

# Long-Term Care Insurance Coverage: State-to-State 2023



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AHIP's **Long-Term Care Insurance Coverage: State-to-State** details the important role long-term care insurance plans play in all 50 states and Washington, D.C. This report catalogues what long-term care insurers contribute in terms of:

- Number of individuals covered
- Number of individuals who have received benefits from their coverage
- Dollar amount of benefits received
- Estimated length of time long-term care insurance coverage will pay for various forms of long-term services and supports.

Data for this report were compiled from various sources (please see end of the report for a detailed list) and represents the most recent and complete information available.

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# Nationwide

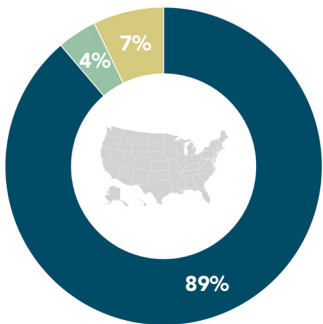
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered Nationwide

# 7,111,139

People Covered by LTCI<sup>1</sup>



- Stand-Alone Policies  
**6,311,826**
- Extended Benefit Policies  
**286,873**
- Acceleration Policies  
**512,440**

## Stand-Alone LTCI Information

2021

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$13,699,178,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>80,352</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$170,490</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$149,725,304,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>1,498,128</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$99,942</b>

Average Monthly Premium per Policy<sup>1</sup>

**\$155**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$59,488**

Cost Per Year<sup>2</sup>

**2.9**

Years Paid by LTCI<sup>3</sup>

HEALTH AIDE SERVICES

**\$61,776**

Cost Per Year<sup>2</sup>

**2.8**

Years Paid by LTCI<sup>3</sup>

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$20,280**

Cost Per Year<sup>2</sup>

**8.4**

Years Paid by LTCI<sup>3</sup>

ASSISTED LIVING FACILITIES

**\$54,000**

Cost Per Year<sup>2</sup>

**3.2**

Years Paid by LTCI<sup>3</sup>

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$94,900**

Cost Per Year<sup>2</sup>

**1.8**

Years Paid by LTCI<sup>3</sup>

PRIVATE ROOM

**\$108,405**

Cost Per Year<sup>2</sup>

**1.6**

Years Paid by LTCI<sup>3</sup>

All data sources and notes, labeled 1 - 3, are referenced in detail on the "Sources & Notes" page at the end of the full report, or at this link: [AHIP.org/2023-LTC-State-Data](https://ahip.org/2023-LTC-State-Data)

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# Alabama

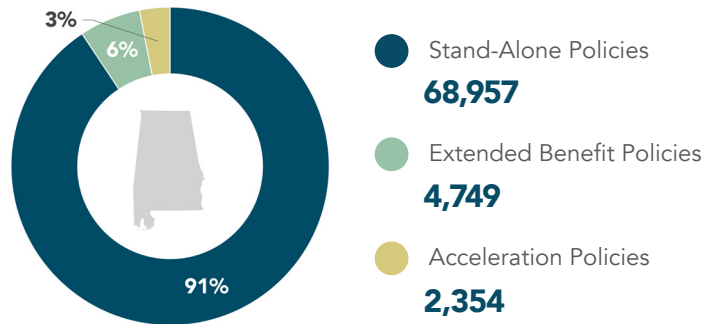
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Alabama

# 76,060

People Covered by LTCI<sup>1</sup>



## Stand-Alone LTCI Information

2021

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$158,642,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>1,042</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$152,248</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$1,703,741,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>20,251</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$84,131</b>

Average Monthly Premium per Policy<sup>1</sup>

**\$149**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$45,760**

Cost Per Year<sup>2</sup>

**3.3**

Years Paid by LTCI<sup>3</sup>

HEALTH AIDE SERVICES

**\$46,218**

Cost Per Year<sup>2</sup>

**3.3**

Years Paid by LTCI<sup>3</sup>

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$9,100**

Cost Per Year<sup>2</sup>

**16.7**

Years Paid by LTCI<sup>3</sup>

ASSISTED LIVING FACILITIES

**\$42,030**

Cost Per Year<sup>2</sup>

**3.6**

Years Paid by LTCI<sup>3</sup>

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$80,118**

Cost Per Year<sup>2</sup>

**1.9**

Years Paid by LTCI<sup>3</sup>

PRIVATE ROOM

**\$84,315**

Cost Per Year<sup>2</sup>

**1.8**

Years Paid by LTCI<sup>3</sup>

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# Alaska

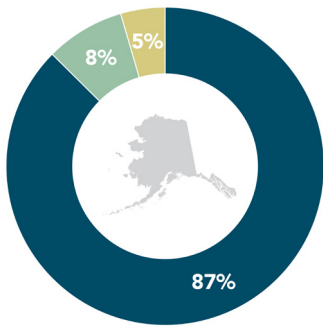
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Alaska

# 8,733

People Covered by LTCI<sup>1</sup>



- Stand-Alone Policies  
**7,636**
- Extended Benefit Policies  
**703**
- Acceleration Policies  
**394**

## Stand-Alone LTCI Information

2021

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$10,050,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>57</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$176,316</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$89,822,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>782</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$114,862</b>

Average Monthly Premium per Policy<sup>1</sup>

**\$184**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$68,640**

Cost Per Year<sup>2</sup>

**2.6**

Years Paid by LTCI<sup>3</sup>

HEALTH AIDE SERVICES

**\$68,640**

Cost Per Year<sup>2</sup>

**2.6**

Years Paid by LTCI<sup>3</sup>

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$18,743**

Cost Per Year<sup>2</sup>

**9.4**

Years Paid by LTCI<sup>3</sup>

ASSISTED LIVING FACILITIES

**\$81,960**

Cost Per Year<sup>2</sup>

**2.2**

Years Paid by LTCI<sup>3</sup>

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$378,140**

Cost Per Year<sup>2</sup>

**0.5**

Years Paid by LTCI<sup>3</sup>

PRIVATE ROOM

**\$378,140**

Cost Per Year<sup>2</sup>

**0.5**

Years Paid by LTCI<sup>3</sup>

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# Arizona

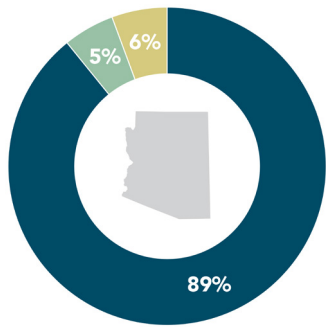
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Arizona

# 104,018

People Covered by LTCI<sup>1</sup>



- Stand-Alone Policies  
**92,742**
- Extended Benefit Policies  
**5,416**
- Acceleration Policies  
**5,860**

## Stand-Alone LTCI Information

2021

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$195,878,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>1,226</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$159,770</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$2,237,022,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>26,580</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$84,162</b>

Average Monthly Premium per Policy<sup>1</sup>

**\$144**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$64,064**

Cost Per Year<sup>2</sup>

**2.5**

Years Paid by LTCI<sup>3</sup>

HEALTH AIDE SERVICES

**\$65,208**

Cost Per Year<sup>2</sup>

**2.5**

Years Paid by LTCI<sup>3</sup>

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$25,220**

Cost Per Year<sup>2</sup>

**6.3**

Years Paid by LTCI<sup>3</sup>

ASSISTED LIVING FACILITIES

**\$48,000**

Cost Per Year<sup>2</sup>

**3.3**

Years Paid by LTCI<sup>3</sup>

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$78,475**

Cost Per Year<sup>2</sup>

**2.0**

Years Paid by LTCI<sup>3</sup>

PRIVATE ROOM

**\$96,360**

Cost Per Year<sup>2</sup>

**1.7**

Years Paid by LTCI<sup>3</sup>

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# Arkansas

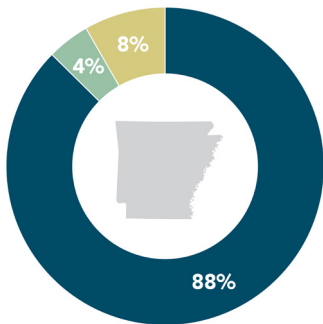
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Arkansas

# 40,315

People Covered by LTCI<sup>1</sup>



- Stand-Alone Policies  
**35,233**
- Extended Benefit Policies  
**1,744**
- Acceleration Policies  
**3,338**

## Stand-Alone LTCI Information

2021

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$77,463,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>593</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$130,629</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$933,695,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>10,635</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$87,795</b>

Average Monthly Premium per Policy<sup>1</sup>

**\$148**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$50,222**

Cost Per Year<sup>2</sup>

**2.6**

Years Paid by LTCI<sup>3</sup>

HEALTH AIDE SERVICES

**\$50,336**

Cost Per Year<sup>2</sup>

**2.6**

Years Paid by LTCI<sup>3</sup>

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$20,800**

Cost Per Year<sup>2</sup>

**6.3**

Years Paid by LTCI<sup>3</sup>

ASSISTED LIVING FACILITIES

**\$45,120**

Cost Per Year<sup>2</sup>

**2.9**

Years Paid by LTCI<sup>3</sup>

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$73,000**

Cost Per Year<sup>2</sup>

**1.8**

Years Paid by LTCI<sup>3</sup>

PRIVATE ROOM

**\$80,300**

Cost Per Year<sup>2</sup>

**1.6**

Years Paid by LTCI<sup>3</sup>

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# California

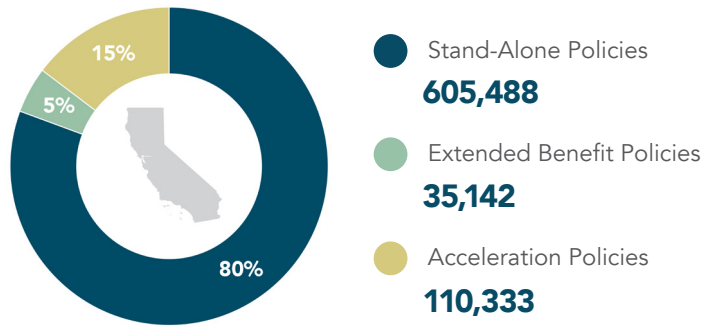
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in California

# 750,963

People Covered by LTCI<sup>1</sup>



## Stand-Alone LTCI Information

2021

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$1,335,694,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>6,419</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$208,084</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$13,138,792,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>122,441</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$107,307</b>

Average Monthly Premium per Policy<sup>1</sup>

**\$145**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$73,216**

Cost Per Year<sup>2</sup>

**2.8**

Years Paid by LTCI<sup>3</sup>

HEALTH AIDE SERVICES

**\$73,216**

Cost Per Year<sup>2</sup>

**2.8**

Years Paid by LTCI<sup>3</sup>

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$22,100**

Cost Per Year<sup>2</sup>

**9.4**

Years Paid by LTCI<sup>3</sup>

ASSISTED LIVING FACILITIES

**\$63,000**

Cost Per Year<sup>2</sup>

**3.3**

Years Paid by LTCI<sup>3</sup>

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$117,530**

Cost Per Year<sup>2</sup>

**1.8**

Years Paid by LTCI<sup>3</sup>

PRIVATE ROOM

**\$146,000**

Cost Per Year<sup>2</sup>

**1.4**

Years Paid by LTCI<sup>3</sup>

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# Colorado

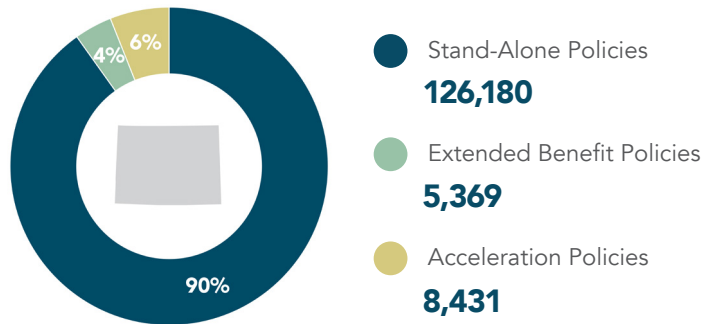
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Colorado

# 139,980

People Covered by LTCI<sup>1</sup>



## Stand-Alone LTCI Information

2021

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$231,670,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>1,340</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$172,888</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$2,273,912,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>23,297</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$97,605</b>

Average Monthly Premium per Policy<sup>1</sup>

**\$155**

### In-Home Care Costs



#### HOMEMAKER SERVICES

**\$76,648**

Cost Per Year<sup>2</sup>

**2.3**

Years Paid by LTCI<sup>3</sup>

#### HEALTH AIDE SERVICES

**\$76,648**

Cost Per Year<sup>2</sup>

**2.3**

Years Paid by LTCI<sup>3</sup>

### Community and Assisted Living Facilities Costs



#### ADULT DAY CARE

**\$23,400**

Cost Per Year<sup>2</sup>

**7.4**

Years Paid by LTCI<sup>3</sup>

#### ASSISTED LIVING FACILITIES

**\$57,000**

Cost Per Year<sup>2</sup>

**3.0**

Years Paid by LTCI<sup>3</sup>

### Nursing Home Costs



#### SEMI-PRIVATE ROOM

**\$102,810**

Cost Per Year<sup>2</sup>

**1.7**

Years Paid by LTCI<sup>3</sup>

#### PRIVATE ROOM

**\$116,709**

Cost Per Year<sup>2</sup>

**1.5**

Years Paid by LTCI<sup>3</sup>

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# Connecticut

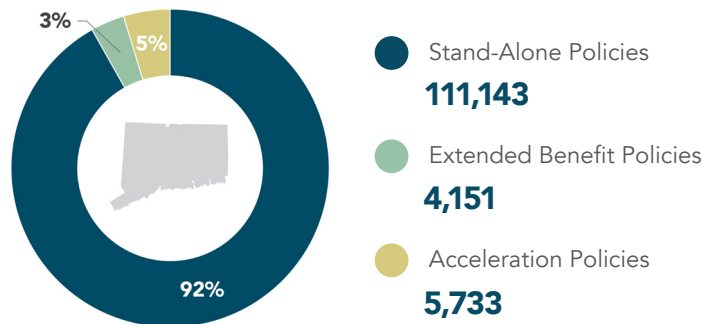
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Connecticut

# 121,027

People Covered by LTCI<sup>1</sup>



## Stand-Alone LTCI Information

2021

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$353,533,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>1,674</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$211,191</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$3,799,626,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>26,548</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$143,123</b>

Average Monthly Premium per Policy<sup>1</sup>

**\$220**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$62,920**

Cost Per Year<sup>2</sup>

**3.4**

Years Paid by LTCI<sup>3</sup>

HEALTH AIDE SERVICES

**\$64,064**

Cost Per Year<sup>2</sup>

**3.3**

Years Paid by LTCI<sup>3</sup>

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$22,100**

Cost Per Year<sup>2</sup>

**9.6**

Years Paid by LTCI<sup>3</sup>

ASSISTED LIVING FACILITIES

**\$61,551**

Cost Per Year<sup>2</sup>

**3.4**

Years Paid by LTCI<sup>3</sup>

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$165,163**

Cost Per Year<sup>2</sup>

**1.3**

Years Paid by LTCI<sup>3</sup>

PRIVATE ROOM

**\$182,044**

Cost Per Year<sup>2</sup>

**1.2**

Years Paid by LTCI<sup>3</sup>

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# Delaware

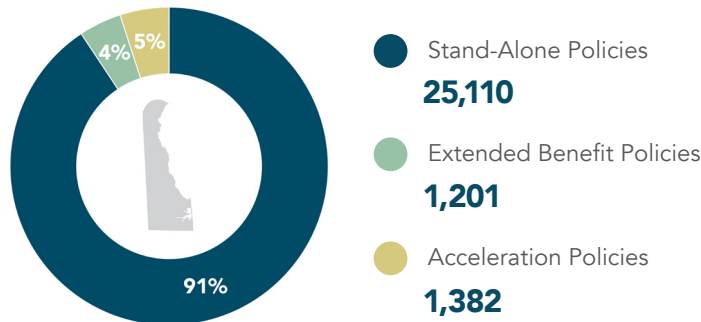
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Delaware

# 27,693

People Covered by LTCI<sup>1</sup>



## Stand-Alone LTCI Information

2021

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$37,702,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>214</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$176,178</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$319,510,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>3,304</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$96,704</b>

Average Monthly Premium per Policy<sup>1</sup>

**\$148**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$64,064**

Cost Per Year<sup>2</sup>

**2.8**

Years Paid by LTCI<sup>3</sup>

HEALTH AIDE SERVICES

**\$64,064**

Cost Per Year<sup>2</sup>

**2.8**

Years Paid by LTCI<sup>3</sup>

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$19,937**

Cost Per Year<sup>2</sup>

**8.8**

Years Paid by LTCI<sup>3</sup>

ASSISTED LIVING FACILITIES

**\$71,940**

Cost Per Year<sup>2</sup>

**2.4**

Years Paid by LTCI<sup>3</sup>

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$147,278**

Cost Per Year<sup>2</sup>

**1.2**

Years Paid by LTCI<sup>3</sup>

PRIVATE ROOM

**\$150,928**

Cost Per Year<sup>2</sup>

**1.2**

Years Paid by LTCI<sup>3</sup>

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# Florida

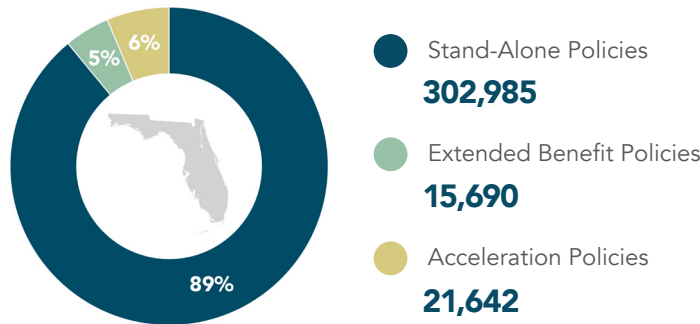
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Florida

# 340,317

People Covered by LTCI<sup>1</sup>



## Stand-Alone LTCI Information

2021

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$883,123,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>5,745</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$153,720</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$11,585,560,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>121,878</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$95,059</b>

Average Monthly Premium per Policy<sup>1</sup>

**\$169**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$57,200**

Cost Per Year<sup>2</sup>

**2.7**

Years Paid by LTCI<sup>3</sup>

HEALTH AIDE SERVICES

**\$57,200**

Cost Per Year<sup>2</sup>

**2.7**

Years Paid by LTCI<sup>3</sup>

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$18,200**

Cost Per Year<sup>2</sup>

**8.4**

Years Paid by LTCI<sup>3</sup>

ASSISTED LIVING FACILITIES

**\$48,000**

Cost Per Year<sup>2</sup>

**3.2**

Years Paid by LTCI<sup>3</sup>

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$103,843**

Cost Per Year<sup>2</sup>

**1.5**

Years Paid by LTCI<sup>3</sup>

PRIVATE ROOM

**\$115,523**

Cost Per Year<sup>2</sup>

**1.3**

Years Paid by LTCI<sup>3</sup>

All data sources and notes, labeled 1 - 3, are referenced in detail on the "Sources & Notes" page at the end of the full report, or at this link: [AHIP.org/2023-LTC-State-Data](https://ahip.org/2023-LTC-State-Data)

Data compiled by AHIP, Center for Policy and Research, August 2023.



# Georgia

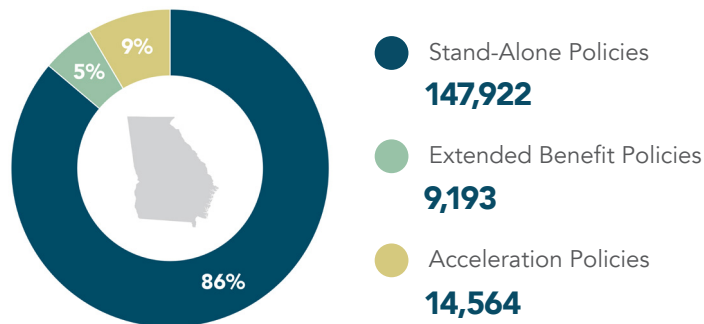
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Georgia

# 171,679

People Covered by LTCI<sup>1</sup>



## Stand-Alone LTCI Information

2021

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$300,185,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>1,780</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$168,643</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$2,780,896,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>28,160</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$98,753</b>

Average Monthly Premium per Policy<sup>1</sup>

**\$157**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$51,480**

Cost Per Year<sup>2</sup>

**3.3**

Years Paid by LTCI<sup>3</sup>

HEALTH AIDE SERVICES

**\$52,624**

Cost Per Year<sup>2</sup>

**3.2**

Years Paid by LTCI<sup>3</sup>

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$15,600**

Cost Per Year<sup>2</sup>

**10.8**

Years Paid by LTCI<sup>3</sup>

ASSISTED LIVING FACILITIES

**\$42,420**

Cost Per Year<sup>2</sup>

**4.0**

Years Paid by LTCI<sup>3</sup>

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$84,133**

Cost Per Year<sup>2</sup>

**2.0**

Years Paid by LTCI<sup>3</sup>

PRIVATE ROOM

**\$91,250**

Cost Per Year<sup>2</sup>

**1.8**

Years Paid by LTCI<sup>3</sup>

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# Hawaii

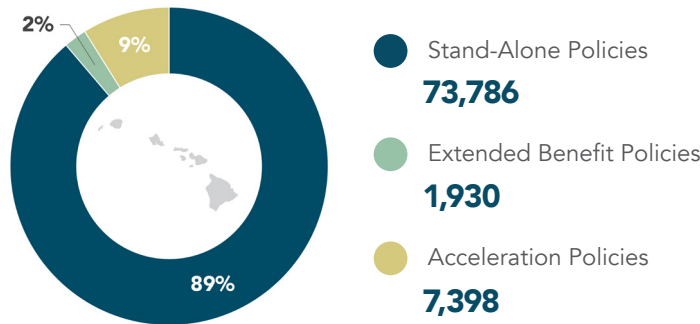
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Hawaii

# 83,114

People Covered by LTCI<sup>1</sup>



## Stand-Alone LTCI Information

2021

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$115,098,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>560</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$205,532</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$939,356,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>7,724</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$121,615</b>

Average Monthly Premium per Policy<sup>1</sup>

**\$116**

### In-Home Care Costs



#### HOMEMAKER SERVICES

**\$68,640**

Cost Per Year<sup>2</sup>

**3.0**

Years Paid by LTCI<sup>3</sup>

#### HEALTH AIDE SERVICES

**\$68,640**

Cost Per Year<sup>2</sup>

**3.0**

Years Paid by LTCI<sup>3</sup>

### Community and Assisted Living Facilities Costs



#### ADULT DAY CARE

**\$19,500**

Cost Per Year<sup>2</sup>

**10.5**

Years Paid by LTCI<sup>3</sup>

#### ASSISTED LIVING FACILITIES

**\$64,500**

Cost Per Year<sup>2</sup>

**3.2**

Years Paid by LTCI<sup>3</sup>

### Nursing Home Costs



#### SEMI-PRIVATE ROOM

**\$150,015**

Cost Per Year<sup>2</sup>

**1.4**

Years Paid by LTCI<sup>3</sup>

#### PRIVATE ROOM

**\$169,360**

Cost Per Year<sup>2</sup>

**1.2**

Years Paid by LTCI<sup>3</sup>

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# Idaho

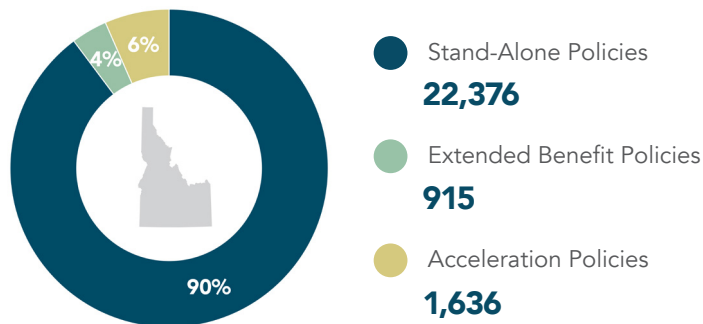
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Idaho

# 24,927

People Covered by LTCI<sup>1</sup>



## Stand-Alone LTCI Information

2021

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$40,601,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>286</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$141,962</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$439,791,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>5,287</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$83,183</b>

Average Monthly Premium per Policy<sup>1</sup>

**\$143**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$65,208**

Cost Per Year<sup>2</sup>

**2.2**

Years Paid by LTCI<sup>3</sup>

HEALTH AIDE SERVICES

**\$65,208**

Cost Per Year<sup>2</sup>

**2.2**

Years Paid by LTCI<sup>3</sup>

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$26,000**

Cost Per Year<sup>2</sup>

**5.5**

Years Paid by LTCI<sup>3</sup>

ASSISTED LIVING FACILITIES

**\$46,050**

Cost Per Year<sup>2</sup>

**3.1**

Years Paid by LTCI<sup>3</sup>

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$102,200**

Cost Per Year<sup>2</sup>

**1.4**

Years Paid by LTCI<sup>3</sup>

PRIVATE ROOM

**\$109,500**

Cost Per Year<sup>2</sup>

**1.3**

Years Paid by LTCI<sup>3</sup>

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# Illinois

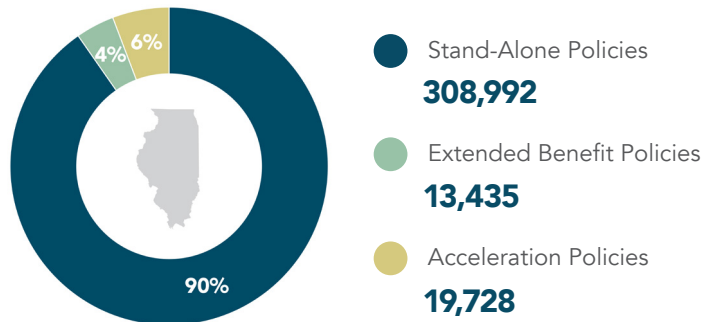
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Illinois

# 342,155

People Covered by LTCI<sup>1</sup>



## Stand-Alone LTCI Information

2021

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$619,424,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>3,804</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$162,835</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$6,728,445,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>76,054</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$88,469</b>

Average Monthly Premium per Policy<sup>1</sup>

**\$148**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$64,064**

Cost Per Year<sup>2</sup>

**2.5**

Years Paid by LTCI<sup>3</sup>

HEALTH AIDE SERVICES

**\$64,064**

Cost Per Year<sup>2</sup>

**2.5**

Years Paid by LTCI<sup>3</sup>

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$22,620**

Cost Per Year<sup>2</sup>

**7.2**

Years Paid by LTCI<sup>3</sup>

ASSISTED LIVING FACILITIES

**\$53,850**

Cost Per Year<sup>2</sup>

**3.0**

Years Paid by LTCI<sup>3</sup>

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$75,190**

Cost Per Year<sup>2</sup>

**2.2**

Years Paid by LTCI<sup>3</sup>

PRIVATE ROOM

**\$85,866**

Cost Per Year<sup>2</sup>

**1.9**

Years Paid by LTCI<sup>3</sup>

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# Indiana

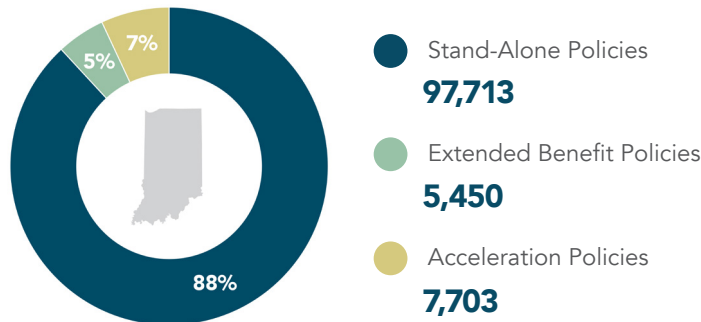
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Indiana

# 110,866

People Covered by LTCI<sup>1</sup>



## Stand-Alone LTCI Information

2021

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$234,786,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>1,366</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$171,878</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$2,749,727,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>29,821</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$92,208</b>

Average Monthly Premium per Policy<sup>1</sup>

**\$148**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$57,200**

Cost Per Year<sup>2</sup>

**3.0**

Years Paid by LTCI<sup>3</sup>

HEALTH AIDE SERVICES

**\$57,200**

Cost Per Year<sup>2</sup>

**3.0**

Years Paid by LTCI<sup>3</sup>

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$20,800**

Cost Per Year<sup>2</sup>

**8.3**

Years Paid by LTCI<sup>3</sup>

ASSISTED LIVING FACILITIES

**\$51,390**

Cost Per Year<sup>2</sup>

**3.3**

Years Paid by LTCI<sup>3</sup>

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$87,235**

Cost Per Year<sup>2</sup>

**2.0**

Years Paid by LTCI<sup>3</sup>

PRIVATE ROOM

**\$104,405**

Cost Per Year<sup>2</sup>

**1.6**

Years Paid by LTCI<sup>3</sup>

All data sources and notes, labeled 1 - 3, are referenced in detail on the "Sources & Notes" page at the end of the full report, or at this link: [AHIP.org/2023-LTC-State-Data](https://ahip.org/2023-LTC-State-Data)

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# Iowa

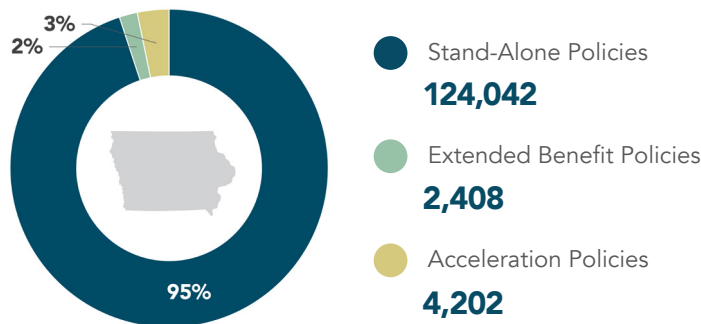
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Iowa

# 130,652

People Covered by LTCI<sup>1</sup>



## Stand-Alone LTCI Information

2021

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$290,739,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>2,255</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$128,931</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$4,141,332,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>49,248</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$84,091</b>

Average Monthly Premium per Policy<sup>1</sup>

**\$152**

### In-Home Care Costs



#### HOMEMAKER SERVICES

**\$66,352**

Cost Per Year<sup>2</sup>

**1.9**

Years Paid by LTCI<sup>3</sup>

#### HEALTH AIDE SERVICES

**\$66,924**

Cost Per Year<sup>2</sup>

**1.9**

Years Paid by LTCI<sup>3</sup>

### Community and Assisted Living Facilities Costs



#### ADULT DAY CARE

**\$16,237**

Cost Per Year<sup>2</sup>

**7.9**

Years Paid by LTCI<sup>3</sup>

#### ASSISTED LIVING FACILITIES

**\$52,404**

Cost Per Year<sup>2</sup>

**2.5**

Years Paid by LTCI<sup>3</sup>

### Nursing Home Costs



#### SEMI-PRIVATE ROOM

**\$82,490**

Cost Per Year<sup>2</sup>

**1.6**

Years Paid by LTCI<sup>3</sup>

#### PRIVATE ROOM

**\$89,425**

Cost Per Year<sup>2</sup>

**1.4**

Years Paid by LTCI<sup>3</sup>

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# Kansas

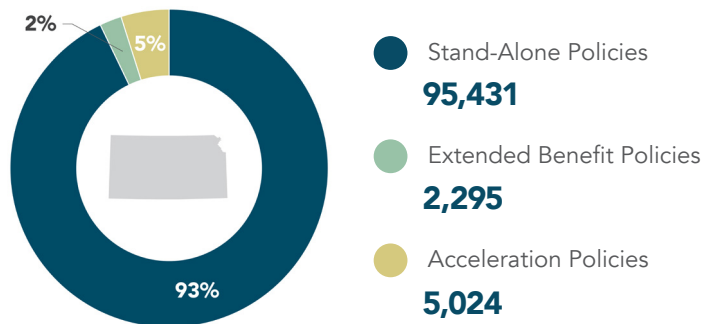
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Kansas

# 102,750

People Covered by LTCI<sup>1</sup>



## Stand-Alone LTCI Information

2021

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$189,453,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>1,444</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$131,200</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$2,710,762,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>29,899</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$90,664</b>

Average Monthly Premium per Policy<sup>1</sup>

**\$131**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$54,912**

Cost Per Year<sup>2</sup>

**2.4**

Years Paid by LTCI<sup>3</sup>

HEALTH AIDE SERVICES

**\$56,056**

Cost Per Year<sup>2</sup>

**2.3**

Years Paid by LTCI<sup>3</sup>

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$21,450**

Cost Per Year<sup>2</sup>

**6.1**

Years Paid by LTCI<sup>3</sup>

ASSISTED LIVING FACILITIES

**\$54,960**

Cost Per Year<sup>2</sup>

**2.4**

Years Paid by LTCI<sup>3</sup>

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$75,555**

Cost Per Year<sup>2</sup>

**1.7**

Years Paid by LTCI<sup>3</sup>

PRIVATE ROOM

**\$81,760**

Cost Per Year<sup>2</sup>

**1.6**

Years Paid by LTCI<sup>3</sup>

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# Kentucky

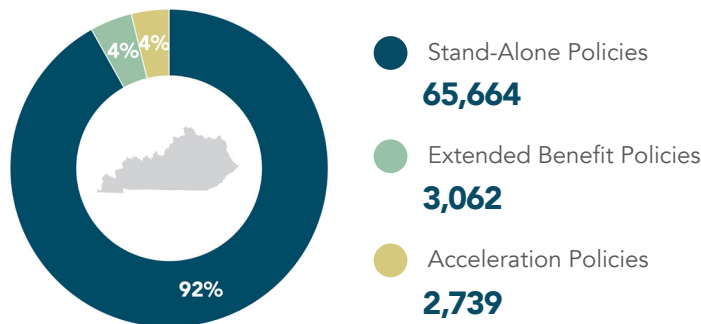
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Kentucky

# 71,465

People Covered by LTCI<sup>1</sup>



## Stand-Alone LTCI Information

2021

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$138,653,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>930</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$149,089</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$1,610,444,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>21,243</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$75,811</b>

Average Monthly Premium per Policy<sup>1</sup>

**\$158**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$57,200**

Cost Per Year<sup>2</sup>

**2.6**

Years Paid by LTCI<sup>3</sup>

HEALTH AIDE SERVICES

**\$57,200**

Cost Per Year<sup>2</sup>

**2.6**

Years Paid by LTCI<sup>3</sup>

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$20,280**

Cost Per Year<sup>2</sup>

**7.4**

Years Paid by LTCI<sup>3</sup>

ASSISTED LIVING FACILITIES

**\$41,370**

Cost Per Year<sup>2</sup>

**3.6**

Years Paid by LTCI<sup>3</sup>

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$86,140**

Cost Per Year<sup>2</sup>

**1.7**

Years Paid by LTCI<sup>3</sup>

PRIVATE ROOM

**\$95,630**

Cost Per Year<sup>2</sup>

**1.6**

Years Paid by LTCI<sup>3</sup>

All data sources and notes, labeled 1 - 3, are referenced in detail on the "Sources & Notes" page at the end of the full report, or at this link: [AHIP.org/2023-LTC-State-Data](https://ahip.org/2023-LTC-State-Data)

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# Louisiana

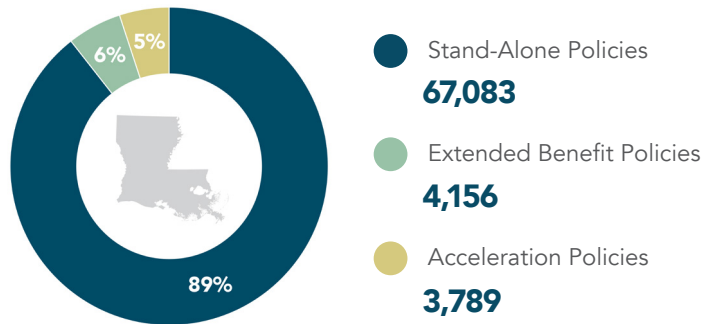
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Louisiana

# 75,028

People Covered by LTCI<sup>1</sup>



## Stand-Alone LTCI Information

2021

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$121,963,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>860</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$141,817</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$1,293,001,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>14,159</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$91,320</b>

Average Monthly Premium per Policy<sup>1</sup>

**\$129**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$43,472**

Cost Per Year<sup>2</sup>

**3.3**

Years Paid by LTCI<sup>3</sup>

HEALTH AIDE SERVICES

**\$44,616**

Cost Per Year<sup>2</sup>

**3.2**

Years Paid by LTCI<sup>3</sup>

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$21,450**

Cost Per Year<sup>2</sup>

**6.6**

Years Paid by LTCI<sup>3</sup>

ASSISTED LIVING FACILITIES

**\$44,979**

Cost Per Year<sup>2</sup>

**3.2**

Years Paid by LTCI<sup>3</sup>

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$69,113**

Cost Per Year<sup>2</sup>

**2.1**

Years Paid by LTCI<sup>3</sup>

PRIVATE ROOM

**\$72,719**

Cost Per Year<sup>2</sup>

**2.0**

Years Paid by LTCI<sup>3</sup>

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# Maine

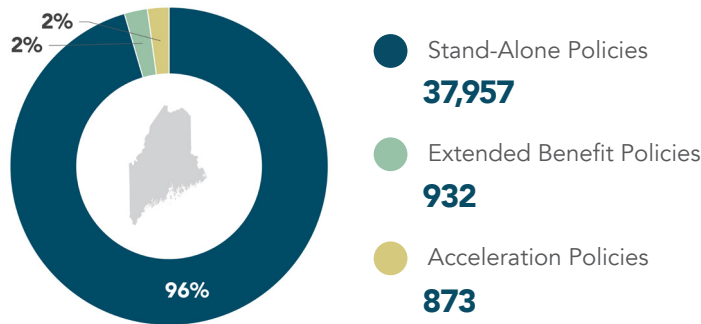
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Maine

# 39,762

People Covered by LTCI<sup>1</sup>



## Stand-Alone LTCI Information

2021

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$68,787,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>410</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$167,773</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$817,798,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>8,042</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$101,691</b>

Average Monthly Premium per Policy<sup>1</sup>

**\$126**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$68,640**

Cost Per Year<sup>2</sup>

**2.4**

Years Paid by LTCI<sup>3</sup>

HEALTH AIDE SERVICES

**\$68,640**

Cost Per Year<sup>2</sup>

**2.4**

Years Paid by LTCI<sup>3</sup>

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$31,200**

Cost Per Year<sup>2</sup>

**5.4**

Years Paid by LTCI<sup>3</sup>

ASSISTED LIVING FACILITIES

**\$70,380**

Cost Per Year<sup>2</sup>

**2.4**

Years Paid by LTCI<sup>3</sup>

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$125,925**

Cost Per Year<sup>2</sup>

**1.3**

Years Paid by LTCI<sup>3</sup>

PRIVATE ROOM

**\$135,050**

Cost Per Year<sup>2</sup>

**1.2**

Years Paid by LTCI<sup>3</sup>

All data sources and notes, labeled 1 - 3, are referenced in detail on the "Sources & Notes" page at the end of the full report, or at this link: [AHIP.org/2023-LTC-State-Data](https://ahip.org/2023-LTC-State-Data)

Data compiled by AHIP, Center for Policy and Research, August 2023.



# Maryland

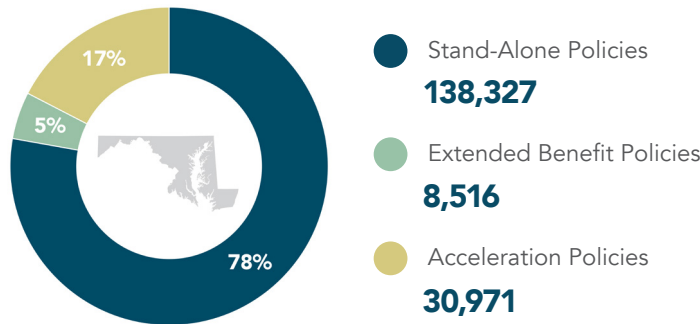
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Maryland

# 177,814

People Covered by LTCI<sup>1</sup>



## Stand-Alone LTCI Information

2021

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$337,422,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>1,692</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$199,422</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$3,052,411,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>25,739</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$118,591</b>

Average Monthly Premium per Policy<sup>1</sup>

**\$179**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$61,776**

Cost Per Year<sup>2</sup>

**3.2**

Years Paid by LTCI<sup>3</sup>

HEALTH AIDE SERVICES

**\$61,776**

Cost Per Year<sup>2</sup>

**3.2**

Years Paid by LTCI<sup>3</sup>

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$23,140**

Cost Per Year<sup>2</sup>

**8.6**

Years Paid by LTCI<sup>3</sup>

ASSISTED LIVING FACILITIES

**\$58,800**

Cost Per Year<sup>2</sup>

**3.4**

Years Paid by LTCI<sup>3</sup>

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$124,100**

Cost Per Year<sup>2</sup>

**1.6**

Years Paid by LTCI<sup>3</sup>

PRIVATE ROOM

**\$146,000**

Cost Per Year<sup>2</sup>

**1.4**

Years Paid by LTCI<sup>3</sup>

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# Massachusetts

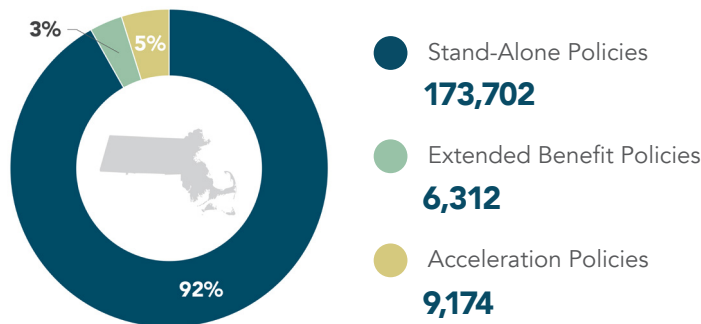
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Massachusetts

# 189,188

People Covered by LTCI<sup>1</sup>



## Stand-Alone LTCI Information

2021

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$433,570,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>2,029</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$213,687</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$3,947,561,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>32,509</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$121,430</b>

Average Monthly Premium per Policy<sup>1</sup>

**\$165**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$70,928**

Cost Per Year<sup>2</sup>

**3.0**

Years Paid by LTCI<sup>3</sup>

HEALTH AIDE SERVICES

**\$70,928**

Cost Per Year<sup>2</sup>

**3.0**

Years Paid by LTCI<sup>3</sup>

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$19,045**

Cost Per Year<sup>2</sup>

**11.2**

Years Paid by LTCI<sup>3</sup>

ASSISTED LIVING FACILITIES

**\$78,000**

Cost Per Year<sup>2</sup>

**2.7**

Years Paid by LTCI<sup>3</sup>

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$151,475**

Cost Per Year<sup>2</sup>

**1.4**

Years Paid by LTCI<sup>3</sup>

PRIVATE ROOM

**\$162,425**

Cost Per Year<sup>2</sup>

**1.3**

Years Paid by LTCI<sup>3</sup>

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# Michigan

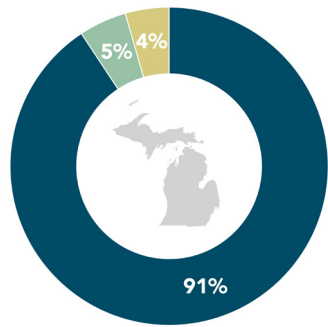
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Michigan

# 182,246

People Covered by LTCI<sup>1</sup>



- Stand-Alone Policies  
**165,295**
- Extended Benefit Policies  
**8,850**
- Acceleration Policies  
**8,101**

## Stand-Alone LTCI Information

2021

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$259,756,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>1,807</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$143,750</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$2,846,618,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>35,894</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$79,306</b>

Average Monthly Premium per Policy<sup>1</sup>

## \$143

### In-Home Care Costs



HOMEMAKER SERVICES

## \$66,352

Cost Per Year<sup>2</sup>

## 2.2

Years Paid by LTCI<sup>3</sup>

HEALTH AIDE SERVICES

## \$66,352

Cost Per Year<sup>2</sup>

## 2.2

Years Paid by LTCI<sup>3</sup>

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

## \$20,800

Cost Per Year<sup>2</sup>

## 6.9

Years Paid by LTCI<sup>3</sup>

ASSISTED LIVING FACILITIES

## \$51,000

Cost Per Year<sup>2</sup>

## 2.8

Years Paid by LTCI<sup>3</sup>

### Nursing Home Costs



SEMI-PRIVATE ROOM

## \$109,135

Cost Per Year<sup>2</sup>

## 1.3

Years Paid by LTCI<sup>3</sup>

PRIVATE ROOM

## \$118,260

Cost Per Year<sup>2</sup>

## 1.2

Years Paid by LTCI<sup>3</sup>

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# Minnesota

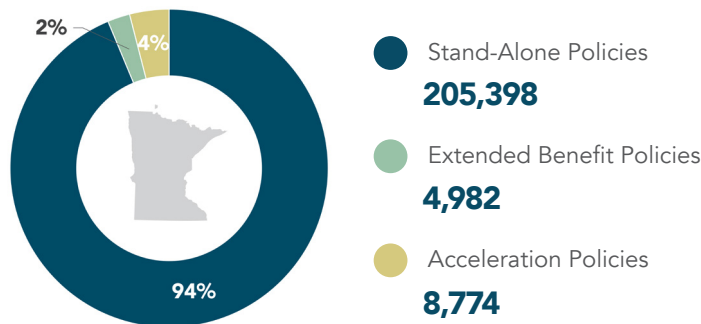
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Minnesota

# 219,154

People Covered by LTCI<sup>1</sup>



## Stand-Alone LTCI Information

2021

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$373,461,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>2,421</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$154,259</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$3,733,505,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>43,219</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$86,386</b>

Average Monthly Premium per Policy<sup>1</sup>

**\$146**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$80,080**

Cost Per Year<sup>2</sup>

**1.9**

Years Paid by LTCI<sup>3</sup>

HEALTH AIDE SERVICES

**\$82,940**

Cost Per Year<sup>2</sup>

**1.9**

Years Paid by LTCI<sup>3</sup>

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$26,000**

Cost Per Year<sup>2</sup>

**5.9**

Years Paid by LTCI<sup>3</sup>

ASSISTED LIVING FACILITIES

**\$54,090**

Cost Per Year<sup>2</sup>

**2.9**

Years Paid by LTCI<sup>3</sup>

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$139,211**

Cost Per Year<sup>2</sup>

**1.1**

Years Paid by LTCI<sup>3</sup>

PRIVATE ROOM

**\$156,859**

Cost Per Year<sup>2</sup>

**1.0**

Years Paid by LTCI<sup>3</sup>

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# Mississippi

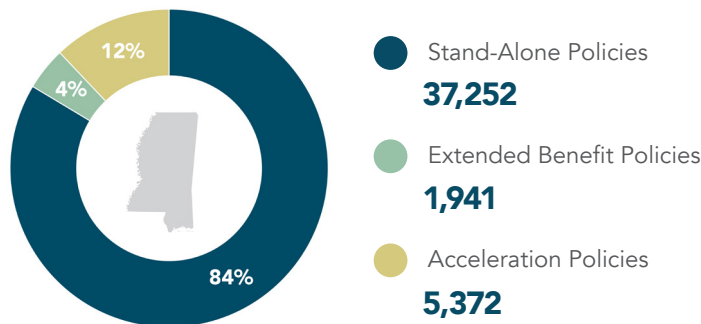
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Mississippi

# 44,565

People Covered by LTCI<sup>1</sup>



## Stand-Alone LTCI Information

2021

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$69,357,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>591</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$117,355</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$878,073,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>9,704</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$90,486</b>

**Average Monthly Premium per Policy<sup>1</sup>      \$141**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$45,760**

Cost Per Year<sup>2</sup>

**2.6**

Years Paid by LTCI<sup>3</sup>

HEALTH AIDE SERVICES

**\$45,760**

Cost Per Year<sup>2</sup>

**2.6**

Years Paid by LTCI<sup>3</sup>

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$16,900**

Cost Per Year<sup>2</sup>

**6.9**

Years Paid by LTCI<sup>3</sup>

ASSISTED LIVING FACILITIES

**\$42,000**

Cost Per Year<sup>2</sup>

**2.8**

Years Paid by LTCI<sup>3</sup>

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$85,410**

Cost Per Year<sup>2</sup>

**1.4**

Years Paid by LTCI<sup>3</sup>

PRIVATE ROOM

**\$87,768**

Cost Per Year<sup>2</sup>

**1.3**

Years Paid by LTCI<sup>3</sup>

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# Missouri

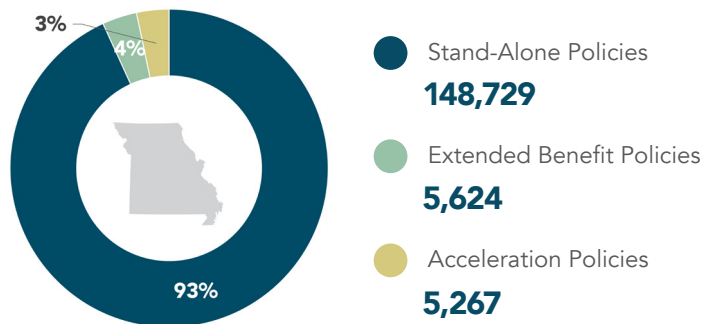
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Missouri

# 159,620

People Covered by LTCI<sup>1</sup>



## Stand-Alone LTCI Information

2021

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$272,846,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>2,032</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$134,275</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$3,699,926,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>43,696</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$84,674</b>

Average Monthly Premium per Policy<sup>1</sup>

**\$145**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$57,200**

Cost Per Year<sup>2</sup>

**2.3**

Years Paid by LTCI<sup>3</sup>

HEALTH AIDE SERVICES

**\$57,200**

Cost Per Year<sup>2</sup>

**2.3**

Years Paid by LTCI<sup>3</sup>

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$22,880**

Cost Per Year<sup>2</sup>

**5.9**

Years Paid by LTCI<sup>3</sup>

ASSISTED LIVING FACILITIES

**\$36,000**

Cost Per Year<sup>2</sup>

**3.7**

Years Paid by LTCI<sup>3</sup>

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$63,145**

Cost Per Year<sup>2</sup>

**2.1**

Years Paid by LTCI<sup>3</sup>

PRIVATE ROOM

**\$71,175**

Cost Per Year<sup>2</sup>

**1.9**

Years Paid by LTCI<sup>3</sup>

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# Montana

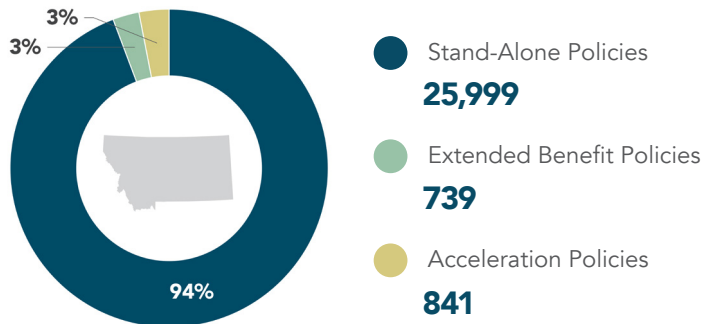
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Montana

# 27,579

People Covered by LTCI<sup>1</sup>



## Stand-Alone LTCI Information

2021

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$43,072,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>308</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$139,844</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$585,534,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>7,448</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$78,616</b>

Average Monthly Premium per Policy<sup>1</sup>

**\$125**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$64,064**

Cost Per Year<sup>2</sup>

**2.2**

Years Paid by LTCI<sup>3</sup>

HEALTH AIDE SERVICES

**\$64,064**

Cost Per Year<sup>2</sup>

**2.2**

Years Paid by LTCI<sup>3</sup>

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$31,200**

Cost Per Year<sup>2</sup>

**4.5**

Years Paid by LTCI<sup>3</sup>

ASSISTED LIVING FACILITIES

**\$53,400**

Cost Per Year<sup>2</sup>

**2.6**

Years Paid by LTCI<sup>3</sup>

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$90,885**

Cost Per Year<sup>2</sup>

**1.5**

Years Paid by LTCI<sup>3</sup>

PRIVATE ROOM

**\$96,725**

Cost Per Year<sup>2</sup>

**1.4**

Years Paid by LTCI<sup>3</sup>

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# Nebraska

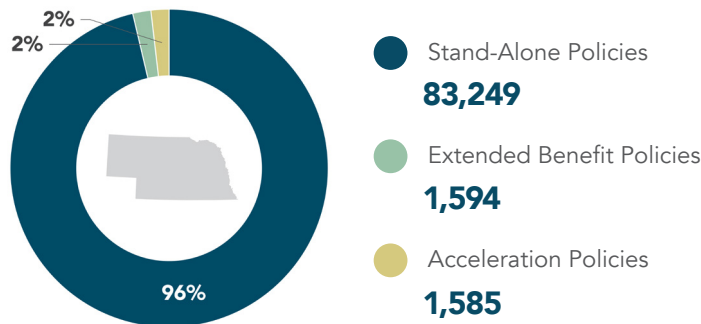
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Nebraska

# 86,428

People Covered by LTCI<sup>1</sup>



## Stand-Alone LTCI Information

2021

Total Estimated Claims Paid <sup>1</sup>	<b>\$188,377,000</b>
Number of Claims Opened <sup>1</sup>	<b>1,374</b>
Estimated Average Claim Per Claimant <sup>1</sup>	<b>\$137,101</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup>	<b>\$2,754,814,000</b>
Number of Claims Opened <sup>1</sup>	<b>37,146</b>
Estimated Average Claim Per Claimant <sup>1</sup>	<b>\$74,162</b>

Average Monthly Premium per Policy<sup>1</sup>

**\$161**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$61,776**

Cost Per Year<sup>2</sup>

**2.2**

Years Paid by LTCI<sup>3</sup>

HEALTH AIDE SERVICES

**\$64,064**

Cost Per Year<sup>2</sup>

**2.1**

Years Paid by LTCI<sup>3</sup>

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$22,100**

Cost Per Year<sup>2</sup>

**6.2**

Years Paid by LTCI<sup>3</sup>

ASSISTED LIVING FACILITIES

**\$48,915**

Cost Per Year<sup>2</sup>

**2.8**

Years Paid by LTCI<sup>3</sup>

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$89,790**

Cost Per Year<sup>2</sup>

**1.5**

Years Paid by LTCI<sup>3</sup>

PRIVATE ROOM

**\$99,463**

Cost Per Year<sup>2</sup>

**1.4**

Years Paid by LTCI<sup>3</sup>

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# Nevada

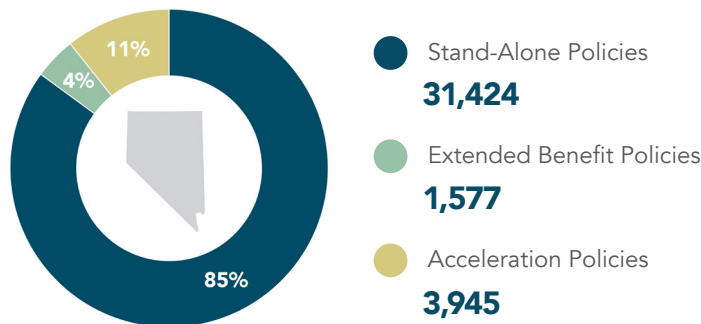
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Nevada

# 36,946

People Covered by LTCI<sup>1</sup>



## Stand-Alone LTCI Information

2021

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$43,021,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>276</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$155,873</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$441,006,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>4,618</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$95,497</b>

Average Monthly Premium per Policy<sup>1</sup>

**\$128**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$61,776**

Cost Per Year<sup>2</sup>

**2.5**

Years Paid by LTCI<sup>3</sup>

HEALTH AIDE SERVICES

**\$61,776**

Cost Per Year<sup>2</sup>

**2.5**

Years Paid by LTCI<sup>3</sup>

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$21,450**

Cost Per Year<sup>2</sup>

**7.3**

Years Paid by LTCI<sup>3</sup>

ASSISTED LIVING FACILITIES

**\$45,000**

Cost Per Year<sup>2</sup>

**3.5**

Years Paid by LTCI<sup>3</sup>

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$110,595**

Cost Per Year<sup>2</sup>

**1.4**

Years Paid by LTCI<sup>3</sup>

PRIVATE ROOM

**\$120,085**

Cost Per Year<sup>2</sup>

**1.3**

Years Paid by LTCI<sup>3</sup>

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# New Hampshire

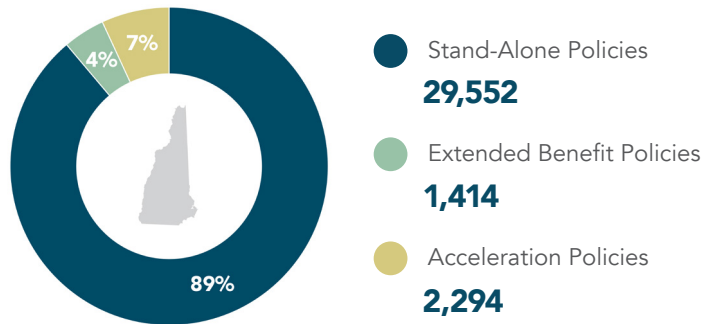
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in New Hampshire

# 33,260

People Covered by LTCI<sup>1</sup>



## Stand-Alone LTCI Information

2021

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$68,589,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>337</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$203,528</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$676,199,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>5,553</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$121,772</b>

Average Monthly Premium per Policy<sup>1</sup>

**\$162**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$72,072**

Cost Per Year<sup>2</sup>

**2.8**

Years Paid by LTCI<sup>3</sup>

HEALTH AIDE SERVICES

**\$74,360**

Cost Per Year<sup>2</sup>

**2.7**

Years Paid by LTCI<sup>3</sup>

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$22,100**

Cost Per Year<sup>2</sup>

**9.2**

Years Paid by LTCI<sup>3</sup>

ASSISTED LIVING FACILITIES

**\$72,630**

Cost Per Year<sup>2</sup>

**2.8**

Years Paid by LTCI<sup>3</sup>

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$131,400**

Cost Per Year<sup>2</sup>

**1.5**

Years Paid by LTCI<sup>3</sup>

PRIVATE ROOM

**\$144,175**

Cost Per Year<sup>2</sup>

**1.4**

Years Paid by LTCI<sup>3</sup>

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# New Jersey

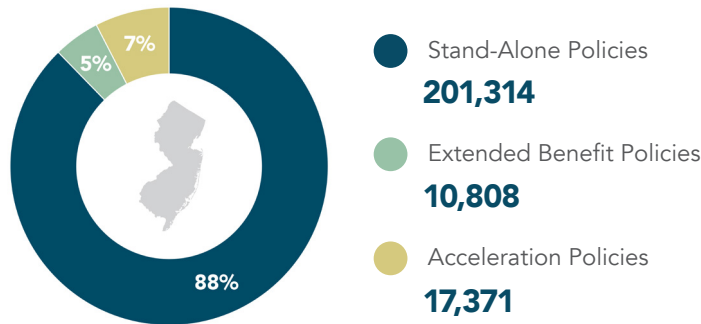
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in New Jersey

# 229,493

People Covered by LTCI<sup>1</sup>



## Stand-Alone LTCI Information

2021

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$517,263,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>2,626</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$196,978</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$5,121,662,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>45,051</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$113,686</b>

Average Monthly Premium per Policy<sup>1</sup>

**\$209**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$66,352**

Cost Per Year<sup>2</sup>

**3.0**

Years Paid by LTCI<sup>3</sup>

HEALTH AIDE SERVICES

**\$68,526**

Cost Per Year<sup>2</sup>

**2.9**

Years Paid by LTCI<sup>3</sup>

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$23,400**

Cost Per Year<sup>2</sup>

**8.4**

Years Paid by LTCI<sup>3</sup>

ASSISTED LIVING FACILITIES

**\$77,940**

Cost Per Year<sup>2</sup>

**2.5**

Years Paid by LTCI<sup>3</sup>

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$135,043**

Cost Per Year<sup>2</sup>

**1.5**

Years Paid by LTCI<sup>3</sup>

PRIVATE ROOM

**\$145,818**

Cost Per Year<sup>2</sup>

**1.4**

Years Paid by LTCI<sup>3</sup>

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# New Mexico

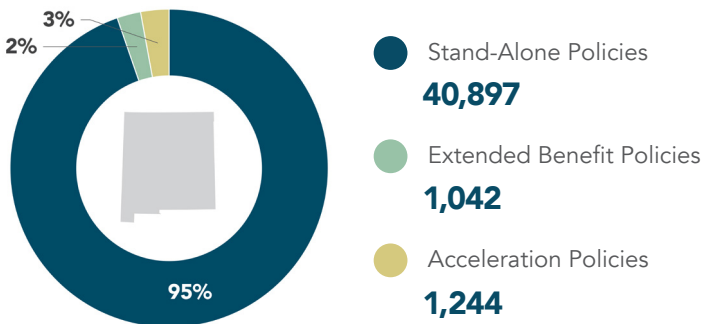
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in New Mexico

# 43,183

People Covered by LTCI<sup>1</sup>



## Stand-Alone LTCI Information

2021

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$55,967,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>306</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$182,899</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$543,967,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>5,677</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$95,819</b>

Average Monthly Premium per Policy<sup>1</sup>

**\$95**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$55,255**

Cost Per Year<sup>2</sup>

**3.3**

Years Paid by LTCI<sup>3</sup>

HEALTH AIDE SERVICES

**\$55,827**

Cost Per Year<sup>2</sup>

**3.3**

Years Paid by LTCI<sup>3</sup>

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$23,920**

Cost Per Year<sup>2</sup>

**7.6**

Years Paid by LTCI<sup>3</sup>

ASSISTED LIVING FACILITIES

**\$53,970**

Cost Per Year<sup>2</sup>

**3.4**

Years Paid by LTCI<sup>3</sup>

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$91,250**

Cost Per Year<sup>2</sup>

**2.0**

Years Paid by LTCI<sup>3</sup>

PRIVATE ROOM

**\$100,375**

Cost Per Year<sup>2</sup>

**1.8**

Years Paid by LTCI<sup>3</sup>

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# New York

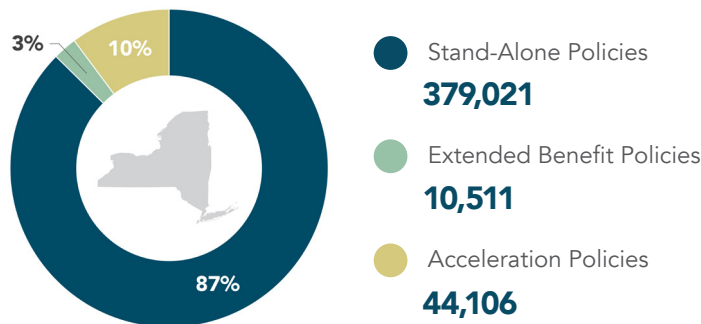
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in New York

# 433,638

People Covered by LTCI<sup>1</sup>



## Stand-Alone LTCI Information

2021

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$1,497,160,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>6,009</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$249,153</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$13,718,233,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>91,758</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$149,504</b>

Average Monthly Premium per Policy<sup>1</sup>

**\$219**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$64,064**

Cost Per Year<sup>2</sup>

**3.9**

Years Paid by LTCI<sup>3</sup>

HEALTH AIDE SERVICES

**\$66,352**

Cost Per Year<sup>2</sup>

**3.8**

Years Paid by LTCI<sup>3</sup>

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$22,880**

Cost Per Year<sup>2</sup>

**10.9**

Years Paid by LTCI<sup>3</sup>

ASSISTED LIVING FACILITIES

**\$54,960**

Cost Per Year<sup>2</sup>

**4.5**

Years Paid by LTCI<sup>3</sup>

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$153,300**

Cost Per Year<sup>2</sup>

**1.6**

Years Paid by LTCI<sup>3</sup>

PRIVATE ROOM

**\$158,797**

Cost Per Year<sup>2</sup>

**1.6**

Years Paid by LTCI<sup>3</sup>

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# North Carolina

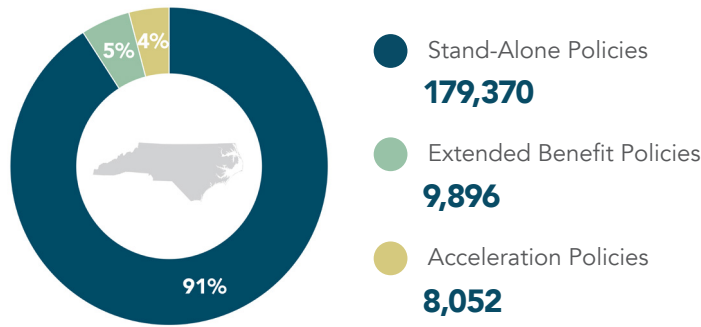
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in North Carolina

# 197,318

People Covered by LTCI<sup>1</sup>



## Stand-Alone LTCI Information

2021

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$397,035,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>2,523</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$157,366</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$3,968,735,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>38,334</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$103,530</b>

Average Monthly Premium per Policy<sup>1</sup>

**\$157**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$52,624**

Cost Per Year<sup>2</sup>

**3.0**

Years Paid by LTCI<sup>3</sup>

HEALTH AIDE SERVICES

**\$52,624**

Cost Per Year<sup>2</sup>

**3.0**

Years Paid by LTCI<sup>3</sup>

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$14,365**

Cost Per Year<sup>2</sup>

**11.0**

Years Paid by LTCI<sup>3</sup>

ASSISTED LIVING FACILITIES

**\$48,120**

Cost Per Year<sup>2</sup>

**3.3**

Years Paid by LTCI<sup>3</sup>

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$89,790**

Cost Per Year<sup>2</sup>

**1.8**

Years Paid by LTCI<sup>3</sup>

PRIVATE ROOM

**\$98,550**

Cost Per Year<sup>2</sup>

**1.6**

Years Paid by LTCI<sup>3</sup>

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# North Dakota

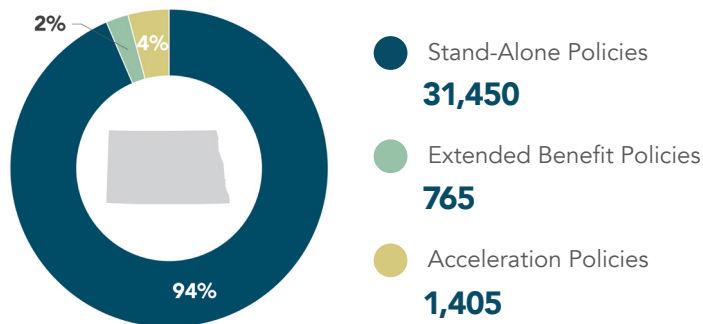
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in North Dakota

# 33,620

People Covered by LTCI<sup>1</sup>



## Stand-Alone LTCI Information

2021

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$82,230,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>592</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$138,902</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$2,486,559,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>16,196</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$153,529</b>

Average Monthly Premium per Policy<sup>1</sup>

**\$173**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$68,274**

Cost Per Year<sup>2</sup>

**2.0**

Years Paid by LTCI<sup>3</sup>

HEALTH AIDE SERVICES

**\$68,274**

Cost Per Year<sup>2</sup>

**2.0**

Years Paid by LTCI<sup>3</sup>

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$40,602**

Cost Per Year<sup>2</sup>

**3.4**

Years Paid by LTCI<sup>3</sup>

ASSISTED LIVING FACILITIES

**\$40,695**

Cost Per Year<sup>2</sup>

**3.4**

Years Paid by LTCI<sup>3</sup>

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$143,741**

Cost Per Year<sup>2</sup>

**1.0**

Years Paid by LTCI<sup>3</sup>

PRIVATE ROOM

**\$151,041**

Cost Per Year<sup>2</sup>

**0.9**

Years Paid by LTCI<sup>3</sup>

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# Ohio

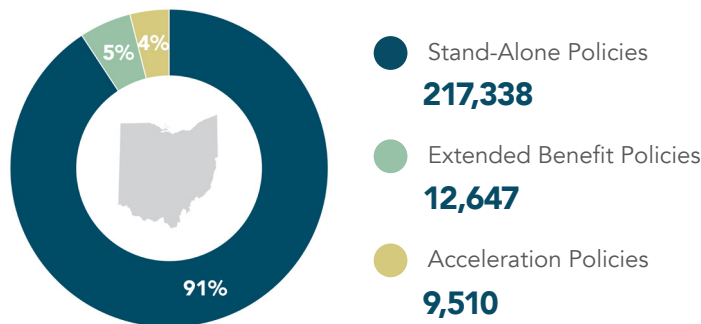
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Ohio

# 239,495

People Covered by LTCI<sup>1</sup>



## Stand-Alone LTCI Information

2021

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$445,532,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>2,929</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$152,111</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$5,410,658,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>61,706</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$87,684</b>

Average Monthly Premium per Policy<sup>1</sup>

**\$150**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$59,488**

Cost Per Year<sup>2</sup>

**2.6**

Years Paid by LTCI<sup>3</sup>

HEALTH AIDE SERVICES

**\$60,632**

Cost Per Year<sup>2</sup>

**2.5**

Years Paid by LTCI<sup>3</sup>

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$20,800**

Cost Per Year<sup>2</sup>

**7.3**

Years Paid by LTCI<sup>3</sup>

ASSISTED LIVING FACILITIES

**\$55,620**

Cost Per Year<sup>2</sup>

**2.7**

Years Paid by LTCI<sup>3</sup>

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$87,600**

Cost Per Year<sup>2</sup>

**1.7**

Years Paid by LTCI<sup>3</sup>

PRIVATE ROOM

**\$98,550**

Cost Per Year<sup>2</sup>

**1.5**

Years Paid by LTCI<sup>3</sup>

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# Oklahoma

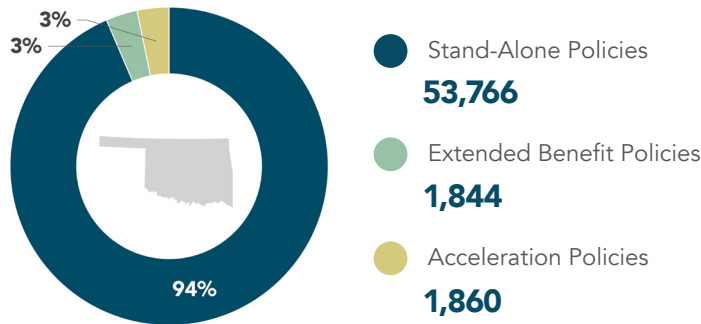
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Oklahoma

# 57,470

People Covered by LTCI<sup>1</sup>



## Stand-Alone LTCI Information

2021

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$108,948,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>792</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$137,561</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$1,279,212,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>15,149</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$84,442</b>

Average Monthly Premium per Policy<sup>1</sup>

**\$139**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$58,344**

Cost Per Year<sup>2</sup>

**2.4**

Years Paid by LTCI<sup>3</sup>

HEALTH AIDE SERVICES

**\$58,344**

Cost Per Year<sup>2</sup>

**2.4**

Years Paid by LTCI<sup>3</sup>

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$17,940**

Cost Per Year<sup>2</sup>

**7.7**

Years Paid by LTCI<sup>3</sup>

ASSISTED LIVING FACILITIES

**\$46,260**

Cost Per Year<sup>2</sup>

**3.0**

Years Paid by LTCI<sup>3</sup>

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$65,700**

Cost Per Year<sup>2</sup>

**2.1**

Years Paid by LTCI<sup>3</sup>

PRIVATE ROOM

**\$73,000**

Cost Per Year<sup>2</sup>

**1.9**

Years Paid by LTCI<sup>3</sup>

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# Oregon

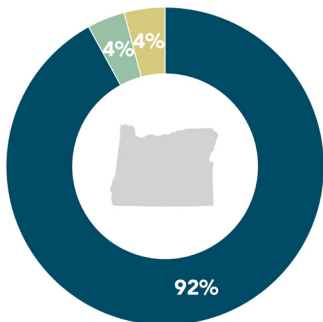
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Oregon

# 86,834

People Covered by LTCI<sup>1</sup>



- Stand-Alone Policies  
**79,899**
- Extended Benefit Policies  
**3,329**
- Acceleration Policies  
**3,606**

## Stand-Alone LTCI Information

2021

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$136,229,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>922</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$147,754</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$1,705,282,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>19,633</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$86,858</b>

Average Monthly Premium per Policy<sup>1</sup>

**\$145**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$72,072**

Cost Per Year<sup>2</sup>

**2.1**

Years Paid by LTCI<sup>3</sup>

HEALTH AIDE SERVICES

**\$73,216**

Cost Per Year<sup>2</sup>

**2.0**

Years Paid by LTCI<sup>3</sup>

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$31,850**

Cost Per Year<sup>2</sup>

**4.6**

Years Paid by LTCI<sup>3</sup>

ASSISTED LIVING FACILITIES

**\$60,540**

Cost Per Year<sup>2</sup>

**2.4**

Years Paid by LTCI<sup>3</sup>

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$124,100**

Cost Per Year<sup>2</sup>

**1.2**

Years Paid by LTCI<sup>3</sup>

PRIVATE ROOM

**\$133,360**

Cost Per Year<sup>2</sup>

**1.1**

Years Paid by LTCI<sup>3</sup>

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# Pennsylvania

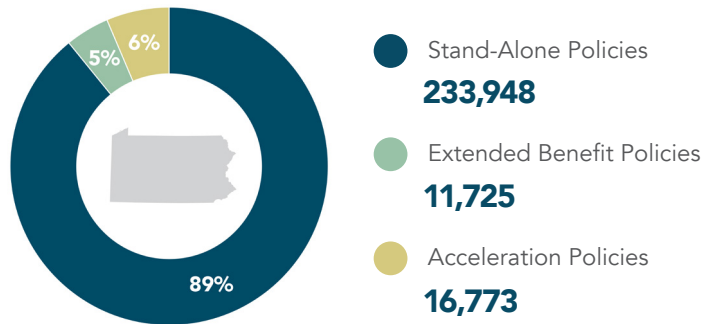
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Pennsylvania

# 262,446

People Covered by LTCI<sup>1</sup>



## Stand-Alone LTCI Information

2021

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$538,828,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>3,165</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$170,246</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$5,665,937,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>56,548</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$100,197</b>

Average Monthly Premium per Policy<sup>1</sup>

**\$175**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$59,488**

Cost Per Year<sup>2</sup>

**2.9**

Years Paid by LTCI<sup>3</sup>

HEALTH AIDE SERVICES

**\$59,488**

Cost Per Year<sup>2</sup>

**2.9**

Years Paid by LTCI<sup>3</sup>

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$19,500**

Cost Per Year<sup>2</sup>

**8.7**

Years Paid by LTCI<sup>3</sup>

ASSISTED LIVING FACILITIES

**\$49,200**

Cost Per Year<sup>2</sup>

**3.5**

Years Paid by LTCI<sup>3</sup>

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$124,841**

Cost Per Year<sup>2</sup>

**1.4**

Years Paid by LTCI<sup>3</sup>

PRIVATE ROOM

**\$133,882**

Cost Per Year<sup>2</sup>

**1.3**

Years Paid by LTCI<sup>3</sup>

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# Rhode Island

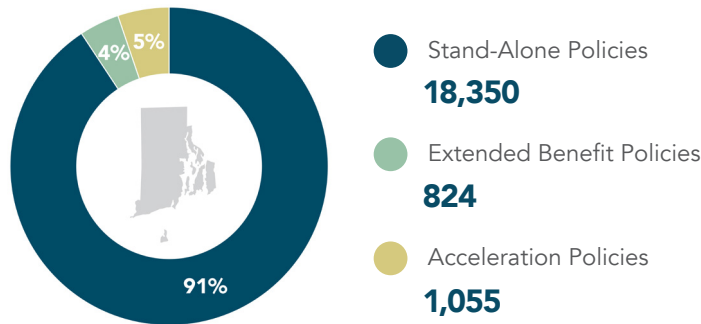
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Rhode Island

# 20,229

People Covered by LTCI<sup>1</sup>



## Stand-Alone LTCI Information

2021

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$42,199,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>241</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$175,100</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$503,345,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>4,462</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$112,807</b>

Average Monthly Premium per Policy<sup>1</sup>

**\$176**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$68,640**

Cost Per Year<sup>2</sup>

**2.6**

Years Paid by LTCI<sup>3</sup>

HEALTH AIDE SERVICES

**\$71,500**

Cost Per Year<sup>2</sup>

**2.4**

Years Paid by LTCI<sup>3</sup>

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$21,580**

Cost Per Year<sup>2</sup>

**8.1**

Years Paid by LTCI<sup>3</sup>

ASSISTED LIVING FACILITIES

**\$81,915**

Cost Per Year<sup>2</sup>

**2.1**

Years Paid by LTCI<sup>3</sup>

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$113,150**

Cost Per Year<sup>2</sup>

**1.5**

Years Paid by LTCI<sup>3</sup>

PRIVATE ROOM

**\$120,450**

Cost Per Year<sup>2</sup>

**1.5**

Years Paid by LTCI<sup>3</sup>

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# South Carolina

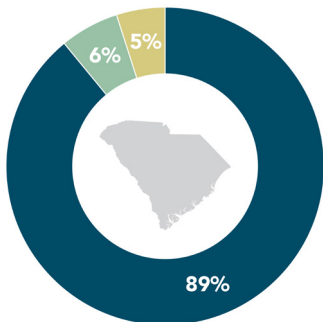
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in South Carolina

# 96,173

People Covered by LTCI<sup>1</sup>



- Stand-Alone Policies  
**85,647**
- Extended Benefit Policies  
**5,772**
- Acceleration Policies  
**4,754**

## Stand-Alone LTCI Information

2021

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$186,330,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>1,257</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$148,234</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$2,098,169,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>21,202</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$98,961</b>

Average Monthly Premium per Policy<sup>1</sup>

**\$160**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$53,196**

Cost Per Year<sup>2</sup>

**2.8**

Years Paid by LTCI<sup>3</sup>

HEALTH AIDE SERVICES

**\$53,768**

Cost Per Year<sup>2</sup>

**2.8**

Years Paid by LTCI<sup>3</sup>

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$16,900**

Cost Per Year<sup>2</sup>

**8.8**

Years Paid by LTCI<sup>3</sup>

ASSISTED LIVING FACILITIES

**\$43,338**

Cost Per Year<sup>2</sup>

**3.4**

Years Paid by LTCI<sup>3</sup>

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$87,418**

Cost Per Year<sup>2</sup>

**1.7**

Years Paid by LTCI<sup>3</sup>

PRIVATE ROOM

**\$95,813**

Cost Per Year<sup>2</sup>

**1.5**

Years Paid by LTCI<sup>3</sup>

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Data compiled by AHIP, Center for Policy and Research, August 2023.

# South Dakota

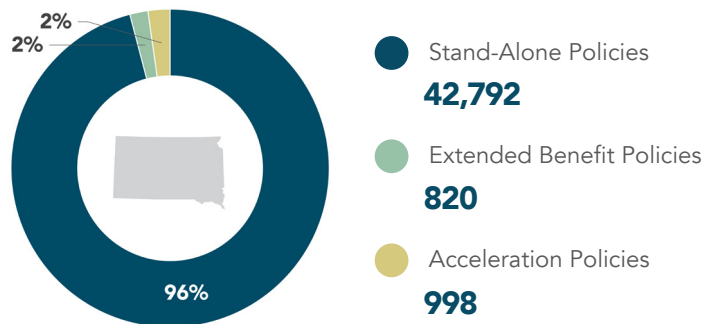
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in South Dakota

# 44,610

People Covered by LTCI<sup>1</sup>



## Stand-Alone LTCI Information

2021

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$78,348,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>592</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$132,345</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$1,129,146,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>13,283</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$85,007</b>

Average Monthly Premium per Policy<sup>1</sup>

**\$143**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$70,928**

Cost Per Year<sup>2</sup>

**1.9**

Years Paid by LTCI<sup>3</sup>

HEALTH AIDE SERVICES

**\$70,928**

Cost Per Year<sup>2</sup>

**1.9**

Years Paid by LTCI<sup>3</sup>

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$31,200**

Cost Per Year<sup>2</sup>

**4.2**

Years Paid by LTCI<sup>3</sup>

ASSISTED LIVING FACILITIES

**\$40,200**

Cost Per Year<sup>2</sup>

**3.3**

Years Paid by LTCI<sup>3</sup>

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$85,410**

Cost Per Year<sup>2</sup>

**1.5**

Years Paid by LTCI<sup>3</sup>

PRIVATE ROOM

**\$91,250**

Cost Per Year<sup>2</sup>

**1.5**

Years Paid by LTCI<sup>3</sup>

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# Tennessee

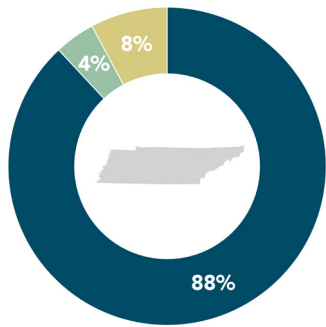
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Tennessee

# 148,299

People Covered by LTCI<sup>1</sup>



- Stand-Alone Policies  
**130,584**
- Extended Benefit Policies  
**6,107**
- Acceleration Policies  
**11,608**

## Stand-Alone LTCI Information

2021

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$240,996,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>1,667</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$144,569</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$2,701,218,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>29,475</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$91,644</b>

Average Monthly Premium per Policy<sup>1</sup>

**\$143**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$54,912**

Cost Per Year<sup>2</sup>

**2.6**

Years Paid by LTCI<sup>3</sup>

HEALTH AIDE SERVICES

**\$54,912**

Cost Per Year<sup>2</sup>

**2.6**

Years Paid by LTCI<sup>3</sup>

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$20,800**

Cost Per Year<sup>2</sup>

**7.0**

Years Paid by LTCI<sup>3</sup>

ASSISTED LIVING FACILITIES

**\$49,260**

Cost Per Year<sup>2</sup>

**2.9**

Years Paid by LTCI<sup>3</sup>

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$85,775**

Cost Per Year<sup>2</sup>

**1.7**

Years Paid by LTCI<sup>3</sup>

PRIVATE ROOM

**\$91,980**

Cost Per Year<sup>2</sup>

**1.6**

Years Paid by LTCI<sup>3</sup>

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# Texas

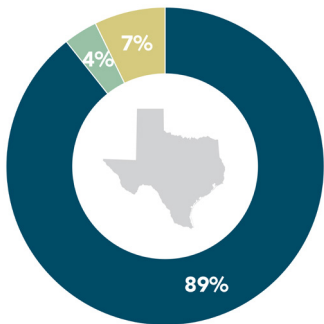
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Texas

# 456,195

People Covered by LTCI<sup>1</sup>



- Stand-Alone Policies  
**407,542**
- Extended Benefit Policies  
**15,671**
- Acceleration Policies  
**32,982**

## Stand-Alone LTCI Information

2021

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$696,626,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>4,742</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$146,906</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$8,004,682,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>80,825</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$99,037</b>

Average Monthly Premium per Policy<sup>1</sup>

**\$137**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$54,912**

Cost Per Year<sup>2</sup>

**2.7**

Years Paid by LTCI<sup>3</sup>

HEALTH AIDE SERVICES

**\$54,912**

Cost Per Year<sup>2</sup>

**2.7**

Years Paid by LTCI<sup>3</sup>

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$9,230**

Cost Per Year<sup>2</sup>

**15.9**

Years Paid by LTCI<sup>3</sup>

ASSISTED LIVING FACILITIES

**\$47,970**

Cost Per Year<sup>2</sup>

**3.1**

Years Paid by LTCI<sup>3</sup>

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$61,503**

Cost Per Year<sup>2</sup>

**2.4**

Years Paid by LTCI<sup>3</sup>

PRIVATE ROOM

**\$85,107**

Cost Per Year<sup>2</sup>

**1.7**

Years Paid by LTCI<sup>3</sup>

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# Utah

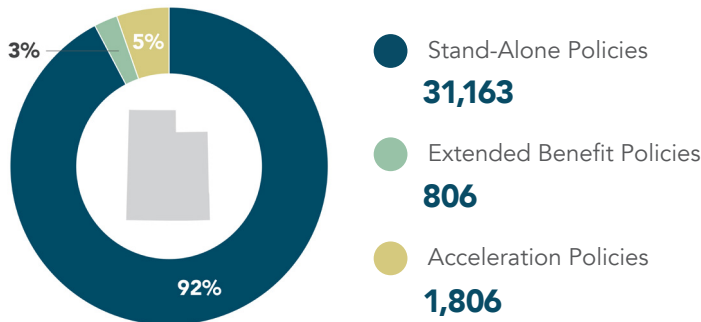
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Utah

# 33,775

People Covered by LTCI<sup>1</sup>



## Stand-Alone LTCI Information

2021

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$42,122,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>306</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$137,654</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$462,069,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>5,658</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$81,666</b>

Average Monthly Premium per Policy<sup>1</sup>

**\$131**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$67,496**

Cost Per Year<sup>2</sup>

**2.0**

Years Paid by LTCI<sup>3</sup>

HEALTH AIDE SERVICES

**\$68,640**

Cost Per Year<sup>2</sup>

**2.0**

Years Paid by LTCI<sup>3</sup>

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$23,270**

Cost Per Year<sup>2</sup>

**5.9**

Years Paid by LTCI<sup>3</sup>

ASSISTED LIVING FACILITIES

**\$42,000**

Cost Per Year<sup>2</sup>

**3.3**

Years Paid by LTCI<sup>3</sup>

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$86,140**

Cost Per Year<sup>2</sup>

**1.6**

Years Paid by LTCI<sup>3</sup>

PRIVATE ROOM

**\$109,500**

Cost Per Year<sup>2</sup>

**1.3**

Years Paid by LTCI<sup>3</sup>

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# Vermont

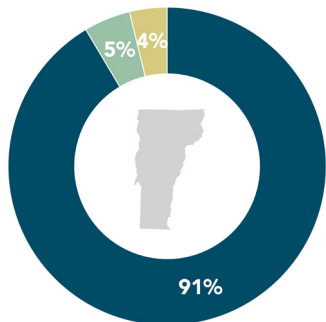
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Vermont

# 16,084

People Covered by LTCI<sup>1</sup>



- Stand-Alone Policies  
**14,710**
- Extended Benefit Policies  
**762**
- Acceleration Policies  
**612**

## Stand-Alone LTCI Information

2021

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$33,060,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>214</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$154,486</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$361,931,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>3,287</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$110,110</b>

Average Monthly Premium per Policy<sup>1</sup>

**\$139**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$68,640**

Cost Per Year<sup>2</sup>

**2.3**

Years Paid by LTCI<sup>3</sup>

HEALTH AIDE SERVICES

**\$68,640**

Cost Per Year<sup>2</sup>

**2.3**

Years Paid by LTCI<sup>3</sup>

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$38,688**

Cost Per Year<sup>2</sup>

**4.0**

Years Paid by LTCI<sup>3</sup>

ASSISTED LIVING FACILITIES

**\$63,000**

Cost Per Year<sup>2</sup>

**2.5**

Years Paid by LTCI<sup>3</sup>

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$127,020**

Cost Per Year<sup>2</sup>

**1.2**

Years Paid by LTCI<sup>3</sup>

PRIVATE ROOM

**\$133,225**

Cost Per Year<sup>2</sup>

**1.2**

Years Paid by LTCI<sup>3</sup>

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# Virginia

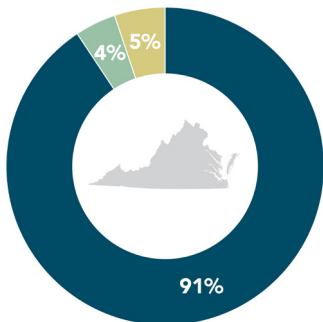
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Virginia

# 250,094

People Covered by LTCI<sup>1</sup>



- Stand-Alone Policies  
**226,779**
- Extended Benefit Policies  
**10,436**
- Acceleration Policies  
**12,879**

## Stand-Alone LTCI Information

2021

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$412,550,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>2,467</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$167,227</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$4,136,351,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>38,603</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$107,151</b>

Average Monthly  
Premium per Policy<sup>1</sup>

**\$161**

## In-Home Care Costs



HOMEMAKER SERVICES

**\$57,200**

Cost Per Year<sup>2</sup>

**2.9**

Years Paid by LTCI<sup>3</sup>

HEALTH AIDE SERVICES

**\$59,442**

Cost Per Year<sup>2</sup>

**2.8**

Years Paid by LTCI<sup>3</sup>

## Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$20,280**

Cost Per Year<sup>2</sup>

**8.2**

Years Paid by LTCI<sup>3</sup>

ASSISTED LIVING FACILITIES

**\$63,000**

Cost Per Year<sup>2</sup>

**2.7**

Years Paid by LTCI<sup>3</sup>

## Nursing Home Costs



SEMI-PRIVATE ROOM

**\$98,550**

Cost Per Year<sup>2</sup>

**1.7**

Years Paid by LTCI<sup>3</sup>

PRIVATE ROOM

**\$109,865**

Cost Per Year<sup>2</sup>

**1.5**

Years Paid by LTCI<sup>3</sup>

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# Washington

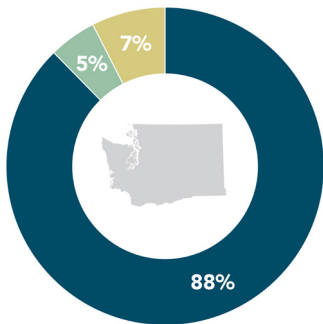
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Washington

# 319,647

People Covered by LTCI<sup>1</sup>



- Stand-Alone Policies  
**280,213**
- Extended Benefit Policies  
**15,424**
- Acceleration Policies  
**24,010**

## Stand-Alone LTCI Information

2021

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$305,266,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>1,902</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$160,497</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$3,505,324,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>39,307</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$89,178</b>

Average Monthly Premium per Policy<sup>1</sup>

**\$97**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$78,570**

Cost Per Year<sup>2</sup>

**2.0**

Years Paid by LTCI<sup>3</sup>

HEALTH AIDE SERVICES

**\$78,936**

Cost Per Year<sup>2</sup>

**2.0**

Years Paid by LTCI<sup>3</sup>

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$31,200**

Cost Per Year<sup>2</sup>

**5.1**

Years Paid by LTCI<sup>3</sup>

ASSISTED LIVING FACILITIES

**\$72,000**

Cost Per Year<sup>2</sup>

**2.2**

Years Paid by LTCI<sup>3</sup>

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$113,150**

Cost Per Year<sup>2</sup>

**1.4**

Years Paid by LTCI<sup>3</sup>

PRIVATE ROOM

**\$125,597**

Cost Per Year<sup>2</sup>

**1.3**

Years Paid by LTCI<sup>3</sup>

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# West Virginia

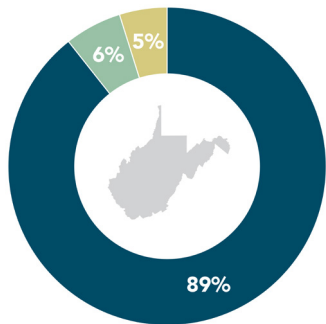
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in West Virginia

# 18,032

People Covered by LTCI<sup>1</sup>



- Stand-Alone Policies  
**16,112**
- Extended Benefit Policies  
**1,047**
- Acceleration Policies  
**873**

## Stand-Alone LTCI Information

2021

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$27,139,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>227</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$119,555</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$384,897,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>5,056</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$76,127</b>

Average Monthly Premium per Policy<sup>1</sup>

**\$150**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$42,328**

Cost Per Year<sup>2</sup>

**2.8**

Years Paid by LTCI<sup>3</sup>

HEALTH AIDE SERVICES

**\$42,900**

Cost Per Year<sup>2</sup>

**2.8**

Years Paid by LTCI<sup>3</sup>

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$13,000**

Cost Per Year<sup>2</sup>

**9.2**

Years Paid by LTCI<sup>3</sup>

ASSISTED LIVING FACILITIES

**\$49,920**

Cost Per Year<sup>2</sup>

**2.4**

Years Paid by LTCI<sup>3</sup>

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$139,430**

Cost Per Year<sup>2</sup>

**0.9**

Years Paid by LTCI<sup>3</sup>

PRIVATE ROOM

**\$146,548**

Cost Per Year<sup>2</sup>

**0.8**

Years Paid by LTCI<sup>3</sup>

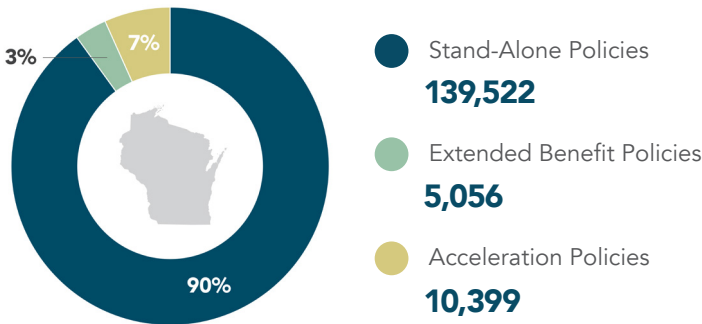
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## People Covered in Wisconsin

# 154,977

People Covered by LTCI<sup>1</sup>



## Stand-Alone LTCI Information

2021

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$292,947,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>1,656</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$176,900</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$2,914,525,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>29,764</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$97,921</b>

Average Monthly Premium per Policy<sup>1</sup>

**\$160**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$66,352**

Cost Per Year<sup>2</sup>

**2.7**

Years Paid by LTCI<sup>3</sup>

HEALTH AIDE SERVICES

**\$68,640**

Cost Per Year<sup>2</sup>

**2.6**

Years Paid by LTCI<sup>3</sup>

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$20,670**

Cost Per Year<sup>2</sup>

**8.6**

Years Paid by LTCI<sup>3</sup>

ASSISTED LIVING FACILITIES

**\$55,200**

Cost Per Year<sup>2</sup>

**3.2**

Years Paid by LTCI<sup>3</sup>

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$108,259**

Cost Per Year<sup>2</sup>

**1.6**

Years Paid by LTCI<sup>3</sup>

PRIVATE ROOM

**\$116,800**

Cost Per Year<sup>2</sup>

**1.5**

Years Paid by LTCI<sup>3</sup>

# Wyoming

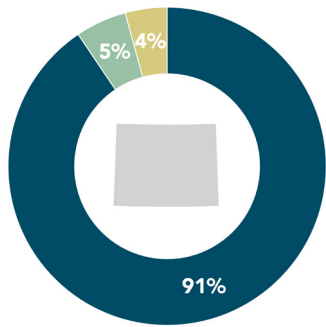
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Wyoming

# 11,201

People Covered by LTCI<sup>1</sup>



- Stand-Alone Policies  
**10,143**
- Extended Benefit Policies  
**582**
- Acceleration Policies  
**476**

## Stand-Alone LTCI Information

2021

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$18,325,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>130</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$140,962</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$227,667,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>2,431</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$93,652</b>

Average Monthly Premium per Policy<sup>1</sup>

**\$167**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$66,352**

Cost Per Year<sup>2</sup>

**2.1**

Years Paid by LTCI<sup>3</sup>

HEALTH AIDE SERVICES

**\$66,352**

Cost Per Year<sup>2</sup>

**2.1**

Years Paid by LTCI<sup>3</sup>

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$20,800**

Cost Per Year<sup>2</sup>

**6.8**

Years Paid by LTCI<sup>3</sup>

ASSISTED LIVING FACILITIES

**\$50,025**

Cost Per Year<sup>2</sup>

**2.8**

Years Paid by LTCI<sup>3</sup>

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$83,950**

Cost Per Year<sup>2</sup>

**1.7**

Years Paid by LTCI<sup>3</sup>

PRIVATE ROOM

**\$91,615**

Cost Per Year<sup>2</sup>

**1.5**

Years Paid by LTCI<sup>3</sup>

All data sources and notes, labeled 1 - 3, are referenced in detail on the "Sources & Notes" page at the end of the full report, or at this link: [AHIP.org/2023-LTC-State-Data](https://www.ahip.org/2023-LTC-State-Data)

Data compiled by AHIP, Center for Policy and Research, August 2023.

# Washington, D.C.

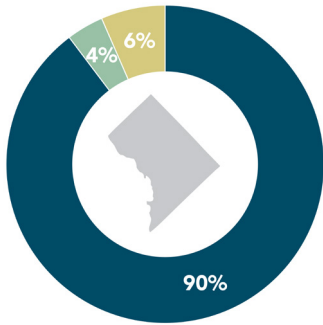
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Washington, D.C.

# 40,022

People Covered by LTCI<sup>1</sup>



- Stand-Alone Policies  
**35,899**
- Extended Benefit Policies  
**1,509**
- Acceleration Policies  
**2,614**

## Stand-Alone LTCI Information

2021

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$51,163,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>215</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$237,967</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$486,856,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>3,844</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$126,653</b>

Average Monthly Premium per Policy<sup>1</sup>

**\$107**

### In-Home Care Costs



#### HOMEMAKER SERVICES

**\$66,924**

Cost Per Year<sup>2</sup>

**3.6**

Years Paid by LTCI<sup>3</sup>

#### HEALTH AIDE SERVICES

**\$66,924**

Cost Per Year<sup>2</sup>

**3.6**

Years Paid by LTCI<sup>3</sup>

### Community and Assisted Living Facilities Costs



#### ADULT DAY CARE

**N/A**

Cost Per Year<sup>2</sup>

**N/A**

Years Paid by LTCI<sup>3</sup>

#### ASSISTED LIVING FACILITIES

**\$83,730**

Cost Per Year<sup>2</sup>

**2.8**

Years Paid by LTCI<sup>3</sup>

### Nursing Home Costs



#### SEMI-PRIVATE ROOM

**\$125,925**

Cost Per Year<sup>2</sup>

**1.9**

Years Paid by LTCI<sup>3</sup>

#### PRIVATE ROOM

**\$125,925**

Cost Per Year<sup>2</sup>

**1.9**

Years Paid by LTCI<sup>3</sup>

All data sources and notes, labeled 1 - 3, are referenced in detail on the "Sources & Notes" page at the end of the full report, or at this link: [AHIP.org/2023-LTC-State-Data](https://ahip.org/2023-LTC-State-Data)

Data compiled by AHIP, Center for Policy and Research, August 2023.

# Sources & Notes

## SOURCES

1. AHIP compilation of data from National Association of Insurance Commissioners (NAIC), Long Term Care Form 5 (for the year ending December 2021), by permission. The NAIC does not endorse any analysis or conclusion based upon the use of its data. The calculations for estimated claims paid data are based on incurred claims reported in NAIC LTC Experience Reports. NAIC defines incurred claims as paid claims plus amounts held in reserve for those that have been incurred but not yet paid.
2. Genworth Financial, *Cost Of Care Survey (2021)*. Available at <https://www.genworth.com/aging-and-you/finances/cost-of-care.html> (accessed on June 2, 2023).
3. AHIP calculations based on the data from Genworth Financial, *Cost Of Care Survey (2021)*, available at <https://www.genworth.com/aging-and-you/finances/cost-of-care.html> (accessed on June 2, 2023) and data from National Association of Insurance Commissioners (NAIC), Long Term Care Form 5 (for the year ending December 2021), by permission. The NAIC does not endorse any analysis or conclusion based upon the use of its data. The calculations of years paid by LTCI are based on estimated average claim per claimant divided by annual costs of care.

## NOTES

There are three main options of long-term care coverage.

1. **Stand-Alone Policies:** Traditional policies that exclusively cover long-term care expenses in your home, community or a facility. These policies may be individual or group policies.
2. **Extended Benefit Policies:** Also known as hybrid, linked benefits or combo policies that pair long-term care with life insurance or an annuity. These policies provide coverage for both extended care in your home or a facility along with a death benefit. If you never need long-term care, your loved ones would benefit from a life insurance payout after you pass away.
3. **Acceleration Policies:** Life insurance policies with a long-term care rider that lets you use some of the life insurance policy's death benefit to pay for long-term care needs while you're still alive.

The statistics in this document were calculated by using two sources: data from National Association of Insurance Commissioners (NAIC), Long Term Care Form 5 (for the year ending December 2021), by permission, and Genworth Financial, *Cost Of Care Survey (2021)*. Please note that the national statistics for the NAIC data were calculated as the sum of statistics from 50 states and District of Columbia and exclude data from the United States Territories.

AHIP identified and excluded from the calculations submissions with outlier data for premiums or/and incurred claims, which could possibly be due to unique accounting circumstances or the inconsistent reporting format. In total, the filings of 7 insurers with the total of 253 covered lives for stand-alone policies have been excluded (<0.01% of all covered lives in the data set).





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