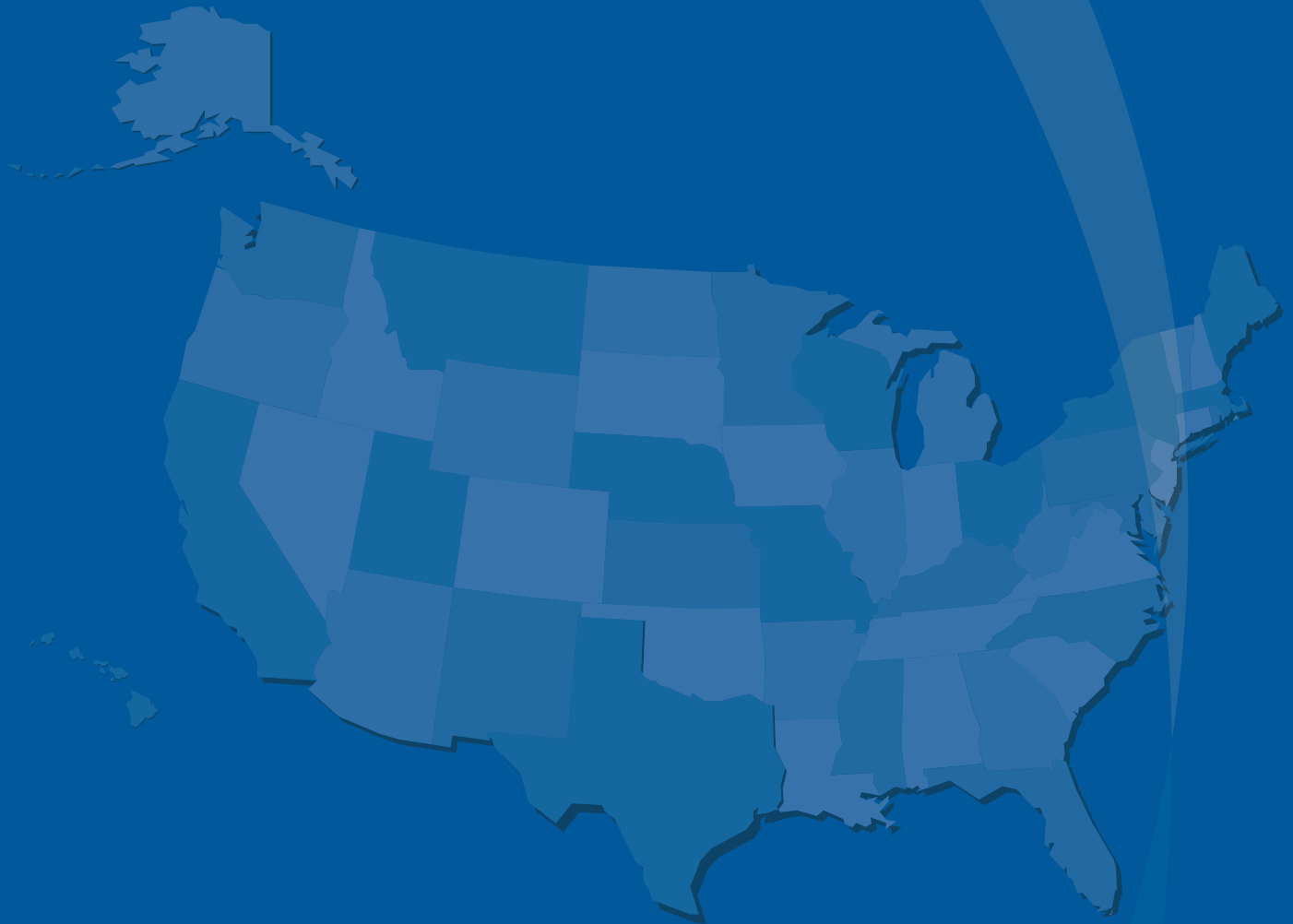




Unum long term care cost survey 2007



Unum long term care cost survey 2007

An extensive survey of the cost of care by geographic region

Overview

Two significant trends are predicted to collide in the near future, with enormous repercussions. Today's aging workforce is running headlong into the almost insurmountable wall of long term care costs.

As more employers and individuals recognize the need for long term care insurance, it's important that they understand how much coverage they will need. In particular, it's essential to understand the costs in various regions of the United States, since the price tag varies greatly from state to state.

The Unum Long Term Care Cost Survey 2007 examines the expense of the following forms of long term care:

- Nursing home – private nursing facility care
- Nursing home – semi-private nursing facility care
- Assisted living – available nursing care with a more independent lifestyle
- Home Care – limited, non-nursing care with a level of companionship

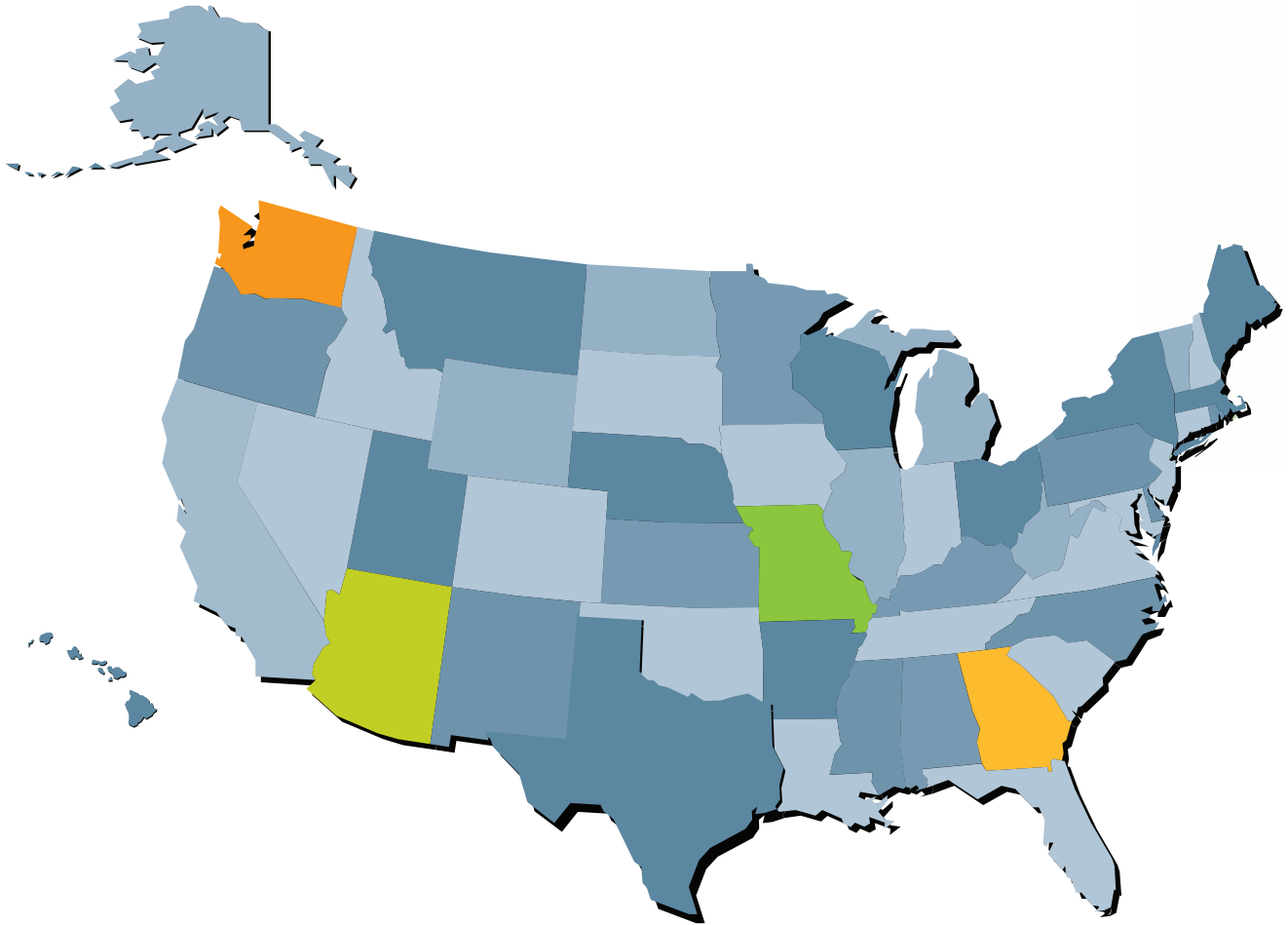
This survey suggests that there is a marked difference in cost for different types of care, and shows cost comparisons for cities and states across the U.S.

Methodology

Costs were gathered via an extensive telephone survey of care providers in every state. Ten residency agencies were contacted for each region and each residency type. When given a range of costs from a provider, the costs of services were averaged.

Private nursing home care costs

Alaska has the highest cost for private care in a nursing home, with one year of care reported at \$204,400. The lowest rate was recorded in Oklahoma, where the same level of care is only \$44,311 a year. Boston falls more in the mid-range, with a year of care at \$110,717.



Private nursing home care costs:

- Phoenix, AZ
\$69,472
- Atlanta, GA
\$59,738
- St. Louis, MO
\$58,463
- Seattle, WA
\$104,147

Note: costs represent average annual cost.

Private nursing home chart

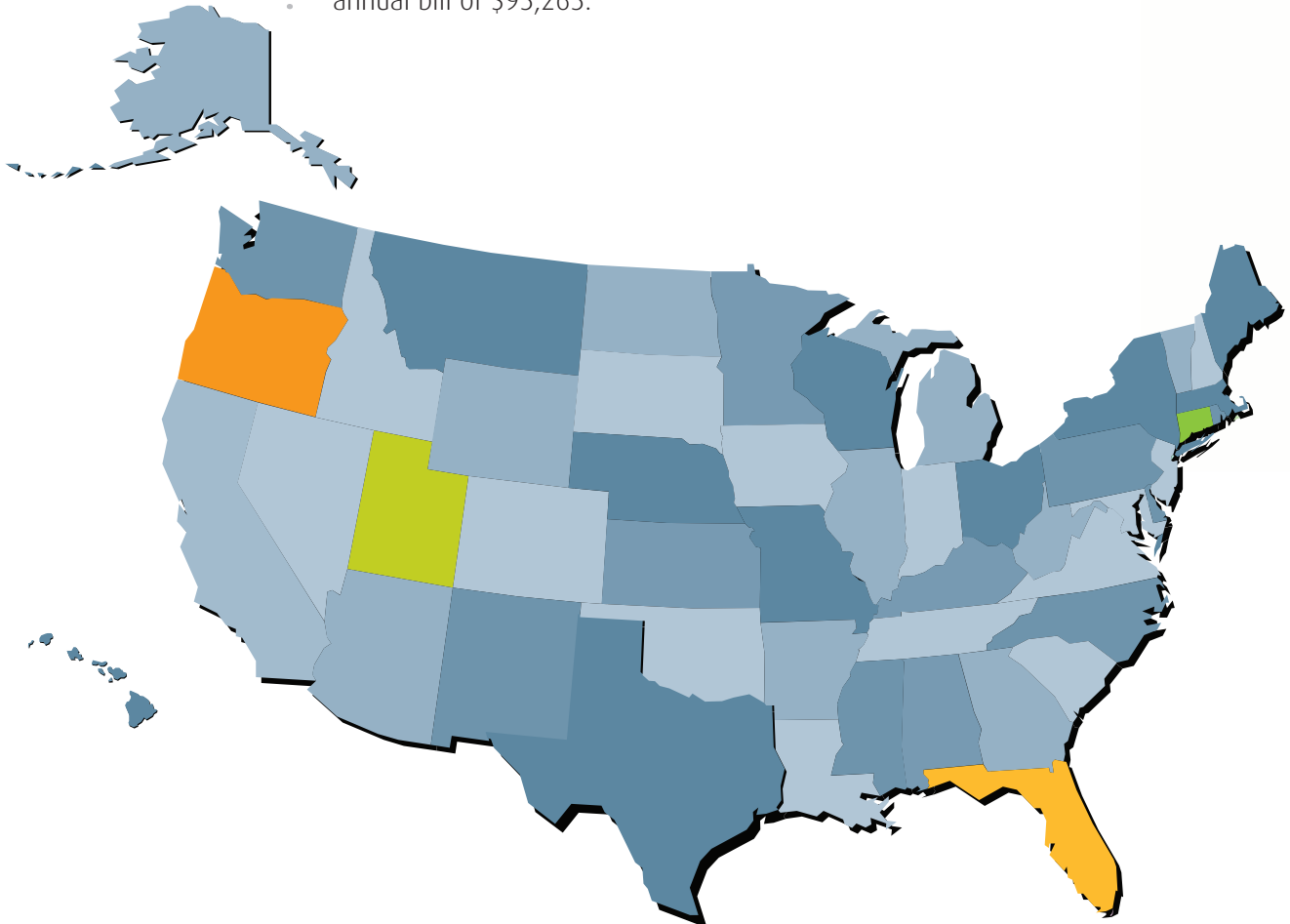
| State or region | Minimum daily rate | Maximum daily rate | Average daily rate |
|-------------------|--------------------|--------------------|--------------------|
| AK | 490.00 | 620.00 | 560.00 |
| AL | 147.50 | 150.00 | 148.17 |
| AR | 119.00 | 141.70 | 134.80 |
| AZ- Phoenix | 180.00 | 201.00 | 190.33 |
| AZ- Rest of State | 185.00 | 230.00 | 206.33 |
| CA- Los Angeles | 206.00 | 240.00 | 218.00 |
| CA- Oakland | 260.00 | 261.30 | 260.50 |
| CA- Sacramento | 198.00 | 237.00 | 223.00 |
| CA- San Diego | 188.50 | 315.00 | 228.38 |
| CA- San Francisco | 270.00 | 300.00 | 282.25 |
| CA- San Jose | 195.00 | 265.00 | 241.25 |
| CA- Rest of State | 197.00 | 230.00 | 211.00 |
| CO- Denver | 175.00 | 220.00 | 202.00 |
| CO- Rest of State | 142.00 | 225.00 | 193.00 |
| CT- Bridgeport | 281.00 | 380.00 | 338.75 |
| CT- Rest of State | 305.00 | 388.00 | 342.25 |
| DC- Washington | 170.00 | 260.00 | 199.00 |
| DE | 218.00 | 227.00 | 221.50 |
| FL- Jacksonville | 175.00 | 217.00 | 182.00 |
| FL- Miami | 180.00 | 340.00 | 248.00 |
| FL- Orlando | 210.00 | 221.00 | 215.67 |
| FL- Tampa | 190.00 | 235.00 | 209.00 |
| FL- Rest of State | 190.00 | 220.00 | 205.00 |
| GA- Atlanta | 158.00 | 174.00 | 163.67 |
| GA- Rest of State | 135.00 | 174.00 | 154.75 |
| HI | 269.00 | 310.00 | 288.00 |
| IA | 110.00 | 150.00 | 124.50 |
| ID | 166.50 | 205.00 | 186.63 |
| IL- Chicago | 140.00 | 190.00 | 160.00 |
| IL- Rest of State | 96.00 | 160.00 | 125.33 |
| IN- Indianapolis | 134.50 | 194.00 | 159.50 |
| IN- Rest of State | 191.00 | 220.00 | 204.00 |
| KS | 118.00 | 132.00 | 125.75 |
| KY | 124.50 | 198.00 | 169.17 |
| LA | 124.11 | 134.00 | 130.37 |
| MA- Boston | 300.00 | 310.00 | 303.33 |
| MA- Rest of State | 260.00 | 295.00 | 285.00 |
| MD | 184.00 | 200.00 | 194.33 |
| ME | 240.00 | 260.00 | 250.00 |
| MI- Detroit | 158.00 | 168.00 | 164.75 |
| MI- Rest of State | 174.50 | 225.00 | 201.50 |

| State or region | Minimum daily rate | Maximum daily rate | Average daily rate |
|-------------------------|--------------------|--------------------|--------------------|
| MN- Minneapolis | 189.00 | 217.00 | 203.67 |
| MN- Rest of State | 140.00 | 190.00 | 158.33 |
| MO- Kansas City | 110.00 | 140.00 | 125.00 |
| MO- St. Louis | 120.00 | 185.00 | 160.67 |
| MO- Rest of State | 120.00 | 133.00 | 126.58 |
| MS | 143.00 | 164.00 | 154.00 |
| MT | 170.00 | 190.00 | 176.67 |
| NC | 165.00 | 244.00 | 193.20 |
| ND | 130.00 | 155.00 | 144.25 |
| NE | 153.00 | 195.00 | 164.33 |
| NH | 254.00 | 300.00 | 277.00 |
| NJ | 260.00 | 328.00 | 282.00 |
| NM | 162.00 | 190.00 | 178.00 |
| NV- Las Vegas | 195.00 | 227.00 | 211.67 |
| NV- Rest of State | 190.00 | 260.00 | 221.67 |
| NYC | 250.00 | 415.00 | 345.00 |
| NY- Syracuse, Rochester | 249.00 | 274.00 | 261.83 |
| NY- Rest of State | 185.00 | 261.50 | 226.64 |
| OH | 163.00 | 245.00 | 194.50 |
| OK | 90.00 | 140.00 | 121.40 |
| OR- Portland | 205.00 | 300.00 | 237.50 |
| OR- Rest of State | 203.00 | 250.00 | 220.25 |
| PA | 192.00 | 239.00 | 219.40 |
| RI | 170.00 | 255.00 | 225.00 |
| SC | 128.00 | 162.00 | 147.00 |
| SD | 133.00 | 150.00 | 141.33 |
| TN- Nashville | 140.00 | 188.00 | 161.79 |
| TN- Rest of State | 140.00 | 165.00 | 150.25 |
| TX- Dallas | 156.00 | 195.00 | 170.33 |
| TX- Houston | 170.00 | 219.00 | 191.00 |
| TX- San Antonio | 135.00 | 178.00 | 159.50 |
| TX- Rest of State | 115.00 | 150.00 | 136.00 |
| UT | 140.00 | 210.00 | 154.38 |
| VA- Richmond | 149.00 | 185.00 | 167.00 |
| VA- Rest of State | 145.00 | 227.00 | 182.00 |
| VT | 210.00 | 240.00 | 225.00 |
| WA- Seattle | 260.00 | 320.00 | 285.33 |
| WA- Rest of State | 215.00 | 270.00 | 241.67 |
| WI | 125.00 | 220.00 | 176.25 |
| WV | 174.00 | 222.70 | 195.43 |
| WY | 142.00 | 180.00 | 165.17 |

Semi-private nursing care costs

Semi-private care in a nursing home is less expensive than private care, but still quite costly.

The bill for one year of this type of care is highest in Alaska, reported at \$185,177. The lowest cost is found in Texas, where \$103-a-day care equals \$37,717 for a year. Closer to mid-range is San Francisco, with an annual bill of \$95,265.



Semi-private nursing care costs:

- Bridgeport, CT**
\$113,789
- Tampa, FL**
\$66,065
- Portland, OR**
\$71,783
- Utah**
\$46,973

Note: costs represent average annual cost.

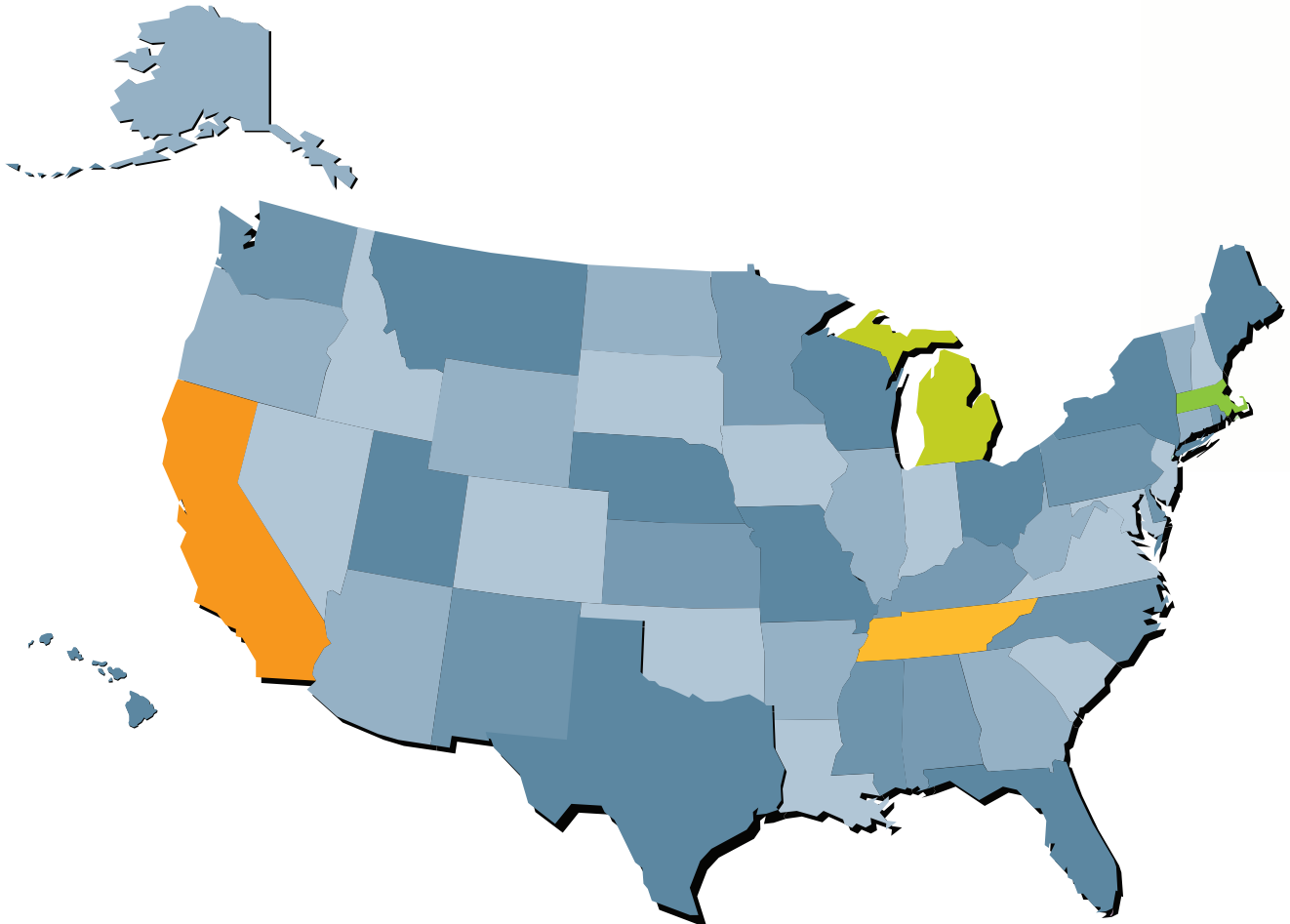
Semi-private nursing home chart

| State or region | Minimum daily rate | Maximum daily rate | Average daily rate |
|-------------------|--------------------|--------------------|--------------------|
| AK | 397.00 | 620.00 | 507.33 |
| AL | 135.00 | 140.00 | 137.50 |
| AR | 119.00 | 130.28 | 125.89 |
| AZ- Phoenix | 140.00 | 160.00 | 153.29 |
| AZ- Rest of State | 156.00 | 181.00 | 172.33 |
| CA- Los Angeles | 145.00 | 173.00 | 165.25 |
| CA- Oakland | 155.00 | 255.31 | 198.83 |
| CA- Sacramento | 178.00 | 207.00 | 192.50 |
| CA- San Diego | 168.50 | 270.00 | 202.13 |
| CA- San Francisco | 240.00 | 275.00 | 261.00 |
| CA- San Jose | 185.00 | 232.00 | 218.00 |
| CA- Rest of State | 145.00 | 190.00 | 173.25 |
| CO- Denver | 150.00 | 180.00 | 171.50 |
| CO- Rest of State | 137.00 | 190.00 | 173.00 |
| CT- Bridgeport | 261.00 | 350.00 | 311.75 |
| CT- Rest of State | 285.00 | 340.00 | 290.25 |
| DC- Washington | 150.00 | 210.00 | 174.00 |
| DE | 203.00 | 213.00 | 207.00 |
| FL- Jacksonville | 143.00 | 197.00 | 168.00 |
| FL- Miami | 170.00 | 225.00 | 194.00 |
| FL- Orlando | 196.00 | 202.00 | 197.67 |
| FL- Tampa | 172.00 | 191.00 | 181.00 |
| FL- Rest of State | 180.00 | 195.00 | 186.67 |
| GA- Atlanta | 148.00 | 164.00 | 155.00 |
| GA- Rest of State | 130.00 | 170.00 | 148.75 |
| HI | 220.00 | 240.00 | 226.67 |
| IA | 120.00 | 130.00 | 125.00 |
| ID | 155.00 | 185.00 | 169.08 |
| IL- Chicago | 115.00 | 145.00 | 132.50 |
| IL- Rest of State | 84.00 | 140.00 | 113.00 |
| IN- Indianapolis | 124.25 | 152.00 | 139.06 |
| IN- Rest of State | 145.00 | 195.00 | 162.25 |
| KS | 105.00 | 118.00 | 112.50 |
| KY | 115.00 | 191.00 | 153.67 |
| LA | 110.11 | 123.00 | 118.37 |
| MA- Boston | 201.00 | 263.00 | 237.33 |
| MA- Rest of State | 243.00 | 260.00 | 249.33 |
| ME | 230.00 | 235.00 | 232.67 |
| MD | 147.00 | 185.00 | 170.67 |
| MI- Detroit | 145.00 | 163.00 | 154.20 |
| MI- Rest of State | 150.00 | 185.00 | 180.50 |

| State or region | Minimum daily rate | Maximum daily rate | Average daily rate |
|-------------------------|--------------------|--------------------|--------------------|
| MN- Minneapolis | 155.00 | 207.00 | 179.22 |
| MN- Rest of State | 130.00 | 145.00 | 135.67 |
| MO- Kansas City | 105.00 | 135.00 | 120.00 |
| MO- St. Louis | 108.00 | 145.00 | 129.00 |
| MO- Rest of State | 110.00 | 126.75 | 118.25 |
| MS | 127.00 | 154.25 | 142.25 |
| MT | 155.00 | 169.00 | 162.00 |
| NC | 150.00 | 195.00 | 168.40 |
| ND | 117.00 | 140.00 | 130.50 |
| NE | 130.00 | 145.00 | 136.00 |
| NH | 225.00 | 257.50 | 237.50 |
| NJ | 230.00 | 273.00 | 252.50 |
| NM | 152.00 | 170.00 | 159.00 |
| NV- Las Vegas | 175.00 | 203.00 | 193.33 |
| NV- Rest of State | 180.00 | 225.00 | 199.00 |
| NYC | 250.00 | 376.00 | 313.67 |
| NY- Syracuse, Rochester | 240.00 | 270.00 | 255.00 |
| NY- Rest of State | 200.00 | 260.00 | 231.24 |
| OH | 145.00 | 210.00 | 170.75 |
| OK | 90.00 | 125.00 | 110.40 |
| OR- Portland | 190.00 | 200.00 | 196.67 |
| OR- Rest of State | 188.00 | 198.00 | 191.00 |
| PA | 189.00 | 239.00 | 207.60 |
| RI | 170.00 | 250.00 | 205.00 |
| SC | 123.00 | 152.00 | 140.25 |
| SD | 123.00 | 136.00 | 131.33 |
| TN- Nashville | 135.96 | 154.00 | 144.99 |
| TN- Rest of State | 130.00 | 145.00 | 135.25 |
| TX- Dallas | 104.00 | 115.00 | 108.00 |
| TX- Houston | 155.00 | 170.00 | 161.50 |
| TX- San Antonio | 100.00 | 138.00 | 117.25 |
| TX- Rest of State | 95.00 | 110.00 | 103.33 |
| UT | 115.00 | 145.00 | 128.69 |
| VA- Richmond | 139.00 | 170.00 | 153.25 |
| VA- Rest of State | 135.00 | 206.00 | 167.67 |
| VT | 180.00 | 194.00 | 188.50 |
| WA- Seattle | 230.00 | 275.00 | 251.00 |
| WA- Rest of State | 215.00 | 250.00 | 230.00 |
| WI | 115.00 | 200.00 | 161.25 |
| WV | 167.00 | 210.70 | 183.18 |
| WY | 127.00 | 170.00 | 153.50 |

Assisted living facility care costs

At \$167 a day, New Hampshire reports the highest price for assisted living, coming in at \$64,058 a year. Utah reports the lowest cost of care, with an annual cost of \$24,334. Closer to mid-range is New Jersey, where care costs \$48,819 per year.



Assisted living facility costs:

- **Nashville, TN**
\$27,983
- **Los Angeles, CA**
\$35,405
- **Boston, MA**
\$53,412
- **Detroit, MI**
\$34,066

Note: costs represent average annual cost.

Assisted living facility cost chart

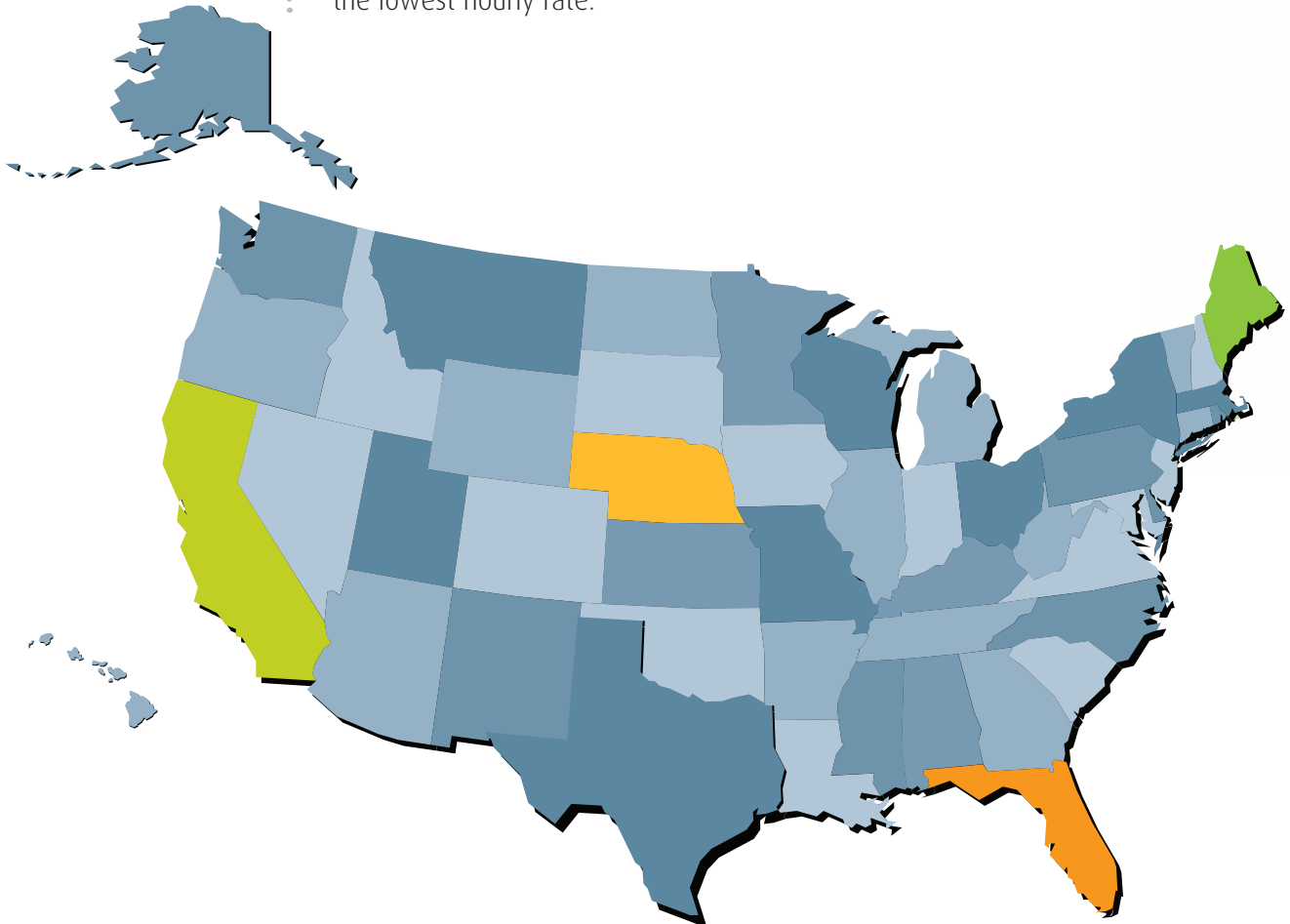
| State or region | Minimum daily rate | Maximum daily rate | Average daily rate |
|-------------------|--------------------|--------------------|--------------------|
| AK | 115.00 | 130.00 | 121.67 |
| AL | 56.00 | 86.00 | 72.20 |
| AR | 68.50 | 88.00 | 78.17 |
| AZ- Phoenix | 75.00 | 93.00 | 84.00 |
| AZ- Rest of State | 83.00 | 116.00 | 96.25 |
| CA- Los Angeles | 93.00 | 100.00 | 97.00 |
| CA- Oakland | 88.00 | 110.00 | 98.67 |
| CA- Sacramento | 83.00 | 133.00 | 105.33 |
| CA- San Diego | 73.00 | 125.00 | 95.13 |
| CA- San Francisco | 100.00 | 113.00 | 105.00 |
| CA- San Jose | 95.00 | 128.00 | 107.67 |
| CA- Rest of State | 93.00 | 104.00 | 98.33 |
| CO- Denver | 95.00 | 100.00 | 97.00 |
| CO- Rest of State | 82.00 | 87.00 | 84.50 |
| CT- Bridgeport | 90.00 | 140.00 | 108.00 |
| CT- Rest of State | 98.00 | 112.00 | 104.67 |
| DC- Washington | 93.00 | 101.00 | 97.33 |
| DE | 71.00 | 108.00 | 89.25 |
| FL- Jacksonville | 73.00 | 83.00 | 77.50 |
| FL- Miami | 82.00 | 100.00 | 92.33 |
| FL- Orlando | 93.00 | 98.00 | 94.67 |
| FL- Tampa | 72.00 | 95.00 | 85.00 |
| FL- Rest of State | 64.50 | 106.00 | 80.67 |
| GA- Atlanta | 73.00 | 93.00 | 81.33 |
| GA- Rest of State | 52.00 | 86.00 | 69.50 |
| HI | 80.00 | 91.00 | 85.67 |
| IA | 54.00 | 94.00 | 75.80 |
| ID | 73.00 | 96.00 | 80.67 |
| IL- Chicago | 97.00 | 105.00 | 100.33 |
| IL- Rest of State | 80.00 | 100.00 | 87.67 |
| IN- Indianapolis | 85.00 | 100.00 | 93.17 |
| IN- Rest of State | 77.50 | 97.50 | 90.00 |
| KS | 73.00 | 91.00 | 82.25 |
| KY | 66.00 | 99.00 | 81.75 |
| LA | 63.00 | 85.00 | 72.67 |
| MA- Boston | 143.00 | 150.00 | 146.33 |
| MA- Rest of State | 123.00 | 136.00 | 127.33 |
| MD | 89.00 | 104.00 | 97.67 |
| ME | 115.00 | 165.00 | 133.75 |
| MI- Detroit | 82.00 | 103.00 | 93.33 |
| MI- Rest of State | 67.00 | 99.00 | 88.50 |

| State or region | Minimum daily rate | Maximum daily rate | Average daily rate |
|-------------------------|--------------------|--------------------|--------------------|
| MN- Minneapolis | 82.00 | 105.00 | 96.67 |
| MN- Rest of State | 55.00 | 108.00 | 89.50 |
| MO- Kansas City | 70.00 | 96.00 | 81.33 |
| MO- St. Louis | 98.00 | 114.00 | 102.33 |
| MO- Rest of State | 50.00 | 82.00 | 68.67 |
| MS | 73.00 | 106.00 | 89.67 |
| MT | 76.00 | 96.00 | 86.67 |
| NC | 65.00 | 108.00 | 86.25 |
| ND | 61.00 | 85.00 | 70.30 |
| NE | 66.00 | 104.00 | 84.75 |
| NH | 167.00 | 180.00 | 175.50 |
| NJ | 122.00 | 140.00 | 133.75 |
| NM | 70.00 | 84.50 | 76.50 |
| NV- Las Vegas | 66.00 | 75.00 | 69.25 |
| NV- Rest of State | 70.00 | 80.00 | 73.67 |
| NYC | 70.00 | 138.00 | 106.75 |
| NY- Syracuse, Rochester | 91.00 | 110.00 | 99.67 |
| NY- Rest of State | 75.00 | 110.00 | 94.00 |
| OH | 75.00 | 96.00 | 85.33 |
| OK | 65.00 | 88.00 | 77.00 |
| OR- Portland | 85.50 | 104.00 | 95.25 |
| OR- Rest of State | 72.00 | 104.00 | 90.80 |
| PA | 75.00 | 105.00 | 90.00 |
| RI | 85.00 | 92.00 | 88.00 |
| SC | 46.00 | 107.00 | 82.50 |
| SD | 66.00 | 83.00 | 72.33 |
| TN- Nashville | 63.00 | 85.00 | 76.67 |
| TN- Rest of State | 56.00 | 85.00 | 73.33 |
| TX- Dallas | 72.50 | 100.00 | 85.17 |
| TX- Houston | 85.00 | 105.00 | 94.33 |
| TX- San Antonio | 65.00 | 84.00 | 75.67 |
| TX- Rest of State | 63.00 | 72.00 | 68.33 |
| UT | 62.50 | 87.50 | 66.67 |
| VA- Richmond | 70.00 | 115.00 | 92.40 |
| VA- Rest of State | 62.00 | 113.00 | 90.80 |
| VT | 90.00 | 110.00 | 100.00 |
| WA- Seattle | 95.00 | 122.00 | 105.40 |
| WA- Rest of State | 71.00 | 100.00 | 88.40 |
| WI | 80.00 | 100.00 | 87.67 |
| WV | 66.00 | 80.00 | 74.00 |
| WY | 42.00 | 116.00 | 75.75 |

Home care service costs

Costs for home care and personal aid, like nursing home care, are highest in Alaska. The hourly rate of \$26 translates into \$33,800 per year if care is received five hours a day, five days per week. The rate is just one dollar less an hour in many parts of California.

That same amount of care runs \$16,900 in Mississippi, which reported the lowest hourly rate.



Home care costs:

- Jacksonville, FL**
\$17.98
- Sacramento, CA**
\$24.50
- Maine**
\$17.50
- Nebraska**
\$16.06

Note: costs represent average hourly rate per day.
Table includes data from licensed agencies providing certified and non-certified care.

Home care and personal aid chart

| State or region | Minimum hourly rate | Maximum hourly rate | Average hourly rate |
|-------------------|---------------------|---------------------|---------------------|
| AK | 21.95 | 30.95 | 26.16 |
| AL | 13.00 | 14.95 | 14.05 |
| AR | 15.00 | 28.00 | 20.00 |
| AZ- Phoenix | 17.50 | 22.00 | 18.88 |
| AZ- Rest of State | 16.00 | 18.00 | 17.00 |
| CA- Los Angeles | 15.75 | 20.00 | 18.43 |
| CA- Oakland | 24.00 | 25.00 | 24.50 |
| CA- Sacramento | 20.00 | 32.00 | 24.50 |
| CA- San Diego | 18.10 | 23.00 | 20.28 |
| CA- San Francisco | 23.00 | 27.00 | 24.75 |
| CA- San Jose | 21.00 | 25.00 | 22.67 |
| CA- Rest of State | 20.00 | 27.00 | 23.50 |
| CO- Denver | 20.00 | 23.00 | 21.50 |
| CO- Rest of State | 19.00 | 23.00 | 20.75 |
| CT | 19.50 | 26.00 | 22.25 |
| DC- Washington | 17.00 | 24.00 | 21.00 |
| DE | 18.75 | 23.75 | 21.15 |
| FL- Jacksonville | 16.95 | 19.00 | 17.98 |
| FL- Miami | 14.00 | 17.00 | 15.83 |
| FL- Orlando | 14.00 | 19.00 | 16.57 |
| FL- Tampa | 14.50 | 22.00 | 17.81 |
| FL- Rest of State | 18.00 | 30.00 | 22.25 |
| GA- Atlanta | 14.00 | 22.00 | 18.25 |
| GA- Rest of State | 16.00 | 18.00 | 17.00 |
| HI | 21.00 | 23.00 | 21.67 |
| IA | 15.50 | 18.00 | 16.88 |
| ID | 15.40 | 17.00 | 16.59 |
| IL- Chicago | 15.00 | 21.00 | 18.67 |
| IL- Rest of State | 16.00 | 20.95 | 18.23 |
| IN- Indianapolis | 18.00 | 24.00 | 21.25 |
| IN- Rest of State | 14.95 | 22.00 | 19.32 |
| KS | 14.50 | 16.50 | 15.32 |
| KY | 13.95 | 19.50 | 17.05 |
| LA | 13.50 | 17.00 | 15.63 |
| MA- Boston | 11.00 | 22.00 | 18.25 |
| MA- Rest of State | 17.00 | 19.50 | 18.17 |
| MD | 16.00 | 20.55 | 18.33 |
| ME | 11.00 | 21.00 | 17.50 |
| MI- Detroit | 14.50 | 21.00 | 17.75 |
| MI- Rest of State | 17.00 | 18.50 | 17.58 |
| MN- Minneapolis | 18.95 | 25.00 | 21.59 |

| State or region | Minimum hourly rate | Maximum hourly rate | Average hourly rate |
|-------------------------|---------------------|---------------------|---------------------|
| MN- Rest of State | 17.00 | 22.00 | 18.50 |
| MO- Kansas City | 17.00 | 20.95 | 19.15 |
| MO- St. Louis | 17.00 | 18.00 | 17.67 |
| MO- Rest of State | 15.25 | 17.00 | 15.75 |
| MS | 12.00 | 15.00 | 13.61 |
| MT | 16.35 | 18.00 | 16.90 |
| NC | 15.50 | 17.95 | 16.43 |
| ND | 16.50 | 18.75 | 17.75 |
| NE | 15.00 | 17.25 | 16.06 |
| NJ | 16.25 | 19.50 | 18.33 |
| NM | 16.00 | 20.95 | 17.29 |
| NV- Las Vegas | 18.00 | 22.00 | 19.65 |
| NV- Rest of State | 17.50 | 21.00 | 19.13 |
| NYC | 18.00 | 21.00 | 19.42 |
| NY- Syracuse, Rochester | 17.50 | 26.00 | 20.44 |
| NY- Rest of State | 17.50 | 30.00 | 22.17 |
| NH | 18.75 | 23.00 | 21.08 |
| OH | 15.00 | 18.50 | 16.74 |
| OK | 15.00 | 33.00 | 23.00 |
| OR- Portland | 18.00 | 26.00 | 21.88 |
| OR- Rest of State | 17.00 | 22.00 | 19.75 |
| PA | 17.00 | 30.00 | 22.67 |
| RI | 20.00 | 22.00 | 21.00 |
| SC | 14.80 | 28.50 | 19.70 |
| SD | 14.00 | 22.00 | 17.63 |
| TN- Nashville | 18.50 | 30.00 | 22.25 |
| TN- Rest of State | 16.00 | 24.75 | 20.57 |
| TX- Dallas | 17.00 | 18.00 | 17.50 |
| TX- Houston | 16.50 | 18.00 | 17.00 |
| TX- San Antonio | 15.00 | 25.00 | 18.00 |
| TX- Rest of State | 15.00 | 24.00 | 19.11 |
| UT | 17.00 | 23.00 | 19.24 |
| VA- Richmond | 15.75 | 24.00 | 19.56 |
| VA- Rest of State | 15.00 | 18.00 | 16.24 |
| VT | 17.00 | 30.00 | 24.75 |
| WA- Seattle | 17.00 | 24.00 | 20.98 |
| WA- Rest of State | 20.00 | 26.00 | 22.50 |
| WI | 13.75 | 25.00 | 17.86 |
| WV | 15.75 | 36.00 | 23.69 |
| WY | 20.00 | 22.00 | 20.67 |

Conclusion

The range of costs identified in this survey can have a profound impact on employers and individuals who are purchasing long term care insurance. It's essential to be aware of these costs when evaluating a plan design, to ensure that the benefit amount is sufficient to cover the type of care in the location of choice.

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