



Cost of Care Survey

September 2008

New York Life commissioned Long Term Care Group, Inc. (LTCG) to conduct a customized market survey of Medicare-certified nursing homes and Medicare-certified and non Medicare-certified home healthcare costs in specific areas of the United States.

The surveys were conducted by LTCG surveyors using outbound calls in 99 major markets representing approximately 120 New York Life office locations nationally. Private pay rates were obtained for private, single occupancy rooms in Medicare-certified nursing homes. Also surveyed were Medicare-certified Home Healthcare Agencies and non Medicare-certified Home Health Agencies providing private pay or “self-pay” Home Health Aide services on an hourly basis. Surveyors contacted more than 2,200 nursing homes and 2,200 Home Healthcare Agencies. In some regions more than one state was surveyed to account for more heavily populated areas. The heavily populated regions correspond geographically with Metropolitan Statistical Areas as defined by the U.S. Census Bureau.

The average national nursing home private daily room rate was \$209.36 (\$76,416.40 annually). The average national home healthcare services hourly rate was \$25.86.

Nursing Home Private Daily Room Rate

Metropolitan Area	Minimum	Maximum	Average
Albany-Schenectady-Troy, NY	\$208	\$360	\$298
Albuquerque, NM	\$150	\$369	\$206
Anchorage, AK	\$417	\$427	\$422
Atlanta-Sandy Springs-Marietta, GA	\$116	\$229	\$170
Austin-Round Rock, TX	\$88	\$250	\$148
Baltimore-Towson, MD	\$157	\$325	\$228
Baton Rouge, LA	\$113	\$144	\$125
Billings, MT	\$166	\$500	\$221
Birmingham-Hoover, AL	\$140	\$190	\$162
Boise City-Nampa, ID	\$181	\$250	\$206
Boston-Cambridge-Quincy, MA-NH	\$215	\$525	\$311
Bridgeport-Stamford-Norwalk, CT	\$177	\$500	\$360
Buffalo-Cheektowaga-Tonawanda, NY	\$214	\$310	\$272
Burlington-South Burlington, VT	\$220	\$279	\$252
Casper, WY	\$176	\$195	\$186
Cedar Rapids, IA	\$138	\$234	\$174
Charleston, WV	\$148	\$235	\$204
Charleston-North Charleston, SC	\$135	\$208	\$177
Charlotte-Gastonia-Concord, NC-SC	\$106	\$231	\$189
Chicago-Naperville-Joliet, IL-IN-WI	\$115	\$400	\$198
Cincinnati-Middletown, OH-KY-IN	\$126	\$305	\$209
Cleveland-Elyria-Mentor, OH	\$120	\$350	\$205
Columbus, OH	\$127	\$296	\$201
Corpus Christi, TX	\$99	\$264	\$143
Dallas-Fort Worth-Arlington, TX	\$80	\$272	\$145
Denver-Aurora, CO	\$166	\$300	\$218
Des Moines, IA	\$135	\$201	\$156
Detroit-Warren-Livonia, MI	\$130	\$351	\$208
El Paso, TX	\$125	\$204	\$150
Fargo, ND-MN	\$168	\$254	\$196
Fresno, CA	\$140	\$426	\$232
Greenville, SC	\$140	\$175	\$159
Harrisburg Carlisle, PA	\$129	\$276	\$224
Hartford-West Hartford-East Hartford, CT	\$260	\$426	\$345
Honolulu, HI	\$215	\$325	\$271
Houston-Baytown-Sugar Land, TX	\$90	\$250	\$165
Huntsville, AL	\$158	\$190	\$170
Indianapolis, IN	\$130	\$288	\$190
Jackson, MS	\$155	\$210	\$191
Jacksonville, FL	\$112	\$280	\$197
Kansas City, MO-KS	\$108	\$259	\$160
Kennewick-Richland-Pasco, WA	\$205	\$218	\$212
Knoxville, TN	\$113	\$214	\$168
Lafayette, LA	\$85	\$143	\$118
Lansing-East Lansing, MI	\$158	\$329	\$215
Las Vegas-Paradise, NV	\$155	\$245	\$196
Little Rock-North Little Rock, AR	\$113	\$285	\$152
Los Angeles-Long Beach-Santa Ana, CA	\$135	\$500	\$202
Louisville, KY-IN	\$140	\$589	\$223

Macon, GA	\$135	\$206	\$155
Madison, WI	\$198	\$287	\$234
Manchester-Nashua, NH	\$215	\$525	\$311
Memphis, TN-MS-AR	\$110	\$195	\$164
Miami-Fort Lauderdale-Miami Beach, FL	\$175	\$455	\$244
Midland, TX	\$97	\$238	\$165
Milwaukee-Waukesha-West Allis, WI	\$189	\$315	\$249
Minneapolis-St. Paul-Bloomington, MN-WI	\$161	\$285	\$205
Mobile	\$148	\$193	\$167
Montgomery, AL	\$145	\$255	\$181
Nashville-Davidson--Murfreesboro, TN	\$135	\$295	\$188
New Orleans-Metairie-Kenner, LA	\$110	\$190	\$141
New York-Newark-Edison, NY-NJ-PA	\$210	\$590	\$325
Oklahoma City, OK	\$123	\$199	\$148
Omaha-Council Bluffs, NE-IA	\$100	\$234	\$173
Orlando, FL	\$170	\$232	\$201
Oxnard-Thousand Oaks-Ventura, CA	\$165	\$304	\$214
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	\$165	\$412	\$277
Phoenix-Mesa-Scottsdale, AZ	\$155	\$435	\$228
Pittsburgh, PA	\$170	\$368	\$247
Portland-South Portland, ME	\$190	\$512	\$273
Portland-Vancouver-Beaverton, OR-WA	\$190	\$400	\$243
Poughkeepsie-Newburgh-Middletown, NY	\$280	\$360	\$333
Raleigh-Cary, NC	\$108	\$260	\$187
Reno-Sparks, NV	\$185	\$251	\$219
Richmond, VA	\$141	\$260	\$194
Riverside-San Bernardino-Ontario, CA	\$142	\$350	\$208
Roanoke, VA	\$160	\$245	\$205
Rochester, NY	\$280	\$350	\$308
Sacramento--Arden-Arcade--Roseville, CA	\$175	\$345	\$247
Salem, OR	\$195	\$275	\$226
Salt Lake City, UT	\$97	\$260	\$175
San Antonio, TX	\$105	\$232	\$143
San Diego-Carlsbad-San Marcos, CA	\$195	\$400	\$260
San Francisco-Oakland-Fremont, CA	\$165	\$452	\$250
San Jose-Sunnyvale-Santa Clara, CA	\$165	\$332	\$232
Savannah, GA	\$135	\$177	\$164
Scranton--Wilkes-Barre, PA	\$195	\$245	\$221
Seattle-Tacoma-Bellevue, WA	\$150	\$315	\$241
Shreveport-Bossier City, LA	\$100	\$135	\$121
Sioux Falls, SD	\$145	\$184	\$161
St. Louis, MO-IL	\$102	\$249	\$155
Stockton, CA	\$150	\$275	\$207
Tampa-St. Petersburg-Clearwater, FL	\$174	\$428	\$213
Toledo, OH	\$167	\$248	\$201
Tucson, AZ	\$170	\$370	\$228
Tulsa, OK	\$130	\$204	\$159
Virginia Beach Norfolk Newport News, VA NC	\$148	\$242	\$191
Washington-Arlington-Alexandria, DC-VA-MD-WV	\$162	\$420	\$255
Wichita, KS	\$131	\$185	\$159

National Average			\$209.36
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Home Healthcare Services Hourly Rate

Metropolitan Area	Minimum	Maximum	Average
Albany-Schenectady-Troy, NY	\$20	\$25	\$23
Albuquerque, NM	\$19	\$50	\$35
Anchorage, AK	\$20	\$35	\$25
Atlanta-Sandy Springs-Marietta, GA	\$17	\$41	\$30
Austin-Round Rock, TX	\$17	\$50	\$33
Baltimore-Towson, MD	\$18	\$42	\$24
Baton Rouge, LA	\$16	\$25	\$20
Billings, MT	\$22	\$38	\$30
Birmingham-Hoover, AL	\$15	\$25	\$18
Boise City-Nampa, ID	\$18	\$44	\$32
Boston-Cambridge-Quincy, MA-NH	\$18	\$60	\$29
Bridgeport-Stamford-Norwalk, CT	\$17	\$45	\$29
Buffalo-Cheektowaga-Tonawanda, NY	\$19	\$24	\$21
Burlington-South Burlington, VT	\$22	\$27	\$24
Casper, WY	\$28	\$31	\$29
Cedar Rapids, IA	\$22	\$30	\$25
Charleston, WV	\$18	\$35	\$25
Charleston-North Charleston, SC	\$19	\$38	\$31
Charlotte-Gastonia-Concord, NC-SC	\$16	\$33	\$27
Chicago-Naperville-Joliet, IL-IN-WI	\$10	\$50	\$24
Cincinnati-Middletown, OH-KY-IN	\$10	\$46	\$22
Cleveland-Elyria-Mentor, OH	\$12	\$38	\$19
Columbus, OH	\$15	\$50	\$20
Corpus Christi, TX	\$12	\$50	\$21
Dallas-Fort Worth-Arlington, TX	\$10	\$50	\$26
Denver-Aurora, CO	\$14	\$56	\$35
Des Moines, IA	\$17	\$31	\$24
Detroit-Warren-Livonia, MI	\$12	\$40	\$21
El Paso, TX	\$13	\$75	\$40
Fargo, ND-MN	\$19	\$30	\$25
Fresno, CA	\$19	\$26	\$23
Greenville, SC	\$15	\$26	\$20
Harrisburg-Carlisle, PA	\$18	\$35	\$24
Honolulu, HI	\$24	\$35	\$28
Houston-Baytown-Sugar Land, TX	\$10	\$56	\$24
Huntsville, AL	\$16	\$51	\$28
Indianapolis, IN	\$16	\$47	\$24
Jackson, MS	\$69	\$69	\$69
Jacksonville, FL	\$16	\$40	\$22
Kansas City, MO-KS	\$18	\$38	\$24
Kennewick-Richland-Pasco, WA	\$41	\$60	\$49
Knoxville, TN	\$20	\$28	\$24
Lafayette, LA	\$14	\$38	\$23
Lansing-East Lansing, MI	\$17	\$22	\$19
Las Vegas-Paradise, NV	\$18	\$38	\$25
Little Rock-North Little Rock, AR	\$14	\$30	\$17
Los Angeles-Long Beach-Santa Ana, CA	\$10	\$88	\$34
Louisville, KY-IN	\$16	\$38	\$24
Macon, GA	\$45	\$45	\$45
Madison, WI	\$23	\$45	\$31
Manchester-Nashua, NH	\$20	\$69	\$31
Memphis, TN-MS-AR	\$10	\$28	\$20

Miami-Fort Lauderdale-Miami Beach, FL	\$10	\$49	\$19
Midland, TX	\$10	\$40	\$29
Milwaukee-Waukesha-West Allis, WI	\$17	\$52	\$27
Minneapolis-St. Paul-Bloomington, MN-WI	\$10	\$73	\$35
Mobile	\$16	\$35	\$23
Montgomery, AL	\$14	\$53	\$31
Nashville-Davidson--Murfreesboro, TN	\$15	\$38	\$26
New Orleans-Metairie-Kenner, LA	\$12	\$45	\$25
New York-Newark-Edison, NY-NJ-PA	\$14	\$41	\$20
Oklahoma City, OK	\$12	\$75	\$23
Omaha-Council Bluffs, NE-IA	\$20	\$50	\$24
Orlando, FL	\$16	\$35	\$20
Oxnard Thousand Oaks Ventura, CA	\$23	\$35	\$27
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	\$16	\$77	\$22
Phoenix-Mesa-Scottsdale, AZ	\$17	\$45	\$27
Pittsburgh, PA	\$10	\$30	\$21
Portland-South Portland, ME	\$21	\$25	\$24
Portland-Vancouver-Beaverton, OR-WA	\$17	\$61	\$23
Poughkeepsie-Newburgh-Middletown, NY	\$19	\$51	\$31
Raleigh-Cary, NC	\$15	\$65	\$30
Reno-Sparks, NV	\$17	\$38	\$27
Richmond, VA	\$14	\$33	\$18
Riverside-San Bernardino-Ontario, CA	\$17	\$45	\$27
Roanoke, VA	\$17	\$18	\$17
Rochester, NY	\$23	\$50	\$32
Sacramento--Arden-Arcade--Roseville, CA	\$20	\$45	\$29
Salem, OR	\$21	\$61	\$41
Salt Lake City, UT	\$12	\$54	\$27
San Antonio, TX	\$12	\$75	\$27
San Diego-Carlsbad-San Marcos, CA	\$17	\$35	\$23
San Francisco-Oakland-Fremont, CA	\$18	\$45	\$28
San Jose-Sunnyvale-Santa Clara, CA	\$22	\$25	\$24
Savannah, GA	\$16	\$21	\$19
Scranton--Wilkes-Barre, PA	\$18	\$28	\$22
Seattle-Tacoma-Bellevue, WA	\$20	\$38	\$27
Shreveport-Bossier City, LA	\$11	\$16	\$13
Sioux Falls, SD	\$20	\$23	\$21
St. Louis, MO-IL	\$15	\$31	\$19
Stockton, CA	\$20	\$44	\$25
Tampa-St. Petersburg-Clearwater, FL	\$12	\$34	\$20
Toledo, OH	\$16	\$30	\$19
Tucson, AZ	\$18	\$48	\$25
Tulsa, OK	\$15	\$26	\$20
Virginia Beach-Norfolk-Newport News, VA-NC	\$16	\$56	\$26
Washington-Arlington-Alexandria, DC-VA-MD-WV	\$15	\$55	\$22
Wichita, KS	\$17	\$27	\$22

National Average

\$25.86