar for Torchlight Eldercare Solutions. November 2017.

“Listening to the Consumer Voice: Minnesota’s Efforts to Reform LTSS Finance.” Presented at the Aging in America 2017, Chicago, March 2017.

“Understanding How Families Find Long Term Services and Supports.” Presented at the Aging in America 2017. Chicago. March 2017.

“The Home as a Strategic Asset in Retirement.” Presented at the Aging in America 2017. Chicago. March 2017.

“Finding LTSS: New Options or New Confusion for Consumers?” Presented at the Intercompany Long Term Care insurance Conference. Jacksonville, Florida. March 2017.

“Washington State Initiatives for LTSS Finance Reform: Perspective of Stakeholders.” Presented at the Intercompany Long Term Care insurance Conference. Jacksonville, Florida. March 2017.

“Update on the LTC Think Tank Innovations: Focusing on Consumer Needs.” Presented at the Intercompany Long Term Care insurance Conference. Jacksonville, Florida. March 2017.

Respondent at Health Affairs briefing on “Modeling New Ways of Financing LTSS.” Briefing and live webcast at the National Press Club, Washington DC. Sponsored by AARP, Leading Age and The SCAN Foundation. November 2015. (http://www.thescanfoundation.org/ltc-financing-initiative)

“Putting it All Together: Findings from the Society of Actuaries’ LTC Think Tank.” Long Term Care Discussion Group. Washington DC. November 2015.

“Listening to the Consumer Voice: Implications for LTSS Financing Reform.” Presented at the Society of Actuaries’ LTC Think Tank. Chicago. October 2015.

“Long Term Care Insurance: Industry in Transition.” Presented at the Health Meeting of the Society of Actuaries. Atlanta, June 2015.

“Financing Options for Long Term Services and Supports (LTSS).” Presented at the AARP National Policy Council summer meeting. Washington DC. July 2013.

“Long Term Care Insurance: Industry in Transition.” Presented at the Summer meeting of the National Council of Insurance Legislators’ (NCOIL). Philadelphia. July 2013.

“Old Problem – New Methods: Using Social Media to Raise LTC Awareness.” Presented at the 2013 Aging in America Annual Conference of the American Society on Aging. Chicago, IL. March 2013.

“Employer Options for Meeting Employees’ Long Term Care Needs.” Presented at the 2013 Aging in America Annual Conference of the American Society on Aging. Chicago, IL. March 2013.

"Web-based Tools for Family Caregivers." Presented at the 2013 Aging in America Annual Conference of the American Society on Aging. Chicago, IL. March 2013.

"Overview of Long-Term Care Financing Options." The SCAN Foundation. Transforming Long- Term Care Financing Options for the Future. National Press Club, Washington DC. March 2013.

"Education and Marketing Best Practices in Long Term Care Insurance: Implications for the CLASS Plan." "Aging in America" Conference. San Francisco CA. April 2011

"The CLASS Act & Long Term Care: Update and Implications for the Private Market." NAIFA Conference and Annual Meeting. Washington DC. September 2011.

"Internet-Based Resources to Assist Aging in Place and Family Caregivers." AARP Roundtable on Health Information Technology and Long Term Services and Supports. Washington DC. May 2010.

"Issues in Implementing the New DRA Partnerships." National LTCi Producers Summit. Kansas City MO. November 2009.

"Using Data for Program Monitoring and Promotion." National LTCi Producers Summit. Kansas City MO. November 2009.

"Update on Legislative and Regulatory Issues in Long Term Care." LIMRA, DI and LTC Insurers' Forum. Bonita Springs FL. September 2009.

"The Eye in the Sky: Regulatory & Legislative Update on Long Term Care." LIMRA, DI and LTC Insurers' Forum. Las Vegas NV. September 2008.

"Policy Objectives of the New Partnership Initiative." Eighth Annual Intercompany LTCi Conference. Jacksonville FL. March 2008.

"Is Long Term Care Ready for Standardized Plans?" Eighth Annual Intercompany LTCi Conference. Jacksonville FL. March 2008.

"Enrollment Results with Voluntary Associations: Lessons Learned." Eighth Annual Intercompany LTCi Conference. Jacksonville FL. March 2008.

"Tax Incentives for the Purchase of Long Term Care Insurance: Do They Work?" Eighth Annual Intercompany LTCi Conference. Jacksonville FL. March 2008.

"Raising Consumer Awareness of the Need for Long Term Care." Seventh LTCi National Producers Summit. Atlanta GA. February 2008.

"Long Term Care Partnership: Challenges, Opportunities & State Implementation Update." Seventh LTCi National Producers Summit. Atlanta GA. February 2008.

"State Initiatives to Promote Private Long Term Care Financing." The 13th Annual SHIP Directors' Conference. Arlington VA. June 2007.

"Long Term Care Partnership Update: Challenges & Opportunities." Webinar. National LTC Network May Producers' Conference Call. May 2007.

“Consumer Contact: Can We Get Through on Long Term Care? Perspectives from Government and Industry.” Seventh Annual Intercompany LTCi Conference. Dallas TX. March 2007.

“Setting the Stage for Partnerships: Raising Awareness of the Need.” Joint Conference of the American Society on Aging (ASA) and the National Council on Aging (NCOA). Chicago IL. March 2007.

“Got Milk? Will This Work for Long Term Care Insurance?” Sixth Annual Intercompany LTCi Conference. Anaheim CA. February 2006.

“Invest in Awareness: Moving Forward on Government-Sponsored Long Term Care Awareness and Education.” Joint Conference of the American Society on Aging (ASA) and the National Council on Aging (NCOA). Anaheim CA. February 2006.

“Helping People Plan for Long Term Care Needs.” Administration on Aging’s (AoA) Technical Assistance Conference Call to ADRC Grantees. October 2005.

“Own Your Future: A Consumer Awareness Campaign for Long Term Care.” LIMRA DI & LTC Insurers’ Forum. Baltimore MA. September 2005.

“Impact and Implications of a Government-Sponsored Long Term Care Awareness and Education Campaign.” Academy Health. Boston MA. June 2005.

“Private Finance of Long Term Care: Market Penetration & Potential.” Academy Health Colloquium: Building Bridges: Making a Difference on Long Term Care. Boston MA. June 2005.

“Long Term Care Insurance: Status & Prospects.” State Health Insurance Assistance Program. Workshop: Long Term Care Options. Stowe VT. April 2005

“Own Your Future: Long Term Care Consumer Awareness Campaign: Got Milk? Will this Work for Long Term Care?” Joint Conference of the American Society on Aging (ASA) and the National Council on Aging (NCOA). Philadelphia PA. March 2005.

“Study of Employer Interest in Long Term Care Insurance in Minnesota.” Joint Conference of the American Society on Aging and the National Council on Aging. Philadelphia PA . March 2005.

“Taking Personal Responsibility for Future Long Term Care Needs: What Motivates People to Plan Ahead?” Joint Conference of the American Society on Aging and the National Council on Aging. Philadelphia PA . March 2005.

“Reverse Mortgages & Long Term Care Insurance.” Joint Conference of the American Society on Aging (ASA) and the National Council on Aging (NCOA). Philadelphia PA. March 2005.

“How Research Improves Market Results.” Fifth Annual Intercompany Long Term Care Conference. Orlando FL. January 2005.

“Putting ‘Today’ Benefits in Group LTC Insurance.” Fifth Annual Intercompany Long Term Care Conference. Orlando FL. January 2005.

“Role of Long Term Care Insurance.” Financing LTC in the 21th Century. Center on Aging, University of Minnesota, and Minnesota Department of Human Services. Minneapolis, MN, 2005

“Messaging and Marketing LTC Products to Consumers.” America’s Health Insurance Plans Fall Forum. New York NY. November 2004

“Supporting Caregivers: Long Term Care Insurance as an Option. The CalPERS Experience.” World at Work 49th Annual Conference. Boston MA. May 2004

“Public Entities Offering Long Term Care Insurance.” Fourth Annual Intercompany Long Term Care Conference, Society of Actuaries. Houston TX. February 2004.

“Inside the ‘Black Box’ of Care Management and Long Term Care Insurance.” American Society on Aging, International Conference on Care Management. Philadelphia PA. October 2003.

“Supporting Caregivers: Long Term Care Insurance as an Option.” Joint Conference of the American Society on Aging (ASA) and the National Council on Aging (NCOA). Chicago IL. March 2003.

“Tracking Awareness – Are Consumers Getting the Message About Long Term Care?” 16th Private Long Term Care Insurance Conference. San Antonio TX. February 2003.

“The ABCs of Long Term Care.” Pre-Conference Workshop. 16th Private Long Term Care Insurance Conference. San Antonio TX. February 2003.

“Enrolling Other Relatives: Strategies for Improved Success in the Group LTC Market.” Third Annual Intercompany Long Term Care Insurance Conference. Society of Actuaries. Las Vegas NV. January 2003.

“Selling to the Consumer, the Regulator and the Company: Advertising Compliance in Long Term Care.” Third Annual Intercompany Long Term Care Insurance Conference. Society of Actuaries. Las Vegas NV. January 2003.

“Supporting Caregivers: Long Term Care Insurance as an Option. The CalPERS Experience.” A Long-Term Care Planning Summit, sponsored by the California Partnership for Long-Term Care and the California Association of Health Facilities. Sacramento, CA. May 2002.

“Coping with State Product Variations.” First Annual Intercompany Long Term Care Insurance Conference. Society of Actuaries. January 2001.

“Designing Successful Group Long Term Care Programs. Where’s the Employer Long Term Care Market Now?” Technical Session. 12th Annual Private Long Term Care Insurance Conference. San Diego CA. November 1997

“Buyers vs. NonBuyers for Long Term Care Insurance: Overview of the CalPERS Experience.” Technical Session. Health Insurance Association of American Forum. Orlando FL. November 1997.

“A Model to Predict Demand for a Group Long Term Care Plan: The Experience of the California Public Employees Retirement System (CalPERS).” Demand Side Research.

Technical Session. Tenth Annual Private Long Term Care Insurance Conference. Phoenix AZ. May 1995.

"Long Term Care Product Evaluation. Pre-conference workshop. Ninth Annual Private Long Term Care Insurance Conference. Baltimore MD. February 1994.

"Long Term Care System Basics. Pre-conference workshop. Eighth Annual Private Long Term Care Insurance Conference. San Francisco CA. September 1992.

"Long Term Care Basics: Integrating Finance and Delivery." Seventh Annual Private Long Term Care Insurance Conference. Baltimore MD. June 1991.

"Designing LTC Insurance Options for Retirement Communities." American Association of Homes for the Aging. Baltimore MD. November 1989.

"Provider-based Long Term Care Insurance." American Public Health Association. Boston MA. November 1988.

"New Directions in Life Care: An Industry in Transition." American Public Health Association. New Orleans LA. October 1987. (with Wallack and Cohen).

"Long Term Care Risk Sharing Programs: What's in It for Medicaid?" American Public Health Association. New Orleans LA. October 1987. (with Cohen and Wallack).

"Life Care at Home: A New Option in the Finance and Delivery of Long Term Care." American Public Health Association. New Orleans LA. October 1987. (with Cohen and Wallack).

"Factors Influencing the Decision to Join CCRCs: A Time Trend Analysis Between 1966 and 1983." American Public Health Association. New Orleans LA. October 1987. (with Cohen, Batten, and Larson).

"Denial: How Concerned are the Elderly about Long Term Care?" American Public Health Association. New Orleans LA. October 1987. (with Batten and Cohen).

"The Market Potential for Long Term Care Finance and Delivery Options: Results of a Telephone Market Survey." American Public Health Association. Las Vegas NV. September 1986. (with Batten, Cohen, and Wallack).

"The Financial Capacity of the Elderly to Insure for Long Term Care." American Public Health Association. Las Vegas NV. September 1986. (with Cohen, Greenberg, and Wallack).

"Nursing Home Use in the Medicare Population and Among Residents of Continuing Care Retirement Communities (CCRCs): Implications for LTC Insurance Programs." American Public Health Association. Las Vegas NV. September 1986. (with Cohen and Wallack).

"Private Sector Initiatives: Innovations in Four Sites." American Public Health Association. Dallas TX. October 1983. (with Fox).

"Changing Physician Practices: A Key Piece in the Health Cost Management Puzzle." Overview paper presented at invitational conference for corporate executives on industry health cost management. Boston MA, October 1, 1984