Long-Term Care in Maryland

The number of Maryland residents age 85 and older is projected to nearly double by 2030.

Maryland’s older population can be at greater risk for chronic illnesses and in need of long-term care. Twelve percent of Maryland’s population is age 65+ with nearly 92,000 residents age 85+.1 Maryland’s age 85+ population – the age group that is most likely to need long-term care services – will grow 98% from 2007 to 2030.2 This makes Maryland one of the top-ranked states (#10) in the projected growth rate of the 85+ population.

Most prefer to receive long-term care at home; however, Maryland spends almost 90 percent of the state’s Medicaid funds on institutional care.

The majority of Americans age 50+ (89%) want to stay in their homes for as long as they can.3 Over 770,000 Marylanders rely on Medicaid, and 11% are age 65+.4 Home and community-based service (HCBS) waivers allow Medicaid recipients to receive Medicaid funding for in-home care. In Maryland, Medicaid allows some to choose in-home care instead of nursing home care. In 2006, 3,284 Marylanders 65+ and 430 adults (18-64) with disabilities received a waiver.5 There were 6,000 people 65+ and 1,200 adults (18-64) with disabilities who waited to receive a waiver in 2008.6 On average, the Medicaid program can provide HCBS to three people for the cost of serving one person in a nursing home.7

Maryland spends 11% of its Medicaid long-term care dollars for older people and adults with physical disabilities on home and community-based care – ranking it near the bottom (39th) in spending on home care services for this population.8

In addition, 600,000 Marylanders are providing family caregiving to a loved one at home. This care is valued at $6.6 billion.9

Maryland has the 13th highest average nursing home private pay rate in the nation at $221 per day.

In 2007, Maryland’s nursing homes had an occupancy rate of 87%.10 This care is expensive. In 2008, the average nursing home private pay rate was $221 a day.11 Maryland’s average rate for private pay home health aides ($19/hr) was right at the national average, but its rate for Medicare-certified aides ($29/hr) was lower than the national average. Maryland also had higher than average rates for adult day care ($69/day).12

One-third of Maryland’s nursing homes rate above average in health inspections.

The Centers for Medicare and Medicaid Services (CMS) created a five-star quality rating to help consumers compare nursing homes. CMS rates nursing homes on health inspections, staffing, and quality measures.

The health inspection process is comprehensive and conducted by a trained team of objective surveyors.13

Recent studies have found that non-profit nursing homes generally deliver higher quality of care.14 In 2007, 63% of Maryland’s nursing homes were for profit (34%, non-profit; 3%, government-owned).15

Few Americans have long-term care insurance.

Nationally, about 7 million long-term care insurance policies were in effect in 2005, and the typical purchaser was age 61 with assets over $100,000.16 Cost is a major factor in the decision to purchase long-term care insurance. In 2008, premiums for a married couple in their sixties were about $3,000 a year.17 Maryland has adopted the most recent long-term care insurance recommendations from the National Association of Insurance Commissioners (NAIC).18
End Notes

The data utilized in this report is the most recent publicly available data collected for all states.


3Providing More Long-term Support and Services at Home: Why It’s Critical for Health Reform. AARP Public Policy Institute, June 2009. URL: http://www.aarp.org/research/ltc/hcbs/articles/fs_hcbs_hcr.html


5Ibid. Medicaid 1915(c) Home and Community-Based Service Waiver Participants, by Type of Waiver, 2006. Data Source: The Kaiser Commission on Medicaid and the Uninsured (KCMU) and The University of California at San Francisco's (UCSF) analysis based on The Centers for Medicare & Medicaid Services (CMS) Form 372, December 2009, Table 5. "Medicaid 1915(c) Home and Community-Based Service Programs: Data Update" available at http://www.kff.org/medicaid/7720.cfm. URL: http://www.statehealthfacts.org/comparetable.jsp?ind=241&cat=4


9Ibid. Page 44.

10Ibid. Page 66.

11Ibid. Page 59.

12Ibid. Page 60.

13Centers for Medicare and Medicaid Services. Note: These data are updated monthly. Data for this brief was pulled on November 3, 2009. URL: http://www.medicare.gov/NHCompare/Include/DataSection/Questions/ProximitySearch.asp

14BMJ 2009 (British Medical Journal); 339:b2732. URL: www.pnhp.org/nursing_home


