

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 \$4,230 per month in Dallas to \$12,510 per month 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 Univita, a leading provider of LTC data, to develop a cost-of-care survey on our behalf.

In late 2010, Univita conducted telephone interviews with more than 6,000 LTC providers in over 90 regions across the United States and provided cost-of-care averages for three of the most common types of LTC services:

- Nursing home (private and semi-private room)
- Assisted living facility (one-bedroom unit)
- Home health care (home health aide and homemaker services)

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			
	Per Day	Per Month	Per Year
Private Room:	\$240	\$7,211	\$87,729
Semi-Private Room:	\$210	\$6,301	\$76,662

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:	\$105	\$3,159	\$37,912

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:	\$173	\$3,465	\$41,580
Homemaker Services:	\$150	\$3,009	\$36,113

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount.

LTC Cost of Care
ALABAMA



Nursing Home			
	Per Day	Per Month	Per Year
Private Room:	\$183	\$5,490	\$66,795
Semi-Private Room:	\$172	\$5,160	\$62,780

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:	\$99	\$2,958	\$35,496

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:	\$166	\$3,328	\$39,936
Homemaker Services:	\$120	\$2,400	\$28,800

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount.

LTC Cost of Care
ALASKA



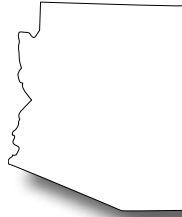
Nursing Home			
	Per Day	Per Month	Per Year
Private Room:	\$551	\$16,530	\$201,115
Semi-Private Room:	\$544	\$16,320	\$198,560

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:	\$157	\$4,700	\$56,400

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:	\$192	\$3,840	\$46,080
Homemaker Services:	\$183	\$3,664	\$43,968

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount.

LTC Cost of Care
ARIZONA



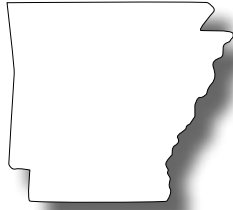
Nursing Home			
	Per Day	Per Month	Per Year
Private Room:			
Phoenix	\$228	\$6,840	\$83,220
Remainder of the State	\$238	\$7,140	\$86,870
Semi-Private Room:			
Phoenix	\$167	\$5,010	\$60,995
Remainder of the State	\$192	\$5,760	\$70,080

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:			
Phoenix	\$86	\$2,584	\$31,008
Remainder of the State	\$104	\$3,108	\$37,296

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:			
Phoenix	\$174	\$3,472	\$41,664
Remainder of the State	\$184	\$3,680	\$44,160
Homemaker Services:			
Phoenix	\$160	\$3,200	\$38,400
Remainder of the State	\$156	\$3,128	\$37,536

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount.

LTC Cost of Care
ARKANSAS



Nursing Home			
	Per Day	Per Month	Per Year
Private Room:			
Little Rock	\$177	\$5,310	\$64,605
Remainder of the State	\$152	\$4,560	\$55,480
Semi-Private Room:			
Little Rock	\$149	\$4,470	\$54,385
Remainder of the State	\$133	\$3,990	\$48,545

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:			
Little Rock	\$101	\$3,018	\$36,216
Remainder of the State	\$69	\$2,077	\$24,924

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:			
Little Rock	\$162	\$3,232	\$38,784
Remainder of the State	\$134	\$2,688	\$32,256
Homemaker Services:			
Little Rock	\$129	\$2,592	\$31,104
Remainder of the State	\$130	\$2,584	\$31,008

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount.

MUTUAL OF OMAHA INSURANCE COMPANY
UNITED OF OMAHA LIFE INSURANCE COMPANY

LTC Cost of Care
CALIFORNIA



Nursing Home			
	Per Day	Per Month	Per Year
Private Room:			
Los Angeles	\$215	\$6,450	\$78,475
Sacramento	\$337	\$10,110	\$123,005
San Diego	\$243	\$7,290	\$88,695
San Francisco	\$432	\$12,960	\$157,680
Remainder of the State	\$280	\$8,400	\$102,200
Semi-Private Room:			
Los Angeles	\$174	\$5,220	\$63,510
Sacramento	\$230	\$6,900	\$83,950
San Diego	\$215	\$6,450	\$78,475
San Francisco	\$261	\$7,830	\$95,265
Remainder of the State	\$209	\$6,270	\$76,285

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:			
Los Angeles	\$137	\$4,122	\$49,464
Sacramento	\$105	\$3,138	\$37,656
San Diego	\$102	\$3,057	\$36,684
San Francisco	\$132	\$3,966	\$47,592
Remainder of the State	\$111	\$3,320	\$39,840

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:			
Los Angeles	\$157	\$3,136	\$37,632
Sacramento	\$173	\$3,464	\$41,568
San Diego	\$170	\$3,400	\$40,800
San Francisco	\$240	\$4,792	\$57,504
Remainder of the State	\$178	\$3,560	\$42,720
Homemaker Services:			
Los Angeles	\$149	\$2,984	\$35,808
Sacramento	\$167	\$3,344	\$40,128
San Diego	\$160	\$3,200	\$38,400
San Francisco	\$198	\$3,952	\$47,424
Remainder of the State	\$158	\$3,160	\$37,920

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount.

LTC Cost of Care
COLORADO



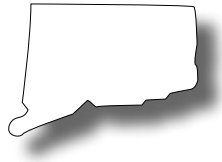
Nursing Home			
	Per Day	Per Month	Per Year
Private Room:			
Denver	\$239	\$7,170	\$87,235
Remainder of the State	\$363	\$10,890	\$132,495
Semi-Private Room:			
Denver	\$202	\$6,060	\$73,730
Remainder of the State	\$339	\$10,170	\$123,735

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:			
Denver	\$116	\$3,479	\$41,748
Remainder of the State	\$95	\$2,858	\$34,296

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:			
Denver	\$204	\$4,088	\$49,056
Remainder of the State	\$209	\$4,176	\$50,112
Homemaker Services:			
Denver	\$166	\$3,328	\$39,936
Remainder of the State	\$157	\$3,136	\$37,632

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount.

LTC Cost of Care
CONNECTICUT



Nursing Home			
	Per Day	Per Month	Per Year
Private Room:	\$377	\$11,310	\$137,605
Semi-Private Room:	\$351	\$10,530	\$128,115

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:	\$124	\$3,724	\$44,688

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:	\$220	\$4,392	\$52,704
Homemaker Services:	\$177	\$3,544	\$42,528

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount.

LTC Cost of Care
DELAWARE



Nursing Home			
	Per Day	Per Month	Per Year
Private Room:	\$258	\$7,740	\$94,170
Semi-Private Room:	\$232	\$6,960	\$84,680

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:	\$134	\$4,022	\$48,264

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:	\$171	\$3,424	\$41,088
Homemaker Services:	\$163	\$3,264	\$39,168

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount.

LTC Cost of Care

DISTRICT OF COLUMBIA



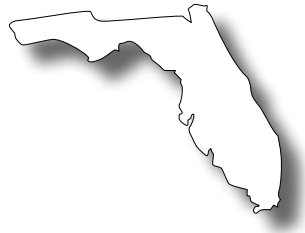
Nursing Home			
	Per Day	Per Month	Per Year
Private Room:	\$340	\$10,200	\$124,100
Semi-Private Room:	\$306	\$9,180	\$111,690

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:	\$132	\$3,946	\$47,352

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:	\$150	\$3,000	\$36,000
Homemaker Services:	\$150	\$3,000	\$36,000

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount.

LTC Cost of Care
FLORIDA



Nursing Home			
	Per Day	Per Month	Per Year
Private Room:			
Miami	\$268	\$8,040	\$97,820
Orlando	\$242	\$7,620	\$88,330
Tampa	\$238	\$7,140	\$86,870
Remainder of the State	\$230	\$6,900	\$83,950
Semi-Private Room:			
Miami	\$224	\$6,720	\$81,760
Orlando	\$217	\$6,510	\$79,205
Tampa	\$212	\$6,360	\$77,380
Remainder of the State	\$210	\$6,300	\$76,650

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:			
Miami	\$67	\$2,010	\$24,120
Orlando	\$89	\$2,663	\$31,956
Tampa	\$100	\$2,999	\$35,988
Remainder of the State	\$86	\$2,582	\$30,984

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:			
Miami	\$127	\$2,544	\$30,528
Orlando	\$150	\$2,992	\$35,904
Tampa	\$147	\$2,936	\$35,232
Remainder of the State	\$154	\$3,072	\$36,864
Homemaker Services:			
Miami	\$126	\$2,512	\$30,144
Orlando	\$116	\$2,320	\$27,840
Tampa	\$136	\$2,720	\$32,640
Remainder of the State	\$134	\$2,688	\$32,256

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount.

LTC Cost of Care
GEORGIA



Nursing Home			
	Per Day	Per Month	Per Year
Private Room:			
Atlanta	\$196	\$5,880	\$71,540
Remainder of the State	\$172	\$5,160	\$62,870
Semi-Private Room:			
Atlanta	\$164	\$4,920	\$59,860
Remainder of the State	\$157	\$4,710	\$57,305

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:			
Atlanta	\$102	\$3,055	\$36,660
Remainder of the State	\$81	\$2,433	\$29,196

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:			
Atlanta	\$142	\$2,840	\$34,080
Remainder of the State	\$145	\$2,896	\$34,752
Homemaker Services:			
Atlanta	\$131	\$2,624	\$31,488
Remainder of the State	\$132	\$2,648	\$31,776

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount.

LTC Cost of Care
HAWAII



Nursing Home			
	Per Day	Per Month	Per Year
Private Room:	\$313	\$9,390	\$114,245
Semi-Private Room:	\$295	\$8,850	\$107,675

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:	\$132	\$3,951	\$47,412

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:	\$183	\$3,651	\$43,814
Homemaker Services:	\$160	\$3,192	\$38,304

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount.

LTC Cost of Care
IDAHO



Nursing Home			
	Per Day	Per Month	Per Year
Private Room:	\$217	\$6,510	\$79,205
Semi-Private Room:	\$195	\$5,850	\$71,175

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:	\$96	\$2,883	\$34,596

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:	\$151	\$3,024	\$36,288
Homemaker Services:	\$141	\$2,816	\$33,792

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount.

LTC Cost of Care
ILLINOIS



Nursing Home			
	Per Day	Per Month	Per Year
Private Room:			
Chicago	\$189	\$5,670	\$68,985
Remainder of the State	\$222	\$6,660	\$81,030
Semi-Private Room:			
Chicago	\$173	\$5,190	\$63,145
Remainder of the State	\$175	\$5,250	\$63,875

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:			
Chicago	\$117	\$3,515	\$42,180
Remainder of the State	\$117	\$3,513	\$42,156

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:			
Chicago	\$160	\$3,200	\$38,400
Remainder of the State	\$171	\$3,424	\$41,088
Homemaker Services:			
Chicago	\$151	\$3,016	\$36,192
Remainder of the State	\$160	\$3,192	\$38,304

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount.

LTC Cost of Care
INDIANA



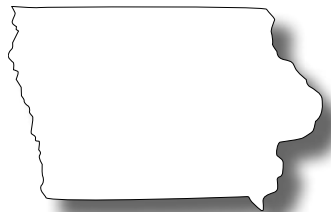
Nursing Home			
	Per Day	Per Month	Per Year
Private Room:			
Indianapolis	\$209	\$6,270	\$76,285
Remainder of the State	\$232	\$6,960	\$84,680
Semi-Private Room:			
Indianapolis	\$164	\$4,920	\$59,860
Remainder of the State	\$197	\$5,910	\$71,905

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:			
Indianapolis	\$112	\$3,369	\$40,428
Remainder of the State	\$97	\$2,918	\$35,016

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:			
Indianapolis	\$161	\$3,224	\$38,688
Remainder of the State	\$180	\$3,592	\$43,104
Homemaker Services:			
Indianapolis	\$154	\$3,072	\$36,864
Remainder of the State	\$150	\$2,992	\$35,904

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount.

LTC Cost of Care
IOWA



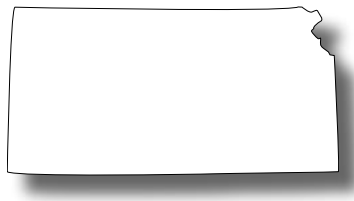
Nursing Home			
	Per Day	Per Month	Per Year
Private Room:	\$185	\$5,550	\$67,525
Semi-Private Room:	\$167	\$5,010	\$60,955

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:	\$102	\$3,069	\$36,828

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:	\$191	\$3,824	\$45,888
Homemaker Services:	\$162	\$3,232	\$38,784

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount.

LTC Cost of Care
KANSAS



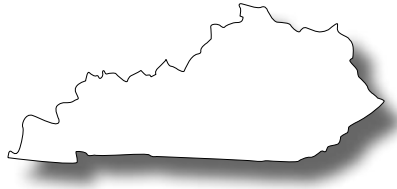
Nursing Home			
	Per Day	Per Month	Per Year
Private Room:	\$172	\$5,160	\$62,780
Semi-Private Room:	\$159	\$4,770	\$58,035

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:	\$109	\$3,272	\$39,264

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:	\$162	\$3,248	\$38,976
Homemaker Services:	\$144	\$2,872	\$34,464

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount.

LTC Cost of Care
KENTUCKY



Nursing Home			
	Per Day	Per Month	Per Year
Private Room:	\$209	\$6,270	\$76,285
Semi-Private Room:	\$181	\$5,430	\$66,065

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:	\$104	\$3,120	\$37,440

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:	\$150	\$3,008	\$36,096
Homemaker Services:	\$139	\$2,784	\$33,408

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount.

LTC Cost of Care
LOUISIANA



Nursing Home			
	Per Day	Per Month	Per Year
Private Room:	\$159	\$4,770	\$58,035
Semi-Private Room:	\$137	\$4,110	\$50,005

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:	\$91	\$2,715	\$32,580

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:	\$128	\$2,560	\$30,720
Homemaker Services:	\$112	\$2,240	\$26,880

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount.

LTC Cost of Care
MAINE



Nursing Home			
	Per Day	Per Month	Per Year
Private Room:	\$275	\$8,250	\$100,375
Semi-Private Room:	\$245	\$7,350	\$89,425

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:	\$138	\$4,160	\$49,920

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:	\$185	\$3,696	\$44,352
Homemaker Services:	\$171	\$3,416	\$40,992

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount.

LTC Cost of Care
MARYLAND



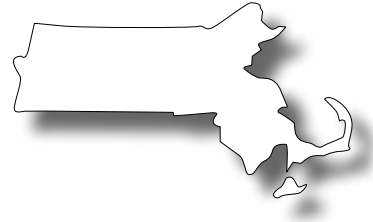
Nursing Home			
	Per Day	Per Month	Per Year
Private Room:			
Baltimore	\$239	\$7,170	\$87,235
Remainder of the State	\$272	\$8,160	\$99,280
Semi-Private Room:			
Baltimore	\$223	\$6,690	\$81,395
Remainder of the State	\$243	\$7,290	\$88,695

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:			
Baltimore	\$77	\$2,315	\$27,780
Remainder of the State	\$130	\$3,897	\$46,764

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:			
Baltimore	\$130	\$2,592	\$31,104
Remainder of the State	\$167	\$3,344	\$40,128
Homemaker Services:			
Baltimore	\$130	\$2,592	\$31,104
Remainder of the State	\$145	\$2,904	\$34,848

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount.

LTC Cost of Care
MASSACHUSETTS



Nursing Home			
	Per Day	Per Month	Per Year
Private Room:			
Boston	\$349	\$10,470	\$127,385
Remainder of the State	\$314	\$9,420	\$114,610
Semi-Private Room:			
Boston	\$306	\$9,180	\$111,690
Remainder of the State	\$298	\$8,940	\$108,770

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:			
Boston	\$157	\$4,705	\$56,460
Remainder of the State	\$126	\$3,769	\$45,228

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:			
Boston	\$192	\$3,840	\$46,080
Remainder of the State	\$203	\$4,064	\$48,768
Homemaker Services:			
Boston	\$188	\$3,760	\$45,120
Remainder of the State	\$178	\$3,552	\$42,624

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount.

LTC Cost of Care
MICHIGAN



Nursing Home			
	Per Day	Per Month	Per Year
Private Room:			
Detroit	\$179	\$5,370	\$65,335
Remainder of the State	\$241	\$7,230	\$87,965
Semi-Private Room:			
Detroit	\$173	\$5,190	\$63,145
Remainder of the State	\$216	\$6,480	\$78,840

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:			
Detroit	\$52	\$1,572	\$18,864
Remainder of the State	\$104	\$3,124	\$37,488

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:			
Detroit	\$145	\$2,904	\$34,848
Remainder of the State	\$157	\$3,136	\$37,632
Homemaker Services:			
Detroit	\$140	\$2,792	\$33,505
Remainder of the State	\$138	\$2,752	\$33,024

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount.

LTC Cost of Care
MINNESOTA



Nursing Home			
	Per Day	Per Month	Per Year
Private Room:			
Minneapolis	\$248	\$7,440	\$90,520
Remainder of the State	\$208	\$6,240	\$75,920
Semi-Private Room:			
Minneapolis	\$207	\$6,210	\$75,555
Remainder of the State	\$166	\$4,980	\$60,590

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:			
Minneapolis	\$127	\$3,803	\$45,636
Remainder of the State	\$100	\$3,009	\$36,108

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:			
Minneapolis	\$261	\$5,216	\$62,592
Remainder of the State	\$220	\$4,392	\$52,704
Homemaker Services:			
Minneapolis	\$174	\$3,472	\$41,664
Remainder of the State	\$185	\$3,696	\$44,352

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount.

LTC Cost of Care
MISSISSIPPI



Nursing Home			
	Per Day	Per Month	Per Year
Private Room:	\$189	\$5,670	\$68,985
Semi-Private Room:	\$181	\$5,430	\$66,065

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:	\$81	\$2,428	\$29,136

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:	\$132	\$2,648	\$31,776
Homemaker Services:	\$130	\$2,600	\$31,200

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount.

MUTUAL OF OMAHA INSURANCE COMPANY
UNITED OF OMAHA LIFE INSURANCE COMPANY

LTC Cost of Care
MISSOURI



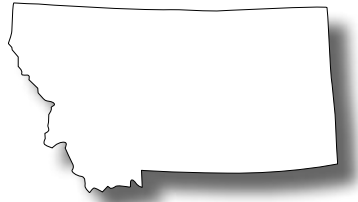
Nursing Home			
	Per Day	Per Month	Per Year
Private Room:			
Kansas City	\$173	\$5,190	\$63,145
St. Louis	\$194	\$5,820	\$70,810
Springfield	\$172	\$5,160	\$62,780
Remainder of the State	\$199	\$5,970	\$72,635
Semi-Private Room:			
Kansas City	\$149	\$4,470	\$54,385
St. Louis	\$169	\$5,070	\$61,685
Springfield	\$148	\$4,440	\$54,020
Remainder of the State	\$174	\$5,220	\$63,510

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:			
Kansas City	\$105	\$3,140	\$37,680
St. Louis	\$104	\$3,105	\$37,260
Springfield	\$89	\$2,672	\$32,064
Remainder of the State	\$72	\$2,164	\$25,968

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:			
Kansas City	\$180	\$3,600	\$43,200
St. Louis	\$151	\$3,024	\$36,288
Springfield	\$142	\$2,840	\$34,080
Remainder of the State	\$152	\$3,040	\$36,480
Homemaker Services:			
Kansas City	\$143	\$2,856	\$34,272
St. Louis	\$151	\$3,024	\$36,288
Springfield	\$140	\$2,792	\$33,504
Remainder of the State	\$144	\$2,880	\$34,560

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount.

LTC Cost of Care
MONTANA



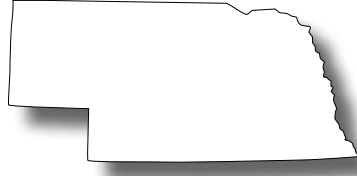
Nursing Home			
	Per Day	Per Month	Per Year
Private Room:	\$198	\$5,940	\$72,270
Semi-Private Room:	\$178	\$5,340	\$64,970

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:	\$96	\$2,871	\$34,452

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:	\$160	\$3,192	\$38,304
Homemaker Services:	\$150	\$3,000	\$36,000

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount.

LTC Cost of Care
NEBRASKA



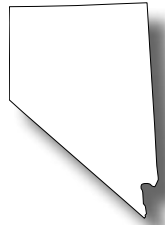
Nursing Home			
	Per Day	Per Month	Per Year
Private Room:			
Omaha	\$209	\$6,270	\$76,285
Remainder of the State	\$197	\$5,910	\$71,905
Semi-Private Room:			
Omaha	\$177	\$5,310	\$64,605
Remainder of the State	\$179	\$5,370	\$65,335

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:			
Omaha	\$109	\$3,261	\$39,132
Remainder of the State	\$82	\$2,467	\$29,604

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:			
Omaha	\$176	\$3,520	\$42,240
Remainder of the State	\$172	\$3,440	\$41,280
Homemaker Services:			
Omaha	\$152	\$3,040	\$36,480
Remainder of the State	\$148	\$2,968	\$35,616

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount.

LTC Cost of Care
NEVADA



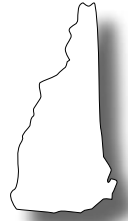
Nursing Home			
	Per Day	Per Month	Per Year
Private Room:			
Las Vegas	\$225	\$6,750	\$82,125
Remainder of the State	\$235	\$7,050	\$85,775
Semi-Private Room:			
Las Vegas	\$200	\$6,000	\$73,000
Remainder of the State	\$217	\$6,510	\$79,205

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:			
Las Vegas	\$90	\$2,688	\$32,256
Remainder of the State	\$102	\$3,069	\$36,828

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:			
Las Vegas	\$204	\$4,080	\$48,960
Remainder of the State	\$175	\$3,504	\$42,048
Homemaker Services:			
Las Vegas	\$166	\$3,312	\$39,744
Remainder of the State	\$157	\$3,136	\$37,632

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount.

LTC Cost of Care
NEW HAMPSHIRE



Nursing Home			
	Per Day	Per Month	Per Year
Private Room:	\$292	\$8,760	\$106,580
Semi-Private Room:	\$265	\$7,950	\$96,725

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:	\$125	\$3,760	\$45,120

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:	\$201	\$4,056	\$48,672
Homemaker Services:	\$185	\$3,696	\$44,352

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount.

LTC Cost of Care
NEW JERSEY



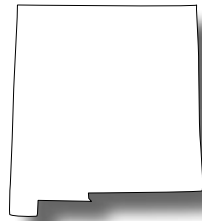
Nursing Home			
	Per Day	Per Month	Per Year
Private Room:	\$290	\$8,700	\$105,850
Semi-Private Room:	\$272	\$8,160	\$99,280

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:	\$146	\$4,370	\$52,440

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:	\$163	\$3,264	\$39,168
Homemaker Services:	\$152	\$3,048	\$36,576

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount.

LTC Cost of Care
NEW MEXICO



Nursing Home			
	Per Day	Per Month	Per Year
Private Room:	\$197	\$5,910	\$71,905
Semi-Private Room:	\$176	\$5,280	\$64,240

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:	\$98	\$2,953	\$35,436

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:	\$156	\$3,128	\$37,536
Homemaker Services:	\$140	\$2,808	\$33,696

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount.

LTC Cost of Care
NEW YORK



Nursing Home			
	Per Day	Per Month	Per Year
Private Room:			
New York City	\$434	\$13,020	\$158,410
Buffalo, Rochester, Syracuse	\$310	\$9,300	\$113,150
Remainder of the State	\$354	\$10,620	\$129,210
Semi-Private Room:			
New York City	\$417	\$12,510	\$152,205
Buffalo, Rochester, Syracuse	\$302	\$9,060	\$110,230
Remainder of the State	\$309	\$9,270	\$112,785

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:			
New York City	\$143	\$4,292	\$51,504
Buffalo, Rochester, Syracuse	\$98	\$2,929	\$35,148
Remainder of the State	\$102	\$3,070	\$36,840

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:			
New York City	\$154	\$3,080	\$36,960
Buffalo, Rochester, Syracuse	\$186	\$3,728	\$44,736
Remainder of the State	\$182	\$3,648	\$43,776
Homemaker Services:			
New York City	\$124	\$2,480	\$29,760
Buffalo, Rochester, Syracuse	\$172	\$3,440	\$41,280
Remainder of the State	\$160	\$3,200	\$38,400

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount.

LTC Cost of Care
NORTH CAROLINA



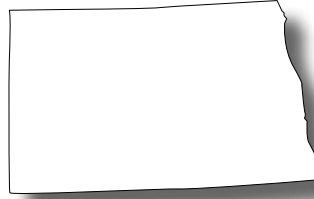
Nursing Home			
	Per Day	Per Month	Per Year
Private Room:			
Charlotte	\$223	\$6,690	\$81,395
Remainder of the State	\$206	\$6,180	\$75,190
Semi-Private Room:			
Charlotte	\$220	\$6,000	\$73,000
Remainder of the State	\$178	\$5,340	\$64,970

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:			
Charlotte	\$117	\$3,507	\$42,084
Remainder of the State	\$114	\$3,412	\$40,944

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:			
Charlotte	\$161	\$3,224	\$38,688
Remainder of the State	\$156	\$3,120	\$37,440
Homemaker Services:			
Charlotte	\$124	\$2,488	\$29,856
Remainder of the State	\$138	\$2,752	\$33,024

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount.

LTC Cost of Care
NORTH DAKOTA



Nursing Home			
	Per Day	Per Month	Per Year
Private Room:	\$189	\$5,670	\$68,985
Semi-Private Room:	\$166	\$4,980	\$60,590

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:	\$87	\$2,620	\$31,440

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:	\$168	\$3,360	\$40,320
Homemaker Services:	\$148	\$2,960	\$35,520

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount.

LTC Cost of Care
OHIO



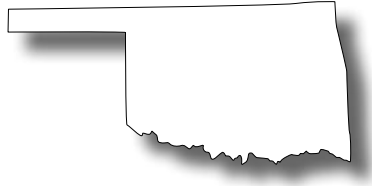
Nursing Home			
	Per Day	Per Month	Per Year
Private Room:			
Cleveland	\$226	\$6,780	\$82,490
Remainder of the State	\$231	\$6,930	\$84,315
Semi-Private Room:			
Cleveland	\$200	\$6,000	\$73,000
Remainder of the State	\$203	\$6,090	\$74,095

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:			
Cleveland	\$59	\$1,769	\$21,228
Remainder of the State	\$106	\$3,170	\$38,040

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:			
Cleveland	\$154	\$3,072	\$36,864
Remainder of the State	\$162	\$3,232	\$38,784
Homemaker Services:			
Cleveland	\$151	\$3,024	\$36,288
Remainder of the State	\$146	\$2,912	\$34,944

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount.

LTC Cost of Care
OKLAHOMA



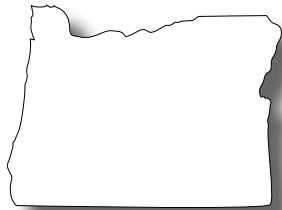
Nursing Home			
	Per Day	Per Month	Per Year
Private Room:			
Oklahoma City	\$199	\$5,970	\$72,635
Remainder of the State	\$166	\$4,980	\$60,590
Semi-Private Room:			
Oklahoma City	\$142	\$4,260	\$51,830
Remainder of the State	\$134	\$4,020	\$48,910

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:			
Oklahoma City	\$99	\$2,984	\$35,808
Remainder of the State	\$96	\$2,883	\$34,596

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:			
Oklahoma City	\$154	\$3,080	\$36,960
Remainder of the State	\$152	\$3,048	\$36,576
Homemaker Services:			
Oklahoma City	\$144	\$2,888	\$34,656
Remainder of the State	\$141	\$2,816	\$33,792

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount.

LTC Cost of Care
OREGON



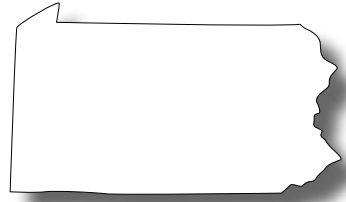
Nursing Home			
	Per Day	Per Month	Per Year
Private Room:			
Portland	\$237	\$7,110	\$86,505
Remainder of the State	\$235	\$7,050	\$85,775
Semi-Private Room:			
Portland	\$222	\$6,660	\$81,030
Remainder of the State	\$214	\$6,420	\$78,110

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:			
Portland	\$128	\$3,838	\$46,056
Remainder of the State	\$104	\$3,120	\$37,440

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:			
Portland	\$174	\$3,472	\$41,664
Remainder of the State	\$156	\$3,120	\$37,440
Homemaker Services:			
Portland	\$154	\$3,088	\$37,056
Remainder of the State	\$150	\$3,000	\$36,000

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount.

LTC Cost of Care
PENNSYLVANIA



Nursing Home			
	Per Day	Per Month	Per Year
Private Room:			
Philadelphia	\$290	\$8,700	\$105,850
Pittsburgh	\$269	\$8,070	\$98,185
Remainder of the State	\$271	\$8,130	\$98,915
Semi-Private Room:			
Philadelphia	\$263	\$7,890	\$95,995
Pittsburgh	\$254	\$7,620	\$92,710
Remainder of the State	\$244	\$7,320	\$89,060

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:			
Philadelphia	\$96	\$2,870	\$34,440
Pittsburgh	\$96	\$2,885	\$34,620
Remainder of the State	\$107	\$3,210	\$38,520

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:			
Philadelphia	\$150	\$3,008	\$36,096
Pittsburgh	\$180	\$3,608	\$43,296
Remainder of the State	\$181	\$3,624	\$43,488
Homemaker Services:			
Philadelphia	\$145	\$2,904	\$34,848
Pittsburgh	\$153	\$3,064	\$36,768
Remainder of the State	\$158	\$3,160	\$37,920

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount.

LTC Cost of Care
RHODE ISLAND



Nursing Home			
	Per Day	Per Month	Per Year
Private Room:	\$283	\$8,490	\$103,295
Semi-Private Room:	\$248	\$7,440	\$90,520

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:	\$116	\$3,481	\$41,772

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:	\$206	\$4,112	\$49,344
Homemaker Services:	\$166	\$3,328	\$39,936

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount.

LTC Cost of Care
SOUTH CAROLINA



Nursing Home			
	Per Day	Per Month	Per Year
Private Room:	\$199	\$5,970	\$72,635
Semi-Private Room:	\$178	\$5,340	\$64,970

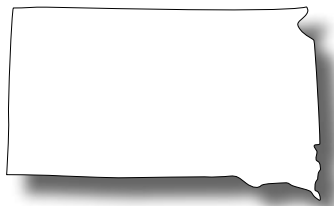
Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:	\$102	\$3,048	\$36,576

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:	\$157	\$3,144	\$37,728
Homemaker Services:	\$135	\$2,704	\$32,448

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount.

LTC Cost of Care

SOUTH DAKOTA



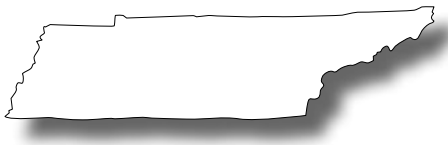
Nursing Home			
	Per Day	Per Month	Per Year
Private Room:	\$185	\$5,550	\$67,525
Semi-Private Room:	\$168	\$5,040	\$61,320

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:	\$94	\$2,831	\$33,972

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:	\$176	\$3,512	\$42,144
Homemaker Services:	\$158	\$3,136	\$37,632

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount.

LTC Cost of Care
TENNESSEE



Nursing Home			
	Per Day	Per Month	Per Year
Private Room:			
Memphis	\$193	\$5,790	\$70,445
Nashville	\$197	\$5,910	\$71,905
Remainder of the State	\$184	\$5,520	\$67,160
Semi-Private Room:			
Memphis	\$164	\$4,920	\$59,860
Nashville	\$172	\$5,160	\$62,780
Remainder of the State	\$169	\$5,070	\$61,685

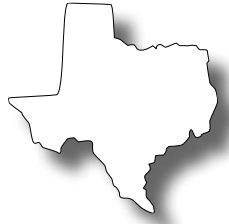
Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:			
Memphis	\$96	\$2,868	\$34,416
Nashville	\$100	\$2,993	\$35,916
Remainder of the State	\$95	\$2,845	\$34,140

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:			
Memphis	\$199	\$3,976	\$47,712
Nashville	\$178	\$3,552	\$42,624
Remainder of the State	\$154	\$3,080	\$36,960
Homemaker Services:			
Memphis	\$157	\$3,136	\$37,632
Nashville	\$148	\$2,960	\$35,520
Remainder of the State	\$138	\$2,752	\$33,024

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount.

MUTUAL OF OMAHA INSURANCE COMPANY
UNITED OF OMAHA LIFE INSURANCE COMPANY

LTC Cost of Care
TEXAS



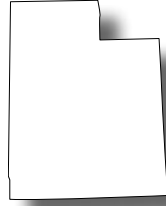
Nursing Home			
	Per Day	Per Month	Per Year
Private Room:			
San Antonio	\$201	\$6,030	\$73,365
Houston	\$186	\$5,580	\$67,890
Austin	\$203	\$6,090	\$74,095
Dallas	\$175	\$5,250	\$63,875
Remainder of the State	\$176	\$5,280	\$64,240
Semi-Private Room:			
San Antonio	\$145	\$4,350	\$52,925
Houston	\$145	\$4,350	\$52,925
Austin	\$147	\$4,410	\$53,655
Dallas	\$141	\$4,230	\$51,465
Remainder of the State	\$138	\$4,140	\$50,370

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:			
San Antonio	\$96	\$2,889	\$34,668
Houston	\$94	\$2,827	\$33,924
Austin	\$121	\$3,629	\$43,548
Dallas	\$114	\$3,420	\$41,040
Remainder of the State	\$86	\$2,583	\$30,996

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:			
San Antonio	\$204	\$4,080	\$48,960
Houston	\$170	\$3,408	\$40,896
Austin	\$185	\$3,696	\$44,352
Dallas	\$206	\$4,112	\$49,344
Remainder of the State	\$172	\$3,432	\$41,184
Homemaker Services:			
San Antonio	\$125	\$2,496	\$29,952
Houston	\$140	\$2,800	\$33,600
Austin	\$133	\$2,664	\$31,968
Dallas	\$124	\$2,480	\$27,760
Remainder of the State	\$131	\$2,624	\$31,488

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount.

LTC Cost of Care
UTAH



Nursing Home			
	Per Day	Per Month	Per Year
Private Room:	\$192	\$5,760	\$70,080
Semi-Private Room:	\$169	\$5,070	\$61,685

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:	\$92	\$2,752	\$33,024

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:	\$190	\$3,800	\$45,600
Homemaker Services:	\$163	\$3,264	\$39,168

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount.

LTC Cost of Care
VERMONT



Nursing Home			
	Per Day	Per Month	Per Year
Private Room:	\$279	\$8,370	\$101,835
Semi-Private Room:	\$249	\$7,470	\$90,885

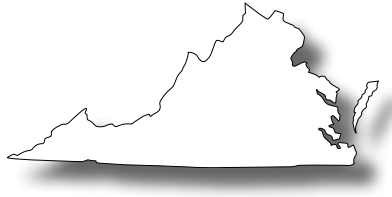
Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:	\$118	\$3,537	\$42,444

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:	\$238	\$4,752	\$57,024
Homemaker Services:	\$182	\$3,648	\$43,776

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount.

**MUTUAL OF OMAHA INSURANCE COMPANY
UNITED OF OMAHA LIFE INSURANCE COMPANY**

LTC Cost of Care
VIRGINIA



Nursing Home			
	Per Day	Per Month	Per Year
Private Room:			
Richmond	\$240	\$7,200	\$87,600
Remainder of the State	\$239	\$7,170	\$87,235
Semi-Private Room:			
Richmond	\$208	\$6,240	\$75,920
Remainder of the State	\$209	\$6,270	\$76,285

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:			
Richmond	\$107	\$3,207	\$38,484
Remainder of the State	\$107	\$3,196	\$38,352

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:			
Richmond	\$192	\$3,840	\$46,080
Remainder of the State	\$152	\$3,048	\$36,576
Homemaker Services:			
Richmond	\$140	\$2,800	\$33,600
Remainder of the State	\$134	\$2,680	\$32,160

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount.

LTC Cost of Care
WASHINGTON



Nursing Home			
	Per Day	Per Month	Per Year
Private Room:			
Seattle	\$306	\$9,180	\$111,690
Remainder of the State	\$255	\$7,650	\$93,075
Semi-Private Room:			
Seattle	\$269	\$8,070	\$98,185
Remainder of the State	\$225	\$6,750	\$82,125

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:			
Seattle	\$115	\$3,444	\$41,328
Remainder of the State	\$127	\$3,815	\$45,780

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:			
Seattle	\$193	\$3,864	\$46,368
Remainder of the State	\$192	\$3,840	\$46,080
Homemaker Services:			
Seattle	\$192	\$3,848	\$46,176
Remainder of the State	\$168	\$3,352	\$40,224

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount.

LTC Cost of Care
WEST VIRGINIA



Nursing Home			
	Per Day	Per Month	Per Year
Private Room:	\$217	\$6,510	\$79,205
Semi-Private Room:	\$206	\$6,180	\$75,190

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:	\$93	\$2,804	\$33,648

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:	\$132	\$2,648	\$31,776
Homemaker Services:	\$120	\$2,408	\$28,896

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount.

LTC Cost of Care
WISCONSIN



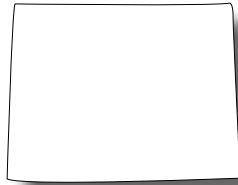
Nursing Home			
	Per Day	Per Month	Per Year
Private Room:			
Milwaukee	\$262	\$7,860	\$95,630
Remainder of the State	\$247	\$7,410	\$90,155
Semi-Private Room:			
Milwaukee	\$230	\$6,900	\$83,950
Remainder of the State	\$226	\$6,780	\$82,490

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:			
Milwaukee	\$119	\$3,560	\$42,720
Remainder of the State	\$119	\$3,578	\$42,936

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:			
Milwaukee	\$215	\$4,304	\$51,648
Remainder of the State	\$177	\$3,544	\$42,528
Homemaker Services:			
Milwaukee	\$157	\$3,144	\$37,728
Remainder of the State	\$166	\$3,312	\$39,744

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount.

LTC Cost of Care
WYOMING



Nursing Home			
	Per Day	Per Month	Per Year
Private Room:	\$212	\$6,360	\$77,380
Semi-Private Room:	\$184	\$5,520	\$67,160

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:	\$101	\$3,027	\$36,324

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:	\$223	\$4,456	\$53,472
Homemaker Services:	\$182	\$3,640	\$43,680

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount.

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

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