

WGIUPD

GENERAL INFORMATION SYSTEM

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DIVISION: Office of Health Insurance Programs

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TO: Local District Commissioners, Medicaid Directors

FROM: Judith Arnold, Director
Division of Health Reform and Health Insurance Exchange Integration

SUBJECT: 2012 Update to the Actuarial Life Expectancy Table

EFFECTIVE DATE: Immediately

CONTACT PERSON: Local District Support Unit
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The purpose of this General Information System (GIS) message is to provide local departments of social services with the updated life expectancy table issued by the Office of the Chief Actuary of the Social Security Administration (SSA).

As advised in Administrative Directive 06 OMM/ADM-5, "Deficit Reduction Act of 2005 - Long-Term Care Medicaid Eligibility," the life expectancy table issued by SSA is required to be used in evaluating whether an annuity purchased by or on behalf of an applicant/recipient on or after February 8, 2006 is actuarially sound. The table is also used in determining whether the repayment term for a promissory note, loan or mortgage is actuarially sound.

The life expectancy table that was attached to 06 OMM/ADM-5 as Attachment VIII, is being updated to reflect the current information obtained from the Office of the Chief Actuary of the Social Security Administration. The revised life expectancy table is provided as an attachment to this GIS. Effective with the release of this GIS, districts must use the revised table.

Please direct any questions to your local district support liaison.

Life Expectancy Table

Age	Male	Female	Age	Male	Female
	Life Expectancy	Life Expectancy		Life Expectancy	Life Expectancy
0	75.38	80.43	30	47.13	51.50
1	74.94	79.92	31	46.20	50.53
2	73.98	78.95	32	45.27	49.56
3	73.00	77.97	33	44.33	48.60
4	72.02	76.99	34	43.40	47.64
5	71.03	76.00	35	42.47	46.68
6	70.04	75.01	36	41.54	45.72
7	69.05	74.02	37	40.61	44.76
8	68.06	73.03	38	39.68	43.81
9	67.07	72.04	39	38.76	42.86
10	66.08	71.04	40	37.84	41.91
11	65.09	70.05	41	36.93	40.97
12	64.09	69.06	42	36.02	40.03
13	63.10	68.07	43	35.12	39.10
14	62.12	67.08	44	34.22	38.17
15	61.14	66.09	45	33.33	37.24
16	60.18	65.11	46	32.45	36.32
17	59.22	64.13	47	31.57	35.41
18	58.27	63.15	48	30.71	34.50
19	57.33	62.18	49	29.84	33.59
20	56.40	61.20	50	28.99	32.69
21	55.47	60.23	51	28.15	31.80
22	54.54	59.26	52	27.32	30.91
23	53.63	58.29	53	26.49	30.02
24	52.71	57.32	54	25.68	29.14
25	51.78	56.35	55	24.87	28.27
26	50.86	55.38	56	24.06	27.40
27	49.93	54.40	57	23.26	26.53
28	49.00	53.44	58	22.48	25.67
29	48.07	52.47	59	21.69	24.82

Age	Male	Female	Age	Male	Female
	Life Expectancy	Life Expectancy		Life Expectancy	Life Expectancy
60.	20.92	23.97	90	3.92	4.69
61	20.16	23.14	91	3.64	4.36
62	19.40	22.31	92	3.38	4.04
63	18.66	21.49	93	3.15	3.76
64	17.92	20.69	94	2.93	3.50
65	17.19	19.89	95	2.75	3.26
66	16.48	19.10	96	2.58	3.05
67	15.77	18.32	97	2.44	2.87
68	15.08	17.55	98	2.30	2.70
69	14.40	16.79	99	2.19	2.54
70	13.73	16.05	100	2.07	2.39
71	13.08	15.32	101	1.96	2.25
72	12.44	14.61	102	1.85	2.11
73	11.82	13.91	103	1.75	1.98
74	11.21	13.22	104	1.66	1.86
75	10.62	12.55	105	1.56	1.74
76	10.04	11.90	106	1.47	1.62
77	9.48	11.26	107	1.39	1.52
78	8.94	10.63	108	1.30	1.41
79	8.41	10.03	109	1.22	1.31
80	7.90	9.43	110	1.15	1.22
81	7.41	8.86	111	1.07	1.13
82	6.94	8.31	112	1.00	1.05
83	6.49	7.77	113	0.94	0.97
84	6.06	7.26	114	0.87	0.89
85	5.65	6.77	115	0.81	0.82
86	5.26	6.31	116	0.75	0.75
87	4.89	5.87	117	0.70	0.70
88	4.55	5.45	118	0.64	0.64
89	4.22	5.06	119	0.59	0.59