

# Long-Term Care Insurance Coverage: State-to-State 2025



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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	Illinois	Montana	Rhode Island
Alabama	Indiana	Nebraska	South Carolina
Alaska	Iowa	Nevada	South Dakota
Arizona	Kansas	New Hampshire	Tennessee
Arkansas	Kentucky	New Jersey	Texas
California	Louisiana	New Mexico	Utah
Colorado	Maine	New York	Vermont
Connecticut	Maryland	North Carolina	Virginia
Delaware	Massachusetts	North Dakota	Washington
Florida	Michigan	Ohio	West Virginia
Georgia	Minnesota	Oklahoma	Wisconsin
Hawaii	Mississippi	Oregon	Wyoming
Idaho	Missouri	Pennsylvania	Washington, D.C.

# Nationwide

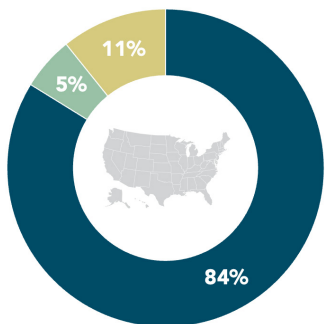
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered Nationwide

# 6,922,657

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



- Stand-Alone Policies  
**5,800,857**
- Extended Benefit Policies  
**374,868**
- Acceleration Policies  
**746,932**

## Stand-Alone LTCI Information

2024

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$16,860,733,680</b>
Number of Claims Opened <sup>1</sup> .....	<b>90,858</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$185,572</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$193,341,591,330</b>
Number of Claims Opened <sup>1</sup> .....	<b>1,815,806</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$106,477</b>

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

**\$165**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$75,504**

Cost Per Year<sup>2</sup>

**2.5**

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

HEALTH AIDE SERVICES

**\$77,792**

Cost Per Year<sup>2</sup>

**2.4**

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

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$26,000**

Cost Per Year<sup>2</sup>

**7.1**

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

ASSISTED LIVING FACILITIES

**\$70,800**

Cost Per Year<sup>2</sup>

**2.6**

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

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$111,325**

Cost Per Year<sup>2</sup>

**1.7**

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

PRIVATE ROOM

**\$127,750**

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/2025-LTC-State-Data](https://www.ahip.org/2025-LTC-State-Data)

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NATIONWIDE

# Alabama

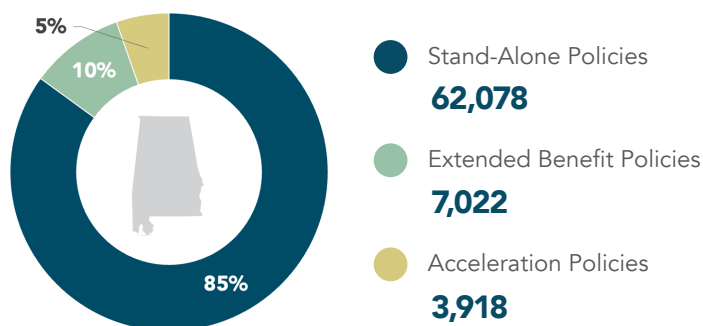
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Alabama

# 73,018

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



## Stand-Alone LTCI Information

2024

Total Estimated Claims Paid <sup>1</sup> .....	\$161,704,810
Number of Claims Opened <sup>1</sup> .....	1,043
Estimated Average Claim Per Claimant <sup>1</sup> .....	\$155,038

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	\$2,143,017,670
Number of Claims Opened <sup>1</sup> .....	23,694
Estimated Average Claim Per Claimant <sup>1</sup> .....	\$90,446

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

**\$158**

### 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

**\$31,330**

Cost Per Year<sup>2</sup>

**4.9**

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

ASSISTED LIVING FACILITIES

**\$54,870**

Cost Per Year<sup>2</sup>

**2.8**

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

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$97,820**

Cost Per Year<sup>2</sup>

**1.6**

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

PRIVATE ROOM

**\$102,200**

Cost Per Year<sup>2</sup>

**1.5**

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

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ALABAMA

# Alaska

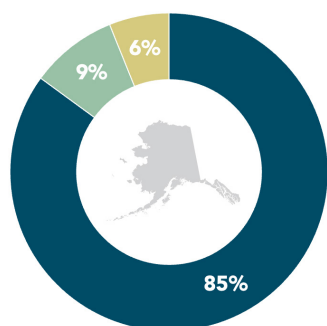
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Alaska

# 8,426

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



- Stand-Alone Policies  
**7,166**
- Extended Benefit Policies  
**746**
- Acceleration Policies  
**514**

## Stand-Alone LTCI Information

2024

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$16,561,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>85</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$194,835</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$128,375,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>1,036</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$123,914</b>

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

**\$189**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$77,792**

Cost Per Year<sup>2</sup>

**2.5**

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

HEALTH AIDE SERVICES

**\$77,792**

Cost Per Year<sup>2</sup>

**2.5**

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

**\$122,376**

Cost Per Year<sup>2</sup>

**1.6**

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

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$364,453**

Cost Per Year<sup>2</sup>

**0.5**

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

PRIVATE ROOM

**\$364,453**

Cost Per Year<sup>2</sup>

**0.5**

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

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ALASKA

# Arizona

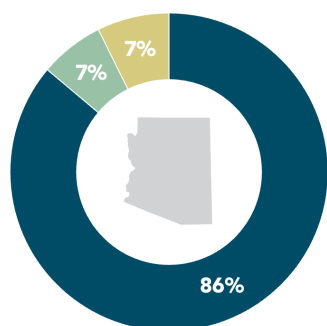
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Arizona

# 97,348

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



- Stand-Alone Policies  
**83,839**
- Extended Benefit Policies  
**6,371**
- Acceleration Policies  
**7,138**

## Stand-Alone LTCI Information

2024

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$230,435,700</b>
Number of Claims Opened <sup>1</sup> .....	<b>1,398</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$164,832</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$2,891,172,640</b>
Number of Claims Opened <sup>1</sup> .....	<b>31,874</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$90,706</b>

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

**\$150**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$80,080**

Cost Per Year<sup>2</sup>

**2.1**

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

HEALTH AIDE SERVICES

**\$82,368**

Cost Per Year<sup>2</sup>

**2.0**

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

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$33,280**

Cost Per Year<sup>2</sup>

**5.0**

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

ASSISTED LIVING FACILITIES

**\$76,446**

Cost Per Year<sup>2</sup>

**2.2**

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

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$91,250**

Cost Per Year<sup>2</sup>

**1.8**

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

PRIVATE ROOM

**\$125,925**

Cost Per Year<sup>2</sup>

**1.3**

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

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ARIZONA

# Arkansas

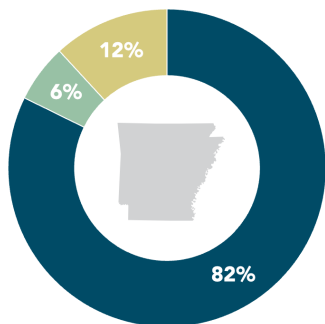
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Arkansas

# 38,004

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



- Stand-Alone Policies  
**31,268**
- Extended Benefit Policies  
**2,237**
- Acceleration Policies  
**4,499**

## Stand-Alone LTCI Information

2024

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$77,001,290</b>
Number of Claims Opened <sup>1</sup> .....	<b>582</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$132,305</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$1,142,487,540</b>
Number of Claims Opened <sup>1</sup> .....	<b>12,656</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$90,272</b>

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

**\$160**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$59,488**

Cost Per Year<sup>2</sup>

**2.2**

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

HEALTH AIDE SERVICES

**\$59,488**

Cost Per Year<sup>2</sup>

**2.2**

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

**\$56,688**

Cost Per Year<sup>2</sup>

**2.3**

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

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$85,775**

Cost Per Year<sup>2</sup>

**1.5**

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

PRIVATE ROOM

**\$92,528**

Cost Per Year<sup>2</sup>

**1.4**

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

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ARKANSAS

# California

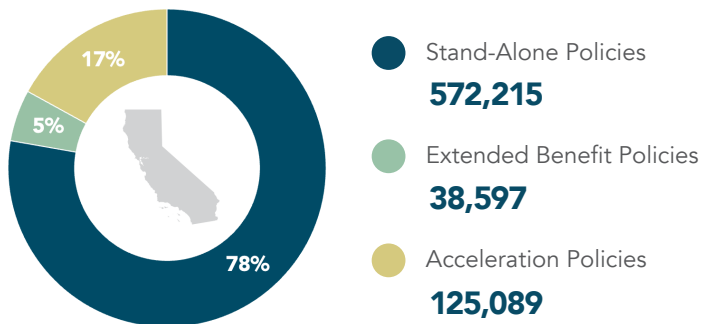
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in California

# 735,901

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



## Stand-Alone LTCI Information

2024

Total Estimated Claims Paid <sup>1</sup> .....	\$1,636,792,480
Number of Claims Opened <sup>1</sup> .....	7,609
Estimated Average Claim Per Claimant <sup>1</sup> .....	\$215,113

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	\$17,791,124,740
Number of Claims Opened <sup>1</sup> .....	150,110
Estimated Average Claim Per Claimant <sup>1</sup> .....	\$118,521

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

**\$152**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$86,944**

Cost Per Year<sup>2</sup>

**2.5**

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

HEALTH AIDE SERVICES

**\$89,232**

Cost Per Year<sup>2</sup>

**2.4**

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

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$23,400**

Cost Per Year<sup>2</sup>

**9.2**

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

ASSISTED LIVING FACILITIES

**\$88,200**

Cost Per Year<sup>2</sup>

**2.4**

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

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$140,343**

Cost Per Year<sup>2</sup>

**1.5**

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

PRIVATE ROOM

**\$182,135**

Cost Per Year<sup>2</sup>

**1.2**

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

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CALIFORNIA

# Colorado

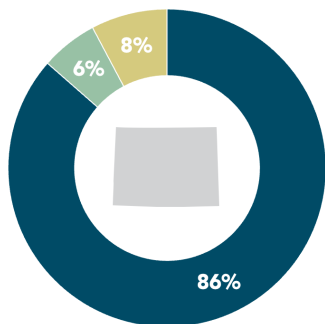
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Colorado

# 135,922

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



- Stand-Alone Policies  
**117,505**
- Extended Benefit Policies  
**7,864**
- Acceleration Policies  
**10,553**

## Stand-Alone LTCI Information

2024

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$311,225,530</b>
Number of Claims Opened <sup>1</sup> .....	<b>1,712</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$181,791</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$3,171,243,450</b>
Number of Claims Opened <sup>1</sup> .....	<b>30,206</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$104,987</b>

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

**\$164**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$91,520**

Cost Per Year<sup>2</sup>

**2.0**

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

HEALTH AIDE SERVICES

**\$96,096**

Cost Per Year<sup>2</sup>

**1.9**

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

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$23,400**

Cost Per Year<sup>2</sup>

**7.8**

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

ASSISTED LIVING FACILITIES

**\$70,521**

Cost Per Year<sup>2</sup>

**2.6**

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

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$120,450**

Cost Per Year<sup>2</sup>

**1.5**

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

PRIVATE ROOM

**\$139,795**

Cost Per Year<sup>2</sup>

**1.3**

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

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COLORADO

# Connecticut

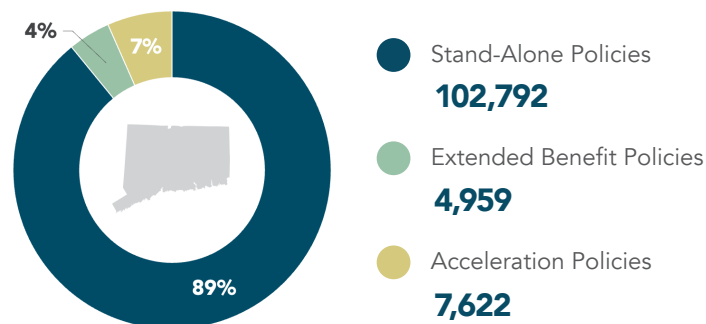
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Connecticut

# 115,373

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



## Stand-Alone LTCI Information

2024

Total Estimated Claims Paid <sup>1</sup> .....	\$426,067,000
Number of Claims Opened <sup>1</sup> .....	1,841
Estimated Average Claim Per Claimant <sup>1</sup> .....	\$231,432

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	\$5,010,935,690
Number of Claims Opened <sup>1</sup> .....	32,625
Estimated Average Claim Per Claimant <sup>1</sup> .....	\$153,592

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

**\$235**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$77,792**

Cost Per Year<sup>2</sup>

**3.0**

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

HEALTH AIDE SERVICES

**\$80,080**

Cost Per Year<sup>2</sup>

**2.9**

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

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$32,500**

Cost Per Year<sup>2</sup>

**7.1**

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

ASSISTED LIVING FACILITIES

**\$107,460**

Cost Per Year<sup>2</sup>

**2.2**

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

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$180,675**

Cost Per Year<sup>2</sup>

**1.3**

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

PRIVATE ROOM

**\$198,925**

Cost Per Year<sup>2</sup>

**1.2**

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

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CONNECTICUT

# Delaware

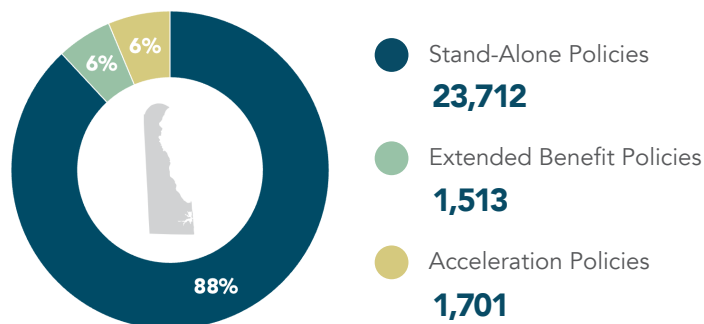
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Delaware

# 26,926

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



## Stand-Alone LTCI Information

2024

Total Estimated Claims Paid <sup>1</sup> .....	\$44,920,000
Number of Claims Opened <sup>1</sup> .....	248
Estimated Average Claim Per Claimant <sup>1</sup> .....	\$181,129

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	\$425,121,000
Number of Claims Opened <sup>1</sup> .....	4,058
Estimated Average Claim Per Claimant <sup>1</sup> .....	\$104,761

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

**\$164**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$77,792**

Cost Per Year<sup>2</sup>

**2.3**

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

HEALTH AIDE SERVICES

**\$77,792**

Cost Per Year<sup>2</sup>

**2.3**

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

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$9,100**

Cost Per Year<sup>2</sup>

**19.9**

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

ASSISTED LIVING FACILITIES

**\$102,690**

Cost Per Year<sup>2</sup>

**1.8**

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

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$170,090**

Cost Per Year<sup>2</sup>

**1.1**

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

PRIVATE ROOM

**\$178,668**

Cost Per Year<sup>2</sup>

**1.0**

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

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DELAWARE

# Florida

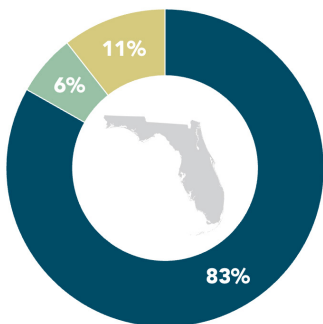
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Florida

# 333,626

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



- Stand-Alone Policies  
**277,619**
- Extended Benefit Policies  
**20,728**
- Acceleration Policies  
**35,279**

## Stand-Alone LTCI Information

2024

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$977,468,390</b>
Number of Claims Opened <sup>1</sup> .....	<b>5,954</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$164,170</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$14,670,512,410</b>
Number of Claims Opened <sup>1</sup> .....	<b>150,854</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$97,250</b>

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

**\$177**

### 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>

**5.3**

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

ASSISTED LIVING FACILITIES

**\$63,885**

Cost Per Year<sup>2</sup>

**2.6**

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

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$124,100**

Cost Per Year<sup>2</sup>

**1.3**

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

PRIVATE ROOM

**\$138,700**

Cost Per Year<sup>2</sup>

**1.2**

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

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FLORIDA

# Georgia

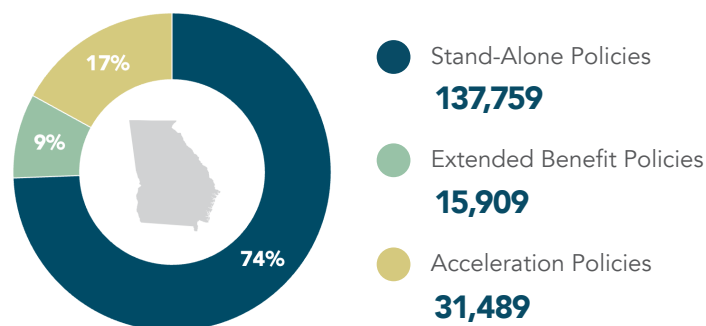
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Georgia

# 185,157

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



## Stand-Alone LTCI Information

2024

Total Estimated Claims Paid <sup>1</sup> .....	\$349,586,880
Number of Claims Opened <sup>1</sup> .....	2,063
Estimated Average Claim Per Claimant <sup>1</sup> .....	\$169,456

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	\$3,726,731,990
Number of Claims Opened <sup>1</sup> .....	35,521
Estimated Average Claim Per Claimant <sup>1</sup> .....	\$104,916

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

**\$167**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$64,064**

Cost Per Year<sup>2</sup>

**2.6**

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

HEALTH AIDE SERVICES

**\$66,352**

Cost Per Year<sup>2</sup>

**2.6**

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

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$26,000**

Cost Per Year<sup>2</sup>

**6.5**

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

ASSISTED LIVING FACILITIES

**\$59,280**

Cost Per Year<sup>2</sup>

**2.9**

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

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$105,850**

Cost Per Year<sup>2</sup>

**1.6**

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

PRIVATE ROOM

**\$113,150**

Cost Per Year<sup>2</sup>

**1.5**

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

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GEORGIA

# Hawaii

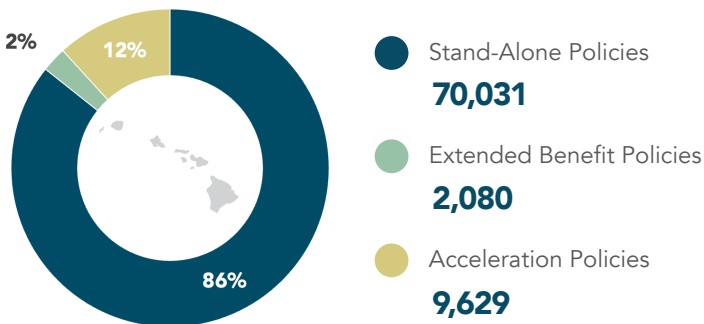
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Hawaii

# 81,740

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



## Stand-Alone LTCI Information

2024

Total Estimated Claims Paid <sup>1</sup> .....	\$127,490,000
Number of Claims Opened <sup>1</sup> .....	651
Estimated Average Claim Per Claimant <sup>1</sup> .....	\$195,837

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	\$1,275,015,230
Number of Claims Opened <sup>1</sup> .....	9,912
Estimated Average Claim Per Claimant <sup>1</sup> .....	\$128,633

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

**\$115**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$91,520**

Cost Per Year<sup>2</sup>

**2.1**

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

HEALTH AIDE SERVICES

**\$97,240**

Cost Per Year<sup>2</sup>

**2.0**

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

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$20,800**

Cost Per Year<sup>2</sup>

**9.4**

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

ASSISTED LIVING FACILITIES

**\$135,735**

Cost Per Year<sup>2</sup>

**1.4**

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

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$181,040**

Cost Per Year<sup>2</sup>

**1.1**

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

PRIVATE ROOM

**\$196,370**

Cost Per Year<sup>2</sup>

**1.0**

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

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HAWAII

# Idaho

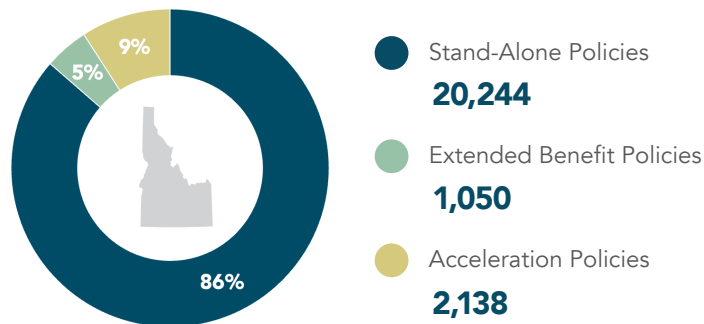
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Idaho

# 23,432

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



## Stand-Alone LTCI Information

2024

Total Estimated Claims Paid <sup>1</sup>	\$50,325,000
Number of Claims Opened <sup>1</sup>	309
Estimated Average Claim Per Claimant <sup>1</sup>	\$162,864

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup>	\$548,509,080
Number of Claims Opened <sup>1</sup>	6,239
Estimated Average Claim Per Claimant <sup>1</sup>	\$87,916

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

**\$154**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$70,928**

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>

**2.1**

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

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$40,300**

Cost Per Year<sup>2</sup>

**4.0**

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

ASSISTED LIVING FACILITIES

**\$55,200**

Cost Per Year<sup>2</sup>

**3.0**

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

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$120,815**

Cost Per Year<sup>2</sup>

**1.3**

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

PRIVATE ROOM

**\$128,480**

Cost Per Year<sup>2</sup>

**1.3**

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

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# Illinois

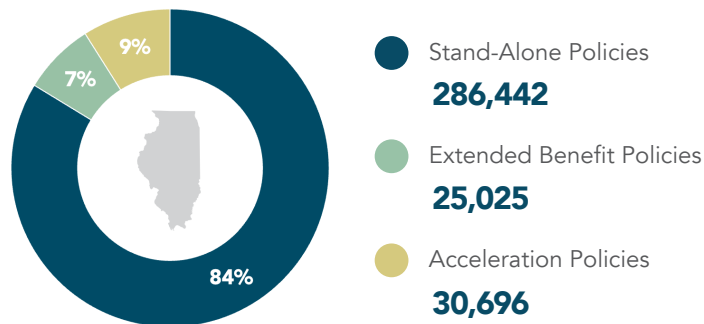
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Illinois

# 342,163

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



## Stand-Alone LTCI Information

2024

Total Estimated Claims Paid <sup>1</sup> .....	\$717,724,710
Number of Claims Opened <sup>1</sup> .....	4,101
Estimated Average Claim Per Claimant <sup>1</sup> .....	\$175,012

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	\$8,675,242,810
Number of Claims Opened <sup>1</sup> .....	89,515
Estimated Average Claim Per Claimant <sup>1</sup> .....	\$96,914

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

**\$154**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$80,080**

Cost Per Year<sup>2</sup>

**2.2**

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

HEALTH AIDE SERVICES

**\$80,080**

Cost Per Year<sup>2</sup>

**2.2**

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

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$37,700**

Cost Per Year<sup>2</sup>

**4.6**

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

ASSISTED LIVING FACILITIES

**\$70,032**

Cost Per Year<sup>2</sup>

**2.5**

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

**\$109,500**

Cost Per Year<sup>2</sup>

**1.6**

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

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ILLINOIS

# Indiana

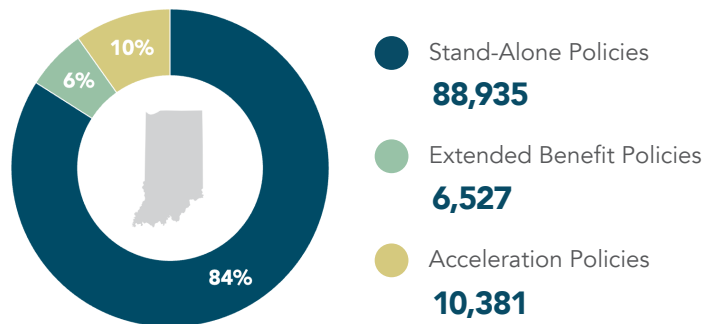
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Indiana

# 105,843

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



## Stand-Alone LTCI Information

2024

Total Estimated Claims Paid <sup>1</sup> .....	\$285,809,840
Number of Claims Opened <sup>1</sup> .....	1,554
Estimated Average Claim Per Claimant <sup>1</sup> .....	\$183,919

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	\$3,449,736,890
Number of Claims Opened <sup>1</sup> .....	35,612
Estimated Average Claim Per Claimant <sup>1</sup> .....	\$96,870

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

**\$156**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$73,216**

Cost Per Year<sup>2</sup>

**2.5**

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

HEALTH AIDE SERVICES

**\$75,504**

Cost Per Year<sup>2</sup>

**2.4**

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

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$24,440**

Cost Per Year<sup>2</sup>

**7.5**

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

ASSISTED LIVING FACILITIES

**\$64,380**

Cost Per Year<sup>2</sup>

**2.9**

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

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$101,835**

Cost Per Year<sup>2</sup>

**1.8**

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

PRIVATE ROOM

**\$124,283**

Cost Per Year<sup>2</sup>

**1.5**

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

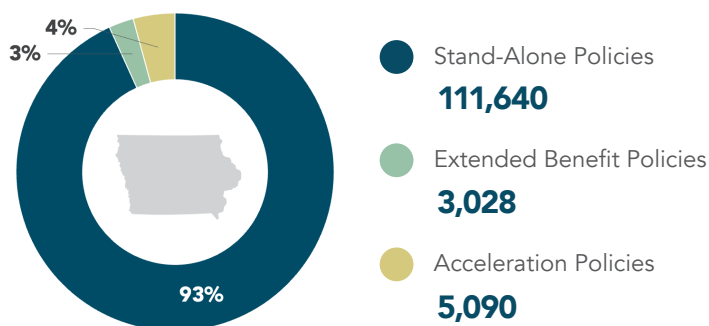
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INDIANA

## People Covered in Iowa

# 119,758

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

## Stand-Alone LTCI Information

2024

Total Estimated Claims Paid<sup>1</sup> ..... **\$327,055,680**Number of Claims Opened<sup>1</sup> ..... **2,359**Estimated Average Claim Per Claimant<sup>1</sup> ..... **\$138,642**

INCEPTION-TO-DATE

Total Estimated Claims Paid<sup>1</sup> ..... **\$5,046,075,240**Number of Claims Opened<sup>1</sup> ..... **57,014**Estimated Average Claim Per Claimant<sup>1</sup> ..... **\$88,506**Average Monthly  
Premium per Policy<sup>1</sup>**\$168**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$80,080**Cost Per Year<sup>2</sup>**1.7**Years Paid by LTCI<sup>3</sup>

HEALTH AIDE SERVICES

**\$89,232**Cost Per Year<sup>2</sup>**1.6**Years Paid by LTCI<sup>3</sup>

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$17,420**Cost Per Year<sup>2</sup>**8.0**Years Paid by LTCI<sup>3</sup>

ASSISTED LIVING FACILITIES

**\$62,202**Cost Per Year<sup>2</sup>**2.2**Years Paid by LTCI<sup>3</sup>

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$107,128**Cost Per Year<sup>2</sup>**1.3**Years Paid by LTCI<sup>3</sup>

PRIVATE ROOM

**\$115,888**Cost Per Year<sup>2</sup>**1.2**Years Paid by LTCI<sup>3</sup>

# Kansas

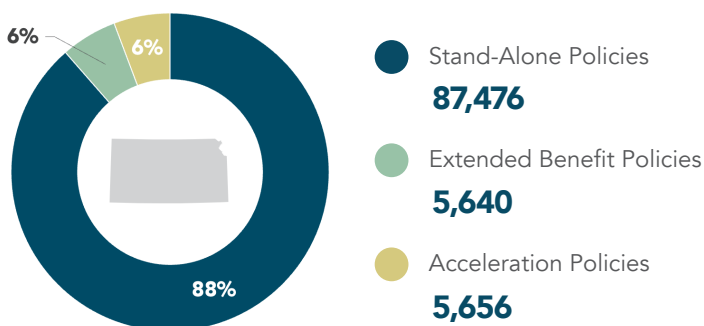
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Kansas

# 98,772

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



## Stand-Alone LTCI Information

2024

Total Estimated Claims Paid<sup>1</sup> ..... **\$238,941,840**

Number of Claims Opened<sup>1</sup> ..... **1,578**

Estimated Average Claim Per Claimant<sup>1</sup> ..... **\$151,421**

INCEPTION-TO-DATE

Total Estimated Claims Paid<sup>1</sup> ..... **\$3,362,456,290**

Number of Claims Opened<sup>1</sup> ..... **35,289**

Estimated Average Claim Per Claimant<sup>1</sup> ..... **\$95,283**

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

**\$138**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$70,928**

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>

**2.1**

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

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$48,750**

Cost Per Year<sup>2</sup>

**3.1**

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

ASSISTED LIVING FACILITIES

**\$71,400**

Cost Per Year<sup>2</sup>

**2.1**

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

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$93,075**

Cost Per Year<sup>2</sup>

**1.6**

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

PRIVATE ROOM

**\$102,200**

Cost Per Year<sup>2</sup>

**1.5**

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

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KANSAS

# Kentucky

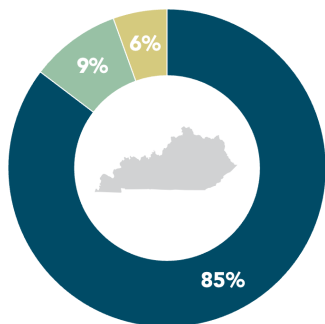
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Kentucky

# 70,078

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



- Stand-Alone Policies  
**59,797**
- Extended Benefit Policies  
**6,432**
- Acceleration Policies  
**3,849**

## Stand-Alone LTCI Information

2024

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$159,589,720</b>
Number of Claims Opened <sup>1</sup> .....	<b>1,076</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$148,318</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$2,046,554,030</b>
Number of Claims Opened <sup>1</sup> .....	<b>25,087</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$81,578</b>

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

**\$169**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$73,216**

Cost Per Year<sup>2</sup>

**2.0**

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

HEALTH AIDE SERVICES

**\$77,792**

Cost Per Year<sup>2</sup>

**1.9**

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

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$21,450**

Cost Per Year<sup>2</sup>

**6.9**

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

ASSISTED LIVING FACILITIES

**\$58,794**

Cost Per Year<sup>2</sup>

**2.5**

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

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$104,755**

Cost Per Year<sup>2</sup>

**1.4**

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

PRIVATE ROOM

**\$119,355**

Cost Per Year<sup>2</sup>

**1.2**

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

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KENTUCKY

# Louisiana

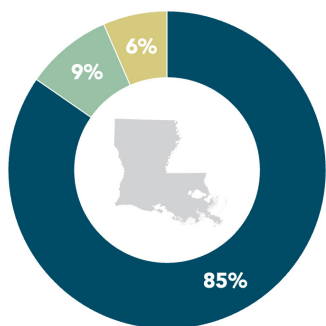
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Louisiana

# 74,523

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



- Stand-Alone Policies  
**63,082**
- Extended Benefit Policies  
**6,579**
- Acceleration Policies  
**4,862**

## Stand-Alone LTCI Information

2024

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$140,599,050</b>
Number of Claims Opened <sup>1</sup> .....	<b>933</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$150,696</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$1,659,182,660</b>
Number of Claims Opened <sup>1</sup> .....	<b>17,127</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$96,875</b>

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

**\$133**

### 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

**\$50,336**

Cost Per Year<sup>2</sup>

**3.0**

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

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$18,850**

Cost Per Year<sup>2</sup>

**8.0**

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

ASSISTED LIVING FACILITIES

**\$61,200**

Cost Per Year<sup>2</sup>

**2.5**

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

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$89,790**

Cost Per Year<sup>2</sup>

**1.7**

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

PRIVATE ROOM

**\$91,250**

Cost Per Year<sup>2</sup>

**1.7**

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

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LOUISIANA

# Maine

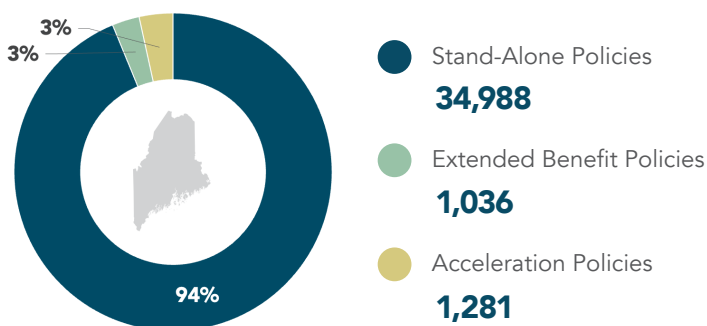
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Maine

# 37,305

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



## Stand-Alone LTCI Information

2024

Total Estimated Claims Paid<sup>1</sup> ..... **\$72,676,000**

Number of Claims Opened<sup>1</sup> ..... **468**

Estimated Average Claim Per Claimant<sup>1</sup> ..... **\$155,291**

INCEPTION-TO-DATE

Total Estimated Claims Paid<sup>1</sup> ..... **\$1,005,826,420**

Number of Claims Opened<sup>1</sup> ..... **9,573**

Estimated Average Claim Per Claimant<sup>1</sup> ..... **\$105,069**

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

**\$126**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$98,384**

Cost Per Year<sup>2</sup>

**1.6**

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

HEALTH AIDE SERVICES

**\$98,384**

Cost Per Year<sup>2</sup>

**1.6**

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

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$28,990**

Cost Per Year<sup>2</sup>

**5.4**

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

ASSISTED LIVING FACILITIES

**\$95,850**

Cost Per Year<sup>2</sup>

**1.6**

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

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$155,125**

Cost Per Year<sup>2</sup>

**1.0**

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

PRIVATE ROOM

**\$166,623**

Cost Per Year<sup>2</sup>

**0.9**

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

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MAINE

# Maryland

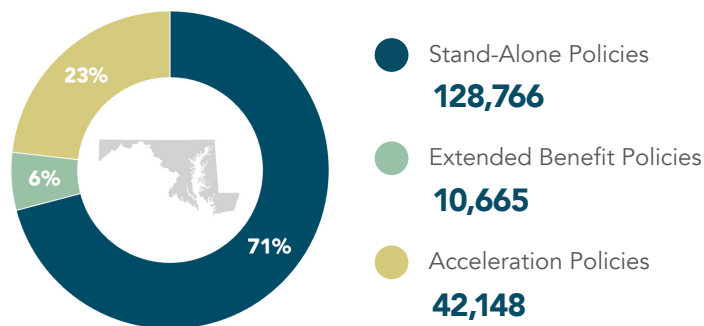
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Maryland

# 181,579

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



## Stand-Alone LTCI Information

2024

Total Estimated Claims Paid <sup>1</sup> .....	\$436,897,200
Number of Claims Opened <sup>1</sup> .....	1,949
Estimated Average Claim Per Claimant <sup>1</sup> .....	\$224,165

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	\$4,197,332,090
Number of Claims Opened <sup>1</sup> .....	32,351
Estimated Average Claim Per Claimant <sup>1</sup> .....	\$129,744

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

**\$191**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$80,080**

Cost Per Year<sup>2</sup>

**2.8**

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

HEALTH AIDE SERVICES

**\$80,080**

Cost Per Year<sup>2</sup>

**2.8**

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

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$30,615**

Cost Per Year<sup>2</sup>

**7.3**

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

ASSISTED LIVING FACILITIES

**\$84,990**

Cost Per Year<sup>2</sup>

**2.6**

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

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$150,015**

Cost Per Year<sup>2</sup>

**1.5**

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

PRIVATE ROOM

**\$173,375**

Cost Per Year<sup>2</sup>

**1.3**

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

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MARYLAND

# Massachusetts

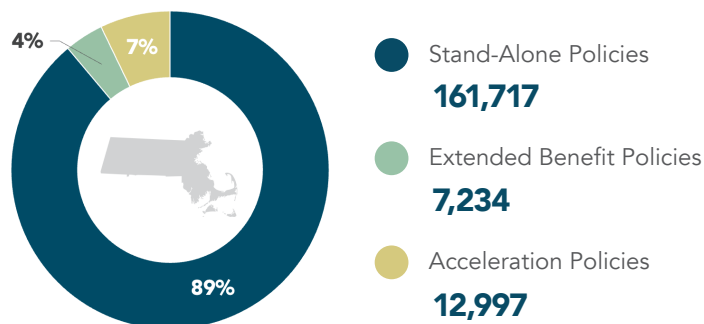
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Massachusetts

# 181,948

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



## Stand-Alone LTCI Information

2024

Total Estimated Claims Paid <sup>1</sup> .....	\$540,191,000
Number of Claims Opened <sup>1</sup> .....	2,465
Estimated Average Claim Per Claimant <sup>1</sup> .....	\$219,144

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	\$5,389,674,540
Number of Claims Opened <sup>1</sup> .....	41,123
Estimated Average Claim Per Claimant <sup>1</sup> .....	\$131,062

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

**\$175**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$86,944**

Cost Per Year<sup>2</sup>

**2.5**

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

HEALTH AIDE SERVICES

**\$86,944**

Cost Per Year<sup>2</sup>

**2.5**

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

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$28,860**

Cost Per Year<sup>2</sup>

**7.6**

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

ASSISTED LIVING FACILITIES

**\$108,696**

Cost Per Year<sup>2</sup>

**2.0**

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

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$173,375**

Cost Per Year<sup>2</sup>

**1.3**

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

PRIVATE ROOM

**\$186,515**

Cost Per Year<sup>2</sup>

**1.2**

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

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MASSACHUSETTS

# Michigan

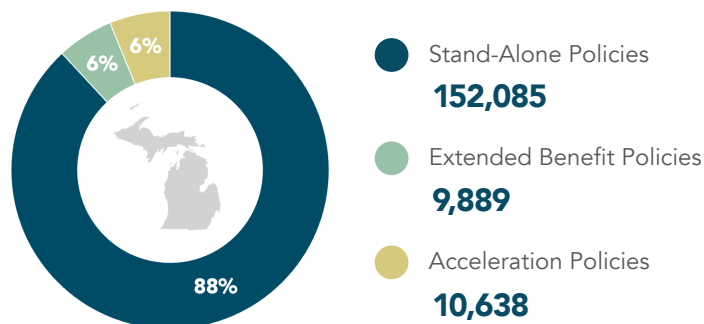
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Michigan

# 172,612

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



## Stand-Alone LTCI Information

2024

Total Estimated Claims Paid <sup>1</sup> .....	\$303,555,800
Number of Claims Opened <sup>1</sup> .....	2,065
Estimated Average Claim Per Claimant <sup>1</sup> .....	\$147,000

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	\$3,596,175,650
Number of Claims Opened <sup>1</sup> .....	42,710
Estimated Average Claim Per Claimant <sup>1</sup> .....	\$84,200

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

**\$143**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$75,504**

Cost Per Year<sup>2</sup>

**1.9**

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

HEALTH AIDE SERVICES

**\$77,792**

Cost Per Year<sup>2</sup>

**1.9**

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

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$48,230**

Cost Per Year<sup>2</sup>

**3.0**

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

ASSISTED LIVING FACILITIES

**\$72,480**

Cost Per Year<sup>2</sup>

**2.0**

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

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$127,750**

Cost Per Year<sup>2</sup>

**1.2**

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

PRIVATE ROOM

**\$138,883**

Cost Per Year<sup>2</sup>

**1.1**

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

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MICHIGAN

# Minnesota

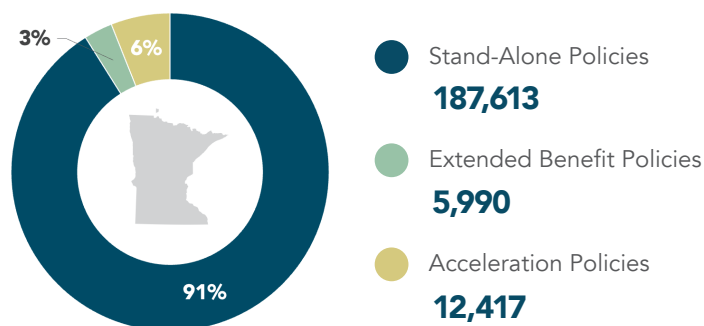
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Minnesota

# 206,020

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



## Stand-Alone LTCI Information

2024

Total Estimated Claims Paid<sup>1</sup> ..... **\$462,685,080**

Number of Claims Opened<sup>1</sup> ..... **2,833**

Estimated Average Claim Per Claimant<sup>1</sup> ..... **\$163,320**

INCEPTION-TO-DATE

Total Estimated Claims Paid<sup>1</sup> ..... **\$4,888,762,930**

Number of Claims Opened<sup>1</sup> ..... **52,202**

Estimated Average Claim Per Claimant<sup>1</sup> ..... **\$93,651**

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

**\$166**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$91,520**

Cost Per Year<sup>2</sup>

**1.8**

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

HEALTH AIDE SERVICES

**\$98,384**

Cost Per Year<sup>2</sup>

**1.7**

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

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$30,550**

Cost Per Year<sup>2</sup>

**5.3**

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

ASSISTED LIVING FACILITIES

**\$69,900**

Cost Per Year<sup>2</sup>

**2.3**

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

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$146,000**

Cost Per Year<sup>2</sup>

**1.1**

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

PRIVATE ROOM

**\$168,813**

Cost Per Year<sup>2</sup>

**1.0**

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

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MINNESOTA

# Mississippi

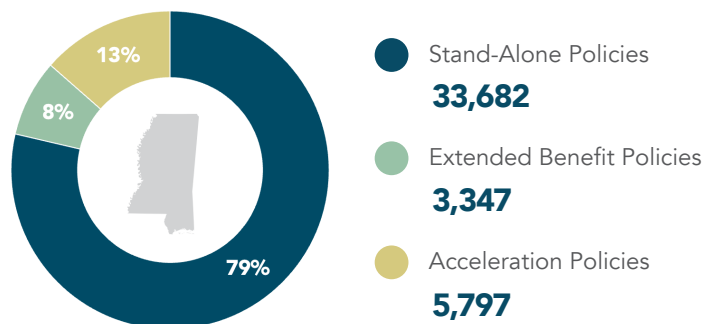
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Mississippi

# 42,826

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



## Stand-Alone LTCI Information

2024

Total Estimated Claims Paid <sup>1</sup> .....	\$94,011,240
Number of Claims Opened <sup>1</sup> .....	658
Estimated Average Claim Per Claimant <sup>1</sup> .....	\$142,874

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	\$1,120,498,480
Number of Claims Opened <sup>1</sup> .....	11,845
Estimated Average Claim Per Claimant <sup>1</sup> .....	\$94,597

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

**\$141**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$51,480**

Cost Per Year<sup>2</sup>

**2.8**

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

HEALTH AIDE SERVICES

**\$57,200**

Cost Per Year<sup>2</sup>

**2.5**

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

**\$53,343**

Cost Per Year<sup>2</sup>

**2.7**

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

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$115,705**

Cost Per Year<sup>2</sup>

**1.2**

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

PRIVATE ROOM

**\$118,625**

Cost Per Year<sup>2</sup>

**1.2**

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

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MISSISSIPPI

# Missouri

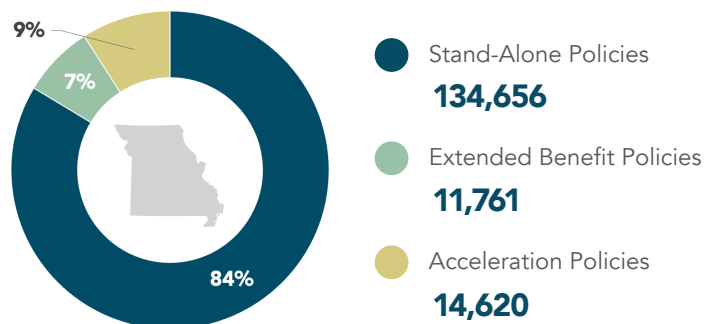
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Missouri

# 161,037

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



## Stand-Alone LTCI Information

2024

Total Estimated Claims Paid <sup>1</sup> .....	\$330,114,330
Number of Claims Opened <sup>1</sup> .....	2,256
Estimated Average Claim Per Claimant <sup>1</sup> .....	\$146,327

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	\$4,567,054,870
Number of Claims Opened <sup>1</sup> .....	51,789
Estimated Average Claim Per Claimant <sup>1</sup> .....	\$88,186

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

**\$151**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$73,216**

Cost Per Year<sup>2</sup>

**2.0**

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

HEALTH AIDE SERVICES

**\$75,504**

Cost Per Year<sup>2</sup>

**1.9**

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

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$28,925**

Cost Per Year<sup>2</sup>

**5.1**

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

ASSISTED LIVING FACILITIES

**\$61,800**

Cost Per Year<sup>2</sup>

**2.4**

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

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$76,285**

Cost Per Year<sup>2</sup>

**1.9**

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

PRIVATE ROOM

**\$85,775**

Cost Per Year<sup>2</sup>

**1.7**

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

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MISSOURI

# Montana

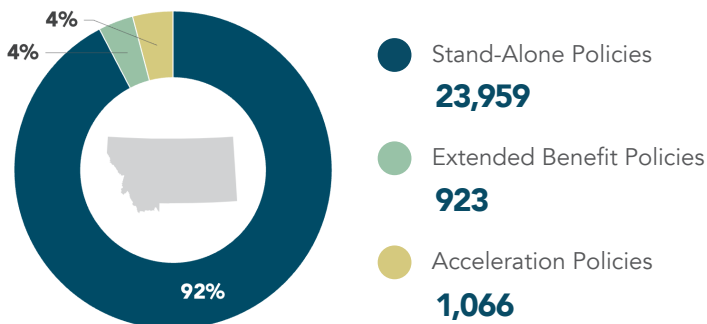
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Montana

# 25,948

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



## Stand-Alone LTCI Information

2024

Total Estimated Claims Paid <sup>1</sup>	\$46,886,000
Number of Claims Opened <sup>1</sup>	314
Estimated Average Claim Per Claimant <sup>1</sup>	\$149,318

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup>	\$709,143,530
Number of Claims Opened <sup>1</sup>	8,553
Estimated Average Claim Per Claimant <sup>1</sup>	\$82,912

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

**\$122**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$91,520**

Cost Per Year<sup>2</sup>

**1.6**

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

HEALTH AIDE SERVICES

**\$91,520**

Cost Per Year<sup>2</sup>

**1.6**

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

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$60,320**

Cost Per Year<sup>2</sup>

**2.5**

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

ASSISTED LIVING FACILITIES

**\$73,605**

Cost Per Year<sup>2</sup>

**2.0**

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

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$108,770**

Cost Per Year<sup>2</sup>

**1.4**

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

PRIVATE ROOM

**\$113,150**

Cost Per Year<sup>2</sup>

**1.3**

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

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MONTANA

# Nebraska

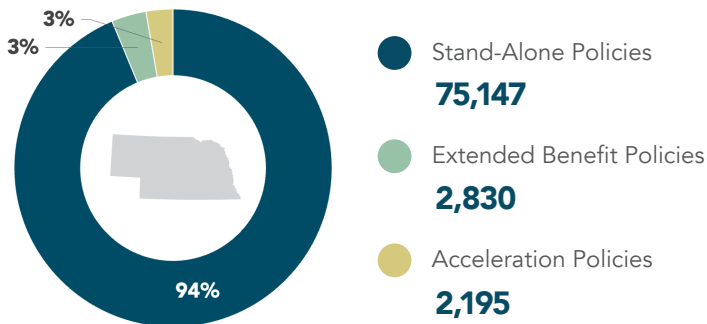
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Nebraska

# 80,172

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



## Stand-Alone LTCI Information

2024

Total Estimated Claims Paid <sup>1</sup>	\$228,001,790
Number of Claims Opened <sup>1</sup>	1,522
Estimated Average Claim Per Claimant <sup>1</sup>	\$149,804

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup>	\$3,370,840,520
Number of Claims Opened <sup>1</sup>	42,750
Estimated Average Claim Per Claimant <sup>1</sup>	\$78,850

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

**\$178**

### 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

**\$82,368**

Cost Per Year<sup>2</sup>

**1.8**

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

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$45,435**

Cost Per Year<sup>2</sup>

**3.3**

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

ASSISTED LIVING FACILITIES

**\$61,416**

Cost Per Year<sup>2</sup>

**2.4**

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

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$100,558**

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>

**1.2**

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

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NEBRASKA

# Nevada

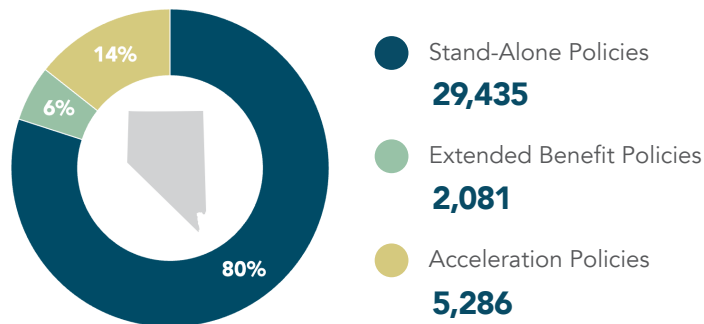
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Nevada

# 36,802

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



## Stand-Alone LTCI Information

2024

Total Estimated Claims Paid <sup>1</sup> .....	\$57,164,000
Number of Claims Opened <sup>1</sup> .....	359
Estimated Average Claim Per Claimant <sup>1</sup> .....	\$159,231

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	\$594,291,100
Number of Claims Opened <sup>1</sup> .....	5,810
Estimated Average Claim Per Claimant <sup>1</sup> .....	\$102,288

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

**\$126**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$82,368**

Cost Per Year<sup>2</sup>

**1.9**

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

HEALTH AIDE SERVICES

**\$86,944**

Cost Per Year<sup>2</sup>

**1.8**

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

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$21,710**

Cost Per Year<sup>2</sup>

**7.3**

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

ASSISTED LIVING FACILITIES

**\$73,320**

Cost Per Year<sup>2</sup>

**2.2**

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

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$134,503**

Cost Per Year<sup>2</sup>

**1.2**

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

PRIVATE ROOM

**\$153,483**

Cost Per Year<sup>2</sup>

**1.0**

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

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NEVADA

# New Hampshire

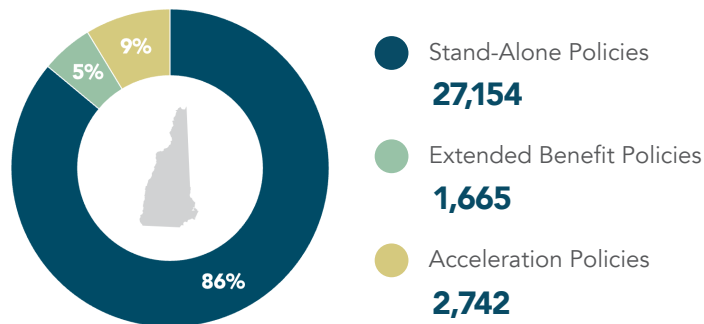
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in New Hampshire

# 31,561

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



## Stand-Alone LTCI Information

2024

Total Estimated Claims Paid <sup>1</sup>	\$86,285,000
Number of Claims Opened <sup>1</sup>	401
Estimated Average Claim Per Claimant <sup>1</sup>	\$215,175

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup>	\$886,809,490
Number of Claims Opened <sup>1</sup>	7,004
Estimated Average Claim Per Claimant <sup>1</sup>	\$126,615

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

**\$167**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$86,944**

Cost Per Year<sup>2</sup>

**2.5**

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

HEALTH AIDE SERVICES

**\$89,232**

Cost Per Year<sup>2</sup>

**2.4**

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

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$24,440**

Cost Per Year<sup>2</sup>

**8.8**

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

ASSISTED LIVING FACILITIES

**\$89,175**

Cost Per Year<sup>2</sup>

**2.4**

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

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$149,650**

Cost Per Year<sup>2</sup>

**1.4**

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

PRIVATE ROOM

**\$157,680**

Cost Per Year<sup>2</sup>

**1.4**

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

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NEW HAMPSHIRE

# New Jersey

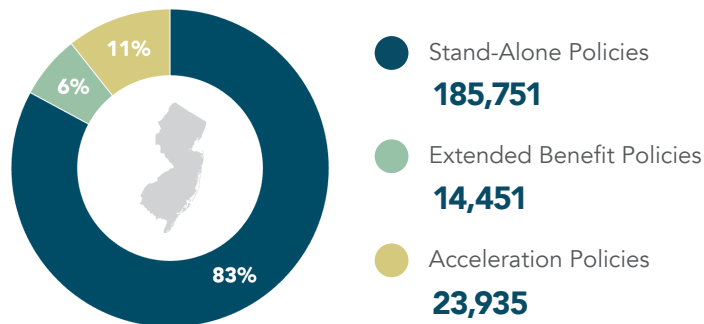
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in New Jersey

# 224,137

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



## Stand-Alone LTCI Information

2024

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$837,143,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>3,234</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$258,857</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$6,944,531,480</b>
Number of Claims Opened <sup>1</sup> .....	<b>55,649</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$124,792</b>

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

**\$212**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$82,368**

Cost Per Year<sup>2</sup>

**3.1**

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

HEALTH AIDE SERVICES

**\$84,656**

Cost Per Year<sup>2</sup>

**3.1**

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

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$27,300**

Cost Per Year<sup>2</sup>

**9.5**

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

ASSISTED LIVING FACILITIES

**\$102,570**

Cost Per Year<sup>2</sup>

**2.5**

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

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$148,555**

Cost Per Year<sup>2</sup>

**1.7**

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

PRIVATE ROOM

**\$172,280**

Cost Per Year<sup>2</sup>

**1.5**

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

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NEW JERSEY

# New Mexico

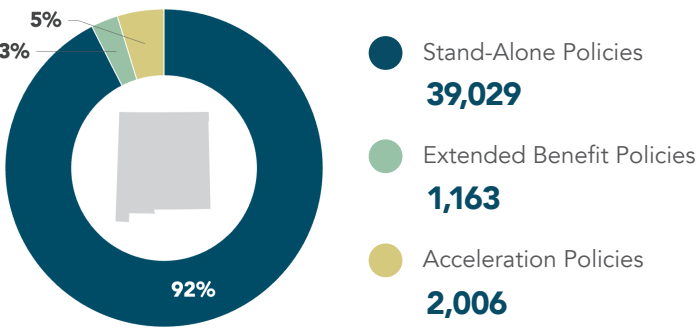
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in New Mexico

42,198

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



## Stand-Alone LTCI Information

2024

Total Estimated Claims Paid <sup>1</sup>	\$67,924,220
Number of Claims Opened <sup>1</sup>	423
Estimated Average Claim Per Claimant <sup>1</sup>	\$160,577

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup>	\$713,089,750
Number of Claims Opened <sup>1</sup>	7,174
Estimated Average Claim Per Claimant <sup>1</sup>	\$99,399

Average Monthly Premium per Policy <sup>1</sup>	\$105
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### 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

\$46,280

Cost Per Year<sup>2</sup>

3.5

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

ASSISTED LIVING FACILITIES

\$73,950

Cost Per Year<sup>2</sup>

2.2

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

### Nursing Home Costs



SEMI-PRIVATE ROOM

\$117,165

Cost Per Year<sup>2</sup>

1.4

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

PRIVATE ROOM

\$128,480

Cost Per Year<sup>2</sup>

1.2

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

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# New York

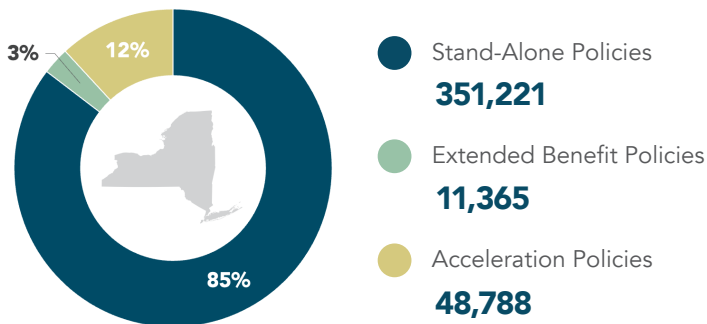
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in New York

# 411,374

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



## Stand-Alone LTCI Information

2024

Total Estimated Claims Paid<sup>1</sup> ..... **\$1,689,533,000**

Number of Claims Opened<sup>1</sup> ..... **6,542**

Estimated Average Claim Per Claimant<sup>1</sup> ..... **\$258,259**

INCEPTION-TO-DATE

Total Estimated Claims Paid<sup>1</sup> ..... **\$18,033,425,800**

Number of Claims Opened<sup>1</sup> ..... **108,291**

Estimated Average Claim Per Claimant<sup>1</sup> ..... **\$166,527**

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

**\$229**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$77,792**

Cost Per Year<sup>2</sup>

**3.3**

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

HEALTH AIDE SERVICES

**\$77,792**

Cost Per Year<sup>2</sup>

**3.3**

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

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$41,080**

Cost Per Year<sup>2</sup>

**6.3**

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

ASSISTED LIVING FACILITIES

**\$75,600**

Cost Per Year<sup>2</sup>

**3.4**

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

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$176,660**

Cost Per Year<sup>2</sup>

**1.5**

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

PRIVATE ROOM

**\$186,698**

Cost Per Year<sup>2</sup>

**1.4**

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

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NEW YORK

# North Carolina

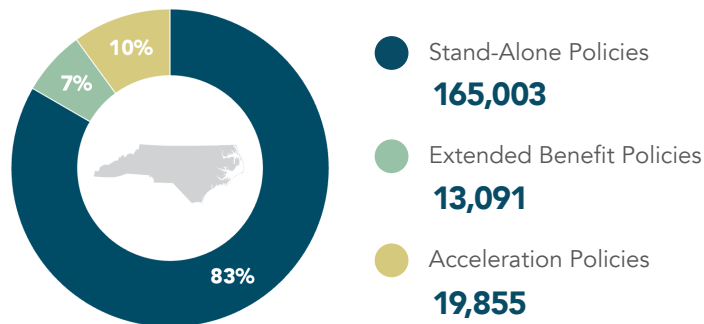
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in North Carolina

# 197,949

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



## Stand-Alone LTCI Information

2024

Total Estimated Claims Paid <sup>1</sup> .....	\$453,211,180
Number of Claims Opened <sup>1</sup> .....	2,808
Estimated Average Claim Per Claimant <sup>1</sup> .....	\$161,400

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	\$5,152,268,180
Number of Claims Opened <sup>1</sup> .....	47,440
Estimated Average Claim Per Claimant <sup>1</sup> .....	\$108,606

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

**\$172**

### 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

**\$21,580**

Cost Per Year<sup>2</sup>

**7.5**

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

ASSISTED LIVING FACILITIES

**\$76,245**

Cost Per Year<sup>2</sup>

**2.1**

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

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$105,850**

Cost Per Year<sup>2</sup>

**1.5**

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

PRIVATE ROOM

**\$118,625**

Cost Per Year<sup>2</sup>

**1.4**

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

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NORTH CAROLINA

# North Dakota

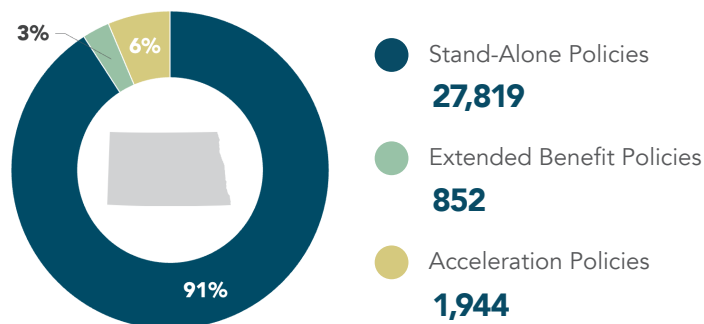
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in North Dakota

# 30,615

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



## Stand-Alone LTCI Information

2024

Total Estimated Claims Paid <sup>1</sup>	\$89,105,160
Number of Claims Opened <sup>1</sup>	584
Estimated Average Claim Per Claimant <sup>1</sup>	\$152,577

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup>	\$1,728,266,690
Number of Claims Opened <sup>1</sup>	18,576
Estimated Average Claim Per Claimant <sup>1</sup>	\$93,038

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

**\$186**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$91,520**

Cost Per Year<sup>2</sup>

**1.7**

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

HEALTH AIDE SERVICES

**\$91,520**

Cost Per Year<sup>2</sup>

**1.7**

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

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$61,100**

Cost Per Year<sup>2</sup>

**2.5**

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

ASSISTED LIVING FACILITIES

**\$64,020**

Cost Per Year<sup>2</sup>

**2.4**

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

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$106,580**

Cost Per Year<sup>2</sup>

**1.4**

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

PRIVATE ROOM

**\$116,070**

Cost Per Year<sup>2</sup>

**1.3**

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

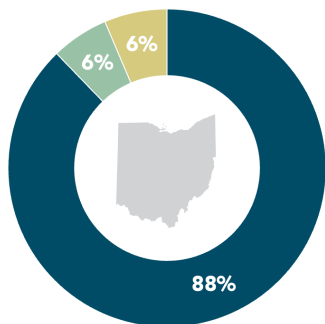
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NORTH DAKOTA

## People Covered in Ohio

# 226,113

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

- Stand-Alone Policies  
**198,491**
- Extended Benefit Policies  
**13,171**
- Acceleration Policies  
**14,451**

## Stand-Alone LTCI Information

2024

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$556,571,040</b>
Number of Claims Opened <sup>1</sup> .....	<b>3,315</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$167,895</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$6,886,370,910</b>
Number of Claims Opened <sup>1</sup> .....	<b>73,101</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$94,204</b>

Average Monthly  
Premium per Policy<sup>1</sup>**\$156**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$73,216**Cost Per Year<sup>2</sup>**2.3**Years Paid by LTCI<sup>3</sup>

HEALTH AIDE SERVICES

**\$75,504**Cost Per Year<sup>2</sup>**2.2**Years Paid by LTCI<sup>3</sup>

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$21,580**Cost Per Year<sup>2</sup>**7.8**Years Paid by LTCI<sup>3</sup>

ASSISTED LIVING FACILITIES

**\$66,000**Cost Per Year<sup>2</sup>**2.5**Years Paid by LTCI<sup>3</sup>

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$108,405**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>**1.4**Years Paid by LTCI<sup>3</sup>

# Oklahoma

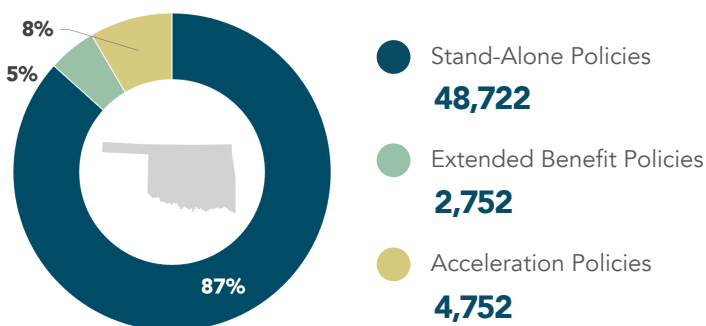
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Oklahoma

# 56,226

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



## Stand-Alone LTCI Information

2024

Total Estimated Claims Paid <sup>1</sup>	\$123,241,000
Number of Claims Opened <sup>1</sup>	925
Estimated Average Claim Per Claimant <sup>1</sup>	\$133,234

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup>	\$1,587,745,610
Number of Claims Opened <sup>1</sup>	18,186
Estimated Average Claim Per Claimant <sup>1</sup>	\$87,306

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

**\$149**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$77,792**

Cost Per Year<sup>2</sup>

**1.7**

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

HEALTH AIDE SERVICES

**\$80,080**

Cost Per Year<sup>2</sup>

**1.7**

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

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$62,400**

Cost Per Year<sup>2</sup>

**2.1**

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

ASSISTED LIVING FACILITIES

**\$57,870**

Cost Per Year<sup>2</sup>

**2.3**

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

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$77,380**

Cost Per Year<sup>2</sup>

**1.7**

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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OKLAHOMA

# Oregon

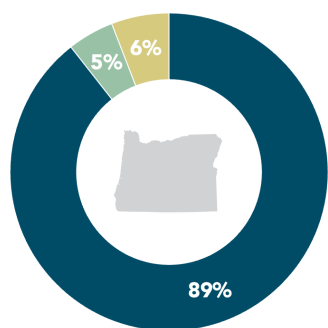
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Oregon

# 82,418

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



- Stand-Alone Policies  
**73,686**
- Extended Benefit Policies  
**3,893**
- Acceleration Policies  
**4,839**

## Stand-Alone LTCI Information

2024

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$172,294,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>1,058</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$162,849</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$2,130,845,410</b>
Number of Claims Opened <sup>1</sup> .....	<b>23,093</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$92,272</b>

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

**\$139**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$91,520**

Cost Per Year<sup>2</sup>

**1.8**

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

HEALTH AIDE SERVICES

**\$91,520**

Cost Per Year<sup>2</sup>

**1.8**

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

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$73,710**

Cost Per Year<sup>2</sup>

**2.2**

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

ASSISTED LIVING FACILITIES

**\$87,750**

Cost Per Year<sup>2</sup>

**1.9**

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

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$189,800**

Cost Per Year<sup>2</sup>

**0.9**

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

PRIVATE ROOM

**\$205,130**

Cost Per Year<sup>2</sup>

**0.8**

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

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OREGON

# Pennsylvania

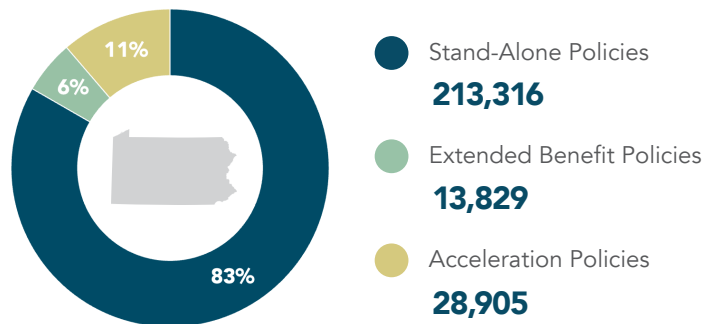
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Pennsylvania

# 256,050

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



## Stand-Alone LTCI Information

2024

Total Estimated Claims Paid <sup>1</sup>	\$638,226,060
Number of Claims Opened <sup>1</sup>	3,722
Estimated Average Claim Per Claimant <sup>1</sup>	\$171,474

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup>	\$7,368,349,520
Number of Claims Opened <sup>1</sup>	70,829
Estimated Average Claim Per Claimant <sup>1</sup>	\$104,030

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

**\$189**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$75,504**

Cost Per Year<sup>2</sup>

**2.3**

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

HEALTH AIDE SERVICES

**\$77,792**

Cost Per Year<sup>2</sup>

**2.2**

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

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$21,840**

Cost Per Year<sup>2</sup>

**7.9**

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

ASSISTED LIVING FACILITIES

**\$73,206**

Cost Per Year<sup>2</sup>

**2.3**

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

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$141,985**

Cost Per Year<sup>2</sup>

**1.2**

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

PRIVATE ROOM

**\$155,490**

Cost Per Year<sup>2</sup>

**1.1**

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

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PENNSYLVANIA

# Rhode Island

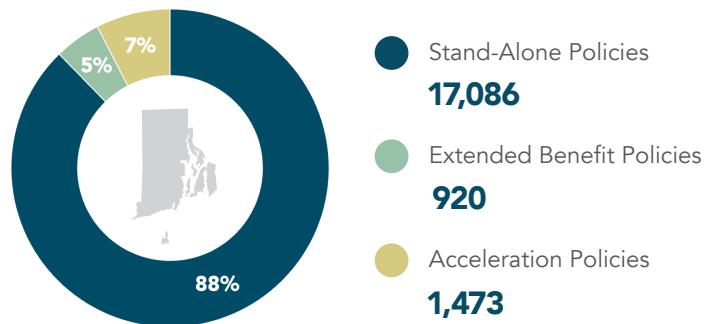
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Rhode Island

# 19,479

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



## Stand-Alone LTCI Information

2024

Total Estimated Claims Paid <sup>1</sup> .....	\$57,708,000
Number of Claims Opened <sup>1</sup> .....	296
Estimated Average Claim Per Claimant <sup>1</sup> .....	\$194,959

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	\$661,033,000
Number of Claims Opened <sup>1</sup> .....	5,481
Estimated Average Claim Per Claimant <sup>1</sup> .....	\$120,604

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

**\$198**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$86,944**

Cost Per Year<sup>2</sup>

**2.2**

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

HEALTH AIDE SERVICES

**\$96,096**

Cost Per Year<sup>2</sup>

**2.0**

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

**\$84,450**

Cost Per Year<sup>2</sup>

**2.3**

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

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$136,875**

Cost Per Year<sup>2</sup>

**1.4**

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

PRIVATE ROOM

**\$152,388**

Cost Per Year<sup>2</sup>

**1.3**

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

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RHODE ISLAND

# South Carolina

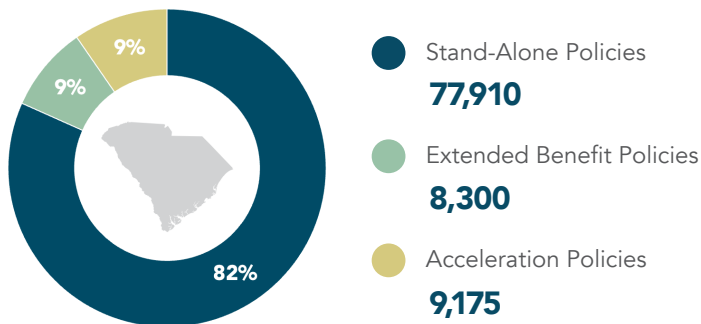
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in South Carolina

# 95,385

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



## Stand-Alone LTCI Information

2024

Total Estimated Claims Paid <sup>1</sup> .....	\$237,638,550
Number of Claims Opened <sup>1</sup> .....	1,432
Estimated Average Claim Per Claimant <sup>1</sup> .....	\$165,949

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	\$2,699,634,550
Number of Claims Opened <sup>1</sup> .....	25,995
Estimated Average Claim Per Claimant <sup>1</sup> .....	\$103,852

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

**\$171**

### 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

**\$18,720**

Cost Per Year<sup>2</sup>

**8.9**

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

ASSISTED LIVING FACILITIES

**\$62,400**

Cost Per Year<sup>2</sup>

**2.7**

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

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$107,493**

Cost Per Year<sup>2</sup>

**1.5**

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

PRIVATE ROOM

**\$114,428**

Cost Per Year<sup>2</sup>

**1.5**

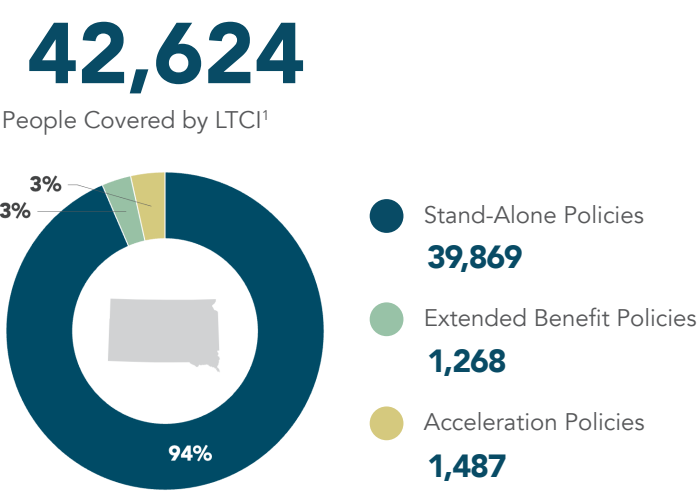
Years Paid by LTCI<sup>3</sup>

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SOUTH CAROLINA

## People Covered in South Dakota



## Stand-Alone LTCI Information

2024	
Total Estimated Claims Paid <sup>1</sup>	<b>\$97,735,650</b>
Number of Claims Opened <sup>1</sup>	<b>582</b>
Estimated Average Claim Per Claimant <sup>1</sup>	<b>\$167,931</b>
INCEPTION-TO-DATE	
Total Estimated Claims Paid <sup>1</sup>	<b>\$1,430,097,130</b>
Number of Claims Opened <sup>1</sup>	<b>15,766</b>
Estimated Average Claim Per Claimant <sup>1</sup>	<b>\$90,708</b>

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

**\$157**

### In-Home Care Costs



HOMEMAKER SERVICES	
<b>\$100,672</b>	<b>1.7</b>
Cost Per Year <sup>2</sup>	Years Paid by LTCI <sup>3</sup>
HEALTH AIDE SERVICES	
<b>\$100,672</b>	<b>1.7</b>
Cost Per Year <sup>2</sup>	Years Paid by LTCI <sup>3</sup>

### Community and Assisted Living Facilities Costs



ADULT DAY CARE	
<b>\$36,920</b>	<b>4.5</b>
Cost Per Year <sup>2</sup>	Years Paid by LTCI <sup>3</sup>
ASSISTED LIVING FACILITIES	
<b>\$52,200</b>	<b>3.2</b>
Cost Per Year <sup>2</sup>	Years Paid by LTCI <sup>3</sup>

### Nursing Home Costs



SEMI-PRIVATE ROOM	
<b>\$105,850</b>	<b>1.6</b>
Cost Per Year <sup>2</sup>	Years Paid by LTCI <sup>3</sup>
PRIVATE ROOM	
<b>\$112,055</b>	<b>1.5</b>
Cost Per Year <sup>2</sup>	Years Paid by LTCI <sup>3</sup>

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# Tennessee

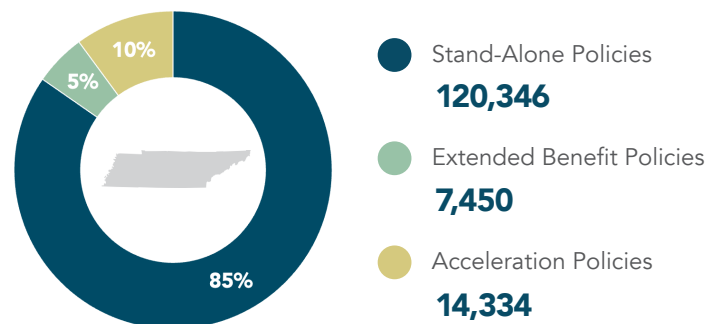
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Tennessee

# 142,130

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



## Stand-Alone LTCI Information

2024

Total Estimated Claims Paid <sup>1</sup>	\$281,768,020
Number of Claims Opened <sup>1</sup>	1,859
Estimated Average Claim Per Claimant <sup>1</sup>	\$151,570

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup>	\$3,446,172,190
Number of Claims Opened <sup>1</sup>	35,682
Estimated Average Claim Per Claimant <sup>1</sup>	\$96,580

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

**\$151**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$68,640**

Cost Per Year<sup>2</sup>

**2.2**

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

HEALTH AIDE SERVICES

**\$70,928**

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>

**6.9**

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

ASSISTED LIVING FACILITIES

**\$64,290**

Cost Per Year<sup>2</sup>

**2.4**

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

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$109,500**

Cost Per Year<sup>2</sup>

**1.4**

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

PRIVATE ROOM

**\$118,260**

Cost Per Year<sup>2</sup>

**1.3**

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

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TENNESSEE

# Texas

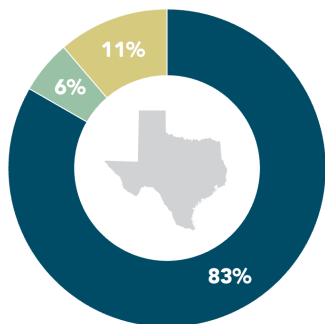
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Texas

# 445,174

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



Stand-Alone Policies	370,889
Extended Benefit Policies	24,100
Acceleration Policies	50,185

## Stand-Alone LTCI Information

2024

Total Estimated Claims Paid <sup>1</sup>	\$1,072,975,680
Number of Claims Opened <sup>1</sup>	5,338
Estimated Average Claim Per Claimant <sup>1</sup>	\$201,007

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup>	\$10,464,171,980
Number of Claims Opened <sup>1</sup>	99,886
Estimated Average Claim Per Claimant <sup>1</sup>	\$104,761

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

**\$147**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$64,064**

Cost Per Year<sup>2</sup>

**3.1**

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

HEALTH AIDE SERVICES

**\$68,640**

Cost Per Year<sup>2</sup>

**2.9**

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

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$26,000**

Cost Per Year<sup>2</sup>

**7.7**

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

ASSISTED LIVING FACILITIES

**\$63,000**

Cost Per Year<sup>2</sup>

**3.2**

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

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$65,700**

Cost Per Year<sup>2</sup>

**3.1**

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

PRIVATE ROOM

**\$85,045**

Cost Per Year<sup>2</sup>

**2.4**

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

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TEXAS

# Utah

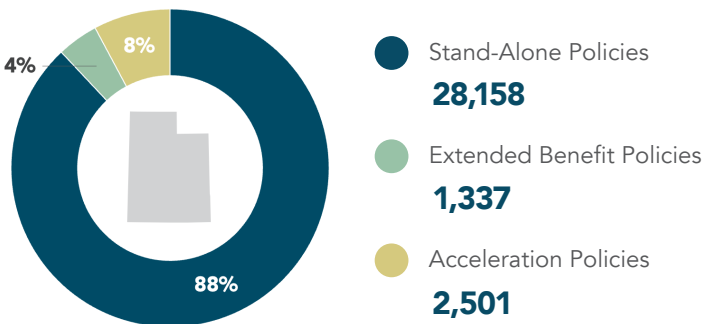
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Utah

# 31,996

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



## Stand-Alone LTCI Information

2024

Total Estimated Claims Paid <sup>1</sup> .....	\$49,291,000
Number of Claims Opened <sup>1</sup> .....	391
Estimated Average Claim Per Claimant <sup>1</sup> .....	\$126,064

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	\$578,335,980
Number of Claims Opened <sup>1</sup> .....	6,771
Estimated Average Claim Per Claimant <sup>1</sup> .....	\$85,414

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

**\$138**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$82,368**

Cost Per Year<sup>2</sup>

**1.5**

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

HEALTH AIDE SERVICES

**\$86,944**

Cost Per Year<sup>2</sup>

**1.4**

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

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$45,500**

Cost Per Year<sup>2</sup>

**2.8**

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

ASSISTED LIVING FACILITIES

**\$56,220**

Cost Per Year<sup>2</sup>

**2.2**

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

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$100,375**

Cost Per Year<sup>2</sup>

**1.3**

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

PRIVATE ROOM

**\$127,750**

Cost Per Year<sup>2</sup>

**1.0**

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

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UTAH

# Vermont

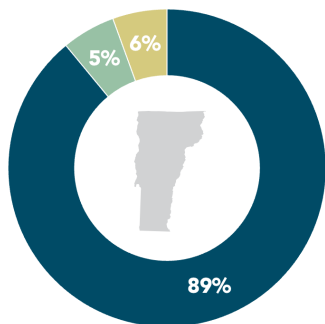
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Vermont

# 14,715

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



- Stand-Alone Policies  
**13,099**
- Extended Benefit Policies  
**801**
- Acceleration Policies  
**815**

## Stand-Alone LTCI Information

2024

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$48,263,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>252</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$191,520</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$485,354,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>4,141</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$117,207</b>

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

**\$149**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$99,528**

Cost Per Year<sup>2</sup>

**1.9**

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

HEALTH AIDE SERVICES

**\$99,528**

Cost Per Year<sup>2</sup>

**1.9**

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

**\$94,470**

Cost Per Year<sup>2</sup>

**2.0**

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

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$164,250**

Cost Per Year<sup>2</sup>

**1.2**

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

PRIVATE ROOM

**\$182,500**

Cost Per Year<sup>2</sup>

**1.0**

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

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VERMONT

# Virginia

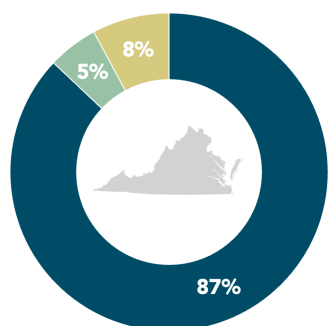
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Virginia

# 241,084

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



- Stand-Alone Policies  
**209,869**
- Extended Benefit Policies  
**12,302**
- Acceleration Policies  
**18,913**

## Stand-Alone LTCI Information

2024

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$554,586,900</b>
Number of Claims Opened <sup>1</sup> .....	<b>2,977</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$186,291</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$5,574,126,550</b>
Number of Claims Opened <sup>1</sup> .....	<b>48,302</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$115,402</b>

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

**\$172**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$73,216**

Cost Per Year<sup>2</sup>

**2.5**

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

HEALTH AIDE SERVICES

**\$75,504**

Cost Per Year<sup>2</sup>

**2.5**

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

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$21,190**

Cost Per Year<sup>2</sup>

**8.8**

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

ASSISTED LIVING FACILITIES

**\$78,150**

Cost Per Year<sup>2</sup>

**2.4**

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

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$104,025**

Cost Per Year<sup>2</sup>

**1.8**

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

PRIVATE ROOM

**\$117,895**

Cost Per Year<sup>2</sup>

**1.6**

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

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VIRGINIA

# Washington

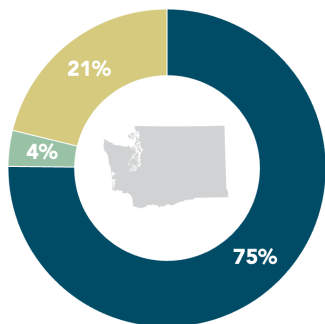
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Washington

# 317,722

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



Stand-Alone Policies	238,811
Extended Benefit Policies	11,589
Acceleration Policies	67,322

## Stand-Alone LTCI Information

2024

Total Estimated Claims Paid <sup>1</sup>	\$390,276,240
Number of Claims Opened <sup>1</sup>	2,122
Estimated Average Claim Per Claimant <sup>1</sup>	\$183,919

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup>	\$4,625,321,430
Number of Claims Opened <sup>1</sup>	46,839
Estimated Average Claim Per Claimant <sup>1</sup>	\$98,749

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

**\$125**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$96,096**

Cost Per Year<sup>2</sup>

**1.9**

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

HEALTH AIDE SERVICES

**\$96,096**

Cost Per Year<sup>2</sup>

**1.9**

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

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$70,525**

Cost Per Year<sup>2</sup>

**2.6**

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

ASSISTED LIVING FACILITIES

**\$83,700**

Cost Per Year<sup>2</sup>

**2.2**

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

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$152,570**

Cost Per Year<sup>2</sup>

**1.2**

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

PRIVATE ROOM

**\$166,075**

Cost Per Year<sup>2</sup>

**1.1**

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

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WASHINGTON

# West Virginia

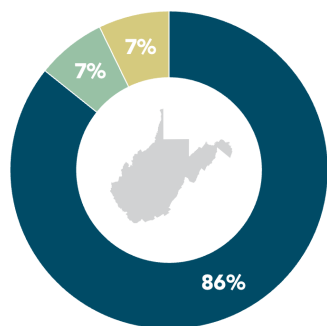
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in West Virginia

# 17,088

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



- Stand-Alone Policies  
**14,652**
- Extended Benefit Policies  
**1,205**
- Acceleration Policies  
**1,231**

## Stand-Alone LTCI Information

2024

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$32,037,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>224</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$143,022</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$468,944,520</b>
Number of Claims Opened <sup>1</sup> .....	<b>5,815</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$80,644</b>

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

**\$156**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$57,200**

Cost Per Year<sup>2</sup>

**2.5**

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

**\$40,950**

Cost Per Year<sup>2</sup>

**3.5**

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

ASSISTED LIVING FACILITIES

**\$67,200**

Cost Per Year<sup>2</sup>

**2.1**

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

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$149,650**

Cost Per Year<sup>2</sup>

**1.0**

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

PRIVATE ROOM

**\$154,395**

Cost Per Year<sup>2</sup>

**0.9**

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

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WEST VIRGINIA

# Wisconsin

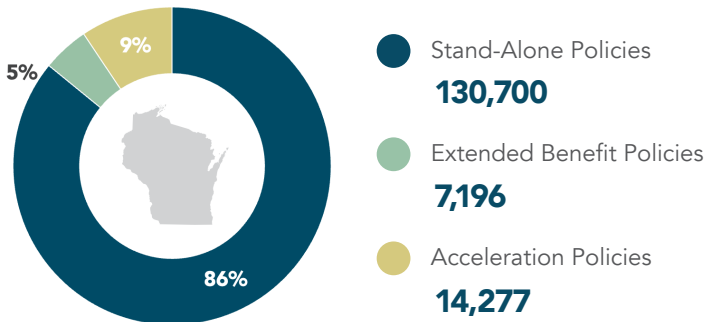
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Wisconsin

# 152,173

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



## Stand-Alone LTCI Information

2024

Total Estimated Claims Paid <sup>1</sup> .....	\$386,374,620
Number of Claims Opened <sup>1</sup> .....	1,948
Estimated Average Claim Per Claimant <sup>1</sup> .....	\$198,344

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	\$3,925,973,400
Number of Claims Opened <sup>1</sup> .....	36,920
Estimated Average Claim Per Claimant <sup>1</sup> .....	\$106,337

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

**\$163**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$82,368**

Cost Per Year<sup>2</sup>

**2.4**

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

HEALTH AIDE SERVICES

**\$86,944**

Cost Per Year<sup>2</sup>

**2.3**

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

### Community and Assisted Living Facilities Costs



ADULT DAY CARE

**\$25,090**

Cost Per Year<sup>2</sup>

**7.9**

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

ASSISTED LIVING FACILITIES

**\$73,800**

Cost Per Year<sup>2</sup>

**2.7**

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

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$120,815**

Cost Per Year<sup>2</sup>

**1.6**

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

PRIVATE ROOM

**\$135,050**

Cost Per Year<sup>2</sup>

**1.5**

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

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WISCONSIN

# Wyoming

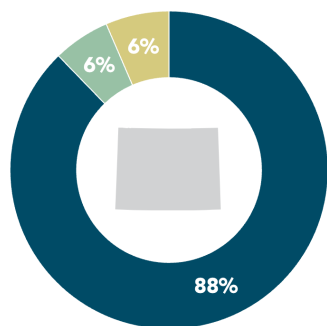
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Wyoming

# 10,420

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



- Stand-Alone Policies  
**9,144**
- Extended Benefit Policies  
**602**
- Acceleration Policies  
**674**

## Stand-Alone LTCI Information

2024

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$23,435,000</b>
Number of Claims Opened <sup>1</sup> .....	<b>145</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$161,621</b>

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup> .....	<b>\$280,981,270</b>
Number of Claims Opened <sup>1</sup> .....	<b>2,889</b>
Estimated Average Claim Per Claimant <sup>1</sup> .....	<b>\$97,259</b>

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

**\$171**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$62,920**

Cost Per Year<sup>2</sup>

**2.6**

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

HEALTH AIDE SERVICES

**\$74,360**

Cost Per Year<sup>2</sup>

**2.2**

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

**\$56,400**

Cost Per Year<sup>2</sup>

**2.9**

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

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$118,990**

Cost Per Year<sup>2</sup>

**1.4**

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

PRIVATE ROOM

**\$123,918**

Cost Per Year<sup>2</sup>

**1.3**

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

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WYOMING

# Washington, D.C.

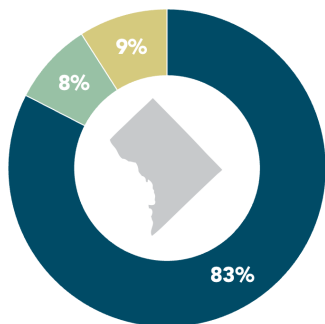
Long-Term Care Insurance (LTCI) Benefits by the Numbers



## People Covered in Washington, D.C.

# 41,767

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



Stand-Alone Policies	34,484
Extended Benefit Policies	3,503
Acceleration Policies	3,780

## Stand-Alone LTCI Information

2024

Total Estimated Claims Paid <sup>1</sup>	\$63,629,000
Number of Claims Opened <sup>1</sup>	295
Estimated Average Claim Per Claimant <sup>1</sup>	\$215,692

INCEPTION-TO-DATE

Total Estimated Claims Paid <sup>1</sup>	\$666,648,000
Number of Claims Opened <sup>1</sup>	4,841
Estimated Average Claim Per Claimant <sup>1</sup>	\$137,709

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

**\$108**

### In-Home Care Costs



HOMEMAKER SERVICES

**\$86,944**

Cost Per Year<sup>2</sup>

**2.5**

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

HEALTH AIDE SERVICES

**\$86,944**

Cost Per Year<sup>2</sup>

**2.5**

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

**\$115,680**

Cost Per Year<sup>2</sup>

**1.9**

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

### Nursing Home Costs



SEMI-PRIVATE ROOM

**\$98,003**

Cost Per Year<sup>2</sup>

**2.2**

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

PRIVATE ROOM

**\$200,385**

Cost Per Year<sup>2</sup>

**1.1**

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

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Data compiled by AHIP, Center for Policy and Research, August 2025.

WASHINGTON, D.C.

# 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 2024), by permission. The NAIC does not endorse any analysis or conclusion based upon the use of its data.
2. CareScout and Genworth Financial, Cost Of Care Survey (2024). Available at <https://www.genworth.com/aging-and-you/finances/cost-of-care.html> (accessed on October 7, 2025).
3. AHIP calculations based on the data from CareScout and Genworth Financial, Cost Of Care Survey (2024), available at <https://www.carescout.com/cost-of-care> (accessed on October 7, 2025) and data from National Association of Insurance Commissioners (NAIC), Long Term Care Form 5 (for the year ending December 2024), by permission. The NAIC does not endorse any analysis or conclusion based upon the use of its data

## 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 2024), by permission, and CareScout and Genworth Financial, Cost Of Care Survey (2024), available at <https://www.carescout.com/cost-of-care> (accessed on October 7, 2025). 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 the submission of one insurer that did not report any numbers for the incurred claims. Additionally, AHIP identified six insurers who submitted similar number of covered lives as in the previous years but extreme outliers data for the claims incurred or premiums. For these insurers their premiums or/and incurred lives were imputed based on the number of covered lives and their 2021 filings, with the average CPI Medical Care inflation for 2021-24 added based on the U.S. Bureau of Labor Statistics data at <https://www.bls.gov/cpi/data.htm> (accessed on October 7). Finally, AHIP identified and normalized the data on the incurred claims and premiums of four insurers that did not submit their data in the required format rounded to the nearest thousand.



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