

South Carolina

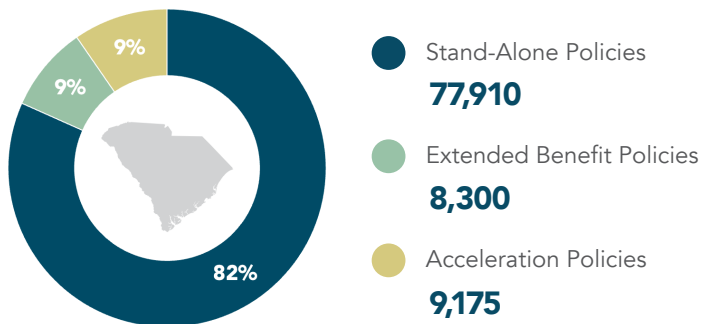
Long-Term Care Insurance (LTCI) Benefits by the Numbers



People Covered in South Carolina

95,385

People Covered by LTCI¹



Stand-Alone LTCI Information

2024

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

INCEPTION-TO-DATE

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

Average Monthly
Premium per Policy¹

\$171

In-Home Care Costs



HOMEMAKER SERVICES

\$68,640

Cost Per Year²

2.4

Years Paid by Average
LTCI Claim³

HEALTH AIDE SERVICES

\$68,640

Cost Per Year²

2.4

Years Paid by Average
LTCI Claim³

Community and Assisted Living Facilities Costs



ADULT DAY CARE

\$18,720

Cost Per Year²

8.9

Years Paid by Average
LTCI Claim³

ASSISTED LIVING FACILITIES

\$62,400

Cost Per Year²

2.7

Years Paid by Average
LTCI Claim³

Nursing Home Costs



SEMI-PRIVATE ROOM

\$107,493

Cost Per Year²

1.5

Years Paid by Average
LTCI Claim³

PRIVATE ROOM

\$114,428

Cost Per Year²

1.5

Years Paid by Average
LTCI Claim³

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.

SOUTH CAROLINA