Long-Term Care Insurance Coverage: State-to-State 2023
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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<td>Washington, D.C.</td>
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Long-Term Care Insurance (LTCI) Benefits by the Numbers

People Covered Nationwide

7,111,139
People Covered by LTCI

Stand-Alone LTCI Information

2021
Total Estimated Claims Paid $13,699,178,000
Number of Claims Opened 80,352
Estimated Average Claim Per Claimant $170,490

INCEPTION-TO-DATE
Total Estimated Claims Paid $149,725,304,000
Number of Claims Opened 1,498,128
Estimated Average Claim Per Claimant $99,942

In-Home Care Costs

HOMEMAKER SERVICES
Cost Per Year $59,488
Years Paid by LTCI 2.9

HEALTH AIDE SERVICES
Cost Per Year $61,776
Years Paid by LTCI 2.8

Community and Assisted Living Facilities Costs

ADULT DAY CARE
Cost Per Year $20,280
Years Paid by LTCI 8.4

ASSISTED LIVING FACILITIES
Cost Per Year $54,000
Years Paid by LTCI 3.2

Nursing Home Costs

SEMI-PRIVATE ROOM
Cost Per Year $94,900
Years Paid by LTCI 1.8

PRIVATE ROOM
Cost Per Year $108,405
Years Paid by LTCI 1.6

Average Monthly Premium per Policy $155

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.

Data compiled by AHIP, Center for Policy and Research, August 2023.
People Covered in Alabama

76,060
People Covered by LTCI

Stand-Alone LTCI Information

2021
Total Estimated Claims Paid $158,642,000
Number of Claims Opened 1,042
Estimated Average Claim Per Claimant $152,248

INCEPTION-TO-DATE
Total Estimated Claims Paid $1,703,741,000
Number of Claims Opened 20,251
Estimated Average Claim Per Claimant $84,131

Average Monthly Premium per Policy $149

In-Home Care Costs

HOMEMAKER SERVICES
$45,760 3.3 Years Paid by LTCI

HEALTH AIDE SERVICES
$46,218 3.3 Years Paid by LTCI

Community and Assisted Living Facilities Costs

ADULT DAY CARE
$9,100 16.7 Years Paid by LTCI

ASSISTED LIVING FACILITIES
$42,030 3.6 Years Paid by LTCI

Nursing Home Costs

SEMI-PRIVATE ROOM
$80,118 1.9 Years Paid by LTCI

PRIVATE ROOM
$84,315 1.8 Years Paid by LTCI
People Covered in Alaska

8,733
People Covered by LTCI

Stand-Alone LTCI Information

2021
Total Estimated Claims Paid ........................................... $10,050,000
Number of Claims Opened ..................................................... 57
Estimated Average Claim Per Claimant ................................. $176,316

INCEPTION-TO-DATE
Total Estimated Claims Paid ........................................... $89,822,000
Number of Claims Opened ..................................................... 782
Estimated Average Claim Per Claimant ................................. $114,862

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

In-Home Care Costs

HOMEMAKER SERVICES
$68,640 2.6 Years Paid by LTCI
Cost Per Year

HEALTH AIDE SERVICES
$68,640 2.6 Years Paid by LTCI
Cost Per Year

Community and Assisted Living Facilities Costs

ADULT DAY CARE
$18,743 9.4 Years Paid by LTCI
Cost Per Year

ASSISTED LIVING FACILITIES
$81,960 2.2 Years Paid by LTCI
Cost Per Year

Nursing Home Costs

SEMI-PRIVATE ROOM
$378,140 0.5 Years Paid by LTCI
Cost Per Year

PRIVATE ROOM
$378,140 0.5 Years Paid by LTCI
Cost Per Year

Average Monthly Premium per Policy ................................. $184

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Data compiled by AHIP, Center for Policy and Research, August 2023.
Arizona
Long-Term Care Insurance (LTCI) Benefits by the Numbers

People Covered in Arizona

**104,018**
People Covered by LTCI¹

<table>
<thead>
<tr>
<th>Service Type</th>
<th>Claimants Covered</th>
<th>Years Paid by LTCI³</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homemaker Services</td>
<td>$64,064</td>
<td>2.5</td>
</tr>
<tr>
<td>Health Aide Services</td>
<td>$65,208</td>
<td>2.5</td>
</tr>
<tr>
<td>Adult Day Care</td>
<td>$25,220</td>
<td>6.3</td>
</tr>
<tr>
<td>Assisted Living Facilities</td>
<td>$48,000</td>
<td>3.3</td>
</tr>
</tbody>
</table>

Stand-Alone LTCI Information

**2021**
Total Estimated Claims Paid¹ ......................................... $195,878,000
Number of Claims Opened¹ .................................................. 1,226
Estimated Average Claim Per Claimant¹ ............................... $159,770

**INCEPTION-TO-DATE**
Total Estimated Claims Paid¹ ................................. $2,237,022,000
Number of Claims Opened¹ .............................................. 26,580
Estimated Average Claim Per Claimant¹ ......................... $84,162

<table>
<thead>
<tr>
<th>Service Type</th>
<th>Cost Per Year²</th>
<th>Years Paid by LTCI³</th>
</tr>
</thead>
<tbody>
<tr>
<td>Semi-Private Room</td>
<td>$78,475</td>
<td>2.0</td>
</tr>
<tr>
<td>Private Room</td>
<td>$96,360</td>
<td>1.7</td>
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</table>

Average Monthly Premium per Policy¹ ................................. $144

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Data compiled by AHIP, Center for Policy and Research, August 2023.
Arkansas
Long-Term Care Insurance (LTCI) Benefits by the Numbers

People Covered in Arkansas

40,315
People Covered by LTCI

Stand-Alone LTCI Information

2021
Total Estimated Claims Paid $77,463,000
Number of Claims Opened 593
Estimated Average Claim Per Claimant $130,629

INCEPTION-TO-DATE
Total Estimated Claims Paid $933,695,000
Number of Claims Opened 10,635
Estimated Average Claim Per Claimant $87,795

In-Home Care Costs

HOMEMAKER SERVICES
$50,222
2.6
Cost Per Year
Years Paid by LTCI

HEALTH AIDE SERVICES
$50,336
2.6
Cost Per Year
Years Paid by LTCI

Community and Assisted Living Facilities Costs

ADULT DAY CARE
$20,800
6.3
Cost Per Year
Years Paid by LTCI

ASSISTED LIVING FACILITIES
$45,120
2.9
Cost Per Year
Years Paid by LTCI

Nursing Home Costs

SEMI-PRIVATE ROOM
$73,000
1.8
Cost Per Year
Years Paid by LTCI

PRIVATE ROOM
$80,300
1.6
Cost Per Year
Years Paid by LTCI

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.

Data compiled by AHIP, Center for Policy and Research, August 2023.
People Covered in California

750,963
People Covered by LTCI ¹

<table>
<thead>
<tr>
<th>Category</th>
<th>Percentage</th>
<th>Count</th>
</tr>
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<tr>
<td>Stand-Alone Policies</td>
<td>80%</td>
<td>605,488</td>
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<tr>
<td>Extended Benefit Policies</td>
<td>15%</td>
<td>35,142</td>
</tr>
<tr>
<td>Acceleration Policies</td>
<td>5%</td>
<td>110,333</td>
</tr>
</tbody>
</table>

Stand-Alone LTCI Information

2021
- Total Estimated Claims Paid ¹: $1,335,694,000
- Number of Claims Opened ¹: 6,419
- Estimated Average Claim Per Claimant ¹: $208,084

INCEPTION-TO-DATE
- Total Estimated Claims Paid ¹: $13,138,792,000
- Number of Claims Opened ¹: 122,441
- Estimated Average Claim Per Claimant ¹: $107,307

In-Home Care Costs

- HOMEMAKER SERVICES
  - Cost Per Year ²: $73,216
  - Years Paid by LTCI ³: 2.8

- HEALTH AIDE SERVICES
  - Cost Per Year ²: $73,216
  - Years Paid by LTCI ³: 2.8

Community and Assisted Living Facilities Costs

- ADULT DAY CARE
  - Cost Per Year ²: $22,100
  - Years Paid by LTCI ³: 9.4

- ASSISTED LIVING FACILITIES
  - Cost Per Year ²: $63,000
  - Years Paid by LTCI ³: 3.3

Nursing Home Costs

- SEMI-PRIVATE ROOM
  - Cost Per Year ²: $117,530
  - Years Paid by LTCI ³: 1.8

- PRIVATE ROOM
  - Cost Per Year ²: $146,000
  - Years Paid by LTCI ³: 1.4

Average Monthly Premium per Policy ¹: $145

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.

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

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

### People Covered in Colorado

<table>
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<th>Population</th>
<th>139,980</th>
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<td>People Covered by LTCI</td>
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### Stand-Alone LTCI Information

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<th>Year</th>
<th>Total Estimated Claims Paid</th>
<th>Number of Claims Opened</th>
<th>Estimated Average Claim Per Claimant</th>
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<tr>
<td>2021</td>
<td>$231,670,000</td>
<td>1,340</td>
<td>$172,888</td>
</tr>
<tr>
<td>Inception-To-Date</td>
<td>$2,273,912,000</td>
<td>23,297</td>
<td>$97,605</td>
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</table>

### In-Home Care Costs

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<th>Cost Per Year</th>
<th>Years Paid by LTCI</th>
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</thead>
<tbody>
<tr>
<td>Homemaker Services</td>
<td>$76,648</td>
<td>2.3</td>
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<tr>
<td>Health Aide Services</td>
<td>$76,648</td>
<td>2.3</td>
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### Community and Assisted Living Facilities Costs

<table>
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<th>Service</th>
<th>Cost Per Year</th>
<th>Years Paid by LTCI</th>
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</thead>
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<tr>
<td>Adult Day Care</td>
<td>$23,400</td>
<td>7.4</td>
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<tr>
<td>Assisted Living Facilities</td>
<td>$57,000</td>
<td>3.0</td>
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### Nursing Home Costs

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<th>Room</th>
<th>Cost Per Year</th>
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<td>Semi-Private Room</td>
<td>$102,810</td>
<td>1.7</td>
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<tr>
<td>Private Room</td>
<td>$116,709</td>
<td>1.5</td>
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**Note:**

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](AHIP.org/2023-LTC-State-Data)

Data compiled by AHIP, Center for Policy and Research, August 2023.
Connecticut
Long-Term Care Insurance (LTCI) Benefits by the Numbers

People Covered in Connecticut

121,027
People Covered by LTCI

In-Home Care Costs

- HOMEMAKER SERVICES
  - Cost Per Year: $62,920
  - Years Paid by LTCI: 3.4
- HEALTH AIDE SERVICES
  - Cost Per Year: $64,064
  - Years Paid by LTCI: 3.3

Community and Assisted Living Facilities Costs

- ADULT DAY CARE
  - Cost Per Year: $22,100
  - Years Paid by LTCI: 9.6
- ASSISTED LIVING FACILITIES
  - Cost Per Year: $61,551
  - Years Paid by LTCI: 3.4

Nursing Home Costs

- SEMI-PRIVATE ROOM
  - Cost Per Year: $165,163
  - Years Paid by LTCI: 1.3
- PRIVATE ROOM
  - Cost Per Year: $182,044
  - Years Paid by LTCI: 1.2

Stand-Alone LTCI Information

2021
- Total Estimated Claims Paid: $353,533,000
- Number of Claims Opened: 1,674
- Estimated Average Claim Per Claimant: $211,191

INCEPTION-TO-DATE
- Total Estimated Claims Paid: $3,799,626,000
- Number of Claims Opened: 26,548
- Estimated Average Claim Per Claimant: $143,123

Average Monthly Premium per Policy: $220

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

People Covered in Delaware

27,693
People Covered by LTCI

Stand-Alone LTCI Information

2021
Total Estimated Claims Paid....................... $37,702,000
Number of Claims Opened.......................... 214
Estimated Average Claim Per Claimant.............. $176,178

INCEPTION-TO-DATE
Total Estimated Claims Paid....................... $319,510,000
Number of Claims Opened.......................... 3,304
Estimated Average Claim Per Claimant.............. $96,704

Average Monthly Premium per Policy............... $148

In-Home Care Costs

HOMEMAKER SERVICES
$64,064
2.8
Cost Per Year
Years Paid by LTCI

HEALTH AIDE SERVICES
$64,064
2.8
Cost Per Year
Years Paid by LTCI

Community and Assisted Living Facilities Costs

ADULT DAY CARE
$19,937
8.8
Cost Per Year
Years Paid by LTCI

ASSISTED LIVING FACILITIES
$71,940
2.4
Cost Per Year
Years Paid by LTCI

Nursing Home Costs

SEMI-PRIVATE ROOM
$147,278
1.2
Cost Per Year
Years Paid by LTCI

PRIVATE ROOM
$150,928
1.2
Cost Per Year
Years Paid by LTCI

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

Data compiled by AHIP, Center for Policy and Research, August 2023.
People Covered in Florida

340,317
People Covered by LTCI

Stand-Alone LTCI Information

Stand-Alone Policies
302,985
Extended Benefit Policies
15,690
Acceleration Policies
21,642

2021
Total Estimated Claims Paid
$883,123,000
Number of Claims Opened
5,745
Estimated Average Claim Per Claimant
$153,720

INCEPTION-TO-DATE
Total Estimated Claims Paid
$11,585,560,000
Number of Claims Opened
121,878
Estimated Average Claim Per Claimant
$95,059

Average Monthly Premium per Policy
$169

In-Home Care Costs

HOMEMAKER SERVICES
$57,200  2.7
Cost Per Year
Years Paid by LTCI

HEALTH AIDE SERVICES
$57,200  2.7
Cost Per Year
Years Paid by LTCI

Community and Assisted Living Facilities Costs

ADULT DAY CARE
$18,200  8.4
Cost Per Year
Years Paid by LTCI

ASSISTED LIVING FACILITIES
$48,000  3.2
Cost Per Year
Years Paid by LTCI

Nursing Home Costs

SEMI-PRIVATE ROOM
$103,843  1.5
Cost Per Year
Years Paid by LTCI

PRIVATE ROOM
$115,523  1.3
Cost Per Year
Years Paid by LTCI

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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 LTCI¹

Stand-Alone LTCI Information

2021
Total Estimated Claims Paid¹ ........................................ $300,185,000
Number of Claims Opened¹ ........................................... 1,780
Estimated Average Claim Per Claimant¹ ........................ $168,643

INCEPTION-TO-DATE
Total Estimated Claims Paid¹ .............................. $2,780,896,000
Number of Claims Opened¹ ........................................ 28,160
Estimated Average Claim Per Claimant¹ .............. $98,753

Average Monthly Premium per Policy¹ $157

In-Home Care Costs

HOMEMAKER SERVICES
$51,480 3.3 Years Paid by LTCI³
Cost Per Year²

HEALTH AIDE SERVICES
$52,624 3.2 Years Paid by LTCI³
Cost Per Year²

In-Home Care Costs

Community and Assisted Living Facilities Costs

ADULT DAY CARE
$15,600 10.8 Years Paid by LTCI³
Cost Per Year²

ASSISTED LIVING FACILITIES
$42,420 4.0 Years Paid by LTCI³
Cost Per Year²

Nursing Home Costs

SEMI-PRIVATE ROOM
$84,133 2.0 Years Paid by LTCI³
Cost Per Year²

PRIVATE ROOM
$91,250 1.8 Years Paid by LTCI³
Cost Per Year²

Sources and Notes:

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Data compiled by AHIP, Center for Policy and Research, August 2023.
People Covered in Hawaii

83,114
People Covered by LTCI

Stand-Alone LTCI Information

2021
Total Estimated Claims Paid $115,098,000
Number of Claims Opened 560
Estimated Average Claim Per Claimant $205,532

INCEPTION-TO-DATE
Total Estimated Claims Paid $939,356,000
Number of Claims Opened 7,724
Estimated Average Claim Per Claimant $121,615

Average Monthly Premium per Policy $116

In-Home Care Costs

HOMEMAKER SERVICES
$68,640 Cost Per Year
3.0 Years Paid by LTCI

HEALTH AIDE SERVICES
$68,640 Cost Per Year
3.0 Years Paid by LTCI

Community and Assisted Living Facilities Costs

ADULT DAY CARE
$19,500 Cost Per Year
10.5 Years Paid by LTCI

ASSISTED LIVING FACILITIES
$64,500 Cost Per Year
3.2 Years Paid by LTCI

Nursing Home Costs

SEMI-PRIVATE ROOM
$150,015 Cost Per Year
1.4 Years Paid by LTCI

PRIVATE ROOM
$169,360 Cost Per Year
1.2 Years Paid by LTCI

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.

Data compiled by AHIP, Center for Policy and Research, August 2023.
People Covered in Idaho

24,927
People Covered by LTCI

Stand-Alone LTCI Information

2021
Total Estimated Claims Paid $40,601,000
Number of Claims Opened 286
Estimated Average Claim Per Claimant $141,962

INCEPTION-TO-DATE
Total Estimated Claims Paid $439,791,000
Number of Claims Opened 5,287
Estimated Average Claim Per Claimant $83,183

In-Home Care Costs

HOMEMAKER SERVICES
$65,208 2.2
Cost Per Year
Years Paid by LTCI

HEALTH AIDE SERVICES
$65,208 2.2
Cost Per Year
Years Paid by LTCI

Community and Assisted Living Facilities Costs

ADULT DAY CARE
$26,000 5.5
Cost Per Year
Years Paid by LTCI

ASSISTED LIVING FACILITIES
$46,050 3.1
Cost Per Year
Years Paid by LTCI

Nursing Home Costs

SEMI-PRIVATE ROOM
$102,200 1.4
Cost Per Year
Years Paid by LTCI

PRIVATE ROOM
$109,500 1.3
Cost Per Year
Years Paid by LTCI

Average Monthly Premium per Policy $143

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

Data compiled by AHIP, Center for Policy and Research, August 2023.
People Covered in Illinois

342,155
People Covered by LTCI

Stand-Alone LTCI Information

2021
Total Estimated Claims Paid: $619,424,000
Number of Claims Opened: 3,804
Estimated Average Claim Per Claimant: $162,835

INCEPTION-TO-DATE
Total Estimated Claims Paid: $6,728,445,000
Number of Claims Opened: 76,054
Estimated Average Claim Per Claimant: $88,469

In-Home Care Costs

HOMEMAKER SERVICES
$64,064
Cost Per Year
2.5
Years Paid by LTCI

HEALTH AIDE SERVICES
$64,064
Cost Per Year
2.5
Years Paid by LTCI

Community and Assisted Living Facilities Costs

ADULT DAY CARE
$22,620
Cost Per Year
7.2
Years Paid by LTCI

ASSISTED LIVING FACILITIES
$53,850
Cost Per Year
3.0
Years Paid by LTCI

Nursing Home Costs

SEMI-PRIVATE ROOM
$75,190
Cost Per Year
2.2
Years Paid by LTCI

PRIVATE ROOM
$85,866
Cost Per Year
1.9
Years Paid by LTCI

Average Monthly Premium per Policy: $148

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Data compiled by AHIP, Center for Policy and Research, August 2023.
People Covered in Indiana

110,866
People Covered by LTCI¹

In-Home Care Costs

- HOMEMAKER SERVICES
  - Cost Per Year: $57,200
  - Years Paid by LTCI: 3.0

- HEALTH AIDE SERVICES
  - Cost Per Year: $57,200
  - Years Paid by LTCI: 3.0

Community and Assisted Living Facilities Costs

- ADULT DAY CARE
  - Cost Per Year: $20,800
  - Years Paid by LTCI: 8.3

- ASSISTED LIVING FACILITIES
  - Cost Per Year: $51,390
  - Years Paid by LTCI: 3.3

Nursing Home Costs

- SEMI-PRIVATE ROOM
  - Cost Per Year: $87,235
  - Years Paid by LTCI: 2.0

- PRIVATE ROOM
  - Cost Per Year: $104,405
  - Years Paid by LTCI: 1.6

Stand-Alone LTCI Information

2021
- Total Estimated Claims Paid: $234,786,000
- Number of Claims Opened: 1,366
- Estimated Average Claim Per Claimant: $171,878

INCEPTION-TO-DATE
- Total Estimated Claims Paid: $2,749,727,000
- Number of Claims Opened: 29,821
- Estimated Average Claim Per Claimant: $92,208

Average Monthly Premium per Policy: $148

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.
Data compiled by AHIP, Center for Policy and Research, August 2023.
People Covered in Iowa

**130,652**

People Covered by LTCI

- **Stand-Alone Policies**: 124,042
- **Extended Benefit Policies**: 2,408
- **Acceleration Policies**: 4,202

Stand-Alone LTCI Information

2021

- Total Estimated Claims Paid: $290,739,000
- Number of Claims Opened: 2,255
- Estimated Average Claim Per Claimant: $128,931

INCEPTION-TO-DATE

- Total Estimated Claims Paid: $4,141,332,000
- Number of Claims Opened: 49,248
- Estimated Average Claim Per Claimant: $84,091

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

Data compiled by AHIP, Center for Policy and Research, August 2023.
People Covered in Kansas

102,750
People Covered by LTCI

Stand-Alone LTCI Information

2021
Total Estimated Claims Paid $189,453,000
Number of Claims Opened 1,444
Estimated Average Claim Per Claimant $131,200

INCEPTION-TO-DATE
Total Estimated Claims Paid $2,710,762,000
Number of Claims Opened 29,899
Estimated Average Claim Per Claimant $90,664

Average Monthly Premium per Policy $131

In-Home Care Costs

HOMEMAKER SERVICES
$54,912 2.4
Cost Per Year Years Paid by LTCI

HEALTH AIDE SERVICES
$56,056 2.3
Cost Per Year Years Paid by LTCI

Community and Assisted Living Facilities Costs

ADULT DAY CARE
$21,450 6.1
Cost Per Year Years Paid by LTCI

ASSISTED LIVING FACILITIES
$54,960 2.4
Cost Per Year Years Paid by LTCI

Nursing Home Costs

SEMI-PRIVATE ROOM
$75,555 1.7
Cost Per Year Years Paid by LTCI

PRIVATE ROOM
$81,760 1.6
Cost Per Year Years Paid by LTCI

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.

Data compiled by AHIP, Center for Policy and Research, August 2023.
People Covered in Kentucky

71,465
People Covered by LTCI

Stand-Alone LTCI Information

2021
Total Estimated Claims Paid
$138,653,000
Number of Claims Opened
930
Estimated Average Claim Per Claimant
$149,089

INCEPTION-TO-DATE
Total Estimated Claims Paid
$1,610,444,000
Number of Claims Opened
21,243
Estimated Average Claim Per Claimant
$75,811

Average Monthly Premium per Policy
$158

In-Home Care Costs

HOMEMAKER SERVICES
Cost Per Year
$57,200
Years Paid by LTCI
2.6

HEALTH AIDE SERVICES
Cost Per Year
$57,200
Years Paid by LTCI
2.6

Community and Assisted Living Facilities Costs

ADULT DAY CARE
Cost Per Year
$20,280
Years Paid by LTCI
7.4

ASSISTED LIVING FACILITIES
Cost Per Year
$41,370
Years Paid by LTCI
3.6

Nursing Home Costs

SEMI-PRIVATE ROOM
Cost Per Year
$86,140
Years Paid by LTCI
1.7

PRIVATE ROOM
Cost Per Year
$95,630
Years Paid by LTCI
1.6

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
Data compiled by AHIP, Center for Policy and Research, August 2023.
## People Covered in Louisiana

**75,028**

People Covered by LTCI

<table>
<thead>
<tr>
<th>Policy Type</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stand-Alone Policies</td>
<td>67,083</td>
</tr>
<tr>
<td>Extended Benefit Policies</td>
<td>4,156</td>
</tr>
<tr>
<td>Acceleration Policies</td>
<td>3,789</td>
</tr>
</tbody>
</table>

### Stand-Alone LTCI Information

**2021**

- Total Estimated Claims Paid: $121,963,000
- Number of Claims Opened: 860
- Estimated Average Claim Per Claimant: $141,817

### INCEPTION-TO-DATE

- Total Estimated Claims Paid: $1,293,001,000
- Number of Claims Opened: 14,159
- Estimated Average Claim Per Claimant: $91,320

### Average Monthly Premium per Policy

<table>
<thead>
<tr>
<th>Policy Type</th>
<th>Average Monthly Premium per Policy</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$129</td>
</tr>
</tbody>
</table>

## In-Home Care Costs

<table>
<thead>
<tr>
<th>Service Type</th>
<th>Cost Per Year</th>
<th>Years Paid by LTCI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homemaker Services</td>
<td>$43,472</td>
<td>3.3</td>
</tr>
<tr>
<td>Health Aide Services</td>
<td>$44,616</td>
<td>3.2</td>
</tr>
</tbody>
</table>

## Community and Assisted Living Facilities Costs

<table>
<thead>
<tr>
<th>Facility Type</th>
<th>Cost Per Year</th>
<th>Years Paid by LTCI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adult Day Care</td>
<td>$21,450</td>
<td>6.6</td>
</tr>
<tr>
<td>Assisted Living Facilities</td>
<td>$44,979</td>
<td>3.2</td>
</tr>
</tbody>
</table>

## Nursing Home Costs

<table>
<thead>
<tr>
<th>Room Type</th>
<th>Cost Per Year</th>
<th>Years Paid by LTCI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Semi-Private Room</td>
<td>$69,113</td>
<td>2.1</td>
</tr>
<tr>
<td>Private Room</td>
<td>$72,719</td>
<td>2.0</td>
</tr>
</tbody>
</table>

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.
People Covered in Maine

39,762
People Covered by LTCI¹

Stand-Alone LTCI Information

2021
Total Estimated Claims Paid¹ ........................................... $68,787,000
Number of Claims Opened¹ .................................................. 410
Estimated Average Claim Per Claimant¹ ......................... $167,773

INCEPTION-TO-DATE
Total Estimated Claims Paid¹ ........................................... $817,798,000
Number of Claims Opened¹ .................................................. 8,042
Estimated Average Claim Per Claimant¹ ......................... $101,691

Average Monthly Premium per Policy¹ ............................. $126

In-Home Care Costs

HOMEMAKER SERVICES
$68,640  2.4  Years Paid by LTCI³

HEALTH AIDE SERVICES
$68,640  2.4  Years Paid by LTCI³

Community and Assisted Living Facilities Costs

ADULT DAY CARE
$31,200  5.4  Years Paid by LTCI³

ASSISTED LIVING FACILITIES
$70,380  2.4  Years Paid by LTCI³

Nursing Home Costs

SEMI-PRIVATE ROOM
$125,925  1.3  Years Paid by LTCI³

PRIVATE ROOM
$135,050  1.2  Years Paid by LTCI³

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.

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

Stand-Alone LTCI Information

2021
Total Estimated Claims Paid $337,422,000
Number of Claims Opened 1,692
Estimated Average Claim Per Claimant $199,422

INCEPTION-TO-DATE
Total Estimated Claims Paid $3,052,411,000
Number of Claims Opened 25,739
Estimated Average Claim Per Claimant $118,591

Average Monthly Premium per Policy $179

In-Home Care Costs

HOMEMAKER SERVICES
$61,776 3.2
Years Paid by LTCI

HEALTH AIDE SERVICES
$61,776 3.2
Years Paid by LTCI

Community and Assisted Living Facilities Costs

ADULT DAY CARE
$23,140 8.6
Years Paid by LTCI

ASSISTED LIVING FACILITIES
$58,800 3.4
Years Paid by LTCI

Nursing Home Costs

SEMI-PRIVATE ROOM
$124,100 1.6
Years Paid by LTCI

PRIVATE ROOM
$146,000 1.4
Years Paid by LTCI

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

Data compiled by AHIP, Center for Policy and Research, August 2023.
Massachusetts
Long-Term Care Insurance (LTCI) Benefits by the Numbers

People Covered in Massachusetts

**189,188**
People Covered by LTCI\(^1\)

- 3% Stand-Alone Policies: 173,702
- 5% Extended Benefit Policies: 6,312
- 92% Acceleration Policies: 9,174

Stand-Alone LTCI Information

**2021**
- Total Estimated Claims Paid\(^1\): $433,570,000
- Number of Claims Opened\(^1\): 2,029
- Estimated Average Claim Per Claimant\(^1\): $213,687

**INCEPTION-TO-DATE**
- Total Estimated Claims Paid\(^1\): $3,947,561,000
- Number of Claims Opened\(^1\): 32,509
- Estimated Average Claim Per Claimant\(^1\): $121,430

Average Monthly Premium per Policy\(^1\): $165

In-Home Care Costs

- **HOMEMAKER SERVICES**
  - Cost Per Year\(^2\): $70,928
  - Years Paid by LTCI\(^3\): 3.0

- **HEALTH AIDE SERVICES**
  - Cost Per Year\(^2\): $70,928
  - Years Paid by LTCI\(^3\): 3.0

Community and Assisted Living Facilities Costs

- **ADULT DAY CARE**
  - Cost Per Year\(^2\): $19,045
  - Years Paid by LTCI\(^3\): 11.2

- **ASSISTED LIVING FACILITIES**
  - Cost Per Year\(^2\): $78,000
  - Years Paid by LTCI\(^3\): 2.7

Nursing Home Costs

- **SEMI-PRIVATE ROOM**
  - Cost Per Year\(^2\): $151,475
  - Years Paid by LTCI\(^3\): 1.4

- **PRIVATE ROOM**
  - Cost Per Year\(^2\): $162,425
  - Years Paid by LTCI\(^3\): 1.3

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
Data compiled by AHIP, Center for Policy and Research, August 2023.
Michigan
Long-Term Care Insurance (LTCI) Benefits by the Numbers

People Covered in Michigan

182,246
People Covered by LTCI¹

Stand-Alone LTCI Information

2021
Total Estimated Claims Paid¹ ........................................... $259,756,000
Number of Claims Opened¹ ................................................... 1,807
Estimated Average Claim Per Claimant¹ ....................... $143,750

INCEPTION-TO-DATE
Total Estimated Claims Paid¹ ........................................... $2,846,618,000
Number of Claims Opened¹ ................................................... 35,894
Estimated Average Claim Per Claimant¹ ....................... $79,306

Average Monthly Premium per Policy¹ ........................................... $143

In-Home Care Costs

HOMEMAKER SERVICES
$66,352 Cost Per Year² ........................................... 2.2 Years Paid by LTCI³

HEALTH AIDE SERVICES
$66,352 Cost Per Year² ........................................... 2.2 Years Paid by LTCI³

Community and Assisted Living Facilities Costs

ADULT DAY CARE
$20,800 Cost Per Year² ........................................... 6.9 Years Paid by LTCI³

ASSISTED LIVING FACILITIES
$51,000 Cost Per Year² ........................................... 2.8 Years Paid by LTCI³

Nursing Home Costs

SEMI-PRIVATE ROOM
$109,135 Cost Per Year² ........................................... 1.3 Years Paid by LTCI³

PRIVATE ROOM
$118,260 Cost Per Year² ........................................... 1.2 Years Paid by LTCI³

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
Data compiled by AHIP, Center for Policy and Research, August 2023.
People Covered in Minnesota

219,154
People Covered by LTCI

Stand-Alone LTCI Information

2021
Total Estimated Claims Paid $373,461,000
Number of Claims Opened 2,421
Estimated Average Claim Per Claimant $154,259

INCEPTION-TO-DATE
Total Estimated Claims Paid $3,733,505,000
Number of Claims Opened 43,219
Estimated Average Claim Per Claimant $86,386

Average Monthly Premium per Policy $146

In-Home Care Costs

HOMEMAKER SERVICES
Cost Per Year $80,080
Years Paid by LTCI 1.9

HEALTH AIDE SERVICES
Cost Per Year $82,940
Years Paid by LTCI 1.9

Community and Assisted Living Facilities Costs

ADULT DAY CARE
Cost Per Year $26,000
Years Paid by LTCI 5.9

ASSisted LIVING FACILITIES
Cost Per Year $54,090
Years Paid by LTCI 2.9

Nursing Home Costs

SEMI-PRIVATE ROOM
Cost Per Year $139,211
Years Paid by LTCI 1.1

PRIVATE ROOM
Cost Per Year $156,859
Years Paid by LTCI 1.0

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.

Data compiled by AHIP, Center for Policy and Research, August 2023.
Mississippi
Long-Term Care Insurance (LTCI) Benefits by the Numbers

People Covered in Mississippi

44,565
People Covered by LTCI¹

Stand-Alone LTCI Information

2021
Total Estimated Claims Paid¹ .............................................. $69,357,000
Number of Claims Opened¹ .................................................. 591
Estimated Average Claim Per Claimant¹ ...................... $117,355

INCEPTION-TO-DATE
Total Estimated Claims Paid¹ .............................................. $878,073,000
Number of Claims Opened¹ .................................................. 9,704
Estimated Average Claim Per Claimant¹ ...................... $90,486

In-Home Care Costs

HOMEMAKER SERVICES
$45,760  2.6  Years Paid by LTCI¹

HEALTH AIDE SERVICES
$45,760  2.6  Years Paid by LTCI¹

Community and Assisted Living Facilities Costs

ADULT DAY CARE
$16,900  6.9  Years Paid by LTCI¹

ASSISTED LIVING FACILITIES
$42,000  2.8  Years Paid by LTCI¹

Nursing Home Costs

SEMI-PRIVATE ROOM
$85,410  1.4  Years Paid by LTCI¹

PRIVATE ROOM
$87,768  1.3  Years Paid by LTCI¹

Average Monthly Premium per Policy¹ $141

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

Data compiled by AHIP, Center for Policy and Research, August 2023.
People Covered in Missouri

159,620
People Covered by LTCI 1

Stand-Alone LTCI Information

2021
Total Estimated Claims Paid 1 $272,846,000
Number of Claims Opened 1 2,032
Estimated Average Claim Per Claimant 1 $134,275

INCEPTION-TO-DATE
Total Estimated Claims Paid 1 $3,699,926,000
Number of Claims Opened 1 43,696
Estimated Average Claim Per Claimant 1 $84,674

Average Monthly Premium per Policy 1 $145

In-Home Care Costs

HOMEMAKER SERVICES
Cost Per Year 2 $57,200
Years Paid by LTCI 3 2.3

HEALTH AIDE SERVICES
Cost Per Year 2 $57,200
Years Paid by LTCI 3 2.3

Community and Assisted Living Facilities Costs

ADULT DAY CARE
Cost Per Year 2 $22,880
Years Paid by LTCI 3 5.9

ASSISTED LIVING FACILITIES
Cost Per Year 2 $36,000
Years Paid by LTCI 3 3.7

Nursing Home Costs

SEMI-PRIVATE ROOM
Cost Per Year 2 $63,145
Years Paid by LTCI 3 2.1

PRIVATE ROOM
Cost Per Year 2 $71,175
Years Paid by LTCI 3 1.9

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.
Data compiled by AHIP, Center for Policy and Research, August 2023.
Montana
Long-Term Care Insurance (LTCI) Benefits by the Numbers

People Covered in Montana

27,579
People Covered by LTCI

3% Stand-Alone Policies
94% Extended Benefit Policies
3% Acceleration Policies

Stand-Alone LTCI Information

2021
Total Estimated Claims Paid $43,072,000
Number of Claims Opened 308
Estimated Average Claim Per Claimant $139,844

INCEPTION-TO-DATE
Total Estimated Claims Paid $585,534,000
Number of Claims Opened 7,448
Estimated Average Claim Per Claimant $78,616

Average Monthly Premium per Policy $125

In-Home Care Costs

HOMEMAKER SERVICES
$64,064 2.2 Years Paid by LTCI

HEALTH AIDE SERVICES
$64,064 2.2 Years Paid by LTCI

Community and Assisted Living Facilities Costs

ADULT DAY CARE
$31,200 4.5 Years Paid by LTCI

ASSISTED LIVING FACILITIES
$53,400 2.6 Years Paid by LTCI

Nursing Home Costs

SEMI-PRIVATE ROOM
$90,885 1.5 Years Paid by LTCI

PRIVATE ROOM
$96,725 1.4 Years Paid by LTCI

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
Data compiled by AHIP, Center for Policy and Research, August 2023.
**People Covered in Nebraska**

**86,428**

People Covered by LTCI¹

- Stand-Alone Policies 83,249
- Extended Benefit Policies 1,594
- Acceleration Policies 1,585

**Stand-Alone LTCI Information**

**2021**

- Total Estimated Claims Paid¹ $188,377,000
- Number of Claims Opened¹ 1,374
- Estimated Average Claim Per Claimant¹ $137,101

**INCEPTION-TO-DATE**

- Total Estimated Claims Paid¹ $2,754,814,000
- Number of Claims Opened¹ 37,146
- Estimated Average Claim Per Claimant¹ $74,162

**Average Monthly Premium per Policy¹** $161

---

**In-Home Care Costs**

- **HOMEMAKER SERVICES**
  - Cost Per Year² $61,776
  - Years Paid by LTCI³ 2.2
- **HEALTH AIDE SERVICES**
  - Cost Per Year² $64,064
  - Years Paid by LTCI³ 2.1

**Community and Assisted Living Facilities Costs**

- **ADULT DAY CARE**
  - Cost Per Year² $22,100
  - Years Paid by LTCI³ 6.2
- **ASSISTED LIVING FACILITIES**
  - Cost Per Year² $48,915
  - Years Paid by LTCI³ 2.8

**Nursing Home Costs**

- **SEMI-PRIVATE ROOM**
  - Cost Per Year² $89,790
  - Years Paid by LTCI³ 1.5
- **PRIVATE ROOM**
  - Cost Per Year² $99,463
  - Years Paid by LTCI³ 1.4

---

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

Data compiled by AHIP, Center for Policy and Research, August 2023.
People Covered in Nevada

36,946
People Covered by LTCI

Stand-Alone LTCI Information

2021
Total Estimated Claims Paid $43,021,000
Number of Claims Opened 276
Estimated Average Claim Per Claimant $155,873

INCEPTION-TO-DATE
Total Estimated Claims Paid $441,006,000
Number of Claims Opened 4,618
Estimated Average Claim Per Claimant $95,497

In-Home Care Costs

HOMEMAKER SERVICES
$61,776 2.5 Years Paid by LTCI
HEALTH AIDE SERVICES
$61,776 2.5 Years Paid by LTCI

Community and Assisted Living Facilities Costs

ADULT DAY CARE
$21,450 7.3 Years Paid by LTCI
ASSISTED LIVING FACILITIES
$45,000 3.5 Years Paid by LTCI

Nursing Home Costs

SEMI-PRIVATE ROOM
$110,595 1.4 Years Paid by LTCI
PRIVATE ROOM
$120,085 1.3 Years Paid by LTCI

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.
Data compiled by AHIP, Center for Policy and Research, August 2023.
New Hampshire
Long-Term Care Insurance (LTCI) Benefits by the Numbers

People Covered in New Hampshire

33,260
People Covered by LTCI

Stand-Alone LTCI Information

2021
Total Estimated Claims Paid $68,589,000
Number of Claims Opened 337
Estimated Average Claim Per Claimant $203,528

INCEPTION-TO-DATE
Total Estimated Claims Paid $676,199,000
Number of Claims Opened 5,553
Estimated Average Claim Per Claimant $121,772

Average Monthly Premium per Policy $162

In-Home Care Costs

HOMEMAKER SERVICES
$72,072 2.8
Cost Per Year Years Paid by LTCI

HEALTH AIDE SERVICES
$74,360 2.7
Cost Per Year Years Paid by LTCI

Community and Assisted Living Facilities Costs

ADULT DAY CARE
$22,100 9.2
Cost Per Year Years Paid by LTCI

ASSISTED LIVING FACILITIES
$72,630 2.8
Cost Per Year Years Paid by LTCI

Nursing Home Costs

SEMI-PRIVATE ROOM
$131,400 1.5
Cost Per Year Years Paid by LTCI

PRIVATE ROOM
$144,175 1.4
Cost Per Year Years Paid by LTCI

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.

Data compiled by AHIP, Center for Policy and Research, August 2023.
People Covered in New Jersey

229,493
People Covered by LTCI

In-Home Care Costs

<table>
<thead>
<tr>
<th>Service</th>
<th>Cost Per Year</th>
<th>Years Paid by LTCI</th>
</tr>
</thead>
<tbody>
<tr>
<td>HOMEMAKER SERVICES</td>
<td>$66,352</td>
<td>3.0</td>
</tr>
<tr>
<td>HEALTH AIDE SERVICES</td>
<td>$68,526</td>
<td>2.9</td>
</tr>
</tbody>
</table>

Community and Assisted Living Facilities Costs

<table>
<thead>
<tr>
<th>Service</th>
<th>Cost Per Year</th>
<th>Years Paid by LTCI</th>
</tr>
</thead>
<tbody>
<tr>
<td>ADULT DAY CARE</td>
<td>$23,400</td>
<td>8.4</td>
</tr>
<tr>
<td>ASSISTED LIVING FACILITIES</td>
<td>$77,940</td>
<td>2.5</td>
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</table>

Nursing Home Costs

<table>
<thead>
<tr>
<th>Room Type</th>
<th>Cost Per Year</th>
<th>Years Paid by LTCI</th>
</tr>
</thead>
<tbody>
<tr>
<td>SEMI-PRIVATE ROOM</td>
<td>$135,043</td>
<td>1.5</td>
</tr>
<tr>
<td>PRIVATE ROOM</td>
<td>$145,818</td>
<td>1.4</td>
</tr>
</tbody>
</table>

Stand-Alone LTCI Information

2021

- Total Estimated Claims Paid: $517,263,000
- Number of Claims Opened: 2,626
- Estimated Average Claim Per Claimant: $196,978

INCEPTION-TO-DATE

- Total Estimated Claims Paid: $5,121,662,000
- Number of Claims Opened: 45,051
- Estimated Average Claim Per Claimant: $113,686

Average Monthly Premium per Policy: $209

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.

Data compiled by AHIP, Center for Policy and Research, August 2023.
New Mexico
Long-Term Care Insurance (LTCI) Benefits by the Numbers

People Covered in New Mexico

43,183
People Covered by LTCI

Stand-Alone LTCI Information

2021
Total Estimated Claims Paid $55,967,000
Number of Claims Opened 306
Estimated Average Claim Per Claimant $182,899

INCEPTION-TO-DATE
Total Estimated Claims Paid $543,967,000
Number of Claims Opened 5,677
Estimated Average Claim Per Claimant $95,819

Average Monthly Premium per Policy $95

In-Home Care Costs

HOMEMAKER SERVICES
Cost Per Year $55,255
Years Paid by LTCI 3.3

HEALTH AIDE SERVICES
Cost Per Year $55,827
Years Paid by LTCI 3.3

Community and Assisted Living Facilities Costs

ADULT DAY CARE
Cost Per Year $23,920
Years Paid by LTCI 7.6

ASSISTED LIVING FACILITIES
Cost Per Year $53,970
Years Paid by LTCI 3.4

Nursing Home Costs

SEMI-PRIVATE ROOM
Cost Per Year $91,250
Years Paid by LTCI 2.0

PRIVATE ROOM
Cost Per Year $100,375
Years Paid by LTCI 1.8

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

Data compiled by AHIP, Center for Policy and Research, August 2023.
New York
Long-Term Care Insurance (LTCI) Benefits by the Numbers

People Covered in New York

433,638
People Covered by LTCI

Stand-Alone LTCI Information

2021
Total Estimated Claims Paid $1,497,160,000
Number of Claims Opened 6,009
Estimated Average Claim Per Claimant $249,153

INCEPTION-TO-DATE
Total Estimated Claims Paid $13,718,233,000
Number of Claims Opened 91,758
Estimated Average Claim Per Claimant $149,504

Average Monthly Premium per Policy $219

In-Home Care Costs

HOMEMAKER SERVICES
$64,064  3.9  Years Paid by LTCI

HEALTH AIDE SERVICES
$66,352  3.8  Years Paid by LTCI

Community and Assisted Living Facilities Costs

ADULT DAY CARE
$22,880  10.9  Years Paid by LTCI

ASSISTED LIVING FACILITIES
$54,960  4.5  Years Paid by LTCI

Nursing Home Costs

SEMI-PRIVATE ROOM
$153,300  1.6  Years Paid by LTCI

PRIVATE ROOM
$158,797  1.6  Years Paid by LTCI

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.
Data compiled by AHIP, Center for Policy and Research, August 2023.
North Carolina
Long-Term Care Insurance (LTCI) Benefits by the Numbers

People Covered in North Carolina

197,318
People Covered by LTCI¹

Stand-Alone LTCI Information

2021
Total Estimated Claims Paid¹ ........................................... $397,035,000
Number of Claims Opened¹ ............................................... 2,523
Estimated Average Claim Per Claimant¹ ............................. $157,366

INCEPTION-TO-DATE
Total Estimated Claims Paid¹ ........................................... $3,968,735,000
Number of Claims Opened¹ ............................................... 38,334
Estimated Average Claim Per Claimant¹ ............................. $103,530

Average Monthly Premium per Policy¹                             $157

In-Home Care Costs

HOMEMAKER SERVICES
$52,624  3.0  Years Paid by LTCI³
Cost Per Year²

HEALTH AIDE SERVICES
$52,624  3.0  Years Paid by LTCI³
Cost Per Year²

Community and Assisted Living Facilities Costs

ADULT DAY CARE
$14,365  11.0  Years Paid by LTCI³
Cost Per Year²

ASSISTED LIVING FACILITIES
$48,120  3.3  Years Paid by LTCI³
Cost Per Year²

Nursing Home Costs

SEMI-PRIVATE ROOM
$89,790  1.8  Years Paid by LTCI³
Cost Per Year²

PRIVATE ROOM
$98,550  1.6  Years Paid by LTCI³
Cost Per Year²

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
Data compiled by AHIP, Center for Policy and Research, August 2023.
North Dakota
Long-Term Care Insurance (LTCI) Benefits by the Numbers

People Covered in North Dakota

33,620
People Covered by LTCI¹

Stand-Alone LTCI Information

2021
Total Estimated Claims Paid¹ ............................................... $82,230,000
Number of Claims Opened¹ .................................................. 592
Estimated Average Claim Per Claimant¹ ......................... $138,902

INCEPTION-TO-DATE
Total Estimated Claims Paid¹ .......................... $2,486,559,000
Number of Claims Opened¹ .................................. 16,196
Estimated Average Claim Per Claimant¹ .......... $153,529

Average Monthly Premium per Policy¹ .......... $173

In-Home Care Costs

HOMEMAKER SERVICES
$68,274  2.0  Years Paid by LTCI³

HEALTH AIDE SERVICES
$68,274  2.0  Years Paid by LTCI³

Community and Assisted Living Facilities Costs

ADULT DAY CARE
$40,602  3.4  Years Paid by LTCI³

ASSISTED LIVING FACILITIES
$40,695  3.4  Years Paid by LTCI³

Nursing Home Costs

SEMI-PRIVATE ROOM
$143,741  1.0  Years Paid by LTCI³

PRIVATE ROOM
$151,041  0.9  Years Paid by LTCI³

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.

Data compiled by AHIP, Center for Policy and Research, August 2023.
## People Covered in Ohio

<table>
<thead>
<tr>
<th>People Covered by LTCI</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>239,495</td>
</tr>
</tbody>
</table>

## Stand-Alone LTCI Information

### 2021
- Total Estimated Claims Paid: $445,532,000
- Number of Claims Opened: 2,929
- Estimated Average Claim Per Claimant: $152,111

### INCEPTION-TO-DATE
- Total Estimated Claims Paid: $5,410,658,000
- Number of Claims Opened: 61,706
- Estimated Average Claim Per Claimant: $87,684

## In-Home Care Costs

<table>
<thead>
<tr>
<th>Service</th>
<th>Cost Per Year</th>
<th>Years Paid by LTCI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homemaker Services</td>
<td>$59,488</td>
<td>2.6</td>
</tr>
<tr>
<td>Health Aide Services</td>
<td>$60,632</td>
<td>2.5</td>
</tr>
</tbody>
</table>

## Community and Assisted Living Facilities Costs

<table>
<thead>
<tr>
<th>Service</th>
<th>Cost Per Year</th>
<th>Years Paid by LTCI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adult Day Care</td>
<td>$20,800</td>
<td>7.3</td>
</tr>
<tr>
<td>Assisted Living Facilities</td>
<td>$55,620</td>
<td>2.7</td>
</tr>
</tbody>
</table>

## Nursing Home Costs

<table>
<thead>
<tr>
<th>Room Type</th>
<th>Cost Per Year</th>
<th>Years Paid by LTCI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Semi-Private Room</td>
<td>$87,600</td>
<td>1.7</td>
</tr>
<tr>
<td>Private Room</td>
<td>$98,550</td>
<td>1.5</td>
</tr>
</tbody>
</table>

### Average Monthly Premium per Policy

- $150

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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.
People Covered in Oklahoma

57,470
People Covered by LTCI

In-Home Care Costs
HOMEMAKER SERVICES
$58,344 2.4 Years Paid by LTCI
HEALTH AIDE SERVICES
$58,344 2.4 Years Paid by LTCI

Community and Assisted Living Facilities Costs
ADULT DAY CARE
$17,940 7.7 Years Paid by LTCI
ASSISTED LIVING FACILITIES
$46,260 3.0 Years Paid by LTCI

Nursing Home Costs
SEMI-PRIVATE ROOM
$65,700 2.1 Years Paid by LTCI
PRIVATE ROOM
$73,000 1.9 Years Paid by LTCI

Average Monthly Premium per Policy
$139

Stand-Alone LTCI Information
2021
Total Estimated Claims Paid $108,948,000
Number of Claims Opened 792
Estimated Average Claim Per Claimant $137,561

INCEPTION-TO-DATE
Total Estimated Claims Paid $1,279,212,000
Number of Claims Opened 15,149
Estimated Average Claim Per Claimant $84,442

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
Data compiled by AHIP, Center for Policy and Research, August 2023.
Oregon
Long-Term Care Insurance (LTCI) Benefits by the Numbers

People Covered in Oregon

86,834
People Covered by LTCI

Stand-Alone LTCI Information

2021
Total Estimated Claims Paid $136,229,000
Number of Claims Opened 922
Estimated Average Claim Per Claimant $147,754

INCEPTION-TO-DATE
Total Estimated Claims Paid $1,705,282,000
Number of Claims Opened 19,633
Estimated Average Claim Per Claimant $86,858

In-Home Care Costs

HOHOMAKER SERVICES
Cost Per Year
Years Paid by LTCI

HEALTH AIDE SERVICES
Cost Per Year
Years Paid by LTCI

Community and Assisted Living Facilities Costs

ADULT DAY CARE
Cost Per Year
Years Paid by LTCI

ASSISTED LIVING FACILITIES
Cost Per Year
Years Paid by LTCI

Nursing Home Costs

SEMI-PRIVATE ROOM
Cost Per Year
Years Paid by LTCI

PRIVATE ROOM
Cost Per Year
Years Paid by LTCI

Average Monthly Premium per Policy $145

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

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

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

People Covered in Pennsylvania

262,446
People Covered by LTCI¹

Stand-Alone LTCI Information

2021
Total Estimated Claims Paid¹ .......................... $538,828,000
Number of Claims Opened¹ .............................. 3,165
Estimated Average Claim Per Claimant¹ ............... $170,246

INCEPTION-TO-DATE
Total Estimated Claims Paid¹ .......................... $5,665,937,000
Number of Claims Opened¹ .............................. 56,548
Estimated Average Claim Per Claimant¹ ............... $100,197

Average Monthly Premium per Policy¹  $175

In-Home Care Costs

HOMEMAKER SERVICES
$59,488  2.9  Years Paid by LTCI¹
Cost Per Year²

HEALTH AIDE SERVICES
$59,488  2.9  Years Paid by LTCI¹
Cost Per Year²

Community and Assisted Living Facilities Costs

ADULT DAY CARE
$19,500  8.7  Years Paid by LTCI¹
Cost Per Year²

ASSISTED LIVING FACILITIES
$49,200  3.5  Years Paid by LTCI¹
Cost Per Year²

Nursing Home Costs

SEMI-PRIVATE ROOM
$124,841  1.4  Years Paid by LTCI¹
Cost Per Year²

PRIVATE ROOM
$133,882  1.3  Years Paid by LTCI¹
Cost Per Year²

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
Data compiled by AHIP, Center for Policy and Research, August 2023.
People Covered in Rhode Island

20,229
People Covered by LTCI

Stand-Alone LTCI Information

2021
Total Estimated Claims Paid $42,199,000
Number of Claims Opened 241
Estimated Average Claim Per Claimant $175,100

INCEPTION-TO-DATE
Total Estimated Claims Paid $503,345,000
Number of Claims Opened 4,462
Estimated Average Claim Per Claimant $112,807

Average Monthly Premium per Policy $176

In-Home Care Costs

HOMEMAKER SERVICES
$68,640 2.6
Cost Per Year Years Paid by LTCI

HEALTH AIDE SERVICES
$71,500 2.4
Cost Per Year Years Paid by LTCI

Community and Assisted Living Facilities Costs

ADULT DAY CARE
$21,580 8.1
Cost Per Year Years Paid by LTCI

ASSISTED LIVING FACILITIES
$81,915 2.1
Cost Per Year Years Paid by LTCI

Nursing Home Costs

SEMI-PRIVATE ROOM
$113,150 1.5
Cost Per Year Years Paid by LTCI

PRIVATE ROOM
$120,450 1.5
Cost Per Year Years Paid by LTCI

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.

Data compiled by AHIP, Center for Policy and Research, August 2023.
South Carolina
Long-Term Care Insurance (LTCI) Benefits by the Numbers

People Covered in South Carolina

96,173
People Covered by LTCI

In-Home Care Costs

<table>
<thead>
<tr>
<th>Service</th>
<th>Cost Per Year</th>
<th>Years Paid by LTCI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homemaker Services</td>
<td>$53,196</td>
<td>2.8</td>
</tr>
<tr>
<td>Health Aide Services</td>
<td>$53,766</td>
<td>2.8</td>
</tr>
</tbody>
</table>

Community and Assisted Living Facilities Costs

<table>
<thead>
<tr>
<th>Service</th>
<th>Cost Per Year</th>
<th>Years Paid by LTCI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adult Day Care</td>
<td>$16,900</td>
<td>8.8</td>
</tr>
<tr>
<td>Assisted Living Facilities</td>
<td>$43,338</td>
<td>3.4</td>
</tr>
</tbody>
</table>

Nursing Home Costs

<table>
<thead>
<tr>
<th>Service</th>
<th>Cost Per Year</th>
<th>Years Paid by LTCI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Semi-Private Room</td>
<td>$87,418</td>
<td>1.7</td>
</tr>
<tr>
<td>Private Room</td>
<td>$95,813</td>
<td>1.5</td>
</tr>
</tbody>
</table>

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Data compiled by AHIP, Center for Policy and Research, August 2023.
## People Covered in South Dakota

**44,610** People Covered by LTCI

- Stand-Alone Policies: 42,792 (96%)
- Extended Benefit Policies: 820 (2%)
- Acceleration Policies: 998 (2%)

## Stand-Alone LTCI Information

**2021**
- Total Estimated Claims Paid: $78,348,000
- Number of Claims Opened: 592
- Estimated Average Claim Per Claimant: $132,345

**INCEPTION-TO-DATE**
- Total Estimated Claims Paid: $1,129,146,000
- Number of Claims Opened: 13,283
- Estimated Average Claim Per Claimant: $85,007

### In-Home Care Costs

<table>
<thead>
<tr>
<th>Service</th>
<th>Cost Per Year</th>
<th>Years Paid by LTCI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homemaker Services</td>
<td>$70,928</td>
<td>1.9</td>
</tr>
<tr>
<td>Health Aide Services</td>
<td>$70,928</td>
<td>1.9</td>
</tr>
</tbody>
</table>

### Community and Assisted Living Facilities Costs

<table>
<thead>
<tr>
<th>Service</th>
<th>Cost Per Year</th>
<th>Years Paid by LTCI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adult Day Care</td>
<td>$31,200</td>
<td>4.2</td>
</tr>
<tr>
<td>Assisted Living Facilities</td>
<td>$40,200</td>
<td>3.3</td>
</tr>
</tbody>
</table>

### Nursing Home Costs

<table>
<thead>
<tr>
<th>Room Type</th>
<th>Cost Per Year</th>
<th>Years Paid by LTCI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Semi-Private Room</td>
<td>$85,410</td>
<td>1.5</td>
</tr>
<tr>
<td>Private Room</td>
<td>$91,250</td>
<td>1.5</td>
</tr>
</tbody>
</table>

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Data compiled by AHIP, Center for Policy and Research, August 2023.
People Covered in Tennessee

148,299
People Covered by LTCI

Stand-Alone LTCI Information

2021
Total Estimated Claims Paid $240,996,000
Number of Claims Opened 1,667
Estimated Average Claim Per Claimant $144,569

INCEPTION-TO-DATE
Total Estimated Claims Paid $2,701,218,000
Number of Claims Opened 29,475
Estimated Average Claim Per Claimant $91,644

Average Monthly Premium per Policy $143

In-Home Care Costs

HOMEMAKER SERVICES
$54,912 2.6
Cost Per Year Years Paid by LTCI

HEALTH AIDE SERVICES
$54,912 2.6
Cost Per Year Years Paid by LTCI

Community and Assisted Living Facilities Costs

ADULT DAY CARE
$20,800 7.0
Cost Per Year Years Paid by LTCI

ASSISTED LIVING FACILITIES
$49,260 2.9
Cost Per Year Years Paid by LTCI

Nursing Home Costs

SEMI-PRIVATE ROOM
$85,775 1.7
Cost Per Year Years Paid by LTCI

PRIVATE ROOM
$91,980 1.6
Cost Per Year Years Paid by LTCI

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
Data compiled by AHIP, Center for Policy and Research, August 2023.
People Covered in Texas

456,195
People Covered by LTCI

Stand-Alone LTCI Information

2021
Total Estimated Claims Paid $696,626,000
Number of Claims Opened 4,742
Estimated Average Claim Per Claimant $146,906

INCEPTION-TO-DATE
Total Estimated Claims Paid $8,004,682,000
Number of Claims Opened 80,825
Estimated Average Claim Per Claimant $99,037

Average Monthly Premium per Policy $137

In-Home Care Costs

HOMEMAKER SERVICES
Cost Per Year $54,912
Years Paid by LTCI 2.7

HEALTH AIDE SERVICES
Cost Per Year $54,912
Years Paid by LTCI 2.7

Community and Assisted Living Facilities Costs

ADULT DAY CARE
Cost Per Year $9,230
Years Paid by LTCI 15.9

ASSISTED LIVING FACILITIES
Cost Per Year $47,970
Years Paid by LTCI 3.1

Nursing Home Costs

SEMI-PRIVATE ROOM
Cost Per Year $61,503
Years Paid by LTCI 2.4

PRIVATE ROOM
Cost Per Year $85,107
Years Paid by LTCI 1.7

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
Data compiled by AHIP, Center for Policy and Research, August 2023.
People Covered in Utah

33,775
People Covered by LTCI

Stand-Alone LTCI Information

2021
Total Estimated Claims Paid: $42,122,000
Number of Claims Opened: 306
Estimated Average Claim Per Claimant: $137,654

INCEPTION-TO-DATE
Total Estimated Claims Paid: $462,069,000
Number of Claims Opened: 5,658
Estimated Average Claim Per Claimant: $81,666

Average Monthly Premium per Policy: $131

In-Home Care Costs

HOMEMAKER SERVICES
Cost Per Year: $67,496
Years Paid by LTCI: 2.0

HEALTH AIDE SERVICES
Cost Per Year: $68,640
Years Paid by LTCI: 2.0

Community and Assisted Living Facilities Costs

ADULT DAY CARE
Cost Per Year: $23,270
Years Paid by LTCI: 5.9

ASSISTED LIVING FACILITIES
Cost Per Year: $42,000
Years Paid by LTCI: 3.3

Nursing Home Costs

SEMI-PRIVATE ROOM
Cost Per Year: $86,140
Years Paid by LTCI: 1.6

PRIVATE ROOM
Cost Per Year: $109,500
Years Paid by LTCI: 1.3

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.

Data compiled by AHIP, Center for Policy and Research, August 2023.
Vermont
Long-Term Care Insurance (LTCI) Benefits by the Numbers

People Covered in Vermont

16,084
People Covered by LTCI

Stand-Alone LTCI Information

2021
Total Estimated Claims Paid $33,060,000
Number of Claims Opened 214
Estimated Average Claim Per Claimant $154,486

INCEPTION-TO-DATE
Total Estimated Claims Paid $361,931,000
Number of Claims Opened 3,287
Estimated Average Claim Per Claimant $110,110

In-Home Care Costs

HOMEMAKER SERVICES
$68,640 2.3 Years Paid by LTCI

HEALTH AIDE SERVICES
$68,640 2.3 Years Paid by LTCI

Community and Assisted Living Facilities Costs

ADULT DAY CARE
$38,688 4.0 Years Paid by LTCI

ASSISTED LIVING FACILITIES
$63,000 2.5 Years Paid by LTCI

Nursing Home Costs

SEMI-PRIVATE ROOM
$127,020 1.2 Years Paid by LTCI

PRIVATE ROOM
$133,225 1.2 Years Paid by LTCI

Average Monthly Premium per Policy $139

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.

Data compiled by AHIP, Center for Policy and Research, August 2023.
Virginia
Long-Term Care Insurance (LTCI) Benefits by the Numbers

People Covered in Virginia

250,094
People Covered by LTCI¹

Stand-Alone LTCI Information

2021
Total Estimated Claims Paid¹ .................................. $412,550,000
Number of Claims Opened¹ ....................................... 2,467
Estimated Average Claim Per Claimant¹ ..................... $167,227

INCEPTION-TO-DATE
Total Estimated Claims Paid¹ ................................. $4,136,351,000
Number of Claims Opened¹ .................................. 38,603
Estimated Average Claim Per Claimant¹ ................... $107,151

Average Monthly Premium per Policy¹ ........................ $161

In-Home Care Costs

HOMEMAKER SERVICES
$57,200  2.9  Years Paid by LTCI¹
Cost Per Year²

HEALTH AIDE SERVICES
$59,442  2.8  Years Paid by LTCI¹
Cost Per Year²

Community and Assisted Living Facilities Costs

ADULT DAY CARE
$20,280  8.2  Years Paid by LTCI¹
Cost Per Year²

ASSISTED LIVING FACILITIES
$63,000  2.7  Years Paid by LTCI¹
Cost Per Year²

Nursing Home Costs

SEMI-PRIVATE ROOM
$98,550  1.7  Years Paid by LTCI¹
Cost Per Year²

PRIVATE ROOM
$109,865  1.5  Years Paid by LTCI¹
Cost Per Year²

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.

Data compiled by AHIP, Center for Policy and Research, August 2023.
People Covered in Washington

319,647
People Covered by LTCI

Stand-Alone LTCI Information

2021
Total Estimated Claims Paid: $305,266,000
Number of Claims Opened: 1,902
Estimated Average Claim Per Claimant: $160,497

INCEPTION-TO-DATE
Total Estimated Claims Paid: $3,505,324,000
Number of Claims Opened: 39,307
Estimated Average Claim Per Claimant: $89,178

In-Home Care Costs

HOMEMAKER SERVICES
Cost Per Year: $78,570
Years Paid by LTCI: 2.0

HEALTH AIDE SERVICES
Cost Per Year: $78,936
Years Paid by LTCI: 2.0

Community and Assisted Living Facilities Costs

ADULT DAY CARE
Cost Per Year: $31,200
Years Paid by LTCI: 5.1

ASSISTED LIVING FACILITIES
Cost Per Year: $72,000
Years Paid by LTCI: 2.2

Nursing Home Costs

SEMI-PRIVATE ROOM
Cost Per Year: $113,150
Years Paid by LTCI: 1.4

PRIVATE ROOM
Cost Per Year: $125,597
Years Paid by LTCI: 1.3

Average Monthly Premium per Policy: $97
People Covered in West Virginia

18,032
People Covered by LTCI

Stand-Alone LTCI Information

2021
Total Estimated Claims Paid $27,139,000
Number of Claims Opened 227
Estimated Average Claim Per Claimant $119,555

INCEPTION-TO-DATE
Total Estimated Claims Paid $384,897,000
Number of Claims Opened 5,056
Estimated Average Claim Per Claimant $76,127

Average Monthly Premium per Policy $150

In-Home Care Costs

HOMEMAKER SERVICES
$42,328 2.8 Years Paid by LTCI

HEALTH AIDE SERVICES
$42,900 2.8 Years Paid by LTCI

Community and Assisted Living Facilities Costs

ADULT DAY CARE
$13,000 9.2 Years Paid by LTCI

ASSISTED LIVING FACILITIES
$49,920 2.4 Years Paid by LTCI

Nursing Home Costs

SEMI-PRIVATE ROOM
$139,430 0.9 Years Paid by LTCI

PRIVATE ROOM
$146,548 0.8 Years Paid by LTCI

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.

Data compiled by AHIP, Center for Policy and Research, August 2023.
People Covered in Wisconsin

154,977

People Covered by LTCI

Stand-Alone LTCI Information

2021
Total EstimatedClaims Paid $292,947,000
Number of Claims Opened 1,656
Estimated Average Claim Per Claimant $176,900

INCEPTION-TO-DATE
Total EstimatedClaims Paid $2,914,525,000
Number of Claims Opened 29,764
Estimated Average Claim Per Claimant $97,921

Average Monthly
Premium per Policy $160

In-Home Care Costs

HOMEMAKER SERVICES
$66,352 2.7
Cost Per Year Years Paid by LTCI

HEALTH AIDE SERVICES
$68,640 2.6
Cost Per Year Years Paid by LTCI

Community and Assisted Living Facilities Costs

ADULT DAY CARE
$20,670 8.6
Cost Per Year Years Paid by LTCI

ASSISTED LIVING FACILITIES
$55,200 3.2
Cost Per Year Years Paid by LTCI

Nursing Home Costs

SEMI-PRIVATE ROOM
$108,259 1.6
Cost Per Year Years Paid by LTCI

PRIVATE ROOM
$116,800 1.5
Cost Per Year Years Paid by LTCI

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Data compiled by AHIP, Center for Policy and Research, August 2023.
People Covered in Wyoming

11,201
People Covered by LTCI

Stand-Alone LTCI Information

2021
Total Estimated Claims Paid $18,325,000
Number of Claims Opened 130
Estimated Average Claim Per Claimant $140,962

INCEPTION-TO-DATE
Total Estimated Claims Paid $227,667,000
Number of Claims Opened 2,431
Estimated Average Claim Per Claimant $93,652

Average Monthly Premium per Policy $167

In-Home Care Costs

HOMEMAKER SERVICES
$66,352 2.1 Years Paid by LTCI

HEALTH AIDE SERVICES
$66,352 2.1 Years Paid by LTCI

Community and Assisted Living Facilities Costs

ADULT DAY CARE
$20,800 6.8 Years Paid by LTCI

ASSISTED LIVING FACILITIES
$50,025 2.8 Years Paid by LTCI

Nursing Home Costs

SEMI-PRIVATE ROOM
$83,950 1.7 Years Paid by LTCI

PRIVATE ROOM
$91,615 1.5 Years Paid by LTCI

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Data compiled by AHIP, Center for Policy and Research, August 2023.
People Covered in Washington, D.C.

40,022

People Covered by LTCI

Stand-Alone LTCI Information

2021
Total Estimated Claims Paid $51,163,000
Number of Claims Opened 215
Estimated Average Claim Per Claimant $237,967

INCEPTION-TO-DATE
Total Estimated Claims Paid $486,856,000
Number of Claims Opened 3,844
Estimated Average Claim Per Claimant $126,653

Average Monthly Premium per Policy $107

In-Home Care Costs

HOMEMAKER SERVICES
Cost Per Year 3.6
Years Paid by LTCI

HEALTH AIDE SERVICES
Cost Per Year 3.6
Years Paid by LTCI

Community and Assisted Living Facilities Costs

ADULT DAY CARE
N/A
N/A

ASSISTED LIVING FACILITIES
Cost Per Year 2.8
Years Paid by LTCI

Nursing Home Costs

SEMI-PRIVATE ROOM
Cost Per Year 1.9
Years Paid by LTCI

PRIVATE ROOM
Cost Per Year 1.9
Years Paid by LTCI

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

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.


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. 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.

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).