

# The Cost of Long-Term Care Services

2021 Update



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Life  
Medicare Supplement  
Long-Term Care

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

The Cost-of-Care Study is based on data collected by Long-Term Care Group (LTCG), a leading provider of long-term care data. Each year, LTCG 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 Hour | Per Hour | Per Month                | Per Year    | Per Month        | Per Year     | Per Month    | Per Year     |
| <b>NATIONAL</b>             | \$25.62          | \$58,618.56 | \$138.51 | \$146.86 | \$4,800.87               | \$57,610.44 | \$8,177.40       | \$98,128.80  | \$9,357.60   | \$112,291.20 |
| <b>Alabama</b>              | \$21.75          | \$49,764.00 | \$157.25 | \$166.70 | \$3,810.44               | \$45,725.28 | \$6,660.30       | \$79,923.60  | \$7,253.70   | \$87,044.40  |
| <b>Alaska</b>               | \$28.69          | \$65,642.72 | \$119.48 | \$123.34 | \$4,213.85               | \$50,566.20 | \$14,400.00      | \$172,800.00 | \$15,300.00  | \$183,600.00 |
| <b>Arizona</b>              | \$26.91          | \$61,570.08 | \$148.24 | \$152.17 | \$4,807.30               | \$57,687.60 | \$6,894.30       | \$82,731.60  | \$8,894.10   | \$106,729.20 |
| <b>Arkansas</b>             | \$22.41          | \$51,274.08 | \$189.22 | \$185.86 | \$3,947.55               | \$47,370.60 | \$5,905.20       | \$70,862.40  | \$6,527.40   | \$78,328.80  |
| <b>California</b>           | \$28.54          | \$65,299.52 | \$156.00 | \$177.58 | \$5,644.40               | \$67,732.80 | \$9,253.20       | \$111,038.40 | \$11,030.70  | \$132,368.40 |
| <b>Colorado</b>             | \$28.68          | \$65,619.84 | \$133.22 | \$144.56 | \$5,138.96               | \$61,667.52 | \$7,915.50       | \$94,986.00  | \$9,756.30   | \$117,075.60 |
| <b>Connecticut</b>          | \$26.96          | \$61,684.48 | \$131.91 | \$144.72 | \$6,162.58               | \$73,950.96 | \$13,312.80      | \$159,753.60 | \$14,409.90  | \$172,918.80 |
| <b>Delaware</b>             | \$25.25          | \$57,772.00 | \$127.00 | \$163.00 | \$6,703.33               | \$80,439.96 | \$9,408.60       | \$112,903.20 | \$9,647.70   | \$115,772.40 |
| <b>District of Columbia</b> | \$25.85          | \$59,144.80 | \$94.81  | \$105.15 | \$7,319.75               | \$87,837.00 | \$10,697.40      | \$128,368.80 | \$12,517.80  | \$150,213.60 |
| <b>Florida</b>              | \$22.90          | \$52,395.20 | \$110.38 | \$117.95 | \$4,604.84               | \$55,258.08 | \$8,598.30       | \$103,179.60 | \$10,024.80  | \$120,297.60 |
| <b>Georgia</b>              | \$22.82          | \$52,212.16 | \$134.63 | \$140.54 | \$4,052.09               | \$48,625.08 | \$7,491.90       | \$89,902.80  | \$8,368.80   | \$100,425.60 |
| <b>Hawaii</b>               | \$30.27          | \$69,257.76 | \$125.53 | \$118.84 | \$6,185.27               | \$74,223.24 | \$12,451.80      | \$149,421.60 | \$13,760.10  | \$165,121.20 |
| <b>Idaho</b>                | \$25.45          | \$58,229.60 | \$135.96 | \$154.86 | \$4,625.02               | \$55,500.24 | \$9,130.50       | \$109,566.00 | \$11,027.10  | \$132,325.20 |
| <b>Illinois</b>             | \$25.03          | \$57,268.64 | \$145.11 | \$152.75 | \$4,872.09               | \$58,465.08 | \$7,097.10       | \$85,165.20  | \$8,325.90   | \$99,910.80  |
| <b>Indiana</b>              | \$25.10          | \$57,428.80 | \$148.79 | \$155.81 | \$4,170.36               | \$50,044.32 | \$7,350.00       | \$88,200.00  | \$9,078.60   | \$108,943.20 |
| <b>Iowa</b>                 | \$26.52          | \$60,677.76 | \$140.92 | \$153.49 | \$4,123.09               | \$49,477.08 | \$6,759.90       | \$81,118.80  | \$7,515.90   | \$90,190.80  |
| <b>Kansas</b>               | \$24.72          | \$56,559.36 | \$125.75 | \$141.89 | \$4,858.31               | \$58,299.72 | \$6,525.90       | \$78,310.80  | \$7,121.40   | \$85,456.80  |
| <b>Kentucky</b>             | \$23.95          | \$54,797.60 | \$184.87 | \$182.81 | \$4,561.19               | \$54,734.28 | \$7,030.50       | \$84,366.00  | \$8,255.70   | \$99,068.40  |
| <b>Louisiana</b>            | \$23.24          | \$53,173.12 | \$145.15 | \$154.73 | \$3,630.42               | \$43,565.04 | \$5,763.60       | \$69,163.20  | \$6,372.90   | \$76,474.80  |
| <b>Maine</b>                | \$27.26          | \$62,370.88 | \$149.20 | \$161.19 | \$7,028.34               | \$84,340.08 | \$10,373.10      | \$124,477.20 | \$11,794.80  | \$141,537.60 |

|                       | 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 Hour | Per Hour | Per Month                | Per Year    | Per Month        | Per Year     | Per Month    | Per Year     |
| <b>Maryland</b>       | \$24.90          | \$56,971.20 | \$120.07 | \$129.82 | \$6,208.64               | \$74,503.68 | \$9,534.60       | \$114,415.20 | \$10,459.50  | \$125,514.00 |
| <b>Massachusetts</b>  | \$29.40          | \$67,267.20 | \$106.53 | \$113.25 | \$6,290.48               | \$75,485.76 | \$12,423.30      | \$149,079.60 | \$13,483.50  | \$161,802.00 |
| <b>Michigan</b>       | \$25.45          | \$58,229.60 | \$125.89 | \$147.17 | \$4,879.70               | \$58,556.40 | \$8,594.70       | \$103,136.40 | \$9,465.60   | \$113,587.20 |
| <b>Minnesota</b>      | \$31.18          | \$71,339.84 | \$139.50 | \$141.73 | \$3,998.89               | \$47,986.68 | \$11,205.00      | \$134,460.00 | \$12,370.80  | \$148,449.60 |
| <b>Mississippi</b>    | \$20.84          | \$47,681.92 | \$138.83 | \$160.78 | \$3,518.60               | \$42,223.20 | \$6,756.90       | \$81,082.80  | \$7,262.40   | \$87,148.80  |
| <b>Missouri</b>       | \$24.65          | \$56,399.20 | \$125.70 | \$134.28 | \$4,999.56               | \$59,994.72 | \$5,969.70       | \$71,636.40  | \$7,101.30   | \$85,215.60  |
| <b>Montana</b>        | \$26.77          | \$61,249.76 | \$130.03 | \$142.43 | \$4,139.08               | \$49,668.96 | \$7,539.00       | \$90,468.00  | \$8,572.80   | \$102,873.60 |
| <b>Nebraska</b>       | \$26.73          | \$61,158.24 | \$138.03 | \$148.38 | \$4,452.84               | \$53,434.08 | \$6,964.80       | \$83,577.60  | \$7,778.70   | \$93,344.40  |
| <b>Nevada</b>         | \$24.43          | \$55,895.84 | \$139.16 | \$147.55 | \$4,234.43               | \$50,813.16 | \$8,691.90       | \$104,302.80 | \$10,201.20  | \$122,414.40 |
| <b>New Hampshire</b>  | \$28.64          | \$65,528.32 | \$149.62 | \$158.78 | \$5,729.48               | \$68,753.76 | \$9,974.40       | \$119,692.80 | \$10,537.50  | \$126,450.00 |
| <b>New Jersey</b>     | \$26.46          | \$60,540.48 | \$116.73 | \$115.07 | \$7,978.71               | \$95,744.52 | \$12,398.40      | \$148,780.80 | \$14,165.10  | \$169,981.20 |
| <b>New Mexico</b>     | \$23.52          | \$53,813.76 | \$116.67 | \$134.43 | \$4,332.88               | \$51,994.56 | \$7,339.80       | \$88,077.60  | \$8,466.60   | \$101,599.20 |
| <b>New York</b>       | \$26.92          | \$61,592.96 | \$142.28 | \$148.15 | \$5,261.53               | \$63,138.36 | \$11,671.50      | \$140,058.00 | \$12,409.80  | \$148,917.60 |
| <b>North Carolina</b> | \$22.67          | \$51,868.96 | \$136.12 | \$139.83 | \$5,068.90               | \$60,826.80 | \$7,454.40       | \$89,452.80  | \$8,686.80   | \$104,241.60 |
| <b>North Dakota</b>   | \$30.38          | \$69,509.44 | \$132.74 | \$159.82 | \$3,628.83               | \$43,545.96 | \$11,751.90      | \$141,022.80 | \$12,219.30  | \$146,631.60 |
| <b>Ohio</b>           | \$23.95          | \$54,797.60 | \$120.88 | \$130.43 | \$4,631.98               | \$55,583.76 | \$8,013.60       | \$96,163.20  | \$9,408.00   | \$112,896.00 |
| <b>Oklahoma</b>       | \$25.20          | \$57,657.60 | \$138.14 | \$140.55 | \$4,169.79               | \$50,037.48 | \$5,931.30       | \$71,175.60  | \$7,350.90   | \$88,210.80  |
| <b>Oregon</b>         | \$27.58          | \$63,103.04 | \$174.99 | \$165.32 | \$4,945.17               | \$59,342.04 | \$9,570.30       | \$114,843.60 | \$10,477.20  | \$125,726.40 |
| <b>Pennsylvania</b>   | \$25.28          | \$57,840.64 | \$154.75 | \$156.30 | \$5,357.55               | \$64,290.60 | \$10,247.70      | \$122,972.40 | \$11,349.30  | \$136,191.60 |
| <b>Rhode Island</b>   | \$29.26          | \$66,946.88 | \$121.82 | \$126.51 | \$5,407.11               | \$64,885.32 | \$10,066.50      | \$120,798.00 | \$11,353.50  | \$136,242.00 |
| <b>South Carolina</b> | \$22.51          | \$51,502.88 | \$154.07 | \$158.37 | \$4,525.57               | \$54,306.84 | \$7,144.50       | \$85,734.00  | \$8,151.30   | \$97,815.60  |
| <b>South Dakota</b>   | \$27.91          | \$63,858.08 | \$144.86 | \$143.16 | \$4,053.38               | \$48,640.56 | \$7,074.60       | \$84,895.20  | \$7,677.90   | \$92,134.80  |
| <b>Tennessee</b>      | \$22.75          | \$52,052.00 | \$139.18 | \$147.09 | \$4,419.40               | \$53,032.80 | \$7,455.30       | \$89,463.60  | \$8,584.80   | \$103,017.60 |
| <b>Texas</b>          | \$22.72          | \$51,983.36 | \$136.01 | \$146.81 | \$4,431.62               | \$53,179.44 | \$5,570.40       | \$66,844.80  | \$7,435.80   | \$89,229.60  |
| <b>Utah</b>           | \$26.22          | \$59,991.36 | \$120.52 | \$132.01 | \$4,108.48               | \$49,301.76 | \$6,975.60       | \$83,707.20  | \$7,850.10   | \$94,201.20  |
| <b>Vermont</b>        | \$26.79          | \$61,295.52 | \$156.37 | \$165.97 | \$5,573.39               | \$66,880.68 | \$9,802.80       | \$117,633.60 | \$11,132.40  | \$133,588.80 |
| <b>Virginia</b>       | \$24.65          | \$56,399.20 | \$141.18 | \$137.38 | \$5,748.13               | \$68,977.56 | \$8,544.30       | \$102,531.60 | \$9,816.30   | \$117,795.60 |
| <b>Washington</b>     | \$30.91          | \$70,722.08 | \$142.11 | \$150.58 | \$5,637.15               | \$67,645.80 | \$9,630.30       | \$115,563.60 | \$11,121.60  | \$133,459.20 |
| <b>West Virginia</b>  | \$20.71          | \$47,384.48 | \$131.38 | \$148.19 | \$4,241.45               | \$50,897.40 | \$10,291.50      | \$123,498.00 | \$11,052.30  | \$132,627.60 |
| <b>Wisconsin</b>      | \$26.39          | \$60,380.32 | \$157.87 | \$165.02 | \$4,678.52               | \$56,142.24 | \$8,471.40       | \$101,656.80 | \$9,788.70   | \$117,464.40 |
| <b>Wyoming</b>        | \$27.27          | \$62,393.76 | \$145.22 | \$152.24 | \$3,864.04               | \$46,368.48 | \$7,760.70       | \$93,128.40  | \$8,570.40   | \$102,844.80 |

**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 hours services are required
- Monthly costs are calculated using daily cost, 30 days a month.
- Yearly costs are calculated using monthly cost, multiplied by 12

Research provided by:  
Mutual of Omaha Insurance Company  
Based on data collected by Long-Term Care Group (LTCG)

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