

**Your Questions  
Answered**

**HOW MUCH DOES  
IT COST IN IDAHO?**

**HOW TO AVOID  
MISTAKES?**

**IS INSURANCE  
RIGHT FOR ME?**

**WHAT ARE  
MY CHOICES?**



**AARP**<sup>®</sup>

University of Idaho  
Extension

# The Price Guide

to

Long-term Care  
Insurance & Services

in





# Prepare Today For Peace of Mind Tomorrow

## Your Current Situation

If you are reading this guide, chances are you are just beginning to think about long-term care. If you or someone you love needs long-term care, you will be happy that you began the process of planning before the need for long-term care becomes an urgent matter.

Trying to make good decisions regarding long-term care when the situation becomes a crisis is something that can be avoided by planning ahead while you are still able to direct your own care and make the right decision that will govern your future.

**This guide was designed to:**

1. Assist with planning for your long-term care needs.
2. To answer some, but not all, of your important questions about long-term care insurance—the available options—and how it can help you pay for long-term care services.
3. Save you time and help you select the best policy for your needs.
4. Help you know what nursing homes and assisted living services cost in your community to help you take charge of your future.

### Long-term Care Defined

*Long-term care is defined* as a wide range of services and supports that can be provided to you in your home, in your community, or in other living arrangements, such as retirement communities, assisted living facilities, or nursing homes.

The services help with chronic illness, disabilities, or other conditions that limit you physically or mentally.

Long-term care is the help that you get with your activities of daily living such as getting dressed, walking, eating, personal grooming, bathing or using the restroom. Most people needing long-term care only need help with simple, day-to-day activities.

### Likelihood of Needing Long-term Care

Research shows that on average, the majority of people age 65 and older (69%) will need some sort of long-term care in their lifetime. The good news is that most people will receive long-term care at home. Over 80% of people in this group that need long-term care spend no time or one year or less in a nursing home. Only 13% spend over two years in a nursing home.

Source: Kemper, Komisar & Alexih; *Inquiry*; Vol. 42, Winter 2005/2006



# How Can I Plan To Pay For Long-term Care?

The three most common ways people pay for long-term care services are Medicare, Out-of-Pocket, and Medicaid

## # 1 Medicare

**Warning: Do not count on Medicare to pay for the majority of your long-term care needs.**

- Medicare will not pay for assisted living or personal care.
- Medicare pays for limited nursing home care under strict conditions.
- Medicare will pay for skilled nursing home care if your doctor determines you need the care after you have been in the hospital at least three days. If this situation applies to you **in 2010, you pay:**
  1. \$0 for the first 20 days each benefit period.
  2. \$137.50 per day for days 21–100 each benefit period.
  3. All costs for each day after day 100 in a benefit period.

**Note:** If you are in a Medicare Advantage Plan, costs vary by plan and may be either higher or lower than those noted above. Check with your plan.

## # 2 Out-of-Your Own Pocket

- While informal caregivers (family and friends) provide the majority of long-term care, people also purchase services to supplement the care family and friends provide, or when help from family is not an option.
- People can hire someone to provide care in their homes, or they can choose to move and pay for assisted living or care in a nursing home.
- Sometimes, people spend the majority of their savings for these services, which may make them eligible for Medicaid.

## # 3 Medicaid

- Medicaid pays for the majority of senior long-term care services.
- Medicaid is funded in Idaho by the Federal and Idaho Governments.
- Medicaid pays for long-term care services for people who have very limited incomes and assets, and who meet the program’s functional eligibility requirements.
- If you have high medical or long-term care costs, you can spend down your assets and become eligible, but you must also meet other program requirements.
- Spouses have certain protections that allow them to keep part of the couple’s income and assets.
- **For more information about Medicaid in Idaho call Toll Free: 2-1-1 or 1-800-926-2588**



# Idaho Nursing Home Prices

Nursing homes serve as temporary homes while recovering from an illness, accident or medical procedure such as surgery. They also can serve as permanent homes for people unable to live at home due to illness or frailty.

City	Nursing Home Name	Phone Number All in Area Code 208	Private Room		Semi-Private Room	
			Daily Cost	Monthly Cost	Daily Cost	Monthly Cost
American Falls	Power County Nursing Home	226-3200	N/A	N/A	\$215	\$6,450
Arco	Lost Rivers Living Center	527-8206	N/A	N/A	\$360	\$10,800
Ashton	Ashton Living Center	652-7461	\$166	\$4,980	\$156	\$4,680
Blackfoot	Bingham Memorial Skilled Nursing & Rehab Center	785-4101	N/A	N/A	\$214	\$6,420
Boise	Boise Health & Rehabilitation Center	345-4464	\$232	\$6,960	\$210	\$6,300
Boise	Capitol Care & Rehabilitation Center	375-3700	\$197	\$5,909	\$191	\$5,723
Boise	Idaho State Veterans Home - Boise	334-5000	N/A	N/A	\$158	\$4,740
Boise	Life Care Center of Boise	376-5273	\$237	\$7,110	\$210	\$6,300
Boise	Life Care Center of Treasure Valley	377-1900	\$245	\$7,350	\$222	\$6,660
Boise	Valley View Retirement Community	854-8500	\$225	\$6,750	\$192	\$5,760
Boise	Good Samaritan Society - Boise Village	343-7726	\$256	\$7,680	\$246	\$7,380
Boise	Marquis Care at Shaw Mountain	343-7717	\$237	\$7,110	\$226	\$6,780

City	Nursing Home Name	Phone Number All in Area Code 208	Private Room		Semi-Private Room	
			Daily Cost	Monthly Cost	Daily Cost	Monthly Cost
Bonnors Ferry	Boundary County Nursing Home	267-3141	\$235	\$7,050	\$230	\$6,900
Buhl	Desert View Care Center of Buhl	543-6401	\$202	\$6,060	\$197	\$5,910
Burley	Mini-Cassia Care Center	678-9474	\$270	\$8,100	\$265	\$7,950
Burley	Parke View Care and Rehab Center	677-3073	\$195	\$5,850	\$185	\$5,550
Caldwell	Caldwell Care Center	459-1522	\$250	\$7,500	\$225	\$6,750
Caldwell	Canyon West Health & Rehab Center	459-0808	N/A	N/A	\$190	\$5,700
Coeur D'Alene	Ivy Court	667-6486	\$223	\$6,690	\$207	\$6,210
Coeur D'Alene	Lacrosse Health & Rehab Center	664-2185	\$218	\$6,540	\$207	\$6,210
Coeur D'Alene	Life Care Center of Coeur D'Alene	762-1122	\$212	\$6,360	\$194	\$5,820
Coeur D'Alene	Pinewood Care Center	664-8128	\$206	\$6,180	\$189	\$5,670
Emmett	Cherry Ridge at Emmett Care & Rehab	365-3597	\$189	\$5,673	\$178	\$5,332
Emmett	Emmett Rehab & Healthcare INC	365-4425	\$195	\$5,850	\$190	\$5,700
Gooding	Helping Hands of Gooding	934-5601	\$180	\$5,400	\$180	\$5,400
Grangeville	Grangeville Health & Rehab Center	983-1131	\$185	\$5,550	\$170	\$5,100
Hailey	Blaine Manor	788-7180	\$222	\$6,660	\$222	\$6,660
Homedale	Owyhee Health & Rehab Center	337-3168	\$172	\$5,160	\$172	\$5,160
Idaho Falls	Idaho Falls Care & Rehabilitation Center	529-0067	\$188	\$5,633	\$180	\$5,400
Idaho Falls	Life Care Center of Idaho Falls	529-4567	\$188	\$5,640	\$176	\$5,280

City	Nursing Home Name	Phone Number All in Area Code 208	Private Room		Semi-Private Room	
			Daily Cost	Monthly Cost	Daily Cost	Monthly Cost
Idaho Falls	Good Samaritan Society - Idaho Falls Village	523-4795	\$210	\$6,300	\$197	\$5,910
Kellogg	Mountain Valley Care & Rehab Center	784-1283	\$200	\$6,000	\$193	\$5,790
Kimberly	Oak Creek Rehab Center of Kimberly	423-5591	N/A	N/A	\$250	\$7,500
Lewiston	Idaho State Veterans Home - Lewiston	799-3422	N/A	N/A	\$158	\$4,740
Lewiston	Lewiston Rehab & Care Center	743-9543	\$170	\$5,100	\$160	\$4,800
Lewiston	Life Care Center of Lewiston	798-8500	\$250	\$7,500	\$185	\$5,550
Lewiston	The Orchards Rehab & Care Center	743-4558	\$180	\$5,400	\$175	\$5,250
Lewiston	Royal Plaza Retirement & Care Center	746-2855	\$185	\$5,550	\$175	\$5,250
Malad	Oneida County Hospital & Long Term Care Facility	766-2231	N/A	N/A	\$180	\$5,400
McCall	McCall Rehabilitation & Care Center	634-2112	N/A	N/A	\$195	\$5,850
Meridian	Meridian Care & Rehabilitation Center	888-7049	\$276	\$8,280	\$238	\$7,140
Montpelier	Bear Lake Memorial Skilled Nursing Facility	847-1630	\$275	\$8,250	\$275	\$8,250
Moscow	Aspen Park Healthcare	882-4576	\$220	\$6,600	\$199	\$5,970
Moscow	Good Samaritan Society - Moscow Village	882-6560	\$258	\$7,740	\$232	\$6,960
Mountain Home	Elmore Medical Center Nursing Home	587-8401	N/A	N/A	\$207	\$6,210
Nampa	Karcher Estates	465-4935	N/A	N/A	\$190	\$5,700

City	Nursing Home Name	Phone Number All in Area Code 208	Private Room		Semi-Private Room	
			Daily Cost	Monthly Cost	Daily Cost	Monthly Cost
Nampa	Nampa Care Center	466-9292	\$206	\$6,180	\$195	\$5,850
Nampa	Sunny Ridge Rehabilitation & Retirement Center	467-7298	\$218	\$6,540	\$218	\$6,540
Nampa	Trinity Mission Health & Rehab of Holly	467-5721	\$220	\$6,600	\$206	\$6,180
Nampa	Trinity Mission Health & Rehab of Midland	466-7803	\$188	\$5,640	\$183	\$5,490
Orofino	Clearwater Health & Rehab	476-4568	\$165	\$4,950	\$160	\$4,800
Payette	Payette Care & Rehabilitation Center	642-4455	\$189	\$5,663	\$186	\$5,585
Pocatello	Beacon Rehabilitation of Pocatello	232-2570	N/A	N/A	\$195	\$5,850
Pocatello	Hillcrest Haven Convalescent Center	233-1411	\$180	\$5,400	N/A	N/A
Pocatello	Idaho State Veterans Home – Pocatello	236-6340	N/A	N/A	\$158	\$4,740
Pocatello	Pocatello Care & Rehab Center	478-3333	\$220	\$6,600	\$194	\$5,820
Pocatello	Quinn Meadows Rehabilitation & Care Center	637-8888	\$210	\$6,300	N/A	N/A
Post Falls	Life Care Center of Post Falls	777-0318	\$216	\$6,480	\$198	\$5,940
Rexburg	Rexburg Care & Rehabilitation Center	356-0220	\$193	\$5,795	\$180	\$5,400
Rupert	Countryside Care & Rehabilitation	436-0481	\$217	\$6,510	\$195	\$5,850
Salmon	Discovery Care Center of Salmon	756-8391	\$199	\$5,970	\$189	\$5,670
Sandpoint	Life Care Center of Sandpoint	265-9299	\$201	\$6,030	\$194	\$5,820
Sandpoint	Valley Vista Care Center of Sandpoint	265-4514	\$206	\$6,180	\$191	\$5,730
Shoshone	Lincoln County Care Center	886-2228	\$188	\$5,640	\$177	\$5,310

City	Nursing Home Name	Phone Number All in Area Code 208	Private Room		Semi-Private Room	
			Daily Cost	Monthly Cost	Daily Cost	Monthly Cost
Silverton	Good Samaritan Society - Silver Wood Village	556-1147	\$215	\$6,450	\$195	\$5,850
Soda Springs	Caribou Memorial Living CTR	547-3341	\$208	\$6,240	\$205	\$6,150
St. Maries	Valley Vista Care Center of St. Maries	245-4576	\$206	\$6,180	\$191	\$5,730
Twin Falls	Bridgeview Estates	736-3933	\$208	\$6,240	\$202	\$6,060
Twin Falls	River Ridge Care & Rehabilitation Center	734-8645	\$196	\$5,880	\$186	\$5,580
Twin Falls	Solana Care Alzheimer's Unit	734-8645	\$214	\$6,420	\$196	\$5,880
Twin Falls	Twin Falls Care & Rehabilitation Center	734-4264	\$177	\$5,310	\$164	\$4,920
Weiser	Weiser Rehab & Care Center	549-2416	\$190	\$5,700	\$183	\$5,490

### Average Nursing Home Costs

Daily Private	Daily Semi-Private	Monthly Private	Monthly Semi-Private	Yearly Private	Yearly Semi-Private
<b>\$210</b>	<b>\$199</b>	<b>\$6,310</b>	<b>\$5,959</b>	<b>\$75,716</b>	<b>\$71,507</b>

Quotes as of January 2010. Prices and coverage are subject to change. Quotes are based upon the lowest quoted prices. The lowest price may be for single or double occupancy. **Depending on level of care or specialized care such as memory care, prices may be higher.**



## Idaho Assisted Living Prices

Assisted living provides housing and services to individuals who need some assistance with activities such as bathing or getting around at home, but who do not need complex medical care. Assisted living facilities do not accept Medicare payments.

Quotes below are as of January 2010. Prices and coverage are subject to change. Supplemental services, higher levels of care, including memory care and living arrangements, may increase the price.

City	Assisted Living Company Name	Phone Number	Lowest to Highest Quotes			
			Monthly		Yearly	
American Falls	Spring Creek Manor III	226-1856	\$1,800	\$3,700	\$21,600	\$44,400
Ammon	Gables Senior Living	535-0090	\$2,285	\$2,660	\$27,420	\$31,920
Ammon	Mountain Valley Assisted Living	529-1818	\$2,700	\$3,000	\$32,400	\$36,000
Bellevue	Safe Haven Homes of Bellevue	788-9698	\$2,700	\$2,950	\$32,400	\$35,400
Blackfoot	Gables of Blackfoot	785-2506	\$2,960	\$3,900	\$35,520	\$46,800
Blackfoot	Kimball's Residential Care	785-5994	\$2,000	\$2,500	\$24,000	\$30,000
Blackfoot	Peak Village	522-4711	\$2,285	\$2,285	\$27,420	\$27,420
Blackfoot	Renaissance Assisted Living - Pendlebury	227-1577	\$2,700	\$4,050	\$32,400	\$48,600
Blackfoot	The Willows	782-1478	\$2,200	\$3,200	\$26,400	\$38,400
Boise	Aarenbrooke Place	376-1300	\$2,600	\$4,600	\$31,200	\$55,200
Boise	Applewood Assisted Living	377-1656	\$3,390	\$4,290	\$40,680	\$51,480
Boise	Ashley Manor - Cloverdale	377-4929	\$3,000	\$4,500	\$36,000	\$54,000
Boise	Ashley Manor - Harmony	331-9228	\$3,000	\$4,500	\$36,000	\$54,000
Boise	Ashley Manor - Hill Road Memory Care	344-5807	\$3,300	\$4,900	\$39,600	\$58,800
Boise	Ashley Manor - Hyde Park	424-8107	\$3,000	\$4,500	\$36,000	\$54,000
Boise	Ashley Manor Care Centers - Highmont	377-4107	\$3,500	\$4,500	\$42,000	\$54,000
Boise	Ashley Manor Care Centers - Elgin Way	327-9660	\$3,000	\$4,500	\$36,000	\$54,000
Boise	Ashley Manor Care Centers - Orchard	703-2459	\$3,000	\$4,500	\$36,000	\$54,000
Boise	Bonaventure Place Assisted Living Community	429-6544	\$2,800	\$5,000	\$33,600	\$60,000
Boise	Grace Assisted Living	884-8080	\$1,995	\$2,599	\$23,940	\$31,188
Boise	Hawthorne Assisted Living	336-6868	\$3,200	\$4,400	\$38,400	\$52,800

City	Assisted Living Company Name	Phone Number	Lowest to Highest Quotes			
			Monthly		Yearly	
Boise	Heritage Retirement Center of Boise	376-4191	\$2,369	\$3,193	\$28,428	\$38,316
Boise	Hillcrest	345-4460	\$2,175	\$3,020	\$26,100	\$36,240
Boise	Overland Court Generations Memory Care	322-0955	\$3,290	\$4,465	\$39,480	\$53,580
Boise	Overland Court Senior Living	322-2900	\$2,890	\$4,465	\$34,680	\$53,580
Boise	Park Center Assisted Living	343-0832	\$3,200	\$4,400	\$38,400	\$52,800
Boise	Pattie House	514-1392	\$2,910		\$34,920	
Boise	Plantation Place Retirement & Assisted Living	853-7300	\$2,850	\$4,350	\$34,200	\$52,200
Boise	Serenity Guest Home Elderly Care	377-8199	\$3,000	\$5,000	\$36,000	\$60,000
Boise	Spring Creek - Overland	888-406-2667	\$2,000	\$2,800	\$24,000	\$33,600
Boise	Summer Wind	331-1300	\$2,800	\$3,500	\$33,600	\$42,000
Boise	The Bridge at Valley View	322-0311	\$2,100	\$3,600	\$25,200	\$43,200
Boise	The Cottages of Boise	853-1255	\$2,950	\$5,200	\$35,400	\$62,400
Boise	Vines of Life - Wisteria	629-8873	\$2,500	\$3,000	\$30,000	\$36,000
Boise	Willow Park Assisted Living	373-1234	\$2,575	\$4,100	\$30,900	\$49,200
Boise	Wynwood at Riverplace	338-5600	\$2,000	\$2,700	\$24,000	\$32,400
Boise	Vines of Life	378-7581	\$2,500	\$2,800	\$30,000	\$33,600
Bonnors Ferry	Ace Elder Care	267-6501	\$2,000	\$3,250	\$24,000	\$39,000
Bonnors Ferry	Community Restorium	267-2453	\$1,288	\$2,505	\$15,456	\$30,060
Buhl	Woodland Retirement Estates	543-9050	\$2,250	\$2,850	\$27,000	\$34,200
Burley	Highland Estates	678-4411	\$2,290	\$2,790	\$27,480	\$33,480
Burley	Rosetta Assisted Living - Hiland	677-5451	\$3,300	\$3,750	\$39,600	\$45,000
Burley	Safe Haven Homes of Burley	678-2955	\$2,650	\$2,800	\$31,800	\$33,600
Burley	Warren House	677-8212	\$2,490	\$3,150	\$29,880	\$37,800
Caldwell	Annabelle House	455-2324	\$2,370	\$3,630	\$28,440	\$43,560
Caldwell	Ashley Manor – Crescent Memory Care	454-4160	\$2,500	\$3,900	\$30,000	\$46,800
Caldwell	Ashley Manor – Iowa Memory Care	454-4160	\$2,500	\$3,900	\$30,000	\$46,800
Caldwell	Prestige Assisted Living at Autumn Wind	459-3335	\$2,380	\$2,848	\$28,560	\$34,176
Cambridge	Salubria Center	257-4555	\$2,700		\$32,400	
Challis	Safe Haven Homes of Challis	879-3030	\$2,400	\$3,000	\$28,800	\$36,000
Chubbuck	Ashley Manor – Hawthorne Memory Care	637-1200	\$2,800	\$4,200	\$33,600	\$50,400
Chubbuck	Ridge Wind Assisted Living	237-3000	\$2,250	\$2,800	\$27,000	\$33,600

City	Assisted Living Company Name	Phone Number	Lowest to Highest Quotes			
			Monthly		Yearly	
Coeur D'Alene	Coeur D'Alene Homes	664-8119	\$3,650	\$4,530	\$43,800	\$54,360
Coeur D'Alene	Country Comfort Residential Care	664-2272	\$2,600	\$3,400	\$31,200	\$40,800
Coeur D'Alene	Courtyard on Sherman	765-8364	\$3,800	\$5,000	\$45,600	\$60,000
Coeur D'Alene	Fairwinds - Coeur D'Alene	765-5505	\$2,675	\$4,385	\$32,100	\$52,620
Coeur D'Alene	Four Seasons Assisted Living	665-2100	\$3,180	\$4,200	\$38,160	\$50,400
Coeur D'Alene	Hayden View Cottage	762-8112	\$2,800	\$4,000	\$33,600	\$48,000
Coeur D'Alene	Hearthstone Village Post Falls	777-7691	\$2,280	\$3,180	\$27,360	\$38,160
Coeur D'Alene	Legends Park Assisted Living Community	666-9900	\$2,790	\$4,080	\$33,480	\$48,960
Coeur D'Alene	Loyalton of Coeur D'Alene	667-6490	\$3,000	\$3,510	\$36,000	\$42,120
Coeur D'Alene	Rose Terrace Cottages	665-0580	\$2,900	\$4,000	\$34,800	\$48,000
Downey	Downey Care Center	897-5683	\$1,900	\$2,600	\$22,800	\$31,200
Eagle	Aarenbrooke Place	938-4552	\$2,700	\$4,100	\$32,400	\$49,200
Eagle	Ashley Manor - Storybook Way #1 Memory Care	939-4602	\$3,300	\$4,900	\$39,600	\$58,800
Eagle	Paramount Parks Health Care at Eagle	939-9978	\$3,150	\$3,600	\$37,800	\$43,200
Eagle	Spring Creek Manor IV	938-5578	\$2,000	\$2,800	\$24,000	\$33,600
Emmett	Apple Valley Residential Care	365-1497	\$1,950	\$4,500	\$23,400	\$54,000
Emmett	Emmett Serenity Living	365-2474	\$2,100	\$3,100	\$25,200	\$37,200
Emmett	Emmett Serenity Retirement & Assisted Living	365-1122	\$2,100	\$3,100	\$25,200	\$37,200
Emmett	The Cottages of Emmett	365-9490	\$2,700	\$5,200	\$32,400	\$62,400
Filer	Birchwood Retirement Estate	734-4445	\$2,400	\$3,000	\$28,800	\$36,000
Filer	Desert Rose Retirement Estate	734-1866	\$2,400	\$3,000	\$28,800	\$36,000
Garden City	Emerson House at River Pointe	377-3177	\$3,200	\$5,000	\$38,400	\$60,000
Garden City	Rosewind House	377-9980	\$2,532	\$3,050	\$30,384	\$36,600
Glenns Ferry	Poplar Grove Assisted Living	366-2631	\$2,700	\$3,000	\$32,400	\$36,000
Gooding	Safe Haven Homes of Gooding	934-5506	\$2,650	\$2,800	\$31,800	\$33,600
Grangeville	Meadowlark Homes	983-3793	\$2,200	\$3,200	\$26,400	\$38,400
Hagerman	Cornerstone Care Assisted Living	837-4153	\$2,400	\$2,600	\$28,800	\$31,200
Hayden	Hayden Valley Assisted Living	762-9292	\$3,000	\$4,000	\$36,000	\$48,000
Hayden	Sylvan House	762-4097	\$3,000	\$3,600	\$36,000	\$43,200
Hayden	Wellspring Meadows Assisted Living	762-9001	\$2,700	\$4,900	\$32,400	\$58,800
Hayden Lake	Autumn Haven I	772-5728	\$2,950	\$3,950	\$35,400	\$47,400

City	Assisted Living Company Name	Phone Number	Lowest to Highest Quotes			
			Monthly		Yearly	
Hayden Lake	Autumn Haven II	772-6160	\$2,950	\$3,950	\$35,400	\$47,400
Hayden Lake	By The Lakes - Honeysuckle	772-4394	\$3,000		\$36,000	
Hayden Lake	By The Lakes - St James	772-7468	\$3,000	\$3,600	\$36,000	\$43,200
Idaho Falls	Fairwinds - Sandcreek	542-6200	\$2,280	\$2,880	\$27,360	\$34,560
Idaho Falls	Lily and Syringa Homes	523-0302	\$2,450	\$3,055	\$29,400	\$36,660
Idaho Falls	Lincoln Court Retirement Community	529-3456	\$1,865	\$2,850	\$22,380	\$34,200
Idaho Falls	No Place Like Home Assisted Living	569-2134	\$2,700	\$3,000	\$32,400	\$36,000
Idaho Falls	Parkwood Meadows Assisted Living Community	523-7800	\$2,770	\$4,295	\$33,240	\$51,540
Idaho Falls	Presidential Living	528-0467	\$2,250	\$2,950	\$27,000	\$35,400
Idaho Falls	Renaissance Assisted Living - Mountain View & Valley Center	354-0261	\$2,700	\$4,050	\$32,400	\$48,600
Idaho Falls	Turtle & Crane	557-0186	\$2,350	\$3,135	\$28,200	\$37,620
Idaho Falls	Valley Assisted Living Center	522-4044	\$2,400	\$2,600	\$28,800	\$31,200
Idaho Falls	Bonaventure of Idaho Falls	522-1591	\$2,235	\$5,220	\$26,820	\$62,640
Jerome	Creekside Care Center	324-4941	\$2,250	\$3,100	\$27,000	\$37,200
Kimberly	Alpine Manor	734-1794	\$3,000	\$3,600	\$36,000	\$43,200
Kimberly	Applegate Assisted Living	543-4020	\$2,500		\$30,000	
Kootenai	Hearthstone Village	255-4849	\$3,500	\$4,000	\$42,000	\$48,000
Kootenai	Trinity Assisted Living	265-8950	\$1,800	\$2,500	\$21,600	\$30,000
Kuna	Kuna Living Center	922-3536	\$3,000	\$3,400	\$36,000	\$40,800
Lava Hot Spring	Safe Haven Homes of Lava Hot Springs	776-5899	\$2,650	\$2,800	\$31,800	\$33,600
Lewiston	Golden Girls Manor	798-1933	\$2,250	\$2,500	\$27,000	\$30,000
Lewiston	Guardian Angel Homes	743-6500	\$2,850	\$5,350	\$34,200	\$64,200
Lewiston	Juniper Meadows	746-8676	\$3,000	\$3,500	\$36,000	\$42,000
Lewiston	Lewis-Clarke Care Center	743-1167	\$2,700	\$4,300	\$32,400	\$51,600
Lewiston	Living Springs Residential Care	743-2685	\$3,250	\$4,750	\$39,000	\$57,000
Lewiston	Pleasant Valley Shelter Home	743-0026	\$2,250	\$3,200	\$27,000	\$38,400
Lewiston	Royal Plaza Retirement & Care Center	746-2800	\$1,675	\$3,255	\$20,100	\$39,060
Lewiston	Serenity Place Residential Care	743-5322	\$2,500	\$3,500	\$30,000	\$42,000
Lewiston	Unique Senior Care - Assisted Living	746-1077	\$2,000		\$24,000	
Lewiston	Wedgewood Terrace	743-4545	\$2,550	\$3,000	\$30,600	\$36,000

City	Assisted Living Company Name	Phone Number	Lowest to Highest Quotes			
			Monthly		Yearly	
McCall	Cottages of McCall	634-3883	\$2,500	\$4,200	\$30,000	\$50,400
Meridian	Almost Home	888-4791	\$2,200	\$3,100	\$26,400	\$37,200
Meridian	Cedar Grove Assisted Living	855-0429	\$2,200	\$2,300	\$26,400	\$27,600
Meridian	Diamond View Assisted Living Community	888-7030	\$2,200	\$2,800	\$26,400	\$33,600
Meridian	Meridian Care & Rehabilitation Center	888-7049	\$3,120	\$3,885	\$37,440	\$46,620
Meridian	Spring Creek - Boise	954-5660	\$2,000	\$4,500	\$24,000	\$54,000
Meridian	Spring Creek Manor - Meridian	884-6199	\$2,000	\$2,800	\$24,000	\$33,600
Meridian	Tenabo Homes Assisted Living	898-5880	\$2,300	\$3,900	\$27,600	\$46,800
Meridian	The Cottages of Meridian	288-2220	\$2,950	\$5,200	\$35,400	\$62,400
Meridian	Touchmark at Meadowlake Village	319-5400	\$2,500	\$2,860	\$30,000	\$34,320
Middleton	Ashley Manor - Middleton	585-2310	\$3,000	\$4,400	\$36,000	\$52,800
Middleton	The Cottages of Middleton	585-5959	\$2,700	\$5,200	\$32,400	\$62,400
Montpelier	Bear Lake Manor	847-2400	\$2,700		\$32,400	
Moscow	Clark House	882-3438	\$2,670	\$3,150	\$32,040	\$37,800
Moscow	Good Samaritan Society Moscow Village	882-6560	\$4,230	\$4,230	\$50,760	\$50,760
Mountain Home	Ashley Manor - 8th Street	587-3432	\$2,700	\$3,600	\$32,400	\$43,200
Mountain Home	Cedar Crest Residential Care	587-9073	\$2,250	\$2,250	\$27,000	\$27,000
Mountain Home	The Cottages of Mountain Home	580-1121	\$2,700	\$5,200	\$32,400	\$62,400
Nampa	Ashley Manor – Midland Memory Care	463-0259	\$3,000	\$4,400	\$36,000	\$52,800
Nampa	Brookstone Village	468-7714	\$2,850	\$3,338	\$34,200	\$40,056
Nampa	Clearwater House	463-1732	\$2,610	\$3,150	\$31,320	\$37,800
Nampa	Harbor House	442-2756	\$2,500		\$30,000	
Nampa	Karcher Estates	465-4935	\$2,990	\$4,470	\$35,880	\$53,640
Nampa	Park Place Assisted Living Community	465-7275	\$2,095	\$2,595	\$25,140	\$31,140
Nampa	Rose Haven of Nampa	463-4941	\$2,700	\$4,000	\$32,400	\$48,000
Nampa	Streamside Assisted Living	442-0097	\$2,100	\$3,300	\$25,200	\$39,600
Nampa	Sunny Ridge Rehabilitation & Retirement Center	467-7298	\$2,504	\$2,672	\$30,048	\$32,064
Nampa	The Country Inn	466-2164	\$2,250	\$2,700	\$27,000	\$32,400

City	Assisted Living Company Name	Phone Number	Lowest to Highest Quotes			
			Monthly		Yearly	
Orofino	Brookside Landing	476-2000	\$2,600	\$4,385	\$31,200	\$52,620
Parma	Parma Living Center	722-5496	\$2,500		\$30,000	
Payette	Ashley Manor - Beverly Hills	642-1711	\$2,900	\$3,700	\$34,800	\$44,400
Payette	Royal Villa	642-9808	\$1,900	\$3,400	\$22,800	\$40,800
Payette	The Cottages of Payette	642-6199	\$2,700	\$5,200	\$32,400	\$62,400
Pinehurst	The Silver Valley Beehive Homes	682-9170	\$3,800	\$4,500	\$45,600	\$54,000
Pocatello	Ashley Manor - Cedar	478-2094	\$2,800	\$4,200	\$33,600	\$50,400
Pocatello	Caring Hearts Assisted Living	232-0287	\$2,700	\$3,200	\$32,400	\$38,400
Pocatello	Elegant Residential Assisted Living	478-9400	\$2,400	\$2,800	\$28,800	\$33,600
Pocatello	Gables of Pocatello	232-1091	\$2,960	\$3,900	\$35,520	\$46,800
Pocatello	Highland Hills	237-6866	\$2,600	\$3,100	\$31,200	\$37,200
Pocatello	Quail Ridge Assisted Living	233-8875	\$2,864	\$3,856	\$34,368	\$46,272
Pocatello	Renaissance Assisted Living - Creekview	239-0480	\$2,700	\$4,050	\$32,400	\$48,600
Pocatello	Rosetta Assisted Living - Delphic	238-9215	\$2,880	\$3,381	\$34,560	\$40,572
Post Falls	Guardian Angels Homes	777-7797	\$2,665	\$3,175	\$31,980	\$38,100
Post Falls	Holy Family Adult Care Home	773-9840	\$2,900	\$3,200	\$34,800	\$38,400
Post Falls	Living Springs Inc.	773-6145	\$2,900	\$3,450	\$34,800	\$41,400
Post Falls	The Legacy House	773-8218	\$2,300	\$3,300	\$27,600	\$39,600
Preston	Golden Age Heritage Home	852-2273	\$2,150	\$3,200	\$25,800	\$38,400
Preston	Golden Age Heritage Home - East	852-3044	\$2,150	\$3,200	\$25,800	\$38,400
Priest River	Huckleberry Retirement Homes III	448-4231	\$2,200	\$3,000	\$26,400	\$36,000
Rathdrum	Generations Assisted Living & Wellness	687-0495	\$3,200		\$38,400	
Rexburg	Homestead Assisted Living Center - Carriage House	356-9800	\$2,800	\$3,400	\$33,600	\$40,800
Rexburg	Homestead Assisted Living Center of Rexburg	656-8942	\$2,600	\$2,800	\$31,200	\$33,600
Rexburg	Homestead Assisted Living Center of Rigby	745-6229	\$2,600	\$2,800	\$31,200	\$33,600
Rexburg	Teton House	359-2478	\$2,105	\$3,080	\$25,260	\$36,960
Rigby	Pine Brook Assisted Living Center	745-0100	\$2,750	\$3,150	\$33,000	\$37,800
Rigby	Gardens of Rigby	419-6000	\$2,100	\$4,000	\$25,200	\$48,000
Rupert	Autumn Haven of Rupert	436-3200	\$2,550	\$2,950	\$30,600	\$35,400
Salmon	The Discovery Care Center of Salmon	756-8391	\$2,400	\$4,500	\$28,800	\$54,000
Sandpoint	Bridge Assisted Living at Sandpoint	263-1524	\$2,680	\$3,315	\$32,160	\$39,780

City	Assisted Living Company Name	Phone Number	Lowest to Highest Quotes			
			Monthly		Yearly	
Sandpoint	Evergreen - Idaho Healthcare Sandpoint	265-2354	\$2,148	\$4,000	\$25,776	\$48,000
Sandpoint	Huckleberry Retirement Homes II	255-7248	\$2,500	\$3,500	\$30,000	\$42,000
Sandpoint	Huckleberry Retirement Homes IV	255-5999	\$2,300	\$3,000	\$27,600	\$36,000
Sandpoint	Luther Park at Sandpoint	265-3557	\$1,582	\$4,877	\$18,984	\$58,524
Shelley	Gables of Shelley	357-3110	\$2,760	\$3,055	\$33,120	\$36,660
Shelley	Safe Haven Homes of Shelley	357-3589	\$2,500	\$2,500	\$30,000	\$30,000
Shoshone	Desano Place	886-7665	\$2,900	\$3,300	\$34,800	\$39,600
Shoshone	Desano Place Suites	934-4623	\$2,900	\$3,300	\$34,800	\$39,600
Silverton	Silver Wood Village Assisted Living	556-1147	\$2,610	\$3,960	\$31,320	\$47,520
Soda Springs	Spring Creek Manor - Soda Springs	547-0257	\$2,000	\$5,000	\$24,000	\$60,000
Spirit Lake	Aspen Springs Assisted Living	263-2314	\$2,800	\$4,000	\$33,600	\$48,000
Spirit Lake	Rose Terrace Country Homes	623-6154	\$2,800	\$3,200	\$33,600	\$38,400
St Anthony	Homestead Assisted Living	624-1088	\$2,100	\$4,800	\$25,200	\$57,600
Twin Falls	Bridgeview Estates	736-3933	\$2,661	\$3,338	\$31,932	\$40,056
Twin Falls	Cenoma House	736-7471	\$2,300	\$3,000	\$27,600	\$36,000
Twin Falls	Chaparelle House	733-7511	\$2,592	\$3,172	\$31,104	\$38,064
Twin Falls	Chardonnay Assisted Living	736-4808	\$3,200	\$3,500	\$38,400	\$42,000
Twin Falls	Country Living	326-6560	\$2,460	\$3,000	\$29,520	\$36,000
Twin Falls	Heritage Retirement Center of Twin Falls	733-9064	\$2,136	\$3,050	\$25,632	\$36,600
Twin Falls	Rosetta Assisted Living - Eastridge	734-9422	\$3,413	\$4,297	\$40,956	\$51,564
Twin Falls	Stoney Creek Living Center	736-5705	\$2,400	\$2,650	\$28,800	\$31,800
Twin Falls	Willowbrook Assisted Living Facility	736-3727	\$2,100	\$3,300	\$25,200	\$39,600
Twin Falls	Woodstone Retirement Center	734-6062	\$2,136	\$3,048	\$25,632	\$36,576
Weiser	Indianhead Estates	549-3455	\$2,000	\$2,550	\$24,000	\$30,600
Weiser	The Cottages of Weiser	414-4200	\$2,700	\$5,200	\$32,400	\$62,400
Wendell	Safe Haven Homes of Wendell	536-6623	\$2,500	\$3,500	\$30,000	\$42,000
Winchester	Lakeside Residential	924-6248	\$1,500	\$3,000	\$18,000	\$36,000

**Average Assisted Living Prices -Range Lowest to Highest**

Daily	Monthly	Yearly
<b>\$86 - \$120</b>	<b>\$2,594 - \$3,609</b>	<b>\$31,133 - \$43,309</b>



## Is Long-Term Care Insurance Right For Me?

Long-term care insurance is one way to help pay for long-term care services. Long-term care insurance is not for everyone. There are many factors to consider before purchasing a policy. The chart below is a starting point to decide if long-term care insurance is right for you.

If you already purchased a policy eight or more years ago you will want to review your policy to determine if any changes should be made to keep up with current times and expenses.

### It Probably Isn't Right For You If:

- You can't afford the premiums over a long period of time
- You have limited assets
- You have trouble paying your bills
- You are on Medicaid

### It May Be Right For You If:

- You have significant assets and income and don't want to use them all to pay for long-term care
- You want to stay independent of the support of others
- You want flexibility in choosing care
- Your family has a history of chronic illness such as cancer, diabetes, Alzheimer's Disease, stroke, dementia, and Parkinson's Disease
- You can pay the deductibles and premiums without financial difficulty over a long period of time
- You can afford premium price increases



## Idaho Long-Term Care Insurance Prices

The prices quoted below are for a standard rate policy that covers: • Up to \$200 in services a day • Elimination period of 90 days • Coverage for three years • Compound inflation protection of 5% • Coverage of nursing home, home care, assisted living and community care benefits • Tax qualified policy

### Monthly Standard Rate Premiums

Company Name	Age 55	Age 60	Age 65	Age 70	Age 75
Assurity Insurance Company ⊕	\$173	\$213	\$260	\$341	\$641
Auto-Owners Life Insurance Company *	\$281	\$326	\$389	\$488	\$683
Bankers Life And Casualty Company	\$416	\$478	\$579	\$756	\$1,013
Berkshire Life Insurance Company of America	\$218	\$270	\$360	\$537	\$952
Country Life Insurance Company	\$283	\$321	\$385	\$539	\$768
Equitable Life & Casualty Insurance **	\$225	\$275	\$340	\$437	\$591
Genworth Life Insurance Company	\$263	\$318	\$431	\$609	\$1,009
John Hancock Life Insurance Company	\$226	\$273	\$353	\$512	\$827
Massachusetts Mutual Life Insurance ⊕	\$188	\$237	\$310	\$446	\$694
Mutual Of Omaha	\$237	\$285	\$392	\$590	\$866
New York Life Insurance Company	\$264	\$320	\$410	\$546	\$823
Northwestern Long Term Care Insurance	\$314	\$359	\$427	\$601	\$863
Transamerica Life Insurance Company ***	\$177	\$198	\$244	\$328	\$476
United Of Omaha Life Insurance Company	\$241	\$291	\$400	\$602	\$884
Unum Life Insurance Company Of America	\$217	\$277	\$359	\$493	\$682
<b>Average Monthly Premiums</b>	<b>\$253</b>	<b>\$303</b>	<b>\$385</b>	<b>\$536</b>	<b>\$807</b>

Benefit period quoted is for 4 years instead of 3 years. \*\* Home health elimination is for 30 days \*\*\* Rates are lower because they are for a married standard premium. Includes a 5-year rate guarantee and a 0 day elimination on home health care.

All prices are rounded to the nearest dollar. All male and female rates are the same. Rates from TransAmerica Life Insurance Company are not included in the average monthly premium calculation because policy quoted is a joint/married policy. ⊕ The rates for these companies may be lower than the others because the quote is for a non-smoker.

Quote from State Farm Mutual Automobile Insurance is not listed because quote did not include compound inflation protection.



## Idaho Long-Term Care Partnership Program

In 2007, a new type of long-term care insurance policy was available in Idaho called a Long-term Care Partnership Policy. The Long Term Care Partnership is a partnership between the states and private insurance companies. Long term care Partnership qualified policies in Idaho must:

- Offer comprehensive benefits (cover nursing home and home care services)
- Be tax qualified
- Provide certain specific consumer protections
- Include inflation protection of at least 5%
- Be certified by the State as meeting the specific requirements

State insurance departments are responsible for ensuring that individuals who sell Partnership policies are trained and understand how these policies relate to public and private coverage options.

### How Do the Policies Help Protect My Assets?

A Partnership qualified policy provides certain unique benefits. They allow you the right to apply for Medicaid under modified eligibility rules that include a special feature called an ‘asset disregard’. This allows you to keep assets that would otherwise not be allowed if you need to apply, and qualify, for Medicaid in order to receive additional long-term care services.

The amount of assets Medicaid will disregard is equal to the amount of the benefits you actually receive under your long-term care Partnership qualified policy. Since these policies must include inflation protection, the amount of the benefits you receive can be higher than the amount of insurance protection you originally purchased.

If you have a Partnership-qualified long term care insurance policy and receive \$100,000 in benefits, you can apply for Medicaid and, if eligible, retain \$100,000 worth of assets over and above the State’s Medicaid asset threshold. In most states the asset threshold is \$2,000 for a single person. Asset thresholds for married couples are typically more generous.



## Partnership Policy Prices

The prices quoted below are for a Partnership Policy that covers: • Up to \$200 in services a day • Elimination period of 90 days • Coverage for three years • Compound inflation protection of 5% • Coverage of nursing home, home care, assisted living and community care benefits

### Monthly Standard Rate Premiums

Company Name	Age 55	Age 60	Age 65	Age 70	Age 75
Assurity Insurance Company ⊕	\$173	\$213	\$260	\$341	\$641
Bankers Life And Casualty Company	\$416	\$478	\$579	\$756	\$1,013
Berkshire Life Insurance Company of America	\$218	\$270	\$360	\$537	\$952
Country Life Insurance Company	\$283	\$321	\$385	\$539	\$768
Equitable Life & Casualty Insurance *	\$225	\$275	\$340	\$437	\$591
Genworth Life Insurance Company	\$263	\$318	\$431	\$609	\$1,009
John Hancock Life Insurance Company	\$226	\$273	\$353	\$512	\$827
Massachusetts Mutual Life Insurance ⊕	\$188	\$237	\$310	\$446	\$694
Mutual Of Omaha	\$237	\$285	\$392	\$590	\$866
New York Life Insurance Company	\$264	\$320	\$410	\$546	\$823
Northwestern Long Term Care Insurance	\$314	\$359	\$427	\$601	\$863
State Farm Mutual Automobile Insurance	\$308	\$324	\$387	\$570	\$871
Transamerica Life Insurance Company **	\$177	\$198	\$244	\$328	\$476
United Of Omaha Life Insurance Company	\$241	\$291	\$400	\$602	\$884
Unum Life Insurance Company Of America	\$217	\$277	\$359	\$493	\$682
<b>Average Monthly Premiums</b>	<b>\$255</b>	<b>\$303</b>	<b>\$385</b>	<b>\$541</b>	<b>\$820</b>

**Note: There is no difference in price between the Partnership Policies and the policies quoted on page 16. The averages are different due to calculations**

Home health elimination is for 30 days. \*\* Rates are lower because they are for a married standard premium. Includes a 5-year rate guarantee and a 0 day elimination on home health care.

All prices are rounded to the nearest dollar. All male and female rates are the same. Rates from TransAmerica Life Insurance Company are not included in the average monthly premium calculation because policy quoted is a joint/married policy. ⊕ The rates for these companies may be lower than the others because the quote is for a non-smoker.

## Example of How a Partnership Qualified Policy Works

Let's say John, a single man, purchases a Partnership policy with a value of \$100,000. Some years later he receives benefits under that policy up to the policy's lifetime maximum coverage (adjusted for inflation) equaling \$150,000. John eventually requires more long-term care services, and applies for Medicaid. If John's policy was not a Partnership-qualified policy, in order to qualify for Medicaid, he would be entitled to keep only \$2,000 in assets. He would have to spend down any assets over and above this amount. However, because John bought a Partnership-qualified policy, if he needs to apply for Medicaid and is deemed eligible, he can keep \$152,000 in assets and the State will not recover those funds after his death. However, any assets John has over and above the \$152,000 would have to be spent in order for him to be eligible for Medicaid. He would also have to satisfy the income, general eligibility and functional eligibility requirements for Medicaid before he can qualify.

## Important Consumer Considerations

- It is important to know if the long-term care insurance policy you buy is a Partnership qualified policy or not, since they can be the same as non-Partnership policies. A Partnership qualified policy is one that is certified by the State, and it must include the level of inflation protection coverage set by the State. Only if you have a Partnership policy will you be eligible for an asset disregard if and when you apply for Medicaid.
- Policies issued prior to a state Partnership Program's effective date (Idaho's date 1-2007) will not be considered Partnership-qualified. If you have previously purchased a policy before 2007 when Idaho became a Partnership State and would like to find out if it may be eligible to be converted to a Qualified Partnership Policy, you'll need to have it reviewed by Idaho Medicaid to determine if it indeed can be qualified as a Partnership Policy.
- It is important to buy your Partnership qualified policy from an agent who is specially trained to sell that type of coverage. Partnership Programs have additional educational requirements for agents who wish to sell Partnership policies.
- Eligibility for Medicaid is not automatic. You must still apply and meet the income, functional and general eligibility requirements of the Medicaid program in Idaho.
- States that have Partnership programs are automatically considered to have "reciprocity" with each other and to honor the asset disregard you earned under a Partnership policy you purchased in a different state. However, States can "opt out" of this requirement at any time.

## Who Do I Contact For More Information?

For more information on Idaho's Long-Term Care Partnership Program, call **Nora S. Wells** with the Idaho Department of Insurance SHIBA Program at **208-736-4713** or **800-488-5731** or visit [http://www.doi.idaho.gov/company/LTC\\_partnership.aspx](http://www.doi.idaho.gov/company/LTC_partnership.aspx)



## Questions To Ask About Long-term Care Insurance Options

<b>How Much of a Daily Benefit Do You Need?</b>	<b>How Long of an Elimination Period (Waiting Period) Do You Want?</b>	<b>How Long of a Benefit Period Do You Need?</b>
<ul style="list-style-type: none"><li>• Determine this by looking at the average cost in this guide for assisted living and nursing home care in your area.</li><li>• This information can help you estimate what your daily benefit should be.</li><li>• It is very important to be as close as possible to the average daily cost for assisted living and nursing home care in your area to keep pace with the rising cost of care.</li></ul>	<ul style="list-style-type: none"><li>• The elimination period is comparable to the deductible on your insurance policies and can be 0 to 180+ days.</li><li>• The longer the elimination period the lower the long-term care insurance premium.</li><li>• The shorter the elimination period the higher the long-term care insurance premium.</li><li>• Determine how long you could pay for long-term care comfortably before the long-term care insurance kicks in, and this will help decide on an elimination period.</li></ul>	<ul style="list-style-type: none"><li>• Consider your family health history and your current health when determining the benefit period.</li><li>• Has your family had a history of chronic illness? Has any of your family ever been in a long-term care facility?</li><li>• The average time people spend in any type of facility is slightly over one year. It is recommended that most people should not purchase more than three years of coverage.</li></ul>



# Understanding the Fine Print of Long-term Care Insurance Policies

Term	Definition	Examples
<b>Rider</b>	Provisions in a policy allowing for amendments to its terms and/or coverage.	<p><b><u>Compounding Inflation Protection:</u></b> This benefit increases your daily benefit each year by usually 3% to 5% or more depending on the policy. If you are under age 70 when you purchase the insurance, automatic compound inflation protection is critical.</p> <p><i>Important Example:</i> Jo and her friend Linda each purchased a long-term care insurance policy. Jo added inflation protection to her policy and Linda decided not to because of the cost. They each started with a \$100 daily benefit. After ten years Jo had a \$162.89 daily benefit and Linda still only had a \$100 daily benefit.</p> <p><b><u>Non-Forfeiture Benefits:</u></b> A policy feature that returns at least part of the premiums to you if you cancel your policy or let it lapse.</p> <p><b><u>Waiver of Premium:</u></b> A provision in an insurance policy that relieves the insured of paying the premiums while receiving benefits.</p> <p><b><u>Premium Refund at Death:</u></b> This benefit pays to your estate any premiums you paid minus any benefits the company paid.</p>
<b>Benefit trigger</b>	An event or events that must occur before you can receive benefits under your long-term care insurance policy.	<p><b>Ability to perform an Activity of Daily Living, or ADL is the most common gauge used by insurance companies to start benefits. Most plans require a deficiency in the performance of at least two ADLs to start benefits. The most used ADLs are:</b></p> <p><b>Bathing</b>—ability to sponge bathe or get in and out of bath tub or shower.</p> <p><b>Eating</b>—ability to feed oneself or by a feeding tube.</p> <p><b>Continence</b>—ability to maintain control of bladder and bowel functions.</p> <p><b>Toileting</b>—ability to get to and from toilet and perform associated personal hygiene.</p> <p><b>Dressing</b>—ability to put on and remove all items of clothing &amp; braces or artificial limbs.</p> <p><b>Transferring</b>—ability to get in and out of bed, chair, or wheelchair.</p>

<b>Premium Waiver</b>	This lets you stop paying your premium after you qualify for long-term care services.
<b>Guaranteed Renewal</b>	This ensures your policy won't expire unless you have used up your benefits or haven't paid your premiums
<b>Best rate</b>	Rate quoted if you have no or minimal history or experience with an illness, or if you do not engage in certain lifestyle habits such as smoking.
<b>Standard rate</b>	Rate quoted if you have a history of illness, preexisting conditions, or engage in certain lifestyle habits such as smoking.
<b>Federal Long-term Care Insurance Plan</b>	For more information on the Federal Long-term Care Insurance plan, visit: <a href="https://www.ltcfeds.com/">https://www.ltcfeds.com/</a>

Remember: Long-term care policies are not standardized. Each company sells policies that offer and combine benefits in different ways. The price you pay will be based upon the benefits you select.



## Long-term Care Insurance Tax Advantages

If you decide to purchase a policy you may be eligible for certain tax advantages. Consult with your tax consultant or advisor regarding the tax consequences in your situation.

### Federal Deduction

- Federal law allows deductions for long-term care insurance premiums, medical, and dental expenses that exceed 7.5% of adjusted gross income.
- Long-term care insurance premium deduction amounts are subject to age limitations and are only available if you itemize your deductions.

### State Deduction

- Idaho allows taxpayers to deduct 100% of premiums for qualified long-term care insurance plans that are not deducted on the federal tax return.
- Long-Term Care Insurance should not be purchased just for the possible income tax deductions.

## How Strong is My Insurance Company Financially?

### Important

You will find that each policy contains different features to meet your needs and budget. While the highest and lowest cost policies might be the best choice for you, we caution you to shop around and read the details of the policies. There are insurer rating services who analyze the financial strength of insurance companies. The financial strength rating gives the buyer an idea of how strong the company is financially to meet the ongoing obligations of its policyholders. Each rating company uses a different rating scale. Make sure to ask how often a company has increased their rates. Here is a list of the rating companies and their website so you can better understand the ratings of the insurance company you are considering:

A.M. Best Company – [www.ambest.com](http://www.ambest.com)      Standard & Poor’s - [www.standardandpoors.com](http://www.standardandpoors.com)  
Moody’s Investor Service, Inc. - [www.moodys.com](http://www.moodys.com)



# How to Purchase a Policy and Avoid Mistakes

## Do Take Charge

- ✓ Determine if you can afford the policy.
- ✓ Make the purchase a family decision.
- ✓ Record the sales presentation.
- ✓ Call several agents and/or companies.
- ✓ Compare several policies before purchasing. Request a comparison worksheet at [www.extension.uidaho.edu/jerome](http://www.extension.uidaho.edu/jerome) or call 208-324-7578.
- ✓ Carefully read over the benefits.
- ✓ Ask agent(s) for an outline of coverage.
- ✓ Check the insurance company's rate increase history.
- ✓ Be aware that compound inflation protection of 5% offers the best protection if you are under age 70.
- ✓ Disclose everything and fill out application thoroughly.
- ✓ Know where you can use your policy. At home? In a skilled nursing facility? In an assisted living facility?
- ✓ Understand what riders you added and what they mean.
- ✓ Determine if the policy is tax qualified or a partnership policy.
- ✓ Ask how the benefits are paid - directly to you or to the facility?
- ✓ Learn if you can use your policy should you move out of state.
- ✓ Ask what the policy pays for and does not pay for.
- ✓ Ask what health conditions aren't covered.
- ✓ Ask how eligibility for benefits is determined.
- ✓ Ask about possible policy discounts.
- ✓ Ask friends and family for agent referrals.
- ✓ Investigate the financial rating of the company. See previous page.
- ✓ Ask the Idaho Department of Insurance for complaints against an insurance company or agent.
- ✓ Visit <http://www.doi.idaho.gov/> to ask questions.

## Avoid Mistakes

- ✓ Buy a policy during the first visit from an agent.
- ✓ Rely solely on what an agent might write or say.
- ✓ Be pressured by an agent.
- ✓ Buy a policy just because it's the cheapest. Under-priced policies can run a risk of rate increases and the company going bankrupt.
- ✓ Buy a policy from a company that has a history of raising premiums. Ask the company or insurance agent how many times, how much, and how often they have raised premiums.
- ✓ Confuse the meaning of "Guaranteed Renewable." This is when a policy cannot be cancelled by an insurance company and must be renewed when it expires unless benefits have been exhausted. The company cannot change the coverage or refuse to renew the coverage for other than nonpayment of premiums. Guaranteed Renewable doesn't mean the insurance company can't raise your monthly premium on your long-term care insurance policy.
- ✓ Buy more than one policy.
- ✓ Pay in cash.



## How Can I Contact A Company To Learn More?

Company	Contact Information	Discounts	Maximum Age to Purchase
Assurity Insurance Company	1-800-276-7619	Employer / Association Group Discount	<b>84</b>
Auto-Owners Life Insurance Company	1-800-346-0346	Preferred Health Discount of 20%, Spousal Discount of 20% if husband and wife both have policies. Auto-owners have benefit period options of 2, 4, 6, and 10 years of coverage.	<b>100</b>
Bankers Life And Casualty Company	1-800-231-9150 <a href="http://www.bankers.com">www.bankers.com</a>	35% Spousal Discount, 15% Married Discount, 10% Companion Discount, 10% Preferred Risk Discount	<b>89</b>
Berkshire Life Insurance Company of America	1-888-505-8743	15% discount for best risk class. A 5% Employer / Association Group Discount	<b>84</b>
Country Life Insurance Company	1-888-211-2555 <a href="http://www.countryfinancial.com">www.countryfinancial.com</a>	Preferred Rate and spousal discount	<b>84</b>
Equitable Life & Casualty Insurance	1-800-352-5170	A 25% Spousal Discount if both applicants are approved	<b>84</b>
Genworth Life Insurance Company	1-888-436-9678 <a href="http://www.genworth.com">www.genworth.com</a>	Spousal discount of 40%, 25% if combined with preferred health. Preferred health discount of 20% for singles and 10% if married and combined with spousal discount	<b>79</b>
John Hancock Life Insurance Company	1-800-377-7311	Preferred and Partner 15% for individual partner and 30% each when both apply and are approved for coverage. Sponsored Group Discount of 5% for approved employer/associations. A 5% Family Discount is available (3 or more policies).	<b>84</b>
Massachusetts Mutual Life Insurance	1-800-272-2216	Covered Partner, Partner Discount, Loyal Customer Discount, and Employer / Association Group Discount	<b>84</b>
Mutual Of Omaha	1-800-775-6000 <a href="http://www.mutualofomaha.com">www.mutualofomaha.com</a>	Preferred discount of 15%, Married Allowance of 35%, Two Person Household Allowance of 10%, Association / Group 5%	<b>79</b>

New York Life Insurance Company	1-800-224-4582	Marital Discount, Sibling Discount, Multi-life Discount	<b>85</b>
Northwestern Long Term Care Insurance	1-800-890-6704	Spousal / Companion Discount of 15%	<b>79</b>
State Farm Mutual Automobile Insurance	1-866-855-1212	Preferred/Select Rating; Spousal Discount; Non-forfeiture / shortened benefit rider	<b>75</b>
Transamerica Life Insurance Company	1-800-338-0257	Married / Companion and Standard / Preferred	<b>79</b>
United Of Omaha Life Insurance Company	1-800-775-6000 <a href="http://www.mutualofomaha.com">www.mutualofomaha.com</a>	Preferred discount of 15%, Married Allowance of 35%, Two Person Household Allowance of 10%	<b>79</b>
Unum Life Insurance Company Of America	1-866-679-3054		<b>80</b>

\*Discounts are subject to change.

## Methods

Long-term care insurance quotes were collected in December 2009. All long-term care insurance companies registered to sell insurance in Idaho were surveyed. The response rate from insurance companies was 82%. If an insurance company is not listed, they are no longer selling individual long-term care insurance policies in Idaho, or a response was not received from the company. Responses were not received from these companies: American Family Life Assurance Company Of Columbus, American Fidelity Assurance Company, American Heritage Life Insurance Company, Conesco Health Insurance Company, Cuna Mutual Insurance Society, Great Republic Life Insurance Company, Hartford Life Insurance Company, Metlife Insurance Company Of Connecticut, Metropolitan Life Insurance Company, Minnesota Life Insurance Company, National States Insurance Company, Senior Health Insurance Company Of Pennsylvania, Sentry Insurance A Mutual Company.

Long-term care service quotes were collected in January of 2010. The list of service providers was obtained from the CMS and Idaho Department of Welfare websites. Companies unresponsive to the survey are not listed in the guide. Transitional care units were excluded from the survey. Some quotes may be higher because of memory care. Some prices may differ from the actual prices due to calculations. All rates were collected as daily rates and then multiplied by 30. All dollar amounts were rounded to nearest whole dollar.

The prices quoted in the guide are only applicable to Idaho and are subject to change at any time. The price you will be quoted may depend on your personal situation. The cost of premiums will vary among companies depending on a person's eligibility for coverage, age at purchase, the length of coverage and the types of benefits chosen. The insurance companies in this guide may also offer more plans than those shown in the comparison chart. Some companies may have lower quotes because they submitted quotes for non-smokers or married couples. This could influence the calculation for the average cost of a long-term care insurance policy.

## Disclaimer

This guide is intended to be used as an example only. Listing of companies does not imply any endorsements nor does it imply a judgment about the quality of care they provide or the solvency of the company. Consumers should not make decisions about companies solely on price.

# Long-term Care Information in Your Community

If you would like more information on long-term care in your community, to speak to an expert or to be connected to local resources, contact any of the sponsoring agencies below. All the information is free.

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<p><b><u>Request These FREE AARP Publications:</u></b></p> <ul style="list-style-type: none"> <li>✓ Long-term Care Planning Guide</li> <li>✓ Caregiving</li> <li>✓ How to Prevent Falls In Your Home</li> <li>✓ Additional Copies of this Price Guide</li> </ul>	<p><b><u>Experts can help you with long-term care insurance by:</u></b></p> <ul style="list-style-type: none"> <li>✓ Reviewing your policy</li> <li>✓ Answering all policy questions</li> <li>✓ Helping you obtain your benefits</li> </ul>	<p><b><u>Call the Extension Office to Request :</u></b></p> <ul style="list-style-type: none"> <li>✓ Copy of Comparing Long-Term Care Insurance Policies Worksheet</li> <li>✓ Information on personal finance topics</li> </ul>