

**A REPORT ON THE ACTUARIAL,  
MARKETING, AND LEGAL ANALYSES  
OF THE CLASS PROGRAM**

**APPENDIX B:**

**HHS LETTERS TO CONGRESS ABOUT INTENT TO  
CREATE INDEPENDENT CLASS OFFICE**



JUL 28 2010

TO: The Secretary  
Through: DS WLP  
COS \_\_\_\_\_  
ES TS

FROM: Assistant Secretary for Aging

SUBJECT: Establishment of the Office of Community Living Assistance Services and Supports -- **ACTION**

Action Requested by: ASAP

ISSUE

The Assistant Secretary for Aging requests that the Secretary approve the establishment of a new office within the Office of the Secretary, which will be assigned the following interim name, the Office of Community Living Assistance Services and Supports (CLASS Office). At a later date, HHS may decide to change this name to something that will be “catchier” and reflect key goals of the program.

DISCUSSION

HHS has been entrusted with the responsibility for implementing many major provisions of the Affordable Care Act of 2010, which the President signed into law on March 23, 2010. In order to efficiently and effectively implement the provisions of Title VIII, the Community Living Assistance Services and Supports Act (CLASS), it is necessary to create an office that has as its primary focus the implementation and management of this new and innovative program.

The new office will be responsible for establishing and administering the CLASS program. CLASS is a voluntary, federally administered long-term care financing plan that will be supported by individual premium contributions. CLASS will provide participating adults needing long-term services and supports a flexible source of funds that can be used to purchase goods and services aimed at helping them remain independent. The CLASS Office will establish the national voluntary insurance program, set premiums, set rules for enrollment and eligibility systems, and specify and design the benefit. It will also establish systems for advice and assistance and support a protection and advocacy network to serve beneficiaries of the program. In addition, the CLASS Office will convene and support two Federal Advisory Committees, the Personal Care Attendants Workforce Advisory Panel and the CLASS Independence Advisory Council. It is anticipated that the Office will coordinate with a number of public and private entities including: 1) the Department of Treasury, which will convene and support the Board of Trustees of the CLASS Independence Fund and maintain the CLASS Independence Fund; 2) the Social Security Administration; 3) employers; and 4) state Medicaid agencies.

Initial funding for the new program will come from the funds appropriated to administer health reform activities. Once the program is fully operational, administrative services will be funded from premium income as set out in the statute (under a 3 percent cap).

The CLASS Office will begin with staff detailed on a volunteer basis from HHS and other Departments, along with new federal staff we expect to bring on very quickly. It will work closely with the Office on Disability, the Administration on Aging, the Administration for Children and Families, the Centers for Medicare & Medicaid Services, and other organizations within HHS to ensure coordination with existing programs.

The new CLASS program and the proposed office will play an important role in helping Americans to take steps to protect their independence if they experience disability in the future.


RECOMMENDATION

I recommend that you approve this new Office and indicate your approval below.

  
Kathy Greenlee

SECRETARIAL DECISION

Approved       ✓       Disapproved \_\_\_\_\_ Date       AUG - 4 2010      

  
Kathleen Sebelius



THE SECRETARY OF HEALTH AND HUMAN SERVICES  
WASHINGTON, D.C. 20201

August 5, 2010

The Honorable Tom Harkin  
Chairman  
Subcommittee on Labor, Health and  
Human Services, Education and Related Agencies  
Committee on Appropriations  
United States Senate  
Washington, D.C. 20510

Dear Chairman Harkin:

I am writing to inform you of the Department of Health and Human Services' (HHS) plan to establish an office to administer the Community Living Assistance Services and Supports Act (CLASS Office) within the Office of the Secretary.

HHS has been entrusted with the responsibility for implementing many major provisions of the Affordable Care Act of 2010, which the President signed into law on March 23, 2010. In order to efficiently and effectively implement the provisions of Title VIII, the Community Living Assistance Services and Supports Act (CLASS), we find it necessary to create an office that has as its primary focus the implementation and management of this new and innovative program.

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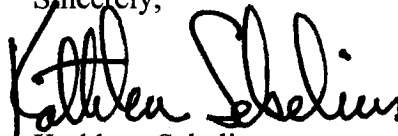
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The new CLASS program and the proposed office will play an important role in helping enrollees to take steps to protect their independence if they experience disability.

I appreciate your continued interest in and support of the Department's programs. I have sent identical letters to Senator Cochran, Chairman Obey, and Representative Tiahrt.

Sincerely,



Kathleen Sebelius



THE SECRETARY OF HEALTH AND HUMAN SERVICES  
WASHINGTON, D.C. 20201

August 5, 2010

The Honorable Thad Cochran  
Ranking Minority Member  
Subcommittee on Labor, Health and  
Human Services, Education and Related Agencies  
Committee on Appropriations  
United States Senate  
Washington, D.C. 20510

Dear Senator Cochran:

I am writing to inform you of the Department of Health and Human Services' (HHS) plan to establish an office to administer the Community Living Assistance Services and Supports Act (CLASS Office) within the Office of the Secretary.

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The Honorable Thad Cochran

August 5, 2010

Page 2

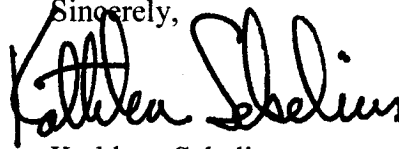
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Sincerely,

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Kathleen Sebelius



THE SECRETARY OF HEALTH AND HUMAN SERVICES  
WASHINGTON, D.C. 20201

August 5, 2010

The Honorable David R. Obey  
Chairman  
Subcommittee on Labor, Health and  
Human Services, Education and Related Agencies  
Committee on Appropriations  
House of Representatives  
Washington, D.C. 20515

Dear Chairman Obey:

I am writing to inform you of the Department of Health and Human Services' (HHS) plan to establish an office to administer the Community Living Assistance Services and Supports Act (CLASS Office) within the Office of the Secretary.

HHS has been entrusted with the responsibility for implementing many major provisions of the Affordable Care Act of 2010, which the President signed into law on March 23, 2010. In order to efficiently and effectively implement the provisions of Title VIII, the Community Living Assistance Services and Supports Act (CLASS), we find it necessary to create an office that has as its primary focus the implementation and management of this new and innovative program.

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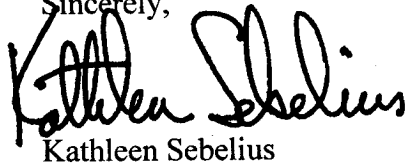
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Committee on Appropriations  
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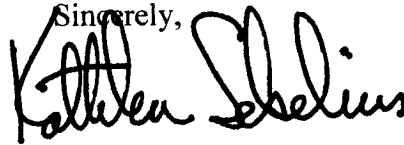
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Kathleen Sebelius

# **A REPORT ON THE ACTUARIAL, MARKETING, AND LEGAL ANALYSES OF THE CLASS PROGRAM**

*For additional information, you may visit the DALTCP home page at [http://aspe.hhs.gov/\\_/office\\_specific/daltcp.cfm](http://aspe.hhs.gov/_/office_specific/daltcp.cfm) or contact the office at HHS/ASPE/DALTCP, Room 424E, H.H. Humphrey Building, 200 Independence Avenue, SW, Washington, DC 20201. The e-mail address is: [webmaster.DALTCP@hhs.gov](mailto:webmaster.DALTCP@hhs.gov).*

## Files Available for This Report

Main Report	[48 PDF pages]
	<a href="http://aspe.hhs.gov/daltcp/reports/2011/class/index.shtml">http://aspe.hhs.gov/daltcp/reports/2011/class/index.shtml</a> <a href="http://aspe.hhs.gov/daltcp/reports/2011/class/index.pdf">http://aspe.hhs.gov/daltcp/reports/2011/class/index.pdf</a>
APPENDIX A: Key Provisions of Title VIII of the ACA, Which Establishes the CLASS Program	[6 PDF pages]
	<a href="http://aspe.hhs.gov/daltcp/reports/2011/class/appA.htm">http://aspe.hhs.gov/daltcp/reports/2011/class/appA.htm</a> <a href="http://aspe.hhs.gov/daltcp/reports/2011/class/appA.pdf">http://aspe.hhs.gov/daltcp/reports/2011/class/appA.pdf</a>
APPENDIX B: HHS Letters to Congress About Intent to Create Independent CLASS Office	[11 PDF pages]
	<a href="http://aspe.hhs.gov/daltcp/reports/2011/class/appB.htm">http://aspe.hhs.gov/daltcp/reports/2011/class/appB.htm</a> <a href="http://aspe.hhs.gov/daltcp/reports/2011/class/appB.pdf">http://aspe.hhs.gov/daltcp/reports/2011/class/appB.pdf</a>
APPENDIX C: <u>Federal Register</u> Announcement Establishing CLASS Office	[2 PDF pages]
	<a href="http://aspe.hhs.gov/daltcp/reports/2011/class/appC.htm">http://aspe.hhs.gov/daltcp/reports/2011/class/appC.htm</a> <a href="http://aspe.hhs.gov/daltcp/reports/2011/class/appC.pdf">http://aspe.hhs.gov/daltcp/reports/2011/class/appC.pdf</a>
APPENDIX D: CLASS Office Organizational Chart	[2 PDF pages]
	<a href="http://aspe.hhs.gov/daltcp/reports/2011/class/appD.htm">http://aspe.hhs.gov/daltcp/reports/2011/class/appD.htm</a> <a href="http://aspe.hhs.gov/daltcp/reports/2011/class/appD.pdf">http://aspe.hhs.gov/daltcp/reports/2011/class/appD.pdf</a>
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	<a href="http://aspe.hhs.gov/daltcp/reports/2011/class/appE.htm">http://aspe.hhs.gov/daltcp/reports/2011/class/appE.htm</a> <a href="http://aspe.hhs.gov/daltcp/reports/2011/class/appE.pdf">http://aspe.hhs.gov/daltcp/reports/2011/class/appE.pdf</a>
APPENDIX F: <u>Federal Register</u> Announcement for CLASS Independence Advisory Council	[3 PDF pages]
	<a href="http://aspe.hhs.gov/daltcp/reports/2011/class/appF.htm">http://aspe.hhs.gov/daltcp/reports/2011/class/appF.htm</a> <a href="http://aspe.hhs.gov/daltcp/reports/2011/class/appF.pdf">http://aspe.hhs.gov/daltcp/reports/2011/class/appF.pdf</a>
APPENDIX G: Personal Care Attendants Workforce Advisory Panel and List of Members	[6 PDF pages]
Full Appendix	<a href="http://aspe.hhs.gov/daltcp/reports/2011/class/appG.htm">http://aspe.hhs.gov/daltcp/reports/2011/class/appG.htm</a> <a href="http://aspe.hhs.gov/daltcp/reports/2011/class/appG.pdf">http://aspe.hhs.gov/daltcp/reports/2011/class/appG.pdf</a>
Ga: <u>Federal Register</u> Announcement for Personal Care Attendants Workforce Advisory Panel	<a href="http://aspe.hhs.gov/daltcp/reports/2011/class/appGa.pdf">http://aspe.hhs.gov/daltcp/reports/2011/class/appGa.pdf</a>
Gb: Advisory Panel List of Members	<a href="http://aspe.hhs.gov/daltcp/reports/2011/class/appGb.pdf">http://aspe.hhs.gov/daltcp/reports/2011/class/appGb.pdf</a>

APPENDIX H: Policy Papers Discussed by the LTC Work Group	[36 PDF pages]
	<a href="http://aspe.hhs.gov/daltcp/reports/2011/class/appH.htm">http://aspe.hhs.gov/daltcp/reports/2011/class/appH.htm</a>
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APPENDIX I: CLASS Administration Systems Analysis and RFI	[10 PDF pages]
	<a href="http://aspe.hhs.gov/daltcp/reports/2011/class/appI.htm">http://aspe.hhs.gov/daltcp/reports/2011/class/appI.htm</a>
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APPENDIX J: Additional Analyses for Early Policy Analysis	[150 PDF pages]
Full Appendix	<a href="http://aspe.hhs.gov/daltcp/reports/2011/class/appJ.htm">http://aspe.hhs.gov/daltcp/reports/2011/class/appJ.htm</a>
	<a href="http://aspe.hhs.gov/daltcp/reports/2011/class/appJ.pdf">http://aspe.hhs.gov/daltcp/reports/2011/class/appJ.pdf</a>
Ja: A Profile of Declined Long-Term Care Insurance Applicants	<a href="http://aspe.hhs.gov/daltcp/reports/2011/class/appJa.pdf">http://aspe.hhs.gov/daltcp/reports/2011/class/appJa.pdf</a>
Jb: CLASS Program Benefit Triggers and Cognitive Impairment	<a href="http://aspe.hhs.gov/daltcp/reports/2011/class/appJb.pdf">http://aspe.hhs.gov/daltcp/reports/2011/class/appJb.pdf</a>
Jc: Strategic Analysis of HHS Entry into the Long-Term Care Insurance Market	<a href="http://aspe.hhs.gov/daltcp/reports/2011/class/appJc.pdf">http://aspe.hhs.gov/daltcp/reports/2011/class/appJc.pdf</a>
Jd: Managing a Cash Benefit Design in Long-Term Care Insurance	<a href="http://aspe.hhs.gov/daltcp/reports/2011/class/appJd.pdf">http://aspe.hhs.gov/daltcp/reports/2011/class/appJd.pdf</a>
APPENDIX K: Early Meetings with Stakeholders	[4 PDF pages]
	<a href="http://aspe.hhs.gov/daltcp/reports/2011/class/appK.htm">http://aspe.hhs.gov/daltcp/reports/2011/class/appK.htm</a>
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APPENDIX L: In-Depth Description of ARC Model	[62 PDF pages]
	<a href="http://aspe.hhs.gov/daltcp/reports/2011/class/appL.htm">http://aspe.hhs.gov/daltcp/reports/2011/class/appL.htm</a>
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APPENDIX N: September 22, 2010 Technical Experts Meeting	[37 PDF pages]
Full Appendix	<a href="http://aspe.hhs.gov/daltcp/reports/2011/class/appN.htm">http://aspe.hhs.gov/daltcp/reports/2011/class/appN.htm</a>
	<a href="http://aspe.hhs.gov/daltcp/reports/2011/class/appN.pdf">http://aspe.hhs.gov/daltcp/reports/2011/class/appN.pdf</a>
Na: Agenda, List of Participants, and Speaker Bios	<a href="http://aspe.hhs.gov/daltcp/reports/2011/class/appNa.pdf">http://aspe.hhs.gov/daltcp/reports/2011/class/appNa.pdf</a>
Nb: Presentation Entitled "Actuarial Research Corporation's Long Term Care Insurance Model"	<a href="http://aspe.hhs.gov/daltcp/reports/2011/class/appNb.pdf">http://aspe.hhs.gov/daltcp/reports/2011/class/appNb.pdf</a>
Nc: Presentation Entitled "The Long-Term Care Policy Simulator Model"	<a href="http://aspe.hhs.gov/daltcp/reports/2011/class/appNc.pdf">http://aspe.hhs.gov/daltcp/reports/2011/class/appNc.pdf</a>
Nd: Presentation Entitled "Comments on 'The Long-Term Care Policy Simulator Model'"	<a href="http://aspe.hhs.gov/daltcp/reports/2011/class/appNd.pdf">http://aspe.hhs.gov/daltcp/reports/2011/class/appNd.pdf</a>
APPENDIX O: Actuarial Report on the Development of CLASS Benefit Plans	[47 PDF pages]
	<a href="http://aspe.hhs.gov/daltcp/reports/2011/class/appO.htm">http://aspe.hhs.gov/daltcp/reports/2011/class/appO.htm</a>
	<a href="http://aspe.hhs.gov/daltcp/reports/2011/class/appO.pdf">http://aspe.hhs.gov/daltcp/reports/2011/class/appO.pdf</a>

APPENDIX P: June 22, 2011 Technical Experts Meeting  
Full Appendix

[46 PDF pages]

<http://aspe.hhs.gov/daltcp/reports/2011/class/appP.htm>

<http://aspe.hhs.gov/daltcp/reports/2011/class/appP.pdf>

Pa: Agenda and Discussion Issues and  
Questions

<http://aspe.hhs.gov/daltcp/reports/2011/class/appPa.pdf>

Pb: Presentation Entitled "Core Assumptions and  
Model Outputs"

<http://aspe.hhs.gov/daltcp/reports/2011/class/appPb.pdf>

Pc: Presentation Entitled "Actuarial Research  
Corporation's Long Term Care Insurance  
Model"

<http://aspe.hhs.gov/daltcp/reports/2011/class/appPc.pdf>

Pd: Presentation Entitled "The Avalere Long-  
Term Care Policy Simulator Model"

<http://aspe.hhs.gov/daltcp/reports/2011/class/appPd.pdf>

Pe: Presentation Entitled "Alternative Approaches  
to CLASS Benefit Design: The CLASS  
Partnership"

<http://aspe.hhs.gov/daltcp/reports/2011/class/appPe.pdf>

APPENDIX Q: Table 2: Actuarial and Demographic Assumptions

[2 PDF pages]

<http://aspe.hhs.gov/daltcp/reports/2011/class/appQ.htm>

<http://aspe.hhs.gov/daltcp/reports/2011/class/appQ.pdf>

APPENDIX R: Figure 1: Daily Benefit Amount for Increased Benefit

[2 PDF pages]

<http://aspe.hhs.gov/daltcp/reports/2011/class/appR.htm>

<http://aspe.hhs.gov/daltcp/reports/2011/class/appR.pdf>