Long-Term Care in West Virginia

The number of West Virginia residents age 85 and older is projected to grow by 43 percent by 2030.

West Virginia’s older population can be at greater risk for chronic illnesses and in need of long-term care. Sixteen percent of West Virginia’s population is age 65+ with nearly 39,000 residents age 85+.

In addition, 280,000 West Virginians are providing family caregiving to a loved one at home. This care is valued at $2.5 billion.

West Virginia's average nursing home private pay rate in 2008 was $185 per day.

In 2007, West Virginia’s nursing homes had an occupancy rate of 90%. This care is expensive. In 2008, West Virginia’s nursing homes ranked 26th in the country in its average private pay daily rate. The rates in West Virginia for private pay home health aides were lower than the national average at $14 an hour, but its rates for Medicare-certified home health aides were higher than the national average at $49 an hour. West Virginia’s rates for adult day care ($42 a day) were lower than the national average.

One third of West Virginia’s nursing homes rated above average in health inspections.

The health inspection process is comprehensive and conducted by a trained team of objective surveyors. Recent studies have found that non-profit nursing homes generally deliver higher quality of care. In 2007, 69% of West Virginia’s nursing homes were for profit (22%, non-profit; 8%, government-owned).

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. 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.

West Virginia has not adopted the most recent long-term care insurance recommendations from the National Association of Insurance Commissioners (NAIC).
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/ppi/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


7Providing 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/ppi/ltc/hcbs/articles/fs_hcbs_hcr.html


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/ProximitySearch.asp

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


