

Cost of Long-Term Care Services



Mutual of Omaha's **COST-OF-CARE SURVEY**



MUTUAL OF OMAHA'S COST-OF-CARE SURVEY

To sell LTCi, you have to know what your clients can expect to pay for LTC services in your area. Costs vary widely across the United States. For example, a semi-private room in a nursing home ranges from \$113 per day in Dallas to \$319 per day in New York City. Costs for other LTC services, including assisted living and home health care, also vary based on the area of the country. Armed with this important information, you're able to help your clients select an appropriate LTCi policy. Without it, you're simply shooting in the dark.

ABOUT THIS SURVEY

At Mutual of Omaha, our commitment to the LTCi market means we give you the essential tools you need. That's why we commissioned CareScout, a leading provider of LTC data, to develop a cost-of-care survey on our behalf.

CareScout conducted telephone interviews with more than 8,000 LTC providers in 90 regions across the United States and provided cost-of-care averages for three of the most common types of LTC services:

- Nursing home (semi-private room)
- Assisted living facility (one-bedroom unit)
- Home health care (home health aid and homemaker services provided by a non Medicare-certified home health agency)

The result is this handy booklet, which contains cost-of-care data for all 50 states plus the District of Columbia. In some states, an average cost for each service is shown for the entire state. In many other states, costs also are listed for major cities. All to help you better serve your clients.

LTC Cost of Care
NATIONAL



Nursing Home

Semi-Private Room:	\$177 per day	\$64,605 per year
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Assisted Living Facility

One-Bedroom Unit:	\$2,813 per month	\$33,756 per year
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Home Health Care

Home Health Aid:	\$19 per hour	\$39,520 per year
Homemaker Services:	\$18 per hour	\$37,440 per year

NOTE: Home health care costs are based on services provided by a non Medicare-certified home health agency. Annual costs are based on eight hours per day, five days per week, 52 weeks per year.

LTC Cost of Care
ALABAMA



Nursing Home

Semi-Private Room:	\$152 per day	\$55,480 per year
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Assisted Living Facility

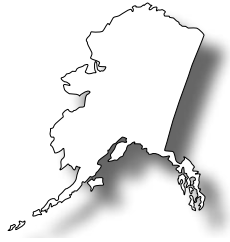
One-Bedroom Unit:	\$2,271 per month	\$27,252 per year
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Home Health Care

Home Health Aid:	\$15 per hour	\$31,200 per year
Homemaker Services:	\$14 per hour	\$29,120 per year

NOTE: Home health care costs are based on services provided by a non Medicare-certified home health agency. Annual costs are based on eight hours per day, five days per week, 52 weeks per year.

LTC Cost of Care
ALASKA



Nursing Home

Semi-Private Room:	\$358 per day	\$130,670 per year
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Assisted Living Facility

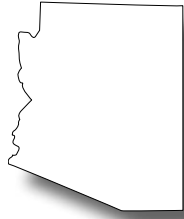
One-Bedroom Unit:	\$4,297 per month	\$51,564 per year
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Home Health Care

Home Health Aid:	\$24 per hour	\$49,920 per year
Homemaker Services:	\$24 per hour	\$49,920 per year

NOTE: Home health care costs are based on services provided by a non Medicare-certified home health agency. Annual costs are based on eight hours per day, five days per week, 52 weeks per year.

LTC Cost of Care
ARIZONA



Nursing Home

Semi-Private Room:		
Phoenix	\$160 per day	\$58,400 per year
Remainder of the State	\$156 per day	\$56,940 per year

Assisted Living Facility

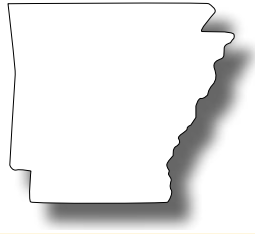
One-Bedroom Unit:		
Phoenix	\$2,586 per month	\$31,032 per year
Remainder of the State	\$2,812 per month	\$33,744 per year

Home Health Care

Home Health Aid:		
Phoenix	\$19 per hour	\$39,520 per year
Remainder of the State	\$18 per hour	\$37,440 per year
Homemaker Services:		
Phoenix	\$19 per hour	\$39,520 per year
Remainder of the State	\$19 per hour	\$39,520 per year

NOTE: Home health care costs are based on services provided by a non Medicare-certified home health agency. Annual costs are based on eight hours per day, five days per week, 52 weeks per year.

LTC Cost of Care
ARKANSAS



Nursing Home

Semi-Private Room:

Little Rock	\$127 per day	\$46,355 per year
Remainder of the State	\$125 per day	\$45,625 per year

Assisted Living Facility

One-Bedroom Unit:

Little Rock	\$2,105 per month	\$25,260 per year
Remainder of the State	\$2,052 per month	\$24,624 per year

Home Health Care

Home Health Aid:

Little Rock	\$16 per hour	\$33,280 per year
Remainder of the State	\$15 per hour	\$31,200 per year

Homemaker Services:

Little Rock	\$15 per hour	\$31,200 per year
Remainder of the State	\$14 per hour	\$29,120 per year

NOTE: Home health care costs are based on services provided by a non Medicare-certified home health agency. Annual costs are based on eight hours per day, five days per week, 52 weeks per year.

LTC Cost of Care
CALIFORNIA



Nursing Home

Semi-Private Room:

Los Angeles	\$169 per day	\$61,685 per year
Sacramento	\$201 per day	\$73,365 per year
San Diego	\$202 per day	\$73,730 per year
San Francisco	\$211 per day	\$77,015 per year
Remainder of the State	\$184 per day	\$67,160 per year

Assisted Living Facility

One-Bedroom Unit:

Los Angeles	\$3,040 per month	\$36,480 per year
Sacramento	\$2,977 per month	\$35,724 per year
San Diego	\$2,863 per month	\$34,356 per year
San Francisco	\$3,188 per month	\$38,256 per year
Remainder of the State	\$3,009 per month	\$36,108 per year

Home Health Care

Home Health Aid:

Los Angeles	\$20 per hour	\$41,600 per year
Sacramento	\$22 per hour	\$45,760 per year
San Diego	\$20 per hour	\$41,600 per year
San Francisco	\$24 per hour	\$49,920 per year
Remainder of the State	\$20 per hour	\$41,600 per year

Homemaker Services:

Los Angeles	\$18 per hour	\$37,440 per year
Sacramento	\$20 per hour	\$41,600 per year
San Diego	\$19 per hour	\$39,520 per year
San Francisco	\$22 per hour	\$45,760 per year
Remainder of the State	\$19 per hour	\$39,520 per year

NOTE: Home health care costs are based on services provided by a non Medicare-certified home health agency. Annual costs are based on eight hours per day, five days per week, 52 weeks per year.

LTC Cost of Care COLORADO



Nursing Home

Semi-Private Room:

Denver	\$183 per day	\$66,795 per year
Remainder of the State	\$166 per day	\$60,590 per year

Assisted Living Facility

One-Bedroom Unit:

Denver	\$3,082 per month	\$36,984 per year
Remainder of the State	\$2,743 per month	\$32,916 per year

Home Health Care

Home Health Aid:

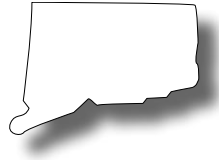
Denver	\$21 per hour	\$43,680 per year
Remainder of the State	\$23 per hour	\$47,840 per year

Homemaker Services:

Denver	\$19 per hour	\$39,520 per year
Remainder of the State	\$19 per hour	\$39,520 per year

NOTE: Home health care costs are based on services provided by a non Medicare-certified home health agency. Annual costs are based on eight hours per day, five days per week, 52 weeks per year.

LTC Cost of Care CONNECTICUT



Nursing Home

Semi-Private Room:		
Bridgeport	\$313 per day	\$114,245 per year
Remainder of the State	\$311 per day	\$113,515 per year

Assisted Living Facility

One-Bedroom Unit:		
Bridgeport	\$4,766 per month	\$57,192 per year
Remainder of the State	\$3,691 per month	\$44,292 per year

Home Health Care

Home Health Aid:		
Bridgeport	\$21 per hour	\$43,680 per year
Remainder of the State	\$21 per hour	\$43,680 per year

Homemaker Services:		
Bridgeport	\$18 per hour	\$37,440 per year
Remainder of the State	\$18 per hour	\$37,440 per year

NOTE: Home health care costs are based on services provided by a non Medicare-certified home health agency. Annual costs are based on eight hours per day, five days per week, 52 weeks per year.

LTC Cost of Care
DELAWARE



Nursing Home

Semi-Private Room:	\$211 per day	\$77,015 per year
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Assisted Living Facility

One-Bedroom Unit:	\$3,405 per month	\$40,860 per year
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Home Health Care

Home Health Aid:	\$20 per hour	\$41,600 per year
Homemaker Services:	\$19 per hour	\$39,520 per year

NOTE: Home health care costs are based on services provided by a non Medicare-certified home health agency. Annual costs are based on eight hours per day, five days per week, 52 weeks per year.

LTC Cost of Care

DISTRICT OF COLUMBIA



Nursing Home

Semi-Private Room:	\$242 per day	\$88,330 per year
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Assisted Living Facility

One-Bedroom Unit:	\$3,443 per month	\$41,316 per year
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Home Health Care

Home Health Aid:	\$21 per hour	\$43,680 per year
Homemaker Services:	\$20 per hour	\$41,600 per year

NOTE: Home health care costs are based on services provided by a non Medicare-certified home health agency. Annual costs are based on eight hours per day, five days per week, 52 weeks per year.

LTC Cost of Care
FLORIDA



Nursing Home

Semi-Private Room:

Jacksonville	\$175 per day	\$63,875 per year
Miami	\$195 per day	\$71,175 per year
Orlando	\$186 per day	\$67,890 per year
Tampa	\$183 per day	\$66,795 per year
Remainder of the State	\$191 per day	\$69,715 per year

Assisted Living Facility

One-Bedroom Unit:

Jacksonville	\$2,564 per month	\$30,768 per year
Miami	\$2,344 per month	\$28,128 per year
Orlando	\$2,694 per month	\$32,328 per year
Tampa	\$2,520 per month	\$30,240 per year
Remainder of the State	\$2,506 per month	\$30,072 per year

Home Health Care

Home Health Aid:

Jacksonville	\$19 per hour	\$39,520 per year
Miami	\$16 per hour	\$33,280 per year
Orlando	\$18 per hour	\$37,440 per year
Tampa	\$19 per hour	\$39,520 per year
Remainder of the State	\$19 per hour	\$39,520 per year

Homemaker Services:

Jacksonville	\$17 per hour	\$35,360 per year
Miami	\$15 per hour	\$31,200 per year
Orlando	\$17 per hour	\$35,360 per year
Tampa	\$17 per hour	\$35,360 per year
Remainder of the State	\$18 per hour	\$37,440 per year

NOTE: Home health care costs are based on services provided by a non Medicare-certified home health agency. Annual costs are based on eight hours per day, five days per week, 52 weeks per year.

LTC Cost of Care
GEORGIA



Nursing Home

Semi-Private Room:

Atlanta	\$162 per day	\$59,130 per year
Remainder of the State	\$139 per day	\$50,735 per year

Assisted Living Facility

One-Bedroom Unit:

Atlanta	\$2,490 per month	\$29,880 per year
Remainder of the State	\$2,028 per month	\$24,336 per year

Home Health Care

Home Health Aid:

Atlanta	\$18 per hour	\$37,440 per year
Remainder of the State	\$16 per hour	\$33,280 per year

Homemaker Services:

Atlanta	\$17 per hour	\$35,360 per year
Remainder of the State	\$15 per hour	\$31,200 per year

NOTE: Home health care costs are based on services provided by a non Medicare-certified home health agency. Annual costs are based on eight hours per day, five days per week, 52 weeks per year.

LTC Cost of Care HAWAII



Nursing Home

Semi-Private Room:	\$244 per day	\$89,060 per year
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Assisted Living Facility

One-Bedroom Unit:	\$2,728 per month	\$32,736 per year
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Home Health Care

Home Health Aid:	\$23 per hour	\$47,840 per year
Homemaker Services:	\$20 per hour	\$41,600 per year

NOTE: Home health care costs are based on services provided by a non Medicare-certified home health agency. Annual costs are based on eight hours per day, five days per week, 52 weeks per year.

LTC Cost of Care IDAHO



Nursing Home

Semi-Private Room:	\$171 per day	\$62,415 per year
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Assisted Living Facility

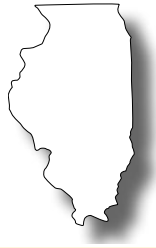
One-Bedroom Unit:	\$2,503 per month	\$30,036 per year
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Home Health Care

Home Health Aid:	\$16 per hour	\$33,280 per year
Homemaker Services:	\$15 per hour	\$31,200 per year

NOTE: Home health care costs are based on services provided by a non Medicare-certified home health agency. Annual costs are based on eight hours per day, five days per week, 52 weeks per year.

LTC Cost of Care
ILLINOIS



Nursing Home

Semi-Private Room:

Chicago	\$173 per day	\$63,145 per year
Remainder of the State	\$126 per day	\$45,990 per year

Assisted Living Facility

One-Bedroom Unit:

Chicago	\$3,680 per month	\$44,160 per year
Remainder of the State	\$2,572 per month	\$30,864 per year

Home Health Care

Home Health Aid:

Chicago	\$20 per hour	\$41,600 per year
Remainder of the State	\$19 per hour	\$39,520 per year

Homemaker Services:

Chicago	\$18 per hour	\$37,440 per year
Remainder of the State	\$18 per hour	\$37,440 per year

NOTE: Home health care costs are based on services provided by a non Medicare-certified home health agency. Annual costs are based on eight hours per day, five days per week, 52 weeks per year.

LTC Cost of Care
INDIANA



Nursing Home

Semi-Private Room:

Indianapolis	\$153 per day	\$55,845 per year
Remainder of the State	\$152 per day	\$55,480 per year

Assisted Living Facility

One-Bedroom Unit:

Indianapolis	\$2,849 per month	\$34,118 per year
Remainder of the State	\$2,561 per month	\$30,732 per year

Home Health Care

Home Health Aid:

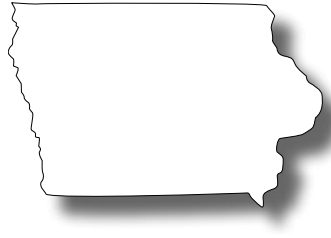
Indianapolis	\$20 per hour	\$41,600 per year
Remainder of the State	\$19 per hour	\$39,520 per year

Homemaker Services:

Indianapolis	\$18 per hour	\$37,440 per year
Remainder of the State	\$18 per hour	\$37,440 per year

NOTE: Home health care costs are based on services provided by a non Medicare-certified home health agency. Annual costs are based on eight hours per day, five days per week, 52 weeks per year.

LTC Cost of Care
IOWA



Nursing Home

Semi-Private Room:	\$125 per day	\$45,625 per year
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Assisted Living Facility

One-Bedroom Unit:	\$2,375 per month	\$28,500 per year
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Home Health Care

Home Health Aid:	\$19 per hour	\$39,520 per year
Homemaker Services:	\$18 per hour	\$37,440 per year

NOTE: Home health care costs are based on services provided by a non Medicare-certified home health agency. Annual costs are based on eight hours per day, five days per week, 52 weeks per year.

LTC Cost of Care
KANSAS



Nursing Home

Semi-Private Room:	\$124 per day	\$45,260 per year
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Assisted Living Facility

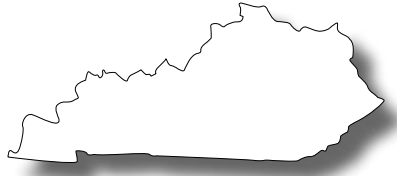
One-Bedroom Unit:	\$3,099 per month	\$37,188 per year
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Home Health Care

Home Health Aid:	\$17 per hour	\$35,360 per year
Homemaker Services:	\$16 per hour	\$33,280 per year

NOTE: Home health care costs are based on services provided by a non Medicare-certified home health agency. Annual costs are based on eight hours per day, five days per week, 52 weeks per year.

LTC Cost of Care
KENTUCKY



Nursing Home

Semi-Private Room:	\$153 per day	\$55,845 per year
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Assisted Living Facility

One-Bedroom Unit:	\$2,495 per month	\$29,940 per year
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Home Health Care

Home Health Aid:	\$17 per hour	\$35,360 per year
Homemaker Services:	\$16 per hour	\$33,280 per year

NOTE: Home health care costs are based on services provided by a non Medicare-certified home health agency. Annual costs are based on eight hours per day, five days per week, 52 weeks per year.

LTC Cost of Care
LOUISIANA



Nursing Home

Semi-Private Room:	\$120 per day	\$43,800 per year
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Assisted Living Facility

One-Bedroom Unit:	\$2,593 per month	\$31,116 per year
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Home Health Care

Home Health Aid:	\$14 per hour	\$29,120 per year
Homemaker Services:	\$14 per hour	\$29,120 per year

NOTE: Home health care costs are based on services provided by a non Medicare-certified home health agency. Annual costs are based on eight hours per day, five days per week, 52 weeks per year.

LTC Cost of Care
MAINE



Nursing Home

Semi-Private Room:	\$222 per day	\$81,030 per year
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Assisted Living Facility

One-Bedroom Unit:	\$3,885 per month	\$46,620 per year
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Home Health Care

Home Health Aid:	\$21 per hour	\$43,680 per year
Homemaker Services:	\$19 per hour	\$39,520 per year

NOTE: Home health care costs are based on services provided by a non Medicare-certified home health agency. Annual costs are based on eight hours per day, five days per week, 52 weeks per year.

LTC Cost of Care
MARYLAND



Nursing Home

Semi-Private Room:

Baltimore	\$216 per day	\$78,840 per year
Remainder of the State	\$201 per day	\$73,365 per year

Assisted Living Facility

One-Bedroom Unit:

Baltimore	\$2,927 per month	\$35,124 per year
Remainder of the State	\$2,875 per month	\$34,500 per year

Home Health Care

Home Health Aid:

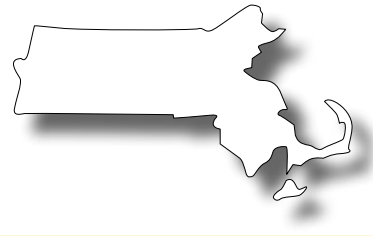
Baltimore	\$20 per hour	\$41,600 per year
Remainder of the State	\$19 per hour	\$39,520 per year

Homemaker Services:

Baltimore	\$18 per hour	\$37,440 per year
Remainder of the State	\$18 per hour	\$37,440 per year

NOTE: Home health care costs are based on services provided by a non Medicare-certified home health agency. Annual costs are based on eight hours per day, five days per week, 52 weeks per year.

LTC Cost of Care MASSACHUSETTS



Nursing Home

Semi-Private Room:

Boston	\$273 per day	\$99,645 per year
Remainder of the State	\$264 per day	\$96,360 per year

Assisted Living Facility

One-Bedroom Unit:

Boston	\$4,310 per month	\$51,720 per year
Remainder of the State	\$3,694 per month	\$44,328 per year

Home Health Care

Home Health Aid:

Boston	\$22 per hour	\$45,760 per year
Remainder of the State	\$22 per hour	\$45,760 per year

Homemaker Services:

Boston	\$21 per hour	\$39,520 per year
Remainder of the State	\$21 per hour	\$39,520 per year

NOTE: Home health care costs are based on services provided by a non Medicare-certified home health agency. Annual costs are based on eight hours per day, five days per week, 52 weeks per year.

LTC Cost of Care MICHIGAN



Nursing Home

Semi-Private Room:

Detroit	\$182 per day	\$66,430 per year
Remainder of the State	\$188 per day	\$68,620 per year

Assisted Living Facility

One-Bedroom Unit:

Detroit	\$2,857 per month	\$34,284 per year
Remainder of the State	\$2,278 per month	\$27,336 per year

Home Health Care

Home Health Aid:

Detroit	\$20 per hour	\$41,600 per year
Remainder of the State	\$20 per hour	\$41,600 per year

Homemaker Services:

Detroit	\$18 per hour	\$37,440 per year
Remainder of the State	\$18 per hour	\$37,440 per year

NOTE: Home health care costs are based on services provided by a non Medicare-certified home health agency. Annual costs are based on eight hours per day, five days per week, 52 weeks per year.

LTC Cost of Care
MINNESOTA



Nursing Home

Semi-Private Room:

Minneapolis	\$168 per day	\$61,320 per year
Remainder of the State	\$166 per day	\$60,590 per year

Assisted Living Facility

One-Bedroom Unit:

Minneapolis	\$3,210 per month	\$38,520 per year
Remainder of the State	\$2,421 per month	\$29,052 per year

Home Health Care

Home Health Aid:

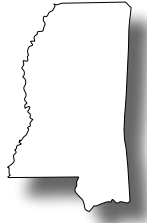
Minneapolis	\$25 per hour	\$52,000 per year
Remainder of the State	\$24 per hour	\$49,920 per year

Homemaker Services:

Minneapolis	\$22 per hour	\$45,760 per year
Remainder of the State	\$22 per hour	\$45,760 per year

NOTE: Home health care costs are based on services provided by a non Medicare-certified home health agency. Annual costs are based on eight hours per day, five days per week, 52 weeks per year.

LTC Cost of Care
MISSISSIPPI



Nursing Home

Semi-Private Room:	\$161 per day	\$58,765 per year
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Assisted Living Facility

One-Bedroom Unit:	\$2,019 per month	\$24,228 per year
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Home Health Care

Home Health Aid:	\$15 per hour	\$31,200 per year
Homemaker Services:	\$13 per hour	\$27,040 per year

NOTE: Home health care costs are based on services provided by a non Medicare-certified home health agency. Annual costs are based on eight hours per day, five days per week, 52 weeks per year.

LTC Cost of Care
MISSOURI



Nursing Home

Semi-Private Room:

Kansas City	\$134 per day	\$48,910 per year
St. Louis	\$134 per day	\$48,910 per year
Springfield	\$120 per day	\$43,800 per year
Remainder of the State	\$114 per day	\$41,610 per year

Assisted Living Facility

One-Bedroom Unit:

Kansas City	\$2,271 per month	\$27,252 per year
St. Louis	\$2,832 per month	\$33,984 per year
Springfield	\$2,090 per month	\$25,080 per year
Remainder of the State	\$2,157 per month	\$25,884 per year

Home Health Care

Home Health Aid:

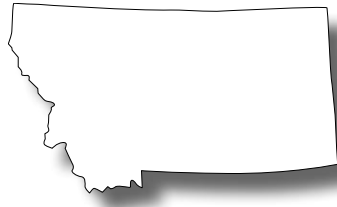
Kansas City	\$17 per hour	\$35,360 per year
St. Louis	\$19 per hour	\$39,510 per year
Springfield	\$19 per hour	\$39,520 per year
Remainder of the State	\$21 per hour	\$43,680 per year

Homemaker Services:

Kansas City	\$16 per hour	\$33,280 per year
St. Louis	\$18 per hour	\$37,440 per year
Springfield	\$18 per hour	\$37,440 per year
Remainder of the State	\$18 per hour	\$37,440 per year

NOTE: Home health care costs are based on services provided by a non Medicare-certified home health agency. Annual costs are based on eight hours per day, five days per week, 52 weeks per year.

LTC Cost of Care
MONTANA



Nursing Home

Semi-Private Room:	\$160 per day	\$58,400 per year
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Assisted Living Facility

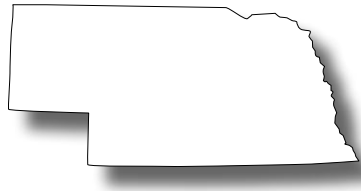
One-Bedroom Unit:	\$2,537 per month	\$30,444 per year
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Home Health Care

Home Health Aid:	\$19 per hour	\$39,520 per year
Homemaker Services:	\$17 per hour	\$35,360 per year

NOTE: Home health care costs are based on services provided by a non Medicare-certified home health agency. Annual costs are based on eight hours per day, five days per week, 52 weeks per year.

LTC Cost of Care
NEBRASKA



Nursing Home

Semi-Private Room:

Omaha	\$167 per day	\$60,955 per year
Remainder of the State	\$151 per day	\$55,115 per year

Assisted Living Facility

One-Bedroom Unit:

Omaha	\$3,999 per month	\$47,988 per year
Remainder of the State	\$2,387 per month	\$28,644 per year

Home Health Care

Home Health Aid:

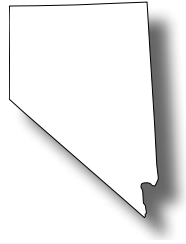
Omaha	\$21 per hour	\$43,680 per year
Remainder of the State	\$18 per hour	\$37,440 per year

Homemaker Services:

Omaha	\$18 per hour	\$37,440 per year
Remainder of the State	\$16 per hour	\$33,280 per year

NOTE: Home health care costs are based on services provided by a non Medicare-certified home health agency. Annual costs are based on eight hours per day, five days per week, 52 weeks per year.

LTC Cost of Care
NEVADA



Nursing Home

Semi-Private Room:

Las Vegas	\$173 per day	\$63,145 per year
Remainder of the State	\$184 per day	\$67,160 per year

Assisted Living Facility

One-Bedroom Unit:

Las Vegas	\$2,540 per month	\$30,480 per year
Remainder of the State	\$2,077 per month	\$24,924 per year

Home Health Care

Home Health Aid:

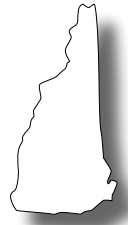
Las Vegas	\$21 per hour	\$43,680 per year
Remainder of the State	\$21 per hour	\$43,680 per year

Homemaker Services:

Las Vegas	\$20 per hour	\$41,600 per year
Remainder of the State	\$18 per hour	\$37,440 per year

NOTE: Home health care costs are based on services provided by a non Medicare-certified home health agency. Annual costs are based on eight hours per day, five days per week, 52 weeks per year.

LTC Cost of Care NEW HAMPSHIRE



Nursing Home

Semi-Private Room:	\$246 per day	\$89,790 per year
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Assisted Living Facility

One-Bedroom Unit:	\$3,425 per month	\$41,100 per year
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Home Health Care

Home Health Aid:	\$23 per hour	\$47,840 per year
Homemaker Services:	\$20 per hour	\$41,600 per year

NOTE: Home health care costs are based on services provided by a non Medicare-certified home health agency. Annual costs are based on eight hours per day, five days per week, 52 weeks per year.

LTC Cost of Care
NEW JERSEY



Nursing Home

Semi-Private Room:	\$250 per day	\$91,250 per year
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Assisted Living Facility

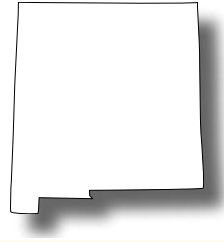
One-Bedroom Unit:	\$3,899 per month	\$46,788 per year
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Home Health Care

Home Health Aid:	\$19 per hour	\$39,520 per year
Homemaker Services:	\$19 per hour	\$39,520 per year

NOTE: Home health care costs are based on services provided by a non Medicare-certified home health agency. Annual costs are based on eight hours per day, five days per week, 52 weeks per year.

LTC Cost of Care NEW MEXICO



Nursing Home

Semi-Private Room:	\$149 per day	\$54,385 per year
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Assisted Living Facility

One-Bedroom Unit:	\$2,589 per month	\$31,068 per year
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Home Health Care

Home Health Aid:	\$18 per hour	\$37,440 per year
Homemaker Services:	\$18 per hour	\$37,440 per year

NOTE: Home health care costs are based on services provided by a non Medicare-certified home health agency. Annual costs are based on eight hours per day, five days per week, 52 weeks per year.

LTC Cost of Care
NEW YORK



Nursing Home

Semi-Private Room:

New York City	\$319 per day	\$116,435 per year
Rochester	\$265 per day	\$96,725 per year
Buffalo	\$265 per day	\$96,725 per year
Syracuse	\$265 per day	\$96,725 per year
Remainder of the State	\$225 per day	\$82,125 per year

Assisted Living Facility

One-Bedroom Unit:

New York City	\$3,997 per month	\$47,964 per year
Rochester	\$3,236 per month	\$38,832 per year
Buffalo	\$3,236 per month	\$38,832 per year
Syracuse	\$3,236 per month	\$38,832 per year
Remainder of the State	\$2,663 per month	\$31,956 per year

Home Health Care

Home Health Aid:

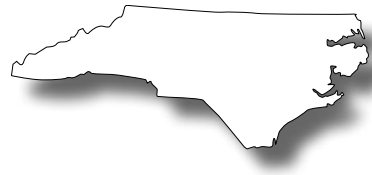
New York City	\$20 per hour	\$41,600 per year
Rochester	\$21 per hour	\$43,680 per year
Buffalo	\$21 per hour	\$43,680 per year
Syracuse	\$21 per hour	\$43,680 per year
Remainder of the State	\$20 per hour	\$41,600 per year

Homemaker Services:

New York City	\$19 per hour	\$39,520 per year
Rochester	\$19 per hour	\$39,520 per year
Buffalo	\$19 per hour	\$39,520 per year
Syracuse	\$19 per hour	\$39,520 per year
Remainder of the State	\$19 per hour	\$39,520 per year

NOTE: Home health care costs are based on services provided by a non Medicare-certified home health agency. Annual costs are based on eight hours per day, five days per week, 52 weeks per year.

LTC Cost of Care NORTH CAROLINA



Nursing Home

Semi-Private Room:

Charlotte	\$170 per day	\$62,050 per year
Remainder of the State	\$162 per day	\$59,130 per year

Assisted Living Facility

One-Bedroom Unit:

Charlotte	\$2,476 per month	\$29,712 per year
Remainder of the State	\$2,227 per month	\$26,724 per year

Home Health Care

Home Health Aid:

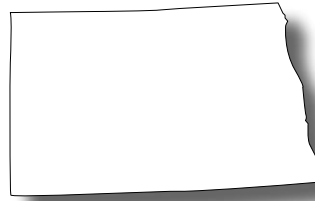
Charlotte	\$17 per hour	\$35,360 per year
Remainder of the State	\$17 per hour	\$35,360 per year

Homemaker Services:

Charlotte	\$16 per hour	\$33,280 per year
Remainder of the State	\$16 per hour	\$33,280 per year

NOTE: Home health care costs are based on services provided by a non Medicare-certified home health agency. Annual costs are based on eight hours per day, five days per week, 52 weeks per year.

LTC Cost of Care NORTH DAKOTA



Nursing Home

Semi-Private Room:	\$193 per day	\$70,445 per year
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Assisted Living Facility

One-Bedroom Unit:	\$2,946 per month	\$35,352 per year
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Home Health Care

Home Health Aid:	\$20 per hour	\$41,600 per year
Homemaker Services:	\$18 per hour	\$37,440 per year

NOTE: Home health care costs are based on services provided by a non Medicare-certified home health agency. Annual costs are based on eight hours per day, five days per week, 52 weeks per year.

LTC Cost of Care
OHIO



Nursing Home

Semi-Private Room:		
Cleveland	\$178 per day	\$64,970 per year
Remainder of the State	\$163 per day	\$59,495 per year

Assisted Living Facility

One-Bedroom Unit:		
Cleveland	\$3,033 per month	\$36,396 per year
Remainder of the State	\$2,699 per month	\$32,388 per year

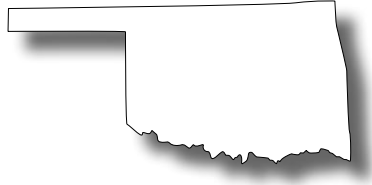
Home Health Care

Home Health Aid:		
Cleveland	\$18 per hour	\$37,440 per year
Remainder of the State	\$18 per hour	\$37,440 per year

Homemaker Services:		
Cleveland	\$16 per hour	\$33,280 per year
Remainder of the State	\$17 per hour	\$35,360 per year

NOTE: Home health care costs are based on services provided by a non Medicare-certified home health agency. Annual costs are based on eight hours per day, five days per week, 52 weeks per year.

LTC Cost of Care
OKLAHOMA



Nursing Home

Semi-Private Room:		
Oklahoma City	\$129 per day	\$47,085 per year
Remainder of the State	\$118 per day	\$43,070 per year

Assisted Living Facility

One-Bedroom Unit:		
Oklahoma City	\$2,393 per month	\$28,716 per year
Remainder of the State	\$2,224 per month	\$26,688 per year

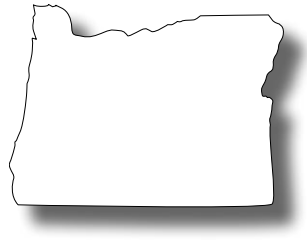
Home Health Care

Home Health Aid:		
Oklahoma City	\$19 per hour	\$39,520 per year
Remainder of the State	\$18 per hour	\$37,440 per year

Homemaker Services:		
Oklahoma City	\$16 per hour	\$33,280 per year
Remainder of the State	\$16 per hour	\$33,280 per year

NOTE: Home health care costs are based on services provided by a non Medicare-certified home health agency. Annual costs are based on eight hours per day, five days per week, 52 weeks per year.

LTC Cost of Care
OREGON



Nursing Home

Semi-Private Room:		
Portland	\$204 per day	\$74,460 per year
Remainder of the State	\$189 per day	\$68,985 per year

Assisted Living Facility

One-Bedroom Unit:		
Portland	\$3,370 per month	\$40,440 per year
Remainder of the State	\$2,931 per month	\$35,172 per year

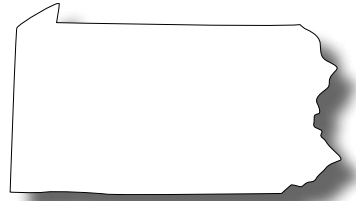
Home Health Care

Home Health Aid:		
Portland	\$21 per hour	\$43,680 per year
Remainder of the State	\$20 per hour	\$41,600 per year

Homemaker Services:		
Portland	\$19 per hour	\$39,520 per year
Remainder of the State	\$18 per hour	\$37,440 per year

NOTE: Home health care costs are based on services provided by a non Medicare-certified home health agency. Annual costs are based on eight hours per day, five days per week, 52 weeks per year.

LTC Cost of Care PENNSYLVANIA



Nursing Home

Semi-Private Room:

Philadelphia	\$234 per day	\$85,410 per year
Pittsburgh	\$210 per day	\$76,650 per year
Remainder of the State	\$196 per day	\$71,540 per year

Assisted Living Facility

One-Bedroom Unit:

Philadelphia	\$3,056 per month	\$36,672 per year
Pittsburgh	\$3,041 per month	\$36,492 per year
Remainder of the State	\$2,486 per month	\$29,832 per year

Home Health Care

Home Health Aid:

Philadelphia	\$19 per hour	\$39,520 per year
Pittsburgh	\$19 per hour	\$39,520 per year
Remainder of the State	\$19 per hour	\$39,520 per year

Homemaker Services:

Philadelphia	\$18 per hour	\$37,440 per year
Pittsburgh	\$18 per hour	\$37,440 per year
Remainder of the State	\$18 per hour	\$37,440 per year

NOTE: Home health care costs are based on services provided by a non Medicare-certified home health agency. Annual costs are based on eight hours per day, five days per week, 52 weeks per year.

LTC Cost of Care RHODE ISLAND



Nursing Home

Semi-Private Room:	\$213 per day	\$77,745 per year
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Assisted Living Facility

One-Bedroom Unit:	\$3,531 per month	\$42,372 per year
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Home Health Care

Home Health Aid:	\$23 per hour	\$47,840 per year
Homemaker Services:	\$19 per hour	\$39,520 per year

NOTE: Home health care costs are based on services provided by a non Medicare-certified home health agency. Annual costs are based on eight hours per day, five days per week, 52 weeks per year.

LTC Cost of Care SOUTH CAROLINA



Nursing Home

Semi-Private Room:	\$148 per day	\$54,020 per year
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Assisted Living Facility

One-Bedroom Unit:	\$2,387 per month	\$28,644 per year
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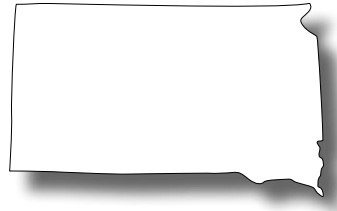
Home Health Care

Home Health Aid:	\$17 per hour	\$35,360 per year
Homemaker Services:	\$16 per hour	\$33,280 per year

NOTE: Home health care costs are based on services provided by a non Medicare-certified home health agency. Annual costs are based on eight hours per day, five days per week, 52 weeks per year.

LTC Cost of Care

SOUTH DAKOTA



Nursing Home

Semi-Private Room:	\$136 per day	\$49,640 per year
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Assisted Living Facility

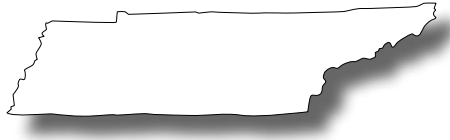
One-Bedroom Unit:	\$2,061 per month	\$24,732 per year
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Home Health Care

Home Health Aid:	\$19 per hour	\$39,520 per year
Homemaker Services:	\$18 per hour	\$37,440 per year

NOTE: Home health care costs are based on services provided by a non Medicare-certified home health agency. Annual costs are based on eight hours per day, five days per week, 52 weeks per year.

LTC Cost of Care TENNESSEE



Nursing Home

Semi-Private Room:

Memphis	\$152 per day	\$55,480 per year
Nashville	\$150 per day	\$54,750 per year
Remainder of the State	\$149 per day	\$54,385 per year

Assisted Living Facility

One-Bedroom Unit:

Memphis	\$2,851 per month	\$34,212 per year
Nashville	\$2,532 per month	\$30,384 per year
Remainder of the State	\$2,716 per month	\$35,592 per year

Home Health Care

Home Health Aid:

Memphis	\$15 per hour	\$31,200 per year
Nashville	\$18 per hour	\$37,440 per year
Remainder of the State	\$16 per hour	\$33,280 per year

Homemaker Services:

Memphis	\$14 per hour	\$29,120 per year
Nashville	\$16 per hour	\$33,280 per year
Remainder of the State	\$15 per hour	\$31,200 per year

NOTE: Home health care costs are based on services provided by a non Medicare-certified home health agency. Annual costs are based on eight hours per day, five days per week, 52 weeks per year.

LTC Cost of Care
TEXAS



Nursing Home

Semi-Private Room:

San Antonio	\$122 per day	\$44,530 per year
Houston	\$129 per day	\$47,085 per year
Austin	\$118 per day	\$43,070 per year
Dallas	\$113 per day	\$41,245 per year
Remainder of the State	\$105 per day	\$38,325 per year

Assisted Living Facility

One-Bedroom Unit:

San Antonio	\$2,456 per month	\$29,472 per year
Houston	\$2,527 per month	\$30,324 per year
Austin	\$3,430 per month	\$41,160 per year
Dallas	\$2,937 per month	\$35,244 per year
Remainder of the State	\$2,482 per month	\$29,784 per year

Home Health Care

Home Health Aid:

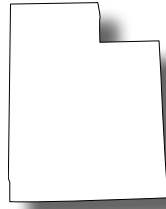
San Antonio	\$16 per hour	\$33,280 per year
Houston	\$18 per hour	\$37,440 per year
Austin	\$19 per hour	\$39,520 per year
Dallas	\$18 per hour	\$37,440 per year
Remainder of the State	\$15 per hour	\$31,200 per year

Homemaker Services:

San Antonio	\$15 per hour	\$31,200 per year
Houston	\$16 per hour	\$33,280 per year
Austin	\$17 per hour	\$35,360 per year
Dallas	\$16 per hour	\$33,280 per year
Remainder of the State	\$14 per hour	\$29,120 per year

NOTE: Home health care costs are based on services provided by a non Medicare-certified home health agency. Annual costs are based on eight hours per day, five days per week, 52 weeks per year.

LTC Cost of Care
UTAH



Nursing Home

Semi-Private Room:	\$136 per day	\$49,640 per year
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Assisted Living Facility

One-Bedroom Unit:	\$2,398 per month	\$28,776 per year
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Home Health Care

Home Health Aid:	\$20 per hour	\$41,600 per year
Homemaker Services:	\$19 per hour	\$39,520 per year

NOTE: Home health care costs are based on services provided by a non Medicare-certified home health agency. Annual costs are based on eight hours per day, five days per week, 52 weeks per year.

LTC Cost of Care
VERMONT



Nursing Home

Semi-Private Room:	\$219 per day	\$79,935 per year
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Assisted Living Facility

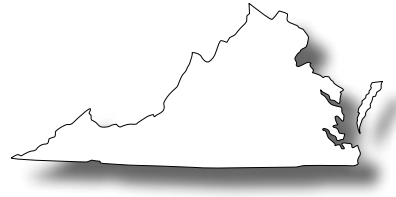
One-Bedroom Unit:	\$3,128 per month	\$37,536 per year
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Home Health Care

Home Health Aid:	\$22 per hour	\$45,760 per year
Homemaker Services:	\$20 per hour	\$41,600 per year

NOTE: Home health care costs are based on services provided by a non Medicare-certified home health agency. Annual costs are based on eight hours per day, five days per week, 52 weeks per year.

LTC Cost of Care
VIRGINIA



Nursing Home

Semi-Private Room:

Richmond	\$176 per day	\$64,240 per year
Remainder of the State	\$161 per day	\$58,765 per year

Assisted Living Facility

One-Bedroom Unit:

Richmond	\$3,128 per month	\$37,536 per year
Remainder of the State	\$2,647 per month	\$31,764 per year

Home Health Care

Home Health Aid:

Richmond	\$18 per hour	\$37,440 per year
Remainder of the State	\$18 per hour	\$37,440 per year

Homemaker Services:

Richmond	\$16 per hour	\$33,280 per year
Remainder of the State	\$16 per hour	\$33,280 per year

NOTE: Home health care costs are based on services provided by a non Medicare-certified home health agency. Annual costs are based on eight hours per day, five days per week, 52 weeks per year.

LTC Cost of Care
WASHINGTON



Nursing Home

Semi-Private Room:

Seattle	\$227 per day	\$82,855 per year
Remainder of the State	\$189 per day	\$68,985 per year

Assisted Living Facility

One-Bedroom Unit:

Seattle	\$3,430 per month	\$41,160 per year
Remainder of the State	\$2,890 per month	\$34,680 per year

Home Health Care

Home Health Aid:

Seattle	\$22 per hour	\$45,760 per year
Remainder of the State	\$22 per hour	\$45,760 per year

Homemaker Services:

Seattle	\$20 per hour	\$41,600 per year
Remainder of the State	\$19 per hour	\$39,520 per year

NOTE: Home health care costs are based on services provided by a non Medicare-certified home health agency. Annual costs are based on eight hours per day, five days per week, 52 weeks per year.

LTC Cost of Care
WEST VIRGINIA



Nursing Home

Semi-Private Room:	\$187 per day	\$68,255 per year
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Assisted Living Facility

One-Bedroom Unit:	\$2,504 per month	\$30,048 per year
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Home Health Care

Home Health Aid:	\$15 per hour	\$31,200 per year
Homemaker Services:	\$14 per hour	\$29,120 per year

NOTE: Home health care costs are based on services provided by a non Medicare-certified home health agency. Annual costs are based on eight hours per day, five days per week, 52 weeks per year.

LTC Cost of Care
WISCONSIN



Nursing Home

Semi-Private Room:

Milwaukee	\$210 per day	\$76,650 per year
Remainder of the State	\$175 per day	\$63,875 per year

Assisted Living Facility

One-Bedroom Unit:

Milwaukee	\$3,173 per month	\$38,076 per year
Remainder of the State	\$2,764 per month	\$33,168 per year

Home Health Care

Home Health Aid:

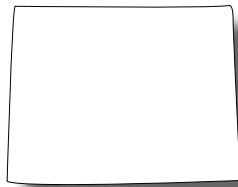
Milwaukee	\$22 per hour	\$45,760 per year
Remainder of the State	\$22 per hour	\$45,760 per year

Homemaker Services:

Milwaukee	\$19 per hour	\$39,520 per year
Remainder of the State	\$18 per hour	\$37,440 per year

NOTE: Home health care costs are based on services provided by a non Medicare-certified home health agency. Annual costs are based on eight hours per day, five days per week, 52 weeks per year.

LTC Cost of Care
WYOMING



Nursing Home

Semi-Private Room:	\$165 per day	\$60,225 per year
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Assisted Living Facility

One-Bedroom Unit:	\$2,688 per month	\$32,256 per year
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Home Health Care

Home Health Aid:	\$21 per hour	\$43,680 per year
Homemaker Services:	\$20 per hour	\$41,600 per year

NOTE: Home health care costs are based on services provided by a non Medicare-certified home health agency. Annual costs are based on eight hours per day, five days per week, 52 weeks per year.

LONG-TERM CARE SERVICES DEFINED

The following information will help you explain the different levels of LTC services to your clients.

Nursing home

Residents in nursing homes require constant care. These facilities provide a wide range of services, including nursing care, 24-hour supervision, assistance with the activities of daily living and rehabilitation services such as physical, occupational and speech therapy. Family members typically seek nursing home care as a last resort when they can no longer care for a loved one.

Assisted living facility

People who choose assisted living don't need around-the-clock care. Assisted living facilities allow them to live independently – typically in their own apartments or rooms – while enjoying support services provided by the facility. These services include meals, assistance with personal care, help with medications, housekeeping and laundry, on-site staff for emergencies and social programs.

Home health care

The majority of long-term care services are provided in people's homes, either in the home of the person needing care or in the home of a family member. There are two different levels of home health care services:

- Home health aid – a skilled professional who provides services like nursing care and physical therapy
- Homemaker services – a provider who helps with meal preparation and household chores and who assists with personal care services like bathing and dressing

Source: U.S. Department of Health and Human Services, National Clearinghouse for Long-Term Care Information, www.longtermcare.gov/LTC



Mutual of Omaha

Long-term care insurance is underwritten by

MUTUAL OF OMAHA INSURANCE COMPANY

Mutual of Omaha Plaza

Omaha, Nebraska 68175

mutualofomaha.com