

Texas

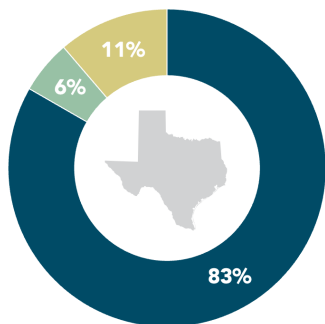
Long-Term Care Insurance (LTCI) Benefits by the Numbers



People Covered in Texas

445,174

People Covered by LTCI¹



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

Stand-Alone LTCI Information

2024

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

INCEPTION-TO-DATE

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

Average Monthly
Premium per Policy¹

\$147

In-Home Care Costs



HOMEMAKER SERVICES

\$64,064

Cost Per Year²

3.1

Years Paid by Average
LTCI Claim³

HEALTH AIDE SERVICES

\$68,640

Cost Per Year²

2.9

Years Paid by Average
LTCI Claim³

Community and Assisted Living Facilities Costs



ADULT DAY CARE

\$26,000

Cost Per Year²

7.7

Years Paid by Average
LTCI Claim³

ASSISTED LIVING FACILITIES

\$63,000

Cost Per Year²

3.2

Years Paid by Average
LTCI Claim³

Nursing Home Costs



SEMI-PRIVATE ROOM

\$65,700

Cost Per Year²

3.1

Years Paid by Average
LTCI Claim³

PRIVATE ROOM

\$85,045

Cost Per Year²

2.4

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.

TEXAS