

The Federal Long Term Care Insurance Program 2021 Cost of Care Survey

Data provided by Long Term Care Group, Inc., who conducted the 2021 Cost of Care Survey for long term care settings across the United States. Understanding the latest data and trends in the cost of long term care services is an important aspect of long term care (LTC) planning for consumers and LTC insurance professionals. The Federal Long Term Care Insurance Program (FLTCIP) 2021 Cost of Care Survey can help individuals and their families plan for a possible future LTC event by providing them with the potential costs.

Read this survey to learn more about the following topics:

- Key findings
 - National average costs for LTC services
 - Trends in the cost of care
- General observations
- How to use this information
- Methodology
- Average LTC costs by region across the country



Key findings

The results of the FLTCIP's 2021 Cost of Care Survey indicate that the cost of LTC services continues to rise as reflected in the results below.

National average costs for LTC services

The chart below reflects the national average cost of long term care in various settings, ranging from care at home to care in a facility.¹

Facility-based care	2021 national annual average	2021 average cost ²
Nursing home, private room	\$114,975	\$315 daily
Nursing home, semiprivate room	\$100,740	\$276 daily
Assisted living facility	\$57,912	\$4,826 monthly
Home and community-based care	2021 national annual average	2021 average cost ²
Home health care aide	\$42,120 ³	\$27 hourly
Adult day care	\$24,700 ³	\$95 daily

Trends in the cost of care

The chart below shows the increase in the average LTC costs from 2016 to 2021 across various settings.

LTC setting	Five-year average annual increase⁴
Nursing homes and adult day services	3.2%
Care of invalids and elderly at home	2.4%

¹ Based on data sourced by Long Term Care Group, Inc., who conducted the 2021 Cost of Care Survey for long term care settings across the United States.

 $^{\rm 2}$ Costs rounded to the nearest dollar.

³ Ibid. Annual home health care aide average is based on six hours of care per day, five days per week. Annual adult day care average is based on five days of care per week.

⁴ The five-year average annual increases are based on the 2016-2021 U.S. Bureau of Labor Statistics series titled "Nursing homes and adult day services in U.S. city average, all urban consumers, not seasonally adjusted" and "Care of invalids and elderly at home in U.S. city average, all urban consumers, not seasonally adjusted."



General observations

- More than 12 million Americans currently receive paid LTC services in a variety of care settings from a range of skilled and nonskilled care providers.⁵
- Costs continue to rise for all care options, with home health care aides seeing the most significant increase in the past year.
- Cost trends continue to vary significantly by geographic region.

How to use this information

- Think about what city or state you may be living in when you need care.
- Refer to our Guided Planner at LTCFEDS.com to find the most current costs for your preferred care setting in your local area.
- Factor in these costs if you choose to make any changes to your LTC coverage.

Methodology

The FLTCIP survey is based on data sourced by Long Term Care Group, Inc., who conducted the 2021 Cost of Care Survey of LTC settings across the United States. Using Long Term Care Group's extensive provider database, the cost of care information was obtained from more than 46,000 providers across the nation, inclusive of nursing homes, home health agencies, assisted living facilities, and adult day care centers.

⁵ Family Caregiver Alliance, "Selected Long Term Care Statistics," February 2015.



Average LTC costs by region across the country

State	MSA or geographical region	Nursing home, private room daily rate	Nursing home, sempirivate room daily rate	Home health care aide hourly rate	Assisted living facility, one-bedroom monthly rate	Adult day care (nonmedical) state average daily rate
Alabama	Birmingham, AL MSA	\$288	\$263	\$22.39	\$3,927.52	N/A
	Columbus, GA-AL	\$311	\$270	\$24.07	\$3,995.45	
	Huntsville, AL MSA	\$274	\$254	\$22.19	\$4,311.98	
	Mobile, AL MSA	\$234	\$217	\$19.55	\$3,964.52	
	Montgomery, AL MSA	\$248	\$223	\$22.81	\$3,871.69	
	Non-Metro: AL	\$221	\$212	\$22.03	\$3,055.92	
	Tuscaloosa, AL MSA	\$229	\$211	\$23.82	\$3,099.06	
Alaska	Anchorage, AK MSA	\$531	\$452	\$28.58	\$4,448.24	N/A
Arizona	Flagstaff, AZ-UT	\$300	\$271	\$26.63	\$3,962.85	\$139
	Las Vegas, NV-AZ	\$320	\$260	\$25.33	\$4,372.38	
	Non-Metro: AZ	\$258	\$223	\$26.96	\$4,460.73	
	Phoenix-Mesa, AZ MSA	\$328	\$262	\$29.02	\$4,853.00	
	Tucson, AZ MSA	\$318	\$258	\$29.93	\$4,723.05	
Arkansas	Fayetteville-Springdale- Rogers, AR	\$240	\$214	\$24.71	\$3,647.93	N/A
	Fort Smith, AR-OK	\$232	\$198	\$22.63	\$3,155.81	
	Jonesboro, AR MSA	\$266	\$231	\$20.50	\$3,785.79	
	Little Rock-North Little Rock, AR MSA	\$248	\$225	\$22.99	\$4,548.80	-
	Memphis, TN-AR-MS	\$309	\$255	\$22.02	\$4,226.95	
	Non-Metro: AR	\$209	\$194	\$21.07	\$3,337.15	



State	MSA or geographical region	Nursing home, private room daily rate	Nursing home, sempirivate room daily rate	Home health care aide hourly rate	Assisted living facility, one-bedroom monthly rate	Adult day care (nonmedical) state average daily rate
California	Bakersfield, CA MSA	\$338	\$277	\$27.21	\$4,120.16	\$81
	Chico-Paradise, CA MSA	\$314	\$264	\$25.59	\$4,518.25	
	Fresno, CA MSA	\$343	\$291	\$28.56	\$4,733.95	
	Los Angeles-Riverside- Orange County, CA	\$383	\$302	\$29.39	\$6,116.69	
	Merced, CA MSA	\$343	\$286	\$25.35	\$3,521.27	
	Modesto, CA MSA	\$371	\$297	\$27.94	\$4,084.93	
	Non-Metro: CA	\$371	\$322	\$30.88	\$5,697.47	
	Redding, CA MSA	\$429	\$359	\$29.42	\$4,878.24	
	Sacramento-Yolo, CA CMSA	\$442	\$350	\$31.21	\$5,885.30	
	Salinas, CA MSA	\$334	\$289	\$30.50	\$4,752.64	
	San Diego, CA MSA	\$431	\$334	\$30.79	\$6,126.53	
	San Francisco-Oakland-San Jose, CA CMSA	\$408	\$366	\$33.97	\$6,851.35	
	San Luis Obispo- Atascadero-Paso Robles, CA MSA	\$298	\$266	\$31.93	\$6,699.76	
	Santa Barbara-Santa Maria- Lompoc, CA MSA	\$445	\$343	\$30.66	\$6,055.69	
	Stockton-Lodi, CA MSA	\$407	\$315	\$29.60	\$4,426.09	
	Visalia-Tulare-Porterville, CA MSA	\$267	\$228	\$27.95	\$4,871.19	
	Yuba City, CA MSA	\$310	\$240	\$33.00	\$4,096.82	
Colorado	Colorado Springs, CO MSA	\$298	\$260	\$30.64	\$4,570.30	\$82
	Denver-Boulder-Greeley, CO CMSA	\$413	\$351	\$32.83	\$5,305.08	
	Fort Collins-Loveland, CO MSA	\$316	\$276	\$31.68	\$5,215.59	
	Grand Junction, CO MSA	\$295	\$253	\$27.90	\$4,713.04	
	Non-Metro: CO	\$321	\$277	\$28.50	\$3,932.60	
	Pueblo, CO MSA	\$285	\$219	\$30.87	\$4,156.17	
Connecticut	Hartford, CT MSA	\$506	\$484	\$26.96	\$6,761.99	\$113
	New London-Norwich, CT- RI MSA	\$381	\$350	\$28.29	\$3,813.71	
	New York-Northern New Jersey-Long Island, NY-NJ- CT-PA	\$523	\$474	\$29.40	\$7,347.46	
	Non-Metro: CT	\$396	\$388	\$25.40	\$6,348.21	

State	MSA or geographical region	Nursing home, private room daily rate	Nursing home, sempirivate room daily rate	Home health care aide hourly rate	Assisted living facility, one-bedroom monthly rate	Adult day care (nonmedical) state average daily rate
Delaware	Philadelphia-Wilmington- Atlantic City, PA-NJ-DE-MD CMSA	\$440	\$402	\$29.68	\$6,927.80	\$63
Florida	Daytona Beach, FL MSA	\$340	\$295	\$23.99	\$3,676.09	\$81
	Fort Myers-Cape Coral, FL MSA	\$349	\$299	\$26.79	\$5,030.42	
	Fort Pierce-Port St. Lucie, FL MSA	\$328	\$292	\$23.23	\$3,995.84	
	Fort Walton Beach, FL MSA	\$305	\$278	\$24.32	\$4,308.14	
	Jacksonville, FL MSA	\$339	\$307	\$25.28	\$5,099.21	
	Lakeland-Winter Haven, FL MSA	\$323	\$284	\$22.36	\$3,807.40	
	Melbourne-Titusville-Palm Bay, FL MSA	\$342	\$304	\$23.23	\$4,940.00	
	Miami-Fort Lauderdale, FL CMSA	\$403	\$335	\$21.33	\$4,529.73	
	Naples, FL MSA	\$355	\$301	\$27.25	\$4,732.41	
	Non-Metro: FL	\$309	\$282	\$24.24	\$4,577.94	
	Ocala, FL MSA	\$290	\$261	\$24.69	\$4,442.64	
	Orlando, FL MSA	\$362	\$304	\$24.46	\$5,023.55	
	Panama City, FL MSA	\$201	\$206	\$26.33	\$5,139.59	
	Pensacola, FL MSA	\$301	\$266	\$24.14	\$3,663.35	
	Punta Gorda, FL MSA	\$366	\$321	\$24.09	\$3,682.37	
	Sarasota-Bradenton, FL MSA	\$400	\$346	\$27.14	\$6,465.72	
	Tallahassee, FL MSA	\$346	\$309	\$25.46	\$4,935.59	
	Tampa-St. Petersburg- Clearwater, FL MSA	\$384	\$333	\$26.00	\$4,421.49	
	West Palm Beach-Boca Raton, FL MSA	\$354	\$302	\$22.16	\$5,218.60	
Georgia	Athens, GA MSA	\$280	\$241	\$23.15	\$4,211.96	\$169
	Atlanta, GA MSA	\$305	\$274	\$24.68	\$4,845.61	
	Augusta-Aiken, GA-SC MSA	\$285	\$253	\$22.35	\$3,608.64	
	Chattanooga, TN-GA MSA	\$335	\$290	\$24.36	\$4,466.09	
	Columbus, GA-AL MSA	\$311	\$270	\$24.07	\$3,995.45	
	Macon, GA MSA	\$308	\$271	\$20.73	\$3,616.38	
	Non-Metro: GA	\$234	\$217	\$22.85	\$3,833.17	
	Savannah, GA MSA	\$285	\$264	\$23.37	\$3,946.26	
Hawaii	Honolulu, HI MSA	\$456	\$415	\$29.19	\$7,035.17	\$81

State	MSA or geographical region	Nursing home, private room daily rate	Nursing home, sempirivate room daily rate	Home health care aide hourly rate	Assisted living facility, one-bedroom monthly rate	Adult day care (nonmedical) state average daily rate
Idaho	Boise City, ID MSA	\$351	\$294	\$25.91	\$4,179.48	N/A
	Non-Metro: ID	\$328	\$291	\$26.86	\$4,394.74	
Illinois	Bloomington-Normal, IL MSA	\$272	\$240	\$21.89	\$4,926.03	\$94
	Champaign-Urbana, IL MSA	\$326	\$250	\$26.57	\$4,687.99	
	Chicago-Gary-Kenosha, IL- IN-WI CMSA	\$369	\$307	\$28.06	\$6,179.68	
	Davenport-Moline-Rock Island, IA-IL MSA	\$249	\$207	\$27.08	\$4,863.71	
	Non-Metro: IL	\$238	\$200	\$25.38	\$4,176.81	
	Peoria-Pekin, IL MSA	\$289	\$255	\$25.82	\$4,021.11	
	Rockford, IL MSA	\$316	\$257	\$25.79	\$4,999.04	
	Springfield, IL MSA	\$298	\$231	\$26.55	\$5,021.33	
	St. Louis, MO-IL MSA	\$271	\$233	\$26.32	\$5,620.67	
Indiana	Bloomington, IN MSA	\$350	\$283	\$26.00	\$3,943.44	\$160
	Chicago-Gary-Kenosha, IL- IN-WI CMSA	\$369	\$307	\$28.06	\$6,179.68	
	Cincinnati-Hamilton, OH- KY-IN CMSA	\$354	\$291	\$27.26	\$5,419.86	
	Evansville-Henderson, IN- KY MSA	\$300	\$256	\$25.45	\$3,848.67	
	Fort Wayne, IN MSA	\$337	\$268	\$26.87	\$4,246.72	
	Indianapolis, IN MSA	\$330	\$260	\$26.25	\$4,421.84	
	Lafayette, IN MSA	\$368	\$261	\$25.40	\$4,858.62	
	Louisville, KY-IN MSA	\$318	\$261	\$26.17	\$5,370.73	
	Non-Metro: IN	\$286	\$236	\$26.39	\$3,939.20	
	South Bend, IN MSA	\$340	\$318	\$25.90	\$3,722.22	
Iowa	Cedar Rapids, IA MSA	\$290	\$244	\$26.69	\$4,613.41	N/A
	Davenport-Moline-Rock Island, IA-IL MSA	\$249	\$207	\$27.08	\$4,863.71	
	Des Moines, IA MSA	\$298	\$267	\$28.43	\$5,050.48	
	Iowa City, IA MSA	\$285	\$238	\$24.72	\$4,067.89	
	Non-Metro: IA	\$248	\$227	\$29.42	\$3,838.36	
	Omaha, NE-IA MSA	\$316	\$274	\$27.28	\$4,914.21	
	Sioux City, IA-NE MSA	\$259	\$237	\$26.60	\$4,040.19	
	Waterloo-Cedar Falls, IA MSA	\$315	\$273	\$24.65	\$4,000.39	

State	MSA or geographical region	Nursing home, private room daily rate	Nursing home, sempirivate room daily rate	Home health care aide hourly rate	Assisted living facility, one-bedroom monthly rate	Adult day care (nonmedical) state average daily rate
Kansas	Kansas City, MO-KS MSA	\$317	\$256	\$25.87	\$5,963.13	\$101
	Lawrence, KS MSA	\$332	\$302	\$24.94	\$5,319.59	
	Non-Metro: KS	\$218	\$204	\$26.12	\$4,360.09	
	Topeka, KS MSA	\$265	\$221	\$25.38	\$6,060.06	
	Wichita, KS MSA	\$258	\$245	\$25.55	\$4,925.55	
Kentucky	Cincinnati-Hamilton, OH- KY-IN CMSA	\$354	\$291	\$27.26	\$5,419.86	\$74
	Clarksville-Hopkinsville, TN- KY MSA	\$274	\$253	\$23.79	\$3,856.16	
	Evansville-Henderson, IN- KY MSA	\$300	\$256	\$25.45	\$3,848.67	
	Huntington-Ashland, WV- KY-OH MSA	\$266	\$217	\$19.18	\$3,824.53	
	Lexington, KY MSA	\$309	\$241	\$24.76	\$4,823.84	
	Louisville, KY-IN MSA	\$318	\$261	\$26.17	\$5,370.73	-
	Non-Metro: KY	\$249	\$218	\$23.40	\$3,595.67	
	Owensboro, KY MSA	\$293	\$266	\$22.18	\$3,402.00	
Louisiana	Baton Rouge, LA MSA	\$269	\$241	\$21.08	\$3,450.92	N/A
	Lafayette, LA MSA	\$193	\$172	\$20.24	\$3,539.63	
	Monroe, LA MSA	\$180	\$170	\$20.78	\$3,354.39	
	New Orleans, LA MSA	\$248	\$207	\$23.52	\$3,631.58	
	Non-Metro: LA	\$282	\$246	\$22.30	\$3,362.31	
	Shreveport-Bossier City, LA MSA	\$220	\$195	\$21.79	\$3,517.88	
Maine	Bangor, ME MSA	\$323	\$290	\$30.18	\$5,381.51	\$161
	Boston-Worcester-Lawrence, MA-NH-ME-CT CMSA	\$472	\$440	\$32.43	\$6,923.52	
	Non-Metro: ME	\$361	\$320	\$30.13	\$5,866.95	
	Portland, ME MSA	\$403	\$335	\$29.85	\$7,071.56	
Maryland	Non-Metro: MD	\$276	\$256	\$27.61	\$4,977.40	\$76
	Philadelphia-Wilmington- Atlantic City, PA-NJ-DE-MD CMSA	\$440	\$402	\$29.68	\$6,927.80	
	Washington-Baltimore, DC- MD-VA-WV CMSA	\$388	\$350	\$27.73	\$6,678.40	
Massachusetts	Barnstable-Yarmouth, MA MSA	\$372	\$330	\$26.45	\$6,700.94	\$90
	Boston-Worcester-Lawrence, MA-NH-ME-CT CMSA	\$472	\$440	\$32.43	\$6,923.52	
	Non-Metro: MA	\$456	\$415	\$31.28	\$6,723.23	
	Providence-Fall River- Warwick, RI-MA MSA	\$404	\$365	\$30.14	\$4,944.28	
	Springfield, MA MSA	\$390	\$349	\$28.49	\$4,325.02	

State	MSA or geographical region	Nursing home, private room daily rate	Nursing home, sempirivate room daily rate	Home health care aide hourly rate	Assisted living facility, one-bedroom monthly rate	Adult day care (nonmedical) state average daily rate
Michigan	Benton Harbor, MI MSA	\$305	\$266	\$25.91	\$3,504.05	\$106
	Detroit-Ann Arbor-Flint, MI CMSA	\$278	\$262	\$27.00	\$5,873.15	
	Grand Rapids-Muskegon- Holland, MI MSA	\$367	\$316	\$28.22	\$6,120.24	
	Jackson, MI MSA	\$289	\$251	\$24.86	\$4,056.08	
	Kalamazoo-Battle Creek, MI MSA	\$333	\$310	\$24.27	\$4,383.87	
	Lansing-East Lansing, MI MSA	\$315	\$274	\$26.32	\$3,757.11	
	Non-Metro: MI	\$284	\$265	\$28.17	\$3,969.48	
	Saginaw-Bay City-Midland, MI MSA	\$289	\$271	\$23.50	\$4,432.17	
Minnesota	Duluth-Superior, MN-WI MSA	\$367	\$327	\$29.49	\$4,200.85	\$99
	Fargo-Moorhead, ND-MN MSA	\$432	\$379	\$31.75	\$3,849.13	
	Grand Forks, ND-MN MSA	\$376	\$349	\$26.87	\$3,104.59	
	La Crosse, WI-MN MSA	\$301	\$279	\$26.05	\$3,794.70	
	Minneapolis-St. Paul, MN- WI MSA	\$380	\$355	\$34.74	\$4,776.17	
	Non-Metro: MN	\$394	\$362	\$30.76	\$3,743.89	
	Rochester, MN MSA	\$452	\$413	\$33.24	\$3,404.93	
	St. Cloud, MN MSA	\$384	\$340	\$28.76	\$2,764.39	
Mississippi	Biloxi-Gulfport-Pascagoula, MS MSA	\$269	\$255	\$23.48	\$3,141.22	N/A
	Hattiesburg, MS MSA	\$265	\$243	\$20.62	\$3,496.78	
	Jackson, MS MSA	\$274	\$251	\$21.98	\$3,873.74	
	Memphis, TN-AR-MS MSA	\$309	\$255	\$22.02	\$4,226.95	
	Non-Metro: MS	\$290	\$264	\$20.47	\$3,382.69	
Missouri	Columbia, MO MSA	\$229	\$193	\$22.63	\$4,922.61	N/A
	Joplin, MO MSA	\$241	\$215	\$21.55	\$3,425.84	
	Kansas City, MO-KS MSA	\$317	\$256	\$25.87	\$5,963.13	
	Non-Metro: MO	\$179	\$167	\$22.87	\$3,706.57	
	Springfield, MO MSA	\$237	\$205	\$25.93	\$4,370.50	
	St. Joseph, MO MSA	\$168	\$148	\$24.47	\$3,680.22	
	St. Louis, MO-IL MSA	\$271	\$233	\$26.32	\$5,620.67	
Montana	Billings, MT MSA	\$293	\$252	\$25.10	\$3,787.46	N/A
	Missoula, MT MSA	\$314	\$268	\$26.68	\$4,312.55	
	Non-Metro: MT	\$249	\$232	\$28.63	\$4,516.06	

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Nebraska	Lincoln, NE MSA	\$306	\$264	\$28.54	\$5,565.15	N/A
	Non-Metro: NE	\$250	\$231	\$28.85	\$4,133.15	
	Omaha, NE-IA MSA	\$316	\$274	\$27.28	\$4,914.21	
	Sioux City, IA-NE MSA	\$259	\$237	\$26.60	\$4,040.19	
Nevada	Las Vegas, NV-AZ MSA	\$320	\$260	\$25.33	\$4,372.38	\$75
	Non-Metro: NV	\$310	\$261	\$25.68	\$4,314.35	
	Reno, NV MSA	\$309	\$277	\$27.42	\$4,285.66	
New Hampshire	Boston-Worcester-Lawrence, MA-NH-ME-CT CMSA	\$472	\$440	\$32.43	\$6,923.52	\$101
	Non-Metro: NH	\$347	\$326	\$31.13	\$5,362.74	
New Jersey	New York-Northern New Jersey- Long Island, NY-NJ-CT-PA	\$523	\$474	\$29.40	\$7,347.46	\$101
	Philadelphia-Wilmington- Atlantic City, PA-NJ-DE-MD CMSA	\$440	\$402	\$29.68	\$6,927.80	
New Mexico	Albuquerque, NM MSA	\$300	\$253	\$25.89	\$5,328.78	N/A
	Las Cruces, NM MSA	\$306	\$268	\$21.63	\$3,847.13	
	Non-Metro: NM	\$243	\$223	\$25.09	\$4,057.61	
	Santa Fe, NM MSA	\$281	\$240	\$27.12	\$4,646.95	
New York	Albany-Schenectady-Troy, NY MSA	\$440	\$402	\$29.36	\$5,080.93	\$129
	Binghamton, NY MSA	\$398	\$383	\$30.06	\$5,842.68	
	Buffalo-Niagara Falls, NY MSA	\$426	\$394	\$27.00	\$4,758.98	
	New York-Northern New Jersey- Long Island, NY-NJ-CT-PA	\$523	\$474	\$29.40	\$7,347.46	
	Non-Metro: NY	\$345	\$323	\$30.25	\$4,809.62	
	Rochester, NY MSA	\$380	\$351	\$29.70	\$3,744.18	
	Syracuse, NY MSA	\$447	\$435	\$29.80	\$4,352.97	
North Carolina	Asheville, NC MSA	\$293	\$257	\$26.75	\$4,613.46	\$74
	Charlotte-Gastonia-Rock Hill, NC-SC MSA	\$287	\$265	\$26.27	\$4,541.74	
	Fayetteville, NC MSA	\$263	\$231	\$23.90	\$3,389.70	
	GreensboroWinston- SalemHigh Point, NC MSA	\$323	\$286	\$24.23	\$6,358.82	-
	Non-Metro: NC	\$286	\$244	\$23.12	\$5,090.27	
	Norfolk-Virginia Beach- Newport News, VA-NC	\$324	\$273	\$25.33	\$4,955.30	
	Raleigh-Durham-Chapel Hill, NC MSA	\$370	\$299	\$26.06	\$6,925.23	
	Wilmington, NC MSA	\$272	\$240	\$24.25	\$4,459.15	

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North Dakota	Bismarck, ND MSA	\$429	\$406	\$29.94	\$4,040.92	N/A
	Fargo-Moorhead, ND-MN MSA	\$432	\$379	\$31.75	\$3,849.13	
	Grand Forks, ND-MN MSA	\$376	\$349	\$26.87	\$3,104.59	
	Non-Metro: ND	\$415	\$404	\$28.02	\$3,456.97	
Ohio	Canton-Massillon, OH MSA	\$318	\$266	\$26.39	\$5,013.35	\$71
	Cincinnati-Hamilton, OH- KY-IN CMSA	\$354	\$291	\$27.26	\$5,419.86	
	Cleveland-Akron, OH CMSA	\$377	\$333	\$25.43	\$5,312.70	
	Columbus, OH MSA	\$345	\$293	\$27.48	\$5,941.86	
	Dayton-Springfield, OH MSA	\$345	\$307	\$28.50	\$4,136.64	-
	Huntington-Ashland, WV- KY-OH MSA	\$266	\$217	\$19.18	\$3,824.53	
	Lima, OH MSA	\$283	\$242	\$23.85	\$4,534.32	
	Non-Metro: OH	\$298	\$260	\$28.84	\$4,600.82	
	Parkersburg-Marietta, WV- OH MSA	\$307	\$251	\$26.29	\$3,521.52	
	Toledo, OH MSA	\$295	\$255	\$26.74	\$5,400.92	
	Youngstown-Warren, OH MSA	\$286	\$246	\$23.38	\$3,673.29	
Oklahoma	Fort Smith, AR-OK MSA	\$232	\$198	\$22.63	\$3,155.81	\$71
	Non-Metro: OK	\$208	\$178	\$26.48	\$3,552.65	
	Oklahoma City, OK MSA	\$274	\$230	\$24.90	\$4,274.58	
	Tulsa, OK MSA	\$300	\$257	\$25.63	\$5,057.23	
Oregon	Corvallis, OR MSA	\$313	\$246	\$23.75	\$4,635.48	\$106
	Eugene-Springfield, OR MSA	\$404	\$361	\$30.10	\$5,759.55	
	Medford-Ashland, OR MSA	\$321	\$294	\$29.44	\$4,883.65	
	Non-Metro: OR	\$366	\$315	\$30.45	\$5,483.00	
	Portland-Salem, OR-WA CMSA	\$368	\$312	\$33.80	\$5,777.80	



State	MSA or geographical region	Nursing home, private room daily rate	Nursing home, sempirivate room daily rate	Home health care aide hourly rate	Assisted living facility, one-bedroom monthly rate	Adult day care (nonmedical) state average daily rate
Pennsylvania	Allentown-Bethlehem- Easton, PA MSA	\$380	\$329	\$29.43	\$3,981.39	\$74
	Erie, PA MSA	\$370	\$325	\$28.49	\$3,962.91	
	Harrisburg-Lebanon- Carlisle, PA MSA	\$373	\$348	\$27.78	\$5,757.25	
	Johnstown, PA MSA	\$300	\$280	\$24.67	\$3,921.03	
	Lancaster, PA MSA	\$425	\$388	\$28.34	\$5,214.85	
	New York-Northern New Jersey-Long Island, NY-NJ- CT-PA	\$523	\$474	\$29.40	\$7,347.46	
	Non-Metro: PA	\$350	\$323	\$29.19	\$4,223.95	
	Philadelphia-Wilmington- Atlantic City, PA-NJ-DE-MD CMSA	\$440	\$402	\$29.68	\$6,927.80	
	Pittsburgh, PA MSA	\$350	\$315	\$27.21	\$5,479.58	
	Reading, PA MSA	\$401	\$369	\$26.26	\$5,064.50	
	ScrantonWilkes-Barre Hazleton, PA MSA	\$341	\$327	\$28.69	\$3,767.92	
	State College, PA MSA	\$366	\$325	\$22.67	\$4,547.25	
	Williamsport, PA MSA	\$380	\$336	\$30.05	\$3,745.31	
	York, PA MSA	\$420	\$391	\$26.50	\$5,616.48	
Rhode Island	New London-Norwich, CT- RI MSA	\$381	\$350	\$28.29	\$3,813.71	N/A
	Providence-Fall River- Warwick, RI-MA MSA	\$404	\$365	\$30.14	\$4,944.28	
South Carolina	Augusta-Aiken, GA-SC MSA	\$285	\$253	\$22.35	\$3,608.64	\$78
	Charleston-North Charleston, SC MSA	\$329	\$289	\$26.63	\$4,583.68	
	Charlotte-Gastonia-Rock Hill, NC-SC MSA	\$287	\$265	\$26.27	\$4,541.74	
	Columbia, SC MSA	\$293	\$271	\$22.21	\$4,407.51	
	Greenville-Spartanburg- Anderson, SC MSA	\$309	\$266	\$23.14	\$4,397.24	
	Myrtle Beach, SC MSA	\$266	\$240	\$23.95	\$4,424.60	
	Non-Metro: SC	\$300	\$273	\$24.73	\$4,092.07	
South Dakota	Non-Metro: SD	\$259	\$245	\$29.25	\$3,655.34	N/A
	Rapid City, SD MSA	\$259	\$235	\$26.75	\$3,836.29	
	Sioux Falls, SD MSA	\$291	\$255	\$30.41	\$5,112.10	

State	MSA or geographical region	Nursing home, private room daily rate	Nursing home, sempirivate room daily rate	Home health care aide hourly rate	Assisted living facility, one-bedroom monthly rate	Adult day care (nonmedical) state average daily rate
Tennessee	Chattanooga, TN-GA MSA	\$335	\$290	\$24.36	\$4,466.09	\$98
	Clarksville-Hopkinsville, TN- KY MSA	\$274	\$253	\$23.79	\$3,856.16	
	Jackson, TN MSA	\$300	\$250	\$23.90	\$3,820.63	
	Johnson City-Kingsport- Bristol, TN-VA MS	\$316	\$270	\$22.50	\$3,668.35	
	Knoxville, TN MSA	\$305	\$243	\$23.29	\$4,624.86	
	Memphis, TN-AR-MS MSA	\$309	\$255	\$22.02	\$4,226.95	
	Nashville, TN MSA	\$289	\$259	\$25.67	\$5,354.12	
	Non-Metro: TN	\$254	\$233	\$23.28	\$3,818.89	
Texas	Abilene, TX MSA	\$215	\$157	\$21.80	\$3,540.84	\$73
	Amarillo, TX MSA	\$232	\$188	\$23.36	\$4,451.36	
	Austin-San Marcos, TX MSA	\$292	\$218	\$27.68	\$5,213.40	
	Beaumont-Port Arthur, TX MSA	\$270	\$227	\$21.22	\$3,834.17	
	Brownsville-Harlingen-San Benito, TX MSA	\$230	\$183	\$22.71	\$3,729.50	
	Bryan-College Station, TX MSA	\$312	\$193	\$25.05	\$4,117.01	
	Corpus Christi, TX MSA	\$298	\$228	\$24.25	\$3,777.83	
	Dallas-Fort Worth, TX CMSA	\$285	\$198	\$24.76	\$5,214.76	
	El Paso, TX MSA	\$268	\$211	\$25.39	\$3,426.86	
	Houston-Galveston- Brazoria, TX CMSA	\$246	\$173	\$24.12	\$5,539.28	
	Killeen-Temple, TX MSA	\$295	\$236	\$22.65	\$3,416.02	
	Longview-Marshall, TX MSA	\$283	\$217	\$20.00	\$3,729.05	
	Lubbock, TX MSA	\$278	\$230	\$24.31	\$3,842.36	
	McAllen-Edinburg-Mission, TX MSA	\$319	\$252	\$22.81	\$3,416.92	
	Non-Metro: TX	\$172	\$146	\$25.23	\$3,748.43	
	Odessa-Midland, TX MSA	\$264	\$217	\$27.40	\$3,744.56	
	San Antonio, TX MSA	\$287	\$244	\$25.09	\$4,548.80	
	Tyler, TX MSA	\$218	\$152	\$22.65	\$4,793.07	
	Waco, TX MSA	\$228	\$173	\$27.40	\$5,021.22	
	Wichita Falls, TX MSA	\$236	\$156	\$24.62	\$4,312.13	

State	MSA or geographical region	Nursing home, private room daily rate	Nursing home, sempirivate room daily rate	Home health care aide hourly rate	Assisted living facility, one-bedroom monthly rate	Adult day care (nonmedical) state average daily rate
Utah	Flagstaff, AZ-UT MSA	\$300	\$271	\$26.63	\$3,962.85	N/A
	Non-Metro: UT	\$239	\$198	\$25.27	\$3,744.38	
	Provo-Orem, UT MSA	\$326	\$241	\$28.75	\$3,737.39	
	Salt Lake City-Ogden, UT MSA	\$301	\$252	\$28.80	\$4,370.55	
Vermont	Burlington, VT MSA	\$378	\$347	\$32.76	\$5,655.43	N/A
	Non-Metro: VT	\$333	\$301	\$29.03	\$5,033.15	
Virginia	Charlottesville, VA MSA	\$288	\$244	\$31.07	\$5,351.29	\$98
	Johnson City-Kingsport- Bristol, TN-VA MS	\$316	\$270	\$22.50	\$3,668.35	
	Lynchburg, VA MSA	\$232	\$220	\$25.00	\$5,000.20	
	Non-Metro: VA	\$297	\$279	\$26.75	\$6,138.54	
	Norfolk-Virginia Beach- Newport News, VA-NC	\$324	\$273	\$25.33	\$4,955.30	
	Richmond-Petersburg, VA MSA	\$340	\$289	\$26.97	\$5,100.04	
	Roanoke, VA MSA	\$325	\$293	\$24.81	\$3,901.85	
	Washington-Baltimore, DC- MD-VA-WV CMSA	\$388	\$350	\$27.73	\$6,678.40	
Washington	Bellingham, WA MSA	\$309	\$284	\$29.80	\$4,398.90	\$118
	Non-Metro: WA	\$340	\$292	\$31.12	\$5,213.22	
	Portland-Salem, OR-WA CMSA	\$368	\$312	\$33.80	\$5,777.80	
	Richland-Kennewick-Pasco, WA MSA	\$285	\$266	\$28.29	\$4,845.47	
	Seattle-Tacoma-Bremerton, WA CMSA	\$468	\$384	\$34.94	\$6,773.68	
	Spokane, WA MSA	\$308	\$282	\$34.77	\$5,966.11	
	Yakima, WA MSA	\$345	\$296	\$31.45	\$4,849.97	
Washington DC	Washington-Baltimore, DC- MD-VA-WV CMSA	\$388	\$350	\$27.73	\$6,678.40	N/A
West Virginia	Charleston, WV MSA	\$387	\$372	\$21.94	\$4,388.74	N/A
J	Huntington-Ashland, WV- KY-OH MSA	\$266	\$217	\$19.18	\$3,824.53	
	Non-Metro: WV	\$341	\$308	\$22.40	\$3,968.15	
	Parkersburg-Marietta, WV- OH MSA	\$307	\$251	\$26.29	\$3,521.52	
	Washington-Baltimore, DC- MD-VA-WV CMSA	\$388	\$350	\$27.73	\$6,678.40	

State	MSA or geographical region	Nursing home, private room daily rate	Nursing home, sempirivate room daily rate	Home health care aide hourly rate	Assisted living facility, one-bedroom monthly rate	Adult day care (nonmedical) state average daily rate
Wisconsin	Appleton-Oshkosh-Neenah, WI MSA	\$354	\$306	\$26.63	\$4,929.01	\$82
	Chicago-Gary-Kenosha, IL- IN-WI CMSA	\$369	\$307	\$28.06	\$6,179.68	
	Duluth-Superior, MN-WI MSA	\$367	\$327	\$29.49	\$4,200.85	
	Eau Claire, WI MSA	\$297	\$239	\$27.10	\$3,802.84	
	Green Bay, WI MSA	\$349	\$278	\$26.40	\$4,509.33	
	La Crosse, WI-MN MSA	\$301	\$279	\$26.05	\$3,794.70	
	Madison, WI MSA	\$360	\$314	\$26.60	\$4,549.16	
	Milwaukee-Racine, WI CMSA	\$394	\$343	\$29.08	\$5,486.20	
	Minneapolis-St. Paul, MN- WI MSA	\$380	\$355	\$34.74	\$4,776.17	
	Non-Metro: WI	\$311	\$284	\$24.60	\$4,479.58	
	Wausau, WI MSA	\$331	\$291	\$23.00	\$3,954.50	
Wyoming	Casper, WY MSA	\$300	\$278	\$28.19	\$4,602.13	N/A
	Cheyenne, WY MSA	\$267	\$227	\$28.29	\$4,005.93	
	Non-Metro: WY	\$283	\$257	\$28.36	\$3,642.90	



The Federal Long Term Care Insurance Program is sponsored by the U.S. Office of Personnel Management, insured by John Hancock Life & Health Insurance Company, under a group long term care insurance policy, and administered by Long Term Care Partners, LLC.

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