

LONG-TERM  
CARE  
INSURANCE



THE COST OF  
**LONG-TERM  
CARE SERVICES**

2023 UPDATE

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Life  
Medicare Solutions  
Long-Term Care



# About Mutual of Omaha's Cost-of-Care Study

The Cost-of-Care Study is based on data collected by illumifin, a leading provider of long-term care data. Each year, illumifin examines the cost of a variety of long-term care services, including those received at home, in an assisted living facility and in a nursing home.

In order to help people better understand what they can expect to pay for long-term care services, average costs are provided for the following:

**Home Health Aide** – A trained and certified health care worker who provides personal care services such as bathing and dressing in addition to light household duties like meal preparation.

**Licensed Practical Nurse (LPN)** – A nurse who practices under the direction of a physician and cares for people who are sick, injured, in rehabilitation or disabled. Typically, an LPN has completed two years of specialized training and has passed a licensing exam.

**Registered Nurse (RN)** – A specially-trained nurse who coordinates and provides patient care. RNs hold either a bachelor's degree in nursing, an associate's degree in nursing or a diploma from an approved nursing program and are licensed to practice by the state.

**Assisted Living Facility** – A residential living arrangement for people who may need assistance with one or more activities of daily living, but do not require the level of care provided in a nursing home. Services include laundry, meals, socialization and transportation in addition to personal care, medication management and memory care supervision and support.

**Nursing Home** – A licensed facility that provides 24-hour room and board, plus general nursing care and personal care assistance. Individuals who need supervision and support due to a cognitive impairment also receive care in a nursing home.

|                             | Home Health Care |             |           |           | Assisted Living Facility |             | Nursing Home     |              |              |              |
|-----------------------------|------------------|-------------|-----------|-----------|--------------------------|-------------|------------------|--------------|--------------|--------------|
|                             | Home Health Aide |             | LPN       | RN        | One Bedroom Unit         |             | Semiprivate Room |              | Private Room |              |
|                             | Per Hour         | Per Year    | Per Visit | Per Visit | Per Month                | Per Year    | Per Month        | Per Year     | Per Month    | Per Year     |
| <b>NATIONAL</b>             | \$29.12          | \$66,626.56 | \$132.80  | \$150.07  | \$5,278.05               | \$63,336.60 | \$8,350.20       | \$100,202.40 | \$9,581.70   | \$114,980.40 |
| <b>Alabama</b>              | \$23.64          | \$54,088.32 | \$139.20  | \$147.28  | \$4,309.94               | \$51,719.28 | \$6,613.80       | \$79,365.60  | \$7,289.70   | \$87,476.40  |
| <b>Alaska</b>               | \$32.65          | \$74,703.20 | \$173.56  | \$175.84  | \$7,557.49               | \$90,689.88 | \$9,770.40       | \$117,244.80 | \$12,723.60  | \$152,683.20 |
| <b>Arizona</b>              | \$30.53          | \$69,852.64 | \$134.82  | \$147.84  | \$4,940.51               | \$59,286.12 | \$7,480.20       | \$89,762.40  | \$9,128.10   | \$109,537.20 |
| <b>Arkansas</b>             | \$23.22          | \$53,127.36 | \$108.10  | \$114.53  | \$3,911.72               | \$46,940.64 | \$5,775.90       | \$69,310.80  | \$6,491.40   | \$77,896.80  |
| <b>California</b>           | \$33.38          | \$76,373.44 | \$146.39  | \$182.51  | \$6,285.18               | \$75,422.16 | \$8,985.00       | \$107,820.00 | \$11,028.30  | \$132,339.60 |
| <b>Colorado</b>             | \$33.85          | \$77,448.80 | \$137.16  | \$158.96  | \$5,701.58               | \$68,418.96 | \$8,349.60       | \$100,195.20 | \$10,256.70  | \$123,080.40 |
| <b>Connecticut</b>          | \$29.24          | \$66,901.12 | \$132.08  | \$148.74  | \$7,199.14               | \$86,389.68 | \$13,989.00      | \$167,868.00 | \$15,236.40  | \$182,836.80 |
| <b>Delaware</b>             | \$30.97          | \$70,859.36 | \$145.67  | \$163.15  | \$7,352.17               | \$88,226.04 | \$11,424.30      | \$137,091.60 | \$11,805.30  | \$141,663.60 |
| <b>District of Columbia</b> | \$29.76          | \$68,090.88 | \$113.04  | \$130.89  | \$7,246.85               | \$86,962.20 | \$12,348.30      | \$148,179.60 | \$13,152.60  | \$157,831.20 |
| <b>Florida</b>              | \$26.65          | \$60,975.20 | \$102.61  | \$127.68  | \$5,252.89               | \$63,034.68 | \$9,247.80       | \$110,973.60 | \$10,752.30  | \$129,027.60 |
| <b>Georgia</b>              | \$25.45          | \$58,229.60 | \$109.32  | \$135.31  | \$4,276.77               | \$51,321.24 | \$7,196.10       | \$86,353.20  | \$7,995.00   | \$95,940.00  |
| <b>Hawaii</b>               | \$32.69          | \$74,794.72 | \$133.62  | \$136.17  | \$7,093.02               | \$85,116.24 | \$13,445.70      | \$161,348.40 | \$14,568.30  | \$174,819.60 |
| <b>Idaho</b>                | \$27.17          | \$62,164.96 | \$124.64  | \$150.72  | \$4,599.04               | \$55,188.48 | \$8,769.60       | \$105,235.20 | \$9,506.10   | \$114,073.20 |
| <b>Illinois</b>             | \$29.67          | \$67,884.96 | \$137.67  | \$161.34  | \$5,674.50               | \$68,094.00 | \$7,626.30       | \$91,515.60  | \$9,348.90   | \$112,186.80 |
| <b>Indiana</b>              | \$28.68          | \$65,619.84 | \$142.75  | \$155.24  | \$4,854.31               | \$58,251.72 | \$8,086.20       | \$97,034.40  | \$9,715.20   | \$116,582.40 |
| <b>Iowa</b>                 | \$30.15          | \$68,983.20 | \$151.77  | \$161.17  | \$4,708.32               | \$56,499.84 | \$7,393.50       | \$88,722.00  | \$8,220.30   | \$98,643.60  |
| <b>Kansas</b>               | \$27.89          | \$63,812.32 | \$118.45  | \$141.29  | \$5,325.47               | \$63,905.64 | \$6,986.40       | \$83,836.80  | \$7,697.40   | \$92,368.80  |
| <b>Kentucky</b>             | \$26.56          | \$60,769.28 | \$148.41  | \$167.95  | \$4,608.96               | \$55,307.52 | \$7,225.20       | \$86,702.40  | \$8,546.40   | \$102,556.80 |
| <b>Louisiana</b>            | \$23.08          | \$52,807.04 | \$139.70  | \$147.54  | \$4,318.36               | \$51,820.32 | \$5,772.00       | \$69,264.00  | \$6,686.70   | \$80,240.40  |

|                       | Home Health Care |             |           |           | Assisted Living Facility |             | Nursing Home     |              |              |              |
|-----------------------|------------------|-------------|-----------|-----------|--------------------------|-------------|------------------|--------------|--------------|--------------|
|                       | Home Health Aide |             | LPN       | RN        | One Bedroom Unit         |             | Semiprivate Room |              | Private Room |              |
|                       | Per Hour         | Per Year    | Per Visit | Per Visit | Per Month                | Per Year    | Per Month        | Per Year     | Per Month    | Per Year     |
| <b>Maine</b>          | \$30.31          | \$69,349.28 | \$150.15  | \$164.45  | \$6,585.71               | \$79,028.52 | \$8,935.20       | \$107,222.40 | \$10,074.30  | \$120,891.60 |
| <b>Maryland</b>       | \$29.43          | \$67,335.84 | \$114.43  | \$132.26  | \$6,326.27               | \$75,915.24 | \$10,330.50      | \$123,966.00 | \$11,390.40  | \$136,684.80 |
| <b>Massachusetts</b>  | \$33.28          | \$76,144.64 | \$111.63  | \$129.03  | \$6,766.29               | \$81,195.48 | \$12,113.10      | \$145,357.20 | \$13,300.20  | \$159,602.40 |
| <b>Michigan</b>       | \$28.13          | \$64,361.44 | \$127.03  | \$145.32  | \$5,137.72               | \$61,652.64 | \$8,973.30       | \$107,679.60 | \$10,070.10  | \$120,841.20 |
| <b>Minnesota</b>      | \$34.19          | \$78,226.72 | \$143.40  | \$153.65  | \$4,377.58               | \$52,530.96 | \$11,885.10      | \$142,621.20 | \$12,994.80  | \$155,937.60 |
| <b>Mississippi</b>    | \$22.22          | \$50,839.36 | \$121.04  | \$145.31  | \$4,114.36               | \$49,372.32 | \$6,108.00       | \$73,296.00  | \$6,710.40   | \$80,524.80  |
| <b>Missouri</b>       | \$27.37          | \$62,622.56 | \$123.03  | \$142.46  | \$4,666.93               | \$56,003.16 | \$5,890.80       | \$70,689.60  | \$6,825.60   | \$81,907.20  |
| <b>Montana</b>        | \$27.54          | \$63,011.52 | \$143.40  | \$153.65  | \$4,649.76               | \$55,797.12 | \$6,586.80       | \$79,041.60  | \$7,374.00   | \$88,488.00  |
| <b>Nebraska</b>       | \$29.77          | \$68,113.76 | \$131.85  | \$155.55  | \$4,770.12               | \$57,241.44 | \$7,800.90       | \$93,610.80  | \$8,589.30   | \$103,071.60 |
| <b>Nevada</b>         | \$29.15          | \$66,695.20 | \$145.87  | \$166.00  | \$4,814.15               | \$57,769.80 | \$8,943.00       | \$107,316.00 | \$10,344.30  | \$124,131.60 |
| <b>New Hampshire</b>  | \$32.98          | \$75,458.24 | \$143.20  | \$158.83  | \$7,591.84               | \$91,102.08 | \$10,213.50      | \$122,562.00 | \$11,032.50  | \$132,390.00 |
| <b>New Jersey</b>     | \$32.04          | \$73,307.52 | \$119.54  | \$147.20  | \$7,843.94               | \$94,127.28 | \$13,639.50      | \$163,674.00 | \$14,609.40  | \$175,312.80 |
| <b>New Mexico</b>     | \$26.98          | \$61,730.24 | \$135.09  | \$150.06  | \$4,704.09               | \$56,449.08 | \$7,335.30       | \$88,023.60  | \$8,392.50   | \$100,710.00 |
| <b>New York</b>       | \$30.72          | \$70,287.36 | \$133.50  | \$151.11  | \$5,621.10               | \$67,453.20 | \$10,326.30      | \$123,915.60 | \$11,022.90  | \$132,274.80 |
| <b>North Carolina</b> | \$26.09          | \$59,693.92 | \$118.20  | \$133.13  | \$5,172.63               | \$62,071.56 | \$7,735.50       | \$92,826.00  | \$9,181.50   | \$110,178.00 |
| <b>North Dakota</b>   | \$31.11          | \$71,179.68 | \$159.23  | \$159.28  | \$3,372.44               | \$40,469.28 | \$13,953.00      | \$167,436.00 | \$14,237.70  | \$170,852.40 |
| <b>Ohio</b>           | \$27.51          | \$62,942.88 | \$113.22  | \$131.98  | \$5,199.25               | \$62,391.00 | \$7,999.80       | \$95,997.60  | \$9,268.50   | \$111,222.00 |
| <b>Oklahoma</b>       | \$27.41          | \$62,714.08 | \$107.47  | \$127.30  | \$4,445.88               | \$53,350.56 | \$5,716.80       | \$68,601.60  | \$6,822.60   | \$81,871.20  |
| <b>Oregon</b>         | \$32.76          | \$74,954.88 | \$140.67  | \$145.76  | \$6,486.54               | \$77,838.48 | \$10,780.80      | \$129,369.60 | \$12,087.00  | \$145,044.00 |
| <b>Pennsylvania</b>   | \$30.37          | \$69,486.56 | \$186.03  | \$195.88  | \$5,848.60               | \$70,183.20 | \$10,502.70      | \$126,032.40 | \$11,550.30  | \$138,603.60 |
| <b>Rhode Island</b>   | \$32.51          | \$74,382.88 | \$172.38  | \$166.81  | \$7,255.37               | \$87,064.44 | \$10,305.00      | \$123,660.00 | \$11,324.10  | \$135,889.20 |
| <b>South Carolina</b> | \$26.66          | \$60,998.08 | \$138.69  | \$149.24  | \$4,797.67               | \$57,572.04 | \$7,295.70       | \$87,548.40  | \$8,449.80   | \$101,397.60 |
| <b>South Dakota</b>   | \$30.77          | \$70,401.76 | \$159.41  | \$164.97  | \$4,258.70               | \$51,104.40 | \$7,697.10       | \$92,365.20  | \$8,323.80   | \$99,885.60  |
| <b>Tennessee</b>      | \$25.67          | \$58,732.96 | \$134.29  | \$148.37  | \$4,892.87               | \$58,714.44 | \$7,809.00       | \$93,708.00  | \$9,018.90   | \$108,226.80 |
| <b>Texas</b>          | \$26.13          | \$59,785.44 | \$127.58  | \$148.17  | \$4,648.93               | \$55,787.16 | \$5,346.30       | \$64,155.60  | \$7,145.40   | \$85,744.80  |
| <b>Utah</b>           | \$29.29          | \$67,015.52 | \$129.10  | \$138.27  | \$4,123.82               | \$49,485.84 | \$7,052.70       | \$84,632.40  | \$8,643.90   | \$103,726.80 |
| <b>Virginia</b>       | \$32.20          | \$73,673.60 | \$173.15  | \$175.76  | \$5,814.30               | \$69,771.60 | \$9,975.60       | \$119,707.20 | \$10,990.50  | \$131,886.00 |
| <b>Vermont</b>        | \$29.43          | \$67,335.84 | \$120.28  | \$136.06  | \$6,301.13               | \$75,613.56 | \$8,285.40       | \$99,424.80  | \$9,441.00   | \$113,292.00 |
| <b>Washington</b>     | \$34.57          | \$79,096.16 | \$152.14  | \$165.59  | \$6,686.43               | \$80,237.16 | \$10,240.80      | \$122,889.60 | \$11,631.90  | \$139,582.80 |
| <b>West Virginia</b>  | \$25.61          | \$58,595.68 | \$139.79  | \$159.91  | \$5,074.12               | \$60,889.44 | \$9,526.20       | \$114,314.40 | \$10,056.90  | \$120,682.80 |
| <b>Wisconsin</b>      | \$29.70          | \$67,953.60 | \$146.75  | \$159.27  | \$5,297.05               | \$63,564.60 | \$8,620.50       | \$103,446.00 | \$9,903.30   | \$118,839.60 |
| <b>Wyoming</b>        | \$29.68          | \$67,907.84 | \$142.47  | \$146.45  | \$4,892.66               | \$58,711.92 | \$7,591.20       | \$91,094.40  | \$8,259.60   | \$99,115.20  |

**Note:**

- Annual cost for home health aide is based on services received 44 hours per week, 52 weeks per year
- Annual cost for LPN and RN can be determined based on the actual number of visits are required
- Monthly costs are calculated using daily cost, 30 days a month.
- Yearly costs are calculated using monthly cost, multiplied by 12

## Why Mutual of Omaha

Over 50 years of Mutual of Omaha's Wild Kingdom taught us that the animal kingdom and the human kingdom have something in common ... an instinct to protect what matters most. Through insurance and financial products, we help people protect their lives, protect their families, protect their kingdoms.

[MutualofOmaha.com](https://MutualofOmaha.com)

