

# 2014 Sample Long-Term Care Insurance Premiums

# AT A GLANCE

California was the only state that showed a rate decrease for married – both apply pricing. This could be due to Genworth not offering their Privileged Choice product line when sample premiums were run last year. California, Massachusetts and Florida still do not offer Genworth’s Privileged Choice Flex 2 policy which was run for all other states (excluding Vermont which does not currently offer any Genworth LTC products).

The general trend shows slight to moderate cost increases for married – both apply in all states (except for CA). Also, another trend effecting many states is that rates for single males went down (until age 65) while the rates for single females went up. In some cases, the increase for females nearly doubled.



The few exceptions are:

California*	Rates decreased
Colorado	Rates increased (lowest rates for single females)
District of Columbia	Rates increased
Florida*	Rates increased (M/F rates the same)
Illinois	Rates increased
Indiana	Rates increased
Kansas	Rates increased (highest cost with OR)
Massachusetts*	<u>Lowest rates</u>
Maryland	Rates increased
Missouri	Rates increased
Oregon	Rates increased (highest cost with KS) / Cost almost doubled at age 45 for married – both apply
Virginia	Rates increased
Washington	Rates increased

\*Flex Choice Product

Kansas and Oregon are tied for the highest rates for single males and single females at age 65 for a 5 year benefit at \$7,470 and \$10,546 respectively. Massachusetts has the overall lowest cost (note: still the Flex Choice product). The lowest cost for single females in the Flex Choice 2 product is in Colorado and the lowest cost for single males in the Flex Choice 2 product is Connecticut.

Long-term care insurers realized premiums had to be increased in most states to sustain the viability of the insurance product over the next thirty plus years. Because of this, a majority of states increased their new business premium rates. The following pages demonstrate the specifics for each state individually.

## 2014 Average Long-Term Care Costs for USA

Nursing Home (Private):  
\$240 per day  
4% Five-Year Average Annual Increase

Assisted Living:  
\$3,500 per month  
4% Five-Year Average Annual Increase

Home Health Care:  
\$20 per hour  
1% Five-Year Average Annual Increase

Source: Genworth 2014 Cost of Care Survey.

*Premiums and calculations were prepared on May 8, 2014, by licensed agent, Bob Gertie, CLTC with Advisor Insurance Resource® for clients in the each state. The information provided does not constitute a quote or offer of insurance. Contact **Bob Gertie** at (866) 942-4181 for more information and a detailed multi-company long-term care insurance comparison.*

CA License No. 0F95816

# 2014 Sample Long-Term Care Insurance Premiums

# AL

## Alabama

### Male

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$2,727	\$3,435
50	\$2,651	\$3,153	\$3,119	\$3,710
55	\$2,730	\$3,230	\$3,212	\$3,944
60	\$2,799	\$3,439	\$3,853	\$4,973
65	\$3,425	\$4,511	\$5,155	\$6,791

### Female

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$4,238	\$5,200
50	\$2,651	\$3,153	\$4,667	\$5,551
55	\$2,730	\$3,230	\$5,196	\$6,259
60	\$2,799	\$3,439	\$5,627	\$6,916
65	\$3,425	\$4,511	\$7,278	\$9,587

Sample premiums are per \$5,000 in monthly benefit based on select health. Policy design includes 5% compound cost-of-living adjustments and 90-day elimination period. Rates are from Genworth using their Privileged Choice Flex 2 policy. Premiums do not include shared care benefits.

### 2014 Average Long-Term Care Costs for Alabama

Nursing Home (Private):  
\$196 per day  
4% Five-Year Average Annual Increase

Assisted Living:  
\$2,894 per month  
3% Five-Year Average Annual Increase

Home Health Care:  
\$16 per hour  
1% Five-Year Average Annual Increase

Source: Genworth 2014 Cost of Care Survey.

## 2014 Long-Term Care Insurance Market Update

The past few years have by far been among the most active in the long-term care insurance industry. Several low market share insurers exited the market citing low interest rates and high reserve requirements. Many of the large market share insurers have made dramatic changes to their current offerings and enacted rate increases for many of their existing policyholders.

Some of the most dramatic changes came in the second quarter of 2013 from Genworth, the nation's largest long-term care insurer. Genworth introduced their *Privileged Choice Flex 2* product which, for the first time ever, includes gender distinct rates, family history reporting requirements and paramedical exams for all applicants. The increase is even greater for single females who are now the most expensive to insure with Genworth. In 2014, other insurers followed Genworth's lead on gender distinct pricing.

#### Proudly Offering:

- Genworth
- John Hancock
- Mutual of Omaha
- Transamerica
- State Life
- Lincoln
- MedAmerica

Medical underwriting is stricter than ever before and several insurers have lowered the maximum purchase age. Insurers appear to be most interested in insuring a younger, healthier population to secure the viability of insurance risk pools.

Premiums were prepared on April 24, 2014 by licensed agent, Bob Gertie, CLTC with Advisor Insurance Resource® for clients in the state of Alabama. This does not constitute a quote or offer of insurance. Contact **Bob Gertie** at (866) 942-4181 for more information and a detailed multi-company long-term care insurance comparison.



# 2014 Sample Long-Term Care Insurance Premiums

# AZ

## Arizona

### Male

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$2,727	\$3,435
50	\$2,651	\$3,153	\$3,119	\$3,710
55	\$2,730	\$3,230	\$3,212	\$3,944
60	\$2,799	\$3,439	\$3,853	\$4,973
65	\$3,425	\$4,511	\$5,155	\$6,791

### Female

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$4,238	\$5,200
50	\$2,651	\$3,153	\$4,667	\$5,551
55	\$2,730	\$3,230	\$5,196	\$6,259
60	\$2,799	\$3,439	\$5,627	\$6,916
65	\$3,425	\$4,511	\$7,278	\$9,587

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### 2014 Average Long-Term Care Costs for Arizona

Nursing Home (Private):  
\$233 per day  
1% Five-Year Average Annual Increase

Assisted Living:  
\$3,150 per month  
3% Five-Year Average Annual Increase

Home Health Care:  
\$20 per hour  
0% Five-Year Average Annual Increase

Source: Genworth 2014 Cost of Care Survey.

## 2014 Long-Term Care Insurance Market Update

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# 2014 Sample Long-Term Care Insurance Premiums

# CA

## California

### Male

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,065	\$2,582	\$3,441	\$4,304
50	\$2,268	\$2,751	\$3,781	\$4,585
55	\$2,642	\$3,185	\$4,403	\$5,309
60	\$2,914	\$3,651	\$4,857	\$6,085
65	\$3,656	\$4,676	\$6,094	\$7,793

### Female

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,065	\$2,582	\$3,441	\$4,304
50	\$2,268	\$2,751	\$3,781	\$4,585
55	\$2,642	\$3,185	\$4,403	\$5,309
60	\$2,914	\$3,651	\$4,857	\$6,085
65	\$3,656	\$4,676	\$6,094	\$7,793

Sample premiums are per \$5,000 in monthly benefit based on select health. Policy design includes 5% compound cost-of-living adjustments and a 90-day elimination period. Rates are from Genworth using their Privileged Choice Flex policy. Premiums do not include shared care benefits.

### 2014 Average Long-Term Care Costs for California

**Nursing Home (Private):**  
\$285 per day  
5% Five-Year Average Annual Increase

**Assisted Living:**  
\$3,750 per month  
5% Five-Year Average Annual Increase

**Home Health Care:**  
\$23 per hour  
2% Five-Year Average Annual Increase

Source: Genworth 2014 Cost of Care Survey.

## 2014 Long-Term Care Insurance Market Update

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# 2014 Sample Long-Term Care Insurance Premiums

# CO

## Colorado

### Male

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$3,770	\$4,653
50	\$2,651	\$3,153	\$4,187	\$4,980
55	\$2,730	\$3,230	\$4,581	\$5,541
60	\$2,799	\$3,439	\$5,077	\$6,314
65	\$3,425	\$4,511	\$6,620	\$8,720

### Female

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$3,770	\$4,653
50	\$2,651	\$3,153	\$4,187	\$4,980
55	\$2,730	\$3,230	\$4,581	\$5,541
60	\$2,799	\$3,439	\$5,077	\$6,314
65	\$3,425	\$4,511	\$6,620	\$8,720

Sample premiums are per \$5,000 in monthly benefit based on select health. Policy design includes 5% compound cost-of-living adjustments and a 90-day elimination period. Rates are from Genworth using their Privileged Choice Flex 2 policy. Premiums do not include shared care benefits.

### 2014 Average Long-Term Care Costs for Colorado

Nursing Home (Private):  
\$252 per day  
4% Five-Year Average Annual Increase

Assisted Living:  
\$3,313 per month  
2% Five-Year Average Annual Increase

Home Health Care:  
\$22 per hour  
2% Five-Year Average Annual Increase

Source: Genworth 2014 Cost of Care Survey.

## 2014 Long-Term Care Insurance Market Update

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# 2014 Sample Long-Term Care Insurance Premiums

# CT

## Connecticut

### Male

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,276	\$2,793	\$2,678	\$3,314
50	\$2,590	\$3,294	\$3,046	\$3,875
55	\$2,655	\$3,358	\$3,123	\$3,950
60	\$2,748	\$3,599	\$3,476	\$4,486
65	\$3,107	\$4,093	\$4,651	\$6,126

### Female

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,276	\$2,793	\$4,121	\$5,055
50	\$2,890	\$3,294	\$4,494	\$5,345
55	\$2,655	\$3,358	\$5,095	\$6,027
60	\$2,748	\$3,599	\$5,210	\$6,404
65	\$3,107	\$4,093	\$6,739	\$8,877

Sample premiums are per \$5,000 in monthly benefit based on select health. Policy design includes 5% compound cost-of-living adjustments and a 90-day elimination period. Rates are from Genworth using their Privileged Choice Flex 2 policy. Premiums do not include shared care benefits.

### 2014 Average Long-Term Care Costs for Connecticut

Nursing Home (Private):  
\$425 per day  
3% Five-Year Average Annual Increase

Assisted Living:  
\$5,289 per month  
7% Five-Year Average Annual Increase

Home Health Care:  
\$22 per hour  
0% Five-Year Average Annual Increase

Source: Genworth 2014 Cost of Care Survey.

## 2014 Long-Term Care Insurance Market Update

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# 2014 Sample Long-Term Care Insurance Premiums

# DC

## District of Columbia

### Male

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$2,727	\$3,435
50	\$2,651	\$3,153	\$3,119	\$3,710
55	\$2,730	\$3,230	\$3,212	\$3,944
60	\$2,799	\$3,439	\$3,853	\$4,973
65	\$3,425	\$4,511	\$5,155	\$6,791

### Female

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$4,238	\$5,200
50	\$2,651	\$3,153	\$4,667	\$5,551
55	\$2,730	\$3,230	\$5,196	\$6,259
60	\$2,799	\$3,439	\$5,627	\$6,916
65	\$3,425	\$4,511	\$7,278	\$9,587

Sample premiums are per \$5,000 in monthly benefit based on select health. Policy design includes 5% compound cost-of-living adjustments and a 90-day elimination period. Rates are from Genworth using their Privileged Choice Flex 2 policy. Premiums do not include shared care benefits.

### 2014 Average Long-Term Care Costs for District of Columbia

**Nursing Home (Private):**  
\$303 per day  
N/A Five-Year Average Annual Increase

**Assisted Living:**  
\$6,890 per month  
N/A Five-Year Average Annual Increase

**Home Health Care:**  
\$20 per hour  
N/A Five-Year Average Annual Increase

Source: Genworth 2014 Cost of Care Survey.

## 2014 Long-Term Care Insurance Market Update

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# 2014 Sample Long-Term Care Insurance Premiums

# DE

## Delaware

### Male

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$2,727	\$3,435
50	\$2,651	\$3,153	\$3,119	\$3,710
55	\$2,730	\$3,230	\$3,212	\$3,944
60	\$2,799	\$3,439	\$3,853	\$4,973
65	\$3,425	\$4,511	\$5,155	\$6,791

### Female

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$4,238	\$5,200
50	\$2,651	\$3,153	\$4,667	\$5,551
55	\$2,730	\$3,230	\$5,196	\$6,259
60	\$2,799	\$3,439	\$5,627	\$6,916
65	\$3,425	\$4,511	\$7,278	\$9,587

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### 2014 Average Long-Term Care Costs for Delaware

Nursing Home (Private):  
\$310 per day  
6% Five-Year Average Annual Increase

Assisted Living:  
\$5,500 per month  
7% Five-Year Average Annual Increase

Home Health Care:  
\$23 per hour  
3% Five-Year Average Annual Increase

Source: Genworth 2014 Cost of Care Survey.

## 2014 Long-Term Care Insurance Market Update

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# 2014 Sample Long-Term Care Insurance Premiums

# FL

## Florida

### Male

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,134	\$2,727	\$3,557	\$4,544
50	\$2,424	\$3,016	\$4,040	\$5,026
55	\$2,724	\$3,358	\$4,541	\$5,596
60	\$3,064	\$3,954	\$5,106	\$6,590
65	\$3,861	\$5,034	\$6,434	\$8,390

### Female

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,134	\$2,727	\$3,557	\$4,544
50	\$2,424	\$3,016	\$4,040	\$5,026
55	\$2,724	\$3,358	\$4,541	\$5,596
60	\$3,064	\$3,954	\$5,106	\$6,590
65	\$3,861	\$5,034	\$6,434	\$8,390

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### 2014 Average Long-Term Care Costs for Florida

Nursing Home (Private):  
\$251 per day  
4% Five-Year Average Annual Increase

Assisted Living:  
\$3,000 per month  
5% Five-Year Average Annual Increase

Home Health Care:  
\$19 per hour  
1% Five-Year Average Annual Increase

Source: Genworth 2014 Cost of Care Survey.

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# 2014 Sample Long-Term Care Insurance Premiums

# GA

## Georgia

### Male

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$2,727	\$3,435
50	\$2,651	\$3,153	\$3,119	\$3,710
55	\$2,730	\$3,230	\$3,212	\$3,944
60	\$2,799	\$3,439	\$3,853	\$4,973
65	\$3,425	\$4,511	\$5,155	\$6,791

### Female

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$4,238	\$5,200
50	\$2,651	\$3,153	\$4,667	\$5,551
55	\$2,730	\$3,230	\$5,196	\$6,259
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65	\$3,425	\$4,511	\$7,278	\$9,587

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### 2014 Average Long-Term Care Costs for Georgia

**Nursing Home (Private):**  
\$192 per day  
3% Five-Year Average Annual Increase

**Assisted Living:**  
\$2,500 per month  
2% Five-Year Average Annual Increase

**Home Health Care:**  
\$18 per hour  
2% Five-Year Average Annual Increase

Source: Genworth 2014 Cost of Care Survey.

## 2014 Long-Term Care Insurance Market Update

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# 2014 Sample Long-Term Care Insurance Premiums

# IA

## Iowa

### Male

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$2,727	\$3,435
50	\$2,651	\$3,153	\$3,119	\$3,710
55	\$2,730	\$3,230	\$3,212	\$3,944
60	\$2,799	\$3,439	\$3,853	\$4,973
65	\$3,425	\$4,511	\$5,155	\$6,791

### Female

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$4,238	\$5,200
50	\$2,651	\$3,153	\$4,667	\$5,551
55	\$2,730	\$3,230	\$5,196	\$6,259
60	\$2,799	\$3,439	\$5,627	\$6,916
65	\$3,425	\$4,511	\$7,278	\$9,587

Sample premiums are per \$5,000 in monthly benefit based on select health. Policy design includes 5% compound cost-of-living adjustments and a 90-day elimination period. Rates are from Genworth using their Privileged Choice Flex 2 policy. Premiums do not include shared care benefits.

### 2014 Average Long-Term Care Costs for Iowa

Nursing Home (Private):  
\$185 per day  
4% Five-Year Average Annual Increase

Assisted Living:  
\$3,418 per month  
4% Five-Year Average Annual Increase

Home Health Care:  
\$22 per hour  
2% Five-Year Average Annual Increase

Source: Genworth 2014 Cost of Care Survey.

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# 2014 Sample Long-Term Care Insurance Premiums

# ID

## Idaho

### Male

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$2,727	\$3,435
50	\$2,651	\$3,153	\$3,119	\$3,710
55	\$2,730	\$3,230	\$3,212	\$3,944
60	\$2,799	\$3,439	\$3,853	\$4,973
65	\$3,425	\$4,511	\$5,155	\$6,791

### Female

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$4,238	\$5,200
50	\$2,651	\$3,153	\$4,667	\$5,551
55	\$2,730	\$3,230	\$5,196	\$6,259
60	\$2,799	\$3,439	\$5,627	\$6,916
65	\$3,425	\$4,511	\$7,278	\$9,587

Sample premiums are per \$5,000 in monthly benefit based on select health. Policy design includes 5% compound cost-of-living adjustments and a 90-day elimination period. Rates are from Genworth using their Privileged Choice Flex 2 policy. Premiums do not include shared care benefits.

### 2014 Average Long-Term Care Costs for Idaho

**Nursing Home (Private):**  
\$233 per day  
3% Five-Year Average Annual Increase

**Assisted Living:**  
\$3,275 per month  
3% Five-Year Average Annual Increase

**Home Health Care:**  
\$19 per hour  
2% Five-Year Average Annual Increase

Source: Genworth 2014 Cost of Care Survey.

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# 2014 Sample Long-Term Care Insurance Premiums

# IL

## Illinois

### Male

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$2,727	\$3,435
50	\$2,651	\$3,153	\$3,119	\$3,710
55	\$2,730	\$3,230	\$3,212	\$3,944
60	\$2,799	\$3,439	\$3,853	\$4,973
65	\$3,425	\$4,511	\$5,155	\$6,791

### Female

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$4,238	\$5,200
50	\$2,651	\$3,153	\$4,667	\$5,551
55	\$2,730	\$3,230	\$5,196	\$6,259
60	\$2,799	\$3,439	\$5,627	\$6,916
65	\$3,425	\$4,511	\$7,278	\$9,587

Sample premiums are per \$5,000 in monthly benefit based on select health. Policy design includes 5% compound cost-of-living adjustments and a 90-day elimination period. Rates are from Genworth using their Privileged Choice Flex 2 policy. Premiums do not include shared care benefits.

### 2014 Average Long-Term Care Costs for Illinois

Nursing Home (Private):  
\$205 per day  
4% Five-Year Average Annual Increase

Assisted Living:  
\$3,805 per month  
4% Five-Year Average Annual Increase

Home Health Care:  
\$21 per hour  
2% Five-Year Average Annual Increase

Source: Genworth 2014 Cost of Care Survey.

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# 2014 Sample Long-Term Care Insurance Premiums

# IN

## Indiana

### Male

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,276	\$2,793	\$2,678	\$3,314
50	\$2,590	\$3,294	\$3,046	\$3,875
55	\$2,655	\$3,358	\$3,123	\$3,950
60	\$2,748	\$3,599	\$3,476	\$4,486
65	\$3,107	\$4,093	\$4,651	\$6,126

### Female

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,276	\$2,793	\$4,121	\$5,055
50	\$2,590	\$3,294	\$4,494	\$5,345
55	\$2,655	\$3,358	\$5,095	\$6,027
60	\$2,748	\$3,599	\$5,210	\$6,404
65	\$3,107	\$4,093	\$6,739	\$8,877

Sample premiums are per \$5,000 in monthly benefit based on select health. Policy design includes 5% compound cost-of-living adjustments and a 90-day elimination period. Rates are from Genworth using their Privileged Choice Flex 2 policy. Premiums do not include shared care benefits.

### 2014 Average Long-Term Care Costs for Indiana

Nursing Home (Private):  
\$235 per day  
4% Five-Year Average Annual Increase

Assisted Living:  
\$3,724 per month  
5% Five-Year Average Annual Increase

Home Health Care:  
\$20 per hour  
1% Five-Year Average Annual Increase

Source: Genworth 2014 Cost of Care Survey.

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# 2014 Sample Long-Term Care Insurance Premiums

# KS

## Kansas

### Male

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,550	\$3,129	\$3,000	\$3,778
50	\$2,916	\$3,468	\$3,431	\$4,081
55	\$3,003	\$3,553	\$3,534	\$4,338
60	\$3,078	\$3,783	\$4,238	\$5,470
65	\$3,767	\$4,962	\$5,671	\$7,470

### Female

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,550	\$3,129	\$4,662	\$5,720
50	\$2,916	\$3,468	\$5,133	\$6,106
55	\$3,003	\$3,553	\$5,715	\$6,885
60	\$3,078	\$3,783	\$6,190	\$7,608
65	\$3,767	\$4,962	\$8,006	\$10,546

Sample premiums are per \$5,000 in monthly benefit based on select health. Policy design includes 5% compound cost-of-living adjustments and a 90-day elimination period. Rates are from Genworth using their Privileged Choice Flex 2 policy. Premiums do not include shared care benefits.

### 2014 Average Long-Term Care Costs for Kansas

**Nursing Home (Private):**  
\$175 per day  
3% Five-Year Average Annual Increase

**Assisted Living:**  
\$3,730 per month  
5% Five-Year Average Annual Increase

**Home Health Care:**  
\$19 per hour  
1% Five-Year Average Annual Increase

Source: Genworth 2014 Cost of Care Survey.

## 2014 Long-Term Care Insurance Market Update

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# 2014 Sample Long-Term Care Insurance Premiums

# KY

## Kentucky

### Male

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$2,727	\$3,435
50	\$2,651	\$3,153	\$3,119	\$3,710
55	\$2,730	\$3,230	\$3,212	\$3,944
60	\$2,799	\$3,439	\$3,853	\$4,973
65	\$3,425	\$4,511	\$5,155	\$6,791

### Female

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$4,238	\$5,200
50	\$2,651	\$3,153	\$4,667	\$5,551
55	\$2,730	\$3,230	\$5,196	\$6,259
60	\$2,799	\$3,439	\$5,627	\$6,916
65	\$3,425	\$4,511	\$7,278	\$9,587

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### 2014 Average Long-Term Care Costs for Kentucky

Nursing Home (Private):  
\$220 per day  
4% Five-Year Average Annual Increase

Assisted Living:  
\$3,264 per month  
5% Five-Year Average Annual Increase

Home Health Care:  
\$20 per hour  
3% Five-Year Average Annual Increase

Source: Genworth 2014 Cost of Care Survey.

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# 2014 Sample Long-Term Care Insurance Premiums

# LA

## Louisiana

### Male

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$2,727	\$3,435
50	\$2,651	\$3,153	\$3,119	\$3,710
55	\$2,730	\$3,230	\$3,212	\$3,944
60	\$2,799	\$3,439	\$3,853	\$4,973
65	\$3,425	\$4,511	\$5,155	\$6,791

### Female

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$4,238	\$5,200
50	\$2,651	\$3,153	\$4,667	\$5,551
55	\$2,730	\$3,230	\$5,196	\$6,259
60	\$2,799	\$3,439	\$5,627	\$6,916
65	\$3,425	\$4,511	\$7,278	\$9,587

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### 2014 Average Long-Term Care Costs for Louisiana

Nursing Home (Private):  
\$161 per day  
3% Five-Year Average Annual Increase

Assisted Living:  
\$3,156 per month  
6% Five-Year Average Annual Increase

Home Health Care:  
\$15 per hour  
1% Five-Year Average Annual Increase

Source: Genworth 2014 Cost of Care Survey.

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# 2014 Sample Long-Term Care Insurance Premiums

# MA

## Massachusetts

### Male

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$1,850	\$2,384	\$2,313	\$2,979
50	\$2,033	\$2,539	\$2,541	\$3,174
55	\$2,204	\$2,737	\$2,754	\$3,421
60	\$2,674	\$3,451	\$3,342	\$4,313
65	\$3,577	\$4,713	\$4,472	\$5,891

### Female

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$1,850	\$2,384	\$2,313	\$2,979
50	\$2,033	\$2,539	\$2,541	\$3,174
55	\$2,204	\$2,737	\$2,754	\$3,421
60	\$2,674	\$3,451	\$3,342	\$4,313
65	\$3,577	\$4,713	\$4,472	\$5,891

Sample premiums are per \$5,000 in monthly benefit based on select health. Policy design includes 5% compound cost-of-living adjustments and a 90-day elimination period. Rates are from Genworth using their Privileged Choice Flex policy. Premiums do not include shared care benefits.

### 2014 Average Long-Term Care Costs for Massachusetts

Nursing Home (Private):  
\$368 per day  
4% Five-Year Average Annual Increase

Assisted Living:  
\$5,247 per month  
4% Five-Year Average Annual Increase

Home Health Care:  
\$25 per hour  
1% Five-Year Average Annual Increase

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# 2014 Sample Long-Term Care Insurance Premiums

# MD

## Maryland

### Male

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$2,727	\$3,435
50	\$2,651	\$3,153	\$3,119	\$3,710
55	\$2,730	\$3,230	\$3,212	\$3,944
60	\$2,799	\$3,439	\$3,853	\$4,973
65	\$3,425	\$4,511	\$5,155	\$6,791

### Female

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$4,238	\$5,200
50	\$2,651	\$3,153	\$4,667	\$5,551
55	\$2,730	\$3,230	\$5,196	\$6,259
60	\$2,799	\$3,439	\$5,627	\$6,916
65	\$3,425	\$4,511	\$7,278	\$9,587

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### 2014 Average Long-Term Care Costs for Maryland

Nursing Home (Private):  
\$287 per day  
6% Five-Year Average Annual Increase

Assisted Living:  
\$3,400 per month  
3% Five-Year Average Annual Increase

Home Health Care:  
\$20 per hour  
0% Five-Year Average Annual Increase

Source: Genworth 2014 Cost of Care Survey.

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# 2014 Sample Long-Term Care Insurance Premiums

# ME

## Maine

### Male

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$2,727	\$3,435
50	\$2,651	\$3,153	\$3,119	\$3,710
55	\$2,730	\$3,230	\$3,212	\$3,944
60	\$2,799	\$3,439	\$3,853	\$4,973
65	\$3,425	\$4,511	\$5,155	\$6,791

### Female

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$4,238	\$5,200
50	\$2,651	\$3,153	\$4,667	\$5,551
55	\$2,730	\$3,230	\$5,196	\$6,259
60	\$2,799	\$3,439	\$5,627	\$6,916
65	\$3,425	\$4,511	\$7,278	\$9,587

Sample premiums are per \$5,000 in monthly benefit based on select health. Policy design includes 5% compound cost-of-living adjustments and a 90-day elimination period. Rates are from Genworth using their Privileged Choice Flex 2 policy. Premiums do not include shared care benefits.

### 2014 Average Long-Term Care Costs for Maine

Nursing Home (Private):  
\$295 per day  
2% Five-Year Average Annual Increase

Assisted Living:  
\$4,950 per month  
5% Five-Year Average Annual Increase

Home Health Care:  
\$22 per hour  
1% Five-Year Average Annual Increase

Source: Genworth 2014 Cost of Care Survey.

## 2014 Long-Term Care Insurance Market Update

The past few years have by far been among the most active in the long-term care insurance industry. Several low market share insurers exited the market citing low interest rates and high reserve requirements. Many of the large market share insurers have made dramatic changes to their current offerings and enacted rate increases for many of their existing policyholders.

Some of the most dramatic changes came in the second quarter of 2013 from Genworth, the nation's largest long-term care insurer. Genworth introduced their *Privileged Choice Flex 2* product which, for the first time ever, includes gender distinct rates, family history reporting requirements and paramedical exams for all applicants. The increase is even greater for single females who are now the most expensive to insure with Genworth. In 2014, other insurers followed Genworth's lead on gender distinct pricing.

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- Genworth
- John Hancock
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- Transamerica
- State Life
- Lincoln
- MedAmerica

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# 2014 Sample Long-Term Care Insurance Premiums

# MI

## Michigan

### Male

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$2,727	\$3,435
50	\$2,651	\$3,153	\$3,119	\$3,710
55	\$2,730	\$3,230	\$3,212	\$3,944
60	\$2,799	\$3,439	\$3,853	\$4,973
65	\$3,425	\$4,511	\$5,155	\$6,791

### Female

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$4,238	\$5,200
50	\$2,651	\$3,153	\$4,667	\$5,551
55	\$2,730	\$3,230	\$5,196	\$6,259
60	\$2,799	\$3,439	\$5,627	\$6,916
65	\$3,425	\$4,511	\$7,278	\$9,587

Sample premiums are per \$5,000 in monthly benefit based on select health. Policy design includes 5% compound cost-of-living adjustments and a 90-day elimination period. Rates are from Genworth using their Privileged Choice Flex 2 policy. Premiums do not include shared care benefits.

### 2014 Average Long-Term Care Costs for Michigan

Nursing Home (Private):  
\$260 per day  
4% Five-Year Average Annual Increase

Assisted Living:  
\$3,200 per month  
6% Five-Year Average Annual Increase

Home Health Care:  
\$20 per hour  
2% Five-Year Average Annual Increase

Source: Genworth 2014 Cost of Care Survey.

## 2014 Long-Term Care Insurance Market Update

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# 2014 Sample Long-Term Care Insurance Premiums

# MN

## Minnesota

### Male

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$2,727	\$3,435
50	\$2,651	\$3,153	\$3,119	\$3,710
55	\$2,730	\$3,230	\$3,212	\$3,944
60	\$2,799	\$3,439	\$3,853	\$4,973
65	\$3,425	\$4,511	\$5,155	\$6,791

### Female

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$4,238	\$5,200
50	\$2,651	\$3,153	\$4,667	\$5,551
55	\$2,730	\$3,230	\$5,196	\$6,259
60	\$2,799	\$3,439	\$5,627	\$6,916
65	\$3,425	\$4,511	\$7,278	\$9,587

Sample premiums are per \$5,000 in monthly benefit based on select health. Policy design includes 5% compound cost-of-living adjustments and a 90-day elimination period. Rates are from Genworth using their Privileged Choice Flex 2 policy. Premiums do not include shared care benefits.

### 2014 Average Long-Term Care Costs for Minnesota

Nursing Home (Private):  
\$243 per day  
4% Five-Year Average Annual Increase

Assisted Living:  
\$3,403 per month  
6% Five-Year Average Annual Increase

Home Health Care:  
\$26 per hour  
0% Five-Year Average Annual Increase

Source: Genworth 2014 Cost of Care Survey.

## 2014 Long-Term Care Insurance Market Update

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# 2014 Sample Long-Term Care Insurance Premiums

# MO

## Missouri

### Male

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$2,727	\$3,434
50	\$2,651	\$3,153	\$3,119	\$3,710
55	\$2,730	\$3,230	\$3,212	\$3,944
60	\$2,799	\$3,439	\$3,853	\$4,973
65	\$3,425	\$4,511	\$5,155	\$6,791

### Female

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$4,238	\$5,200
50	\$2,651	\$3,153	\$4,667	\$5,551
55	\$2,730	\$3,230	\$5,196	\$6,259
60	\$2,799	\$3,439	\$5,627	\$6,916
65	\$3,425	\$4,511	\$7,278	\$9,587

Sample premiums are per \$5,000 in monthly benefit based on select health. Policy design includes 5% compound cost-of-living adjustments and a 90-day elimination period. Rates are from Genworth using their Privileged Choice Flex 2 policy. Premiums do not include shared care benefits.

### 2014 Average Long-Term Care Costs for Missouri

Nursing Home (Private):  
\$164 per day  
4% Five-Year Average Annual Increase

Assisted Living:  
\$2,500 per month  
5% Five-Year Average Annual Increase

Home Health Care:  
\$19 per hour  
1% Five-Year Average Annual Increase

Source: Genworth 2014 Cost of Care Survey.

## 2014 Long-Term Care Insurance Market Update

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# 2014 Sample Long-Term Care Insurance Premiums

# MS

## Mississippi

### Male

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,276	\$2,793	\$2,678	\$3,314
50	\$2,590	\$3,294	\$3,046	\$3,875
55	\$2,655	\$3,358	\$3,123	\$3,950
60	\$2,748	\$3,599	\$3,476	\$4,486
65	\$3,107	\$4,093	\$4,651	\$6,126

### Female

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,276	\$2,793	\$4,121	\$5,055
50	\$2,590	\$3,294	\$4,494	\$5,345
55	\$2,655	\$3,358	\$5,095	\$6,027
60	\$2,748	\$3,599	\$5,210	\$6,404
65	\$3,107	\$4,093	\$6,739	\$8,877

Sample premiums are per \$5,000 in monthly benefit based on select health. Policy design includes 5% compound cost-of-living adjustments and a 90-day elimination period. Rates are from Genworth using their Privileged Choice Flex 2 policy. Premiums do not include shared care benefits.

### 2014 Average Long-Term Care Costs for Mississippi

Nursing Home (Private):  
\$210 per day  
3% Five-Year Average Annual Increase

Assisted Living:  
\$2,900 per month  
3% Five-Year Average Annual Increase

Home Health Care:  
\$17 per hour  
2% Five-Year Average Annual Increase

Source: Genworth 2014 Cost of Care Survey.

## 2014 Long-Term Care Insurance Market Update

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# 2014 Sample Long-Term Care Insurance Premiums

# NC

## North Carolina

### Male

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$2,727	\$3,435
50	\$2,651	\$3,153	\$3,119	\$3,710
55	\$2,730	\$3,230	\$3,212	\$3,944
60	\$2,799	\$3,439	\$3,853	\$4,973
65	\$3,425	\$4,511	\$5,155	\$6,791

### Female

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$4,238	\$5,200
50	\$2,651	\$3,153	\$4,667	\$5,551
55	\$2,730	\$3,230	\$5,196	\$6,259
60	\$2,799	\$3,439	\$5,627	\$6,916
65	\$3,425	\$4,511	\$7,278	\$9,587

Sample premiums are per \$5,000 in monthly benefit based on select health. Policy design includes 5% compound cost-of-living adjustments and a 90-day elimination period. Rates are from Genworth using their Privileged Choice Flex 2 policy. Premiums do not include shared care benefits.

### 2014 Average Long-Term Care Costs for North Carolina

Nursing Home (Private):  
\$255 per day  
4% Five-Year Average Annual Increase

Assisted Living:  
\$2,940 per month  
4% Five-Year Average Annual Increase

Home Health Care:  
\$18 per hour  
0% Five-Year Average Annual Increase

Source: Genworth 2014 Cost of Care Survey.

## 2014 Long-Term Care Insurance Market Update

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# 2014 Sample Long-Term Care Insurance Premiums

# NE

## Nebraska

### Male

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,276	\$2,793	\$2,678	\$3,314
50	\$2,590	\$3,294	\$3,046	\$3,875
55	\$2,655	\$3,358	\$3,123	\$3,950
60	\$2,748	\$3,599	\$3,476	\$4,486
65	\$3,107	\$4,093	\$4,651	\$6,126

### Female

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,276	\$2,793	\$4,121	\$5,055
50	\$2,590	\$3,294	\$4,494	\$5,345
55	\$2,655	\$3,358	\$5,095	\$6,027
60	\$2,748	\$3,599	\$5,210	\$6,404
65	\$3,107	\$4,093	\$6,739	\$8,877

Sample premiums are per \$5,000 in monthly benefit based on select health. Policy design includes 5% compound cost-of-living adjustments and a 90-day elimination period. Rates are from Genworth using their Privileged Choice Flex 2 policy. Premiums do not include shared care benefits.

### 2014 Average Long-Term Care Costs for Nebraska

Nursing Home (Private):  
\$202 per day  
2% Five-Year Average Annual Increase

Assisted Living:  
\$3,298 per month  
5% Five-Year Average Annual Increase

Home Health Care:  
\$23 per hour  
3% Five-Year Average Annual Increase

Source: Genworth 2014 Cost of Care Survey.

## 2014 Long-Term Care Insurance Market Update

The past few years have by far been among the most active in the long-term care insurance industry. Several low market share insurers exited the market citing low interest rates and high reserve requirements. Many of the large market share insurers have made dramatic changes to their current offerings and enacted rate increases for many of their existing policyholders.

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# 2014 Sample Long-Term Care Insurance Premiums

# NH

## New Hampshire

### Male

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$2,727	\$3,435
50	\$2,651	\$3,153	\$3,119	\$3,710
55	\$2,730	\$3,230	\$3,212	\$3,944
60	\$2,799	\$3,439	\$3,853	\$4,973
65	\$3,425	\$4,511	\$5,155	\$6,791

### Female

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$4,238	\$5,200
50	\$2,651	\$3,153	\$4,667	\$5,551
55	\$2,730	\$3,230	\$5,196	\$6,259
60	\$2,799	\$3,439	\$5,627	\$6,916
65	\$3,425	\$4,511	\$7,278	\$9,587

Sample premiums are per \$5,000 in monthly benefit based on select health. Policy design includes 5% compound cost-of-living adjustments and a 90-day elimination period. Rates are from Genworth using their Privileged Choice Flex 2 policy. Premiums do not include shared care benefits.

### 2014 Average Long-Term Care Costs for New Hampshire

Nursing Home (Private):  
\$325 per day  
4% Five-Year Average Annual Increase

Assisted Living:  
\$4,373 per month  
7% Five-Year Average Annual Increase

Home Health Care:  
\$25 per hour  
0% Five-Year Average Annual Increase

Source: Genworth 2014 Cost of Care Survey.

## 2014 Long-Term Care Insurance Market Update

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- MedAmerica

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# 2014 Sample Long-Term Care Insurance Premiums

# NJ

## New Jersey

### Male

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$2,727	\$3,435
50	\$2,651	\$3,153	\$3,119	\$3,710
55	\$2,730	\$3,230	\$3,212	\$3,944
60	\$2,799	\$3,439	\$3,853	\$4,973
65	\$3,425	\$4,511	\$5,155	\$6,791

### Female

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$4,238	\$5,200
50	\$2,651	\$3,153	\$4,667	\$5,551
55	\$2,730	\$3,230	\$5,196	\$6,259
60	\$2,799	\$3,439	\$5,627	\$6,916
65	\$3,425	\$4,511	\$7,278	\$9,587

Sample premiums are per \$5,000 in monthly benefit based on select health. Policy design includes 5% compound cost-of-living adjustments and a 90-day elimination period. Rates are from Genworth using their Privileged Choice Flex 2 policy. Premiums do not include shared care benefits.

### 2014 Average Long-Term Care Costs for New Jersey

**Nursing Home (Private):**  
\$325 per day  
2% Five-Year Average Annual Increase

**Assisted Living:**  
\$5,430 per month  
5% Five-Year Average Annual Increase

**Home Health Care:**  
\$21 per hour  
1% Five-Year Average Annual Increase

Source: Genworth 2014 Cost of Care Survey.

## 2014 Long-Term Care Insurance Market Update

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- MedAmerica

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# 2014 Sample Long-Term Care Insurance Premiums

# NV

## Nevada

### Male

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$2,727	\$3,435
50	\$2,651	\$3,153	\$3,119	\$3,710
55	\$2,730	\$3,230	\$3,212	\$3,944
60	\$2,799	\$3,439	\$3,853	\$4,973
65	\$3,425	\$4,511	\$5,155	\$6,791

### Female

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$4,238	\$5,200
50	\$2,651	\$3,153	\$4,667	\$5,551
55	\$2,730	\$3,230	\$5,196	\$6,259
60	\$2,799	\$3,439	\$5,627	\$6,916
65	\$3,425	\$4,511	\$7,278	\$9,587

Sample premiums are per \$5,000 in monthly benefit based on select health. Policy design includes 5% compound cost-of-living adjustments and a 90-day elimination period. Rates are from Genworth using their Privileged Choice Flex 2 policy. Premiums do not include shared care benefits.

### 2014 Average Long-Term Care Costs for Nevada

Nursing Home (Private):  
\$246 per day  
3% Five-Year Average Annual Increase

Assisted Living:  
\$3,250 per month  
2% Five-Year Average Annual Increase

Home Health Care:  
\$22 per hour  
2% Five-Year Average Annual Increase

Source: Genworth 2014 Cost of Care Survey.

## 2014 Long-Term Care Insurance Market Update

The past few years have by far been among the most active in the long-term care insurance industry. Several low market share insurers exited the market citing low interest rates and high reserve requirements. Many of the large market share insurers have made dramatic changes to their current offerings and enacted rate increases for many of their existing policyholders.

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- John Hancock
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- Lincoln
- MedAmerica

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# 2014 Sample Long-Term Care Insurance Premiums

# NY

## New York

### Male

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,276	\$2,793	\$2,678	\$3,314
50	\$2,590	\$3,294	\$3,046	\$3,875
55	\$2,655	\$3,358	\$3,123	\$3,950
60	\$2,748	\$3,599	\$3,476	\$4,486
65	\$3,107	\$4,093	\$4,651	\$6,126

### Female

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,276	\$2,793	\$4,121	\$5,055
50	\$2,590	\$3,294	\$4,494	\$5,345
55	\$2,655	\$3,358	\$5,095	\$6,027
60	\$2,748	\$3,599	\$5,210	\$6,404
65	\$3,107	\$4,093	\$6,739	\$8,877

Sample premiums are per \$5,000 in monthly benefit based on select health. Policy design includes 5% compound cost-of-living adjustments and a 90-day elimination period. Rates are from Genworth using their Privileged Choice Flex 2 policy. Premiums do not include shared care benefits.

### 2014 Average Long-Term Care Costs for New York

**Nursing Home (Private):**  
\$358 per day  
4% Five-Year Average Annual Increase

**Assisted Living:**  
\$3,684 per month  
4% Five-Year Average Annual Increase

**Home Health Care:**  
\$22 per hour  
2% Five-Year Average Annual Increase

Source: Genworth 2014 Cost of Care Survey.

## 2014 Long-Term Care Insurance Market Update

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# 2014 Sample Long-Term Care Insurance Premiums

# OH

## Ohio

### Male

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$2,727	\$3,435
50	\$2,651	\$3,153	\$3,119	\$3,710
55	\$2,730	\$3,230	\$3,212	\$3,944
60	\$2,799	\$3,439	\$3,853	\$4,973
65	\$3,425	\$4,511	\$5,155	\$6,791

### Female

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$4,238	\$5,200
50	\$2,651	\$3,153	\$4,667	\$5,551
55	\$2,730	\$3,230	\$5,196	\$6,259
60	\$2,799	\$3,439	\$5,627	\$6,916
65	\$3,425	\$4,511	\$7,278	\$9,587

Sample premiums are per \$5,000 in monthly benefit based on select health. Policy design includes 5% compound cost-of-living adjustments and a 90-day elimination period. Rates are from Genworth using their Privileged Choice Flex 2 policy. Premiums do not include shared care benefits.

### 2014 Average Long-Term Care Costs for Ohio

Nursing Home (Private):  
\$239 per day  
4% Five-Year Average Annual Increase

Assisted Living:  
\$3,971 per month  
6% Five-Year Average Annual Increase

Home Health Care:  
\$19 per hour  
2% Five-Year Average Annual Increase

Source: Genworth 2014 Cost of Care Survey.

## 2014 Long-Term Care Insurance Market Update

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# 2014 Sample Long-Term Care Insurance Premiums

# OK

## Oklahoma

### Male

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$2,727	\$3,435
50	\$2,651	\$3,153	\$3,119	\$3,710
55	\$2,730	\$3,230	\$3,212	\$3,944
60	\$2,799	\$3,439	\$3,853	\$4,973
65	\$3,425	\$4,511	\$5,155	\$6,791

### Female

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$4,238	\$5,200
50	\$2,651	\$3,153	\$4,667	\$5,551
55	\$2,730	\$3,230	\$5,196	\$6,259
60	\$2,799	\$3,439	\$5,627	\$6,916
65	\$3,425	\$4,511	\$7,278	\$9,587

Sample premiums are per \$5,000 in monthly benefit based on select health. Policy design includes 5% compound cost-of-living adjustments and a 90-day elimination period. Rates are from Genworth using their Privileged Choice Flex 2 policy. Premiums do not include shared care benefits.

### 2014 Average Long-Term Care Costs for Oklahoma

Nursing Home (Private):  
\$158 per day  
2% Five-Year Average Annual Increase

Assisted Living:  
\$3,082 per month  
6% Five-Year Average Annual Increase

Home Health Care:  
\$20 per hour  
2% Five-Year Average Annual Increase

Source: Genworth 2014 Cost of Care Survey.

## 2014 Long-Term Care Insurance Market Update

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# 2014 Sample Long-Term Care Insurance Premiums

# OR

## Oregon

### Male

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,550	\$3,129	\$3,000	\$3,778
50	\$2,916	\$3,468	\$3,431	\$4,081
55	\$3,003	\$3,553	\$3,534	\$4,338
60	\$3,078	\$3,783	\$4,238	\$5,470
65	\$3,767	\$4,962	\$5,671	\$7,470

### Female

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,550	\$3,129	\$4,662	\$5,720
50	\$2,916	\$3,468	\$5,133	\$6,106
55	\$3,003	\$3,553	\$5,715	\$6,885
60	\$3,078	\$3,783	\$6,190	\$7,608
65	\$3,767	\$4,962	\$8,005	\$10,546

Sample premiums are per \$5,000 in monthly benefit based on select health. Policy design includes 5% compound cost-of-living adjustments and a 90-day elimination period. Rates are from Genworth using their Privileged Choice Flex 2 policy. Premiums do not include shared care benefits.

### 2014 Average Long-Term Care Costs for Oregon

**Nursing Home (Private):**  
\$265 per day  
4% Five-Year Average Annual Increase

**Assisted Living:**  
\$4,000 per month  
7% Five-Year Average Annual Increase

**Home Health Care:**  
\$22 per hour  
2% Five-Year Average Annual Increase

Source: Genworth 2014 Cost of Care Survey.

## 2014 Long-Term Care Insurance Market Update

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# 2014 Sample Long-Term Care Insurance Premiums

# PA

## Pennsylvania

### Male

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$2,727	\$3,435
50	\$2,651	\$3,153	\$3,119	\$3,710
55	\$2,730	\$3,230	\$3,212	\$3,944
60	\$2,799	\$3,439	\$3,853	\$4,973
65	\$3,425	\$4,511	\$5,155	\$6,791

### Female

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$4,238	\$5,200
50	\$2,651	\$3,153	\$4,667	\$5,551
55	\$2,730	\$3,230	\$5,196	\$6,259
60	\$2,799	\$3,439	\$5,627	\$6,916
65	\$3,425	\$4,511	\$7,278	\$9,587

Sample premiums are per \$5,000 in monthly benefit based on select health. Policy design includes 5% compound cost-of-living adjustments and a 90-day elimination period. Rates are from Genworth using their Privileged Choice Flex 2 policy. Premiums do not include shared care benefits.

### 2014 Average Long-Term Care Costs for Pennsylvania

Nursing Home (Private):  
\$295 per day  
4% Five-Year Average Annual Increase

Assisted Living:  
\$3,280 per month  
5% Five-Year Average Annual Increase

Home Health Care:  
\$20 per hour  
1% Five-Year Average Annual Increase

Source: Genworth 2014 Cost of Care Survey.

## 2014 Long-Term Care Insurance Market Update

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# 2014 Sample Long-Term Care Insurance Premiums

# RI

## Rhode Island

### Male

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$2,727	\$3,435
50	\$2,651	\$3,153	\$3,119	\$3,710
55	\$2,730	\$3,230	\$3,212	\$3,944
60	\$2,799	\$3,439	\$3,853	\$4,973
65	\$3,425	\$4,511	\$5,155	\$6,791

### Female

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$4,238	\$5,200
50	\$2,651	\$3,153	\$4,667	\$5,551
55	\$2,730	\$3,230	\$5,196	\$6,259
60	\$2,799	\$3,439	\$5,627	\$6,916
65	\$3,425	\$4,511	\$7,278	\$9,587

Sample premiums are per \$5,000 in monthly benefit based on select health. Policy design includes 5% compound cost-of-living adjustments and a 90-day elimination period. Rates are from Genworth using their Privileged Choice Flex 2 policy. Premiums do not include shared care benefits.

### 2014 Average Long-Term Care Costs for Rhode Island

Nursing Home (Private):  
\$300 per day  
2% Five-Year Average Annual Increase

Assisted Living:  
\$4,895 per month  
7% Five-Year Average Annual Increase

Home Health Care:  
\$24 per hour  
1% Five-Year Average Annual Increase

Source: Genworth 2014 Cost of Care Survey.

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# 2014 Sample Long-Term Care Insurance Premiums

# SC

## South Carolina

### Male

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$2,727	\$3,435
50	\$2,651	\$3,153	\$3,119	\$3,710
55	\$2,730	\$3,230	\$3,212	\$3,944
60	\$2,799	\$3,439	\$3,853	\$4,973
65	\$3,425	\$4,511	\$5,155	\$6,791

### Female

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$4,238	\$5,200
50	\$2,651	\$3,153	\$4,667	\$5,551
55	\$2,730	\$3,230	\$5,196	\$6,259
60	\$2,799	\$3,439	\$5,627	\$6,916
65	\$3,425	\$4,511	\$7,278	\$9,587

Sample premiums are per \$5,000 in monthly benefit based on select health. Policy design includes 5% compound cost-of-living adjustments and a 90-day elimination period. Rates are from Genworth using their Privileged Choice Flex 2 policy. Premiums do not include shared care benefits.

### 2014 Average Long-Term Care Costs for South Carolina

Nursing Home (Private):  
\$200 per day  
2% Five-Year Average Annual Increase

Assisted Living:  
\$2,874 per month  
1% Five-Year Average Annual Increase

Home Health Care:  
\$18 per hour  
1% Five-Year Average Annual Increase

Source: Genworth 2014 Cost of Care Survey.

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# 2014 Sample Long-Term Care Insurance Premiums

# TN

## Tennessee

### Male

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$2,727	\$3,435
50	\$2,651	\$3,153	\$3,119	\$3,710
55	\$2,730	\$3,230	\$3,212	\$3,944
60	\$2,799	\$3,439	\$3,853	\$4,973
65	\$3,425	\$4,511	\$5,155	\$6,791

### Female

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$4,238	\$5,200
50	\$2,651	\$3,153	\$4,667	\$5,551
55	\$2,730	\$3,230	\$5,196	\$6,259
60	\$2,799	\$3,439	\$5,627	\$6,916
65	\$3,425	\$4,511	\$7,278	\$9,587

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### 2014 Average Long-Term Care Costs for Tennessee

**Nursing Home (Private):**  
\$198 per day  
2% Five-Year Average Annual Increase

**Assisted Living:**  
\$3,465 per month  
6% Five-Year Average Annual Increase

**Home Health Care:**  
\$18 per hour  
1% Five-Year Average Annual Increase

Source: Genworth 2014 Cost of Care Survey.

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# 2014 Sample Long-Term Care Insurance Premiums

# TX

## Texas

### Male

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$2,727	\$3,435
50	\$2,651	\$3,153	\$3,119	\$3,710
55	\$2,730	\$3,230	\$3,212	\$3,944
60	\$2,799	\$3,439	\$3,853	\$4,973
65	\$3,425	\$4,511	\$5,155	\$6,791

### Female

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$4,238	\$5,200
50	\$2,651	\$3,153	\$4,667	\$5,551
55	\$2,730	\$3,230	\$5,196	\$6,259
60	\$2,799	\$3,439	\$5,627	\$6,916
65	\$3,425	\$4,511	\$7,278	\$9,587

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### 2014 Average Long-Term Care Costs for Texas

**Nursing Home (Private):**  
\$180 per day  
3% Five-Year Average Annual Increase

**Assisted Living:**  
\$3,523 per month  
5% Five-Year Average Annual Increase

**Home Health Care:**  
\$18 per hour  
1% Five-Year Average Annual Increase

Source: Genworth 2014 Cost of Care Survey.

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- Lincoln
- MedAmerica

Medical underwriting is stricter than ever before and several insurers have lowered the maximum purchase age. Insurers appear to be most interested in insuring a younger, healthier population to secure the viability of insurance risk pools.

Premiums were prepared on May 6, 2014 by licensed agent, Bob Gertie, CLTC with Advisor Insurance Resource® for clients in the state of Texas. This does not constitute a quote or offer of insurance. Contact **Bob Gertie** at (866) 942-4181 for more information and a detailed multi-company long-term care insurance comparison.



# 2014 Sample Long-Term Care Insurance Premiums

# UT

## Utah

### Male

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$2,727	\$3,435
50	\$2,651	\$3,153	\$3,119	\$3,710
55	\$2,730	\$3,230	\$3,212	\$3,944
60	\$2,799	\$3,439	\$3,853	\$4,973
65	\$3,425	\$4,511	\$5,155	\$6,791

### Female

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$4,238	\$5,200
50	\$2,651	\$3,153	\$4,667	\$5,551
55	\$2,730	\$3,230	\$5,196	\$6,259
60	\$2,799	\$3,439	\$5,627	\$6,916
65	\$3,425	\$4,511	\$7,278	\$9,587

Sample premiums are per \$5,000 in monthly benefit based on select health. Policy design includes 5% compound cost-of-living adjustments and a 90-day elimination period. Rates are from Genworth using their Privileged Choice Flex 2 policy. Premiums do not include shared care benefits.

### 2014 Average Long-Term Care Costs for Utah

Nursing Home (Private):  
\$200 per day  
4% Five-Year Average Annual Increase

Assisted Living:  
\$3,061 per month  
3% Five-Year Average Annual Increase

Home Health Care:  
\$21 per hour  
2% Five-Year Average Annual Increase

Source: Genworth 2014 Cost of Care Survey.

## 2014 Long-Term Care Insurance Market Update

The past few years have by far been among the most active in the long-term care insurance industry. Several low market share insurers exited the market citing low interest rates and high reserve requirements. Many of the large market share insurers have made dramatic changes to their current offerings and enacted rate increases for many of their existing policyholders.

Some of the most dramatic changes came in the second quarter of 2013 from Genworth, the nation's largest long-term care insurer. Genworth introduced their *Privileged Choice Flex 2* product which, for the first time ever, includes gender distinct rates, family history reporting requirements and paramedical exams for all applicants. The increase is even greater for single females who are now the most expensive to insure with Genworth. In 2014, other insurers followed Genworth's lead on gender distinct pricing.

#### Proudly Offering:

- Genworth
- John Hancock
- Mutual of Omaha
- Transamerica
- State Life
- Lincoln
- MedAmerica

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# 2014 Sample Long-Term Care Insurance Premiums

# VA

## Virginia

### Male

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$2,727	\$3,435
50	\$2,651	\$3,153	\$3,119	\$3,710
55	\$2,730	\$3,230	\$3,212	\$3,944
60	\$2,799	\$3,439	\$3,853	\$4,973
65	\$3,425	\$4,511	\$5,155	\$6,791

### Female

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$4,238	\$5,200
50	\$2,651	\$3,153	\$4,667	\$5,551
55	\$2,730	\$3,230	\$5,196	\$6,259
60	\$2,799	\$3,439	\$5,627	\$6,916
65	\$3,425	\$4,511	\$7,278	\$9,587

Sample premiums are per \$5,000 in monthly benefit based on select health. Policy design includes 5% compound cost-of-living adjustments and a 90-day elimination period. Rates are from Genworth using their Privileged Choice Flex 2 policy. Premiums do not include shared care benefits.

### 2014 Average Long-Term Care Costs for Virginia

Nursing Home (Private):  
\$231 per day  
3% Five-Year Average Annual Increase

Assisted Living:  
\$3,990 per month  
5% Five-Year Average Annual Increase

Home Health Care:  
\$19 per hour  
1% Five-Year Average Annual Increase

Source: Genworth 2014 Cost of Care Survey.

## 2014 Long-Term Care Insurance Market Update

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# 2014 Sample Long-Term Care Insurance Premiums

# WA

## Washington

### Male

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$2,727	\$3,435
50	\$2,651	\$3,153	\$3,119	\$3,710
55	\$2,730	\$3,230	\$3,212	\$3,944
60	\$2,799	\$3,439	\$3,853	\$4,973
65	\$3,425	\$4,511	\$5,155	\$6,791

### Female

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$4,238	\$5,200
50	\$2,651	\$3,153	\$4,667	\$5,551
55	\$2,730	\$3,230	\$5,196	\$6,259
60	\$2,799	\$3,439	\$5,627	\$6,916
65	\$3,425	\$4,511	\$7,278	\$9,587

Sample premiums are per \$5,000 in monthly benefit based on select health. Policy design includes 5% compound cost-of-living adjustments and a 90-day elimination period. Rates are from Genworth using their Privileged Choice Flex 2 policy. Premiums do not include shared care benefits.

### 2014 Average Long-Term Care Costs for Washington

**Nursing Home (Private):**  
\$263 per day  
4% Five-Year Average Annual Increase

**Assisted Living:**  
\$4,250 per month  
7% Five-Year Average Annual Increase

**Home Health Care:**  
\$22 per hour  
2% Five-Year Average Annual Increase

Source: Genworth 2014 Cost of Care Survey.

## 2014 Long-Term Care Insurance Market Update

The past few years have by far been among the most active in the long-term care insurance industry. Several low market share insurers exited the market citing low interest rates and high reserve requirements. Many of the large market share insurers have made dramatic changes to their current offerings and enacted rate increases for many of their existing policyholders.

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# 2014 Sample Long-Term Care Insurance Premiums

# WI

## Wisconsin

### Male

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$2,727	\$3,435
50	\$2,651	\$3,153	\$3,119	\$3,710
55	\$2,730	\$3,230	\$3,212	\$3,944
60	\$2,799	\$3,439	\$3,853	\$4,973
65	\$3,425	\$4,511	\$5,155	\$6,791

### Female

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$4,238	\$5,200
50	\$2,651	\$3,153	\$4,667	\$5,551
55	\$2,730	\$3,230	\$5,196	\$6,259
60	\$2,799	\$3,439	\$5,627	\$6,916
65	\$3,425	\$4,511	\$7,278	\$9,587

Sample premiums are per \$5,000 in monthly benefit based on select health. Policy design includes 5% compound cost-of-living adjustments and a 90-day elimination period. Rates are from Genworth using their Privileged Choice Flex 2 policy. Premiums do not include shared care benefits.

### 2014 Average Long-Term Care Costs for Wisconsin

Nursing Home (Private):  
\$267 per day  
4% Five-Year Average Annual Increase

Assisted Living:  
\$3,850 per month  
4% Five-Year Average Annual Increase

Home Health Care:  
\$22 per hour  
1% Five-Year Average Annual Increase

Source: Genworth 2014 Cost of Care Survey.

## 2014 Long-Term Care Insurance Market Update

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# 2014 Sample Long-Term Care Insurance Premiums

# WV

## West Virginia

### Male

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$2,727	\$3,435
50	\$2,651	\$3,153	\$3,119	\$3,710
55	\$2,730	\$3,230	\$3,212	\$3,944
60	\$2,799	\$3,439	\$3,853	\$4,973
65	\$3,425	\$4,511	\$5,155	\$6,791

### Female

Age	Benefit Period			
	Married – Both Apply		Single	
	3-Years	5-Years	3-Years	5-Years
45	\$2,318	\$2,844	\$4,238	\$5,200
50	\$2,651	\$3,153	\$4,667	\$5,551
55	\$2,730	\$3,230	\$5,196	\$6,259
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65	\$3,425	\$4,511	\$7,278	\$9,587

Sample premiums are per \$5,000 in monthly benefit based on select health. Policy design includes 5% compound cost-of-living adjustments and a 90-day elimination period. Rates are from Genworth using their Privileged Choice Flex 2 policy. Premiums do not include shared care benefits.

### 2014 Average Long-Term Care Costs for West Virginia

Nursing Home (Private):  
\$265 per day  
5% Five-Year Average Annual Increase

Assisted Living:  
\$3,465 per month  
7% Five-Year Average Annual Increase

Home Health Care:  
\$16 per hour  
4% Five-Year Average Annual Increase

Source: Genworth 2014 Cost of Care Survey.

## 2014 Long-Term Care Insurance Market Update

The past few years have by far been among the most active in the long-term care insurance industry. Several low market share insurers exited the market citing low interest rates and high reserve requirements. Many of the large market share insurers have made dramatic changes to their current offerings and enacted rate increases for many of their existing policyholders.

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