

# California

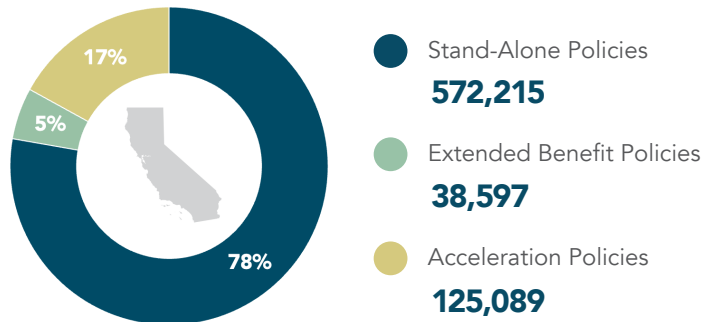
Long-Term Care Insurance (LTCI) Benefits by the Numbers



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

INCEPTION-TO-DATE

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

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 Average LTCI Claim<sup>3</sup>

#### HEALTH AIDE SERVICES

**\$89,232**

Cost Per Year<sup>2</sup>

**2.4**

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

#### ASSISTED LIVING FACILITIES

**\$88,200**

Cost Per Year<sup>2</sup>

**2.4**

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

### Nursing Home Costs



#### SEMI-PRIVATE ROOM

**\$140,343**

Cost Per Year<sup>2</sup>

**1.5**

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

#### PRIVATE ROOM

**\$182,135**

Cost Per Year<sup>2</sup>

**1.2**

Years Paid by Average LTCI Claim<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://ahip.org/2025-LTC-State-Data)

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