

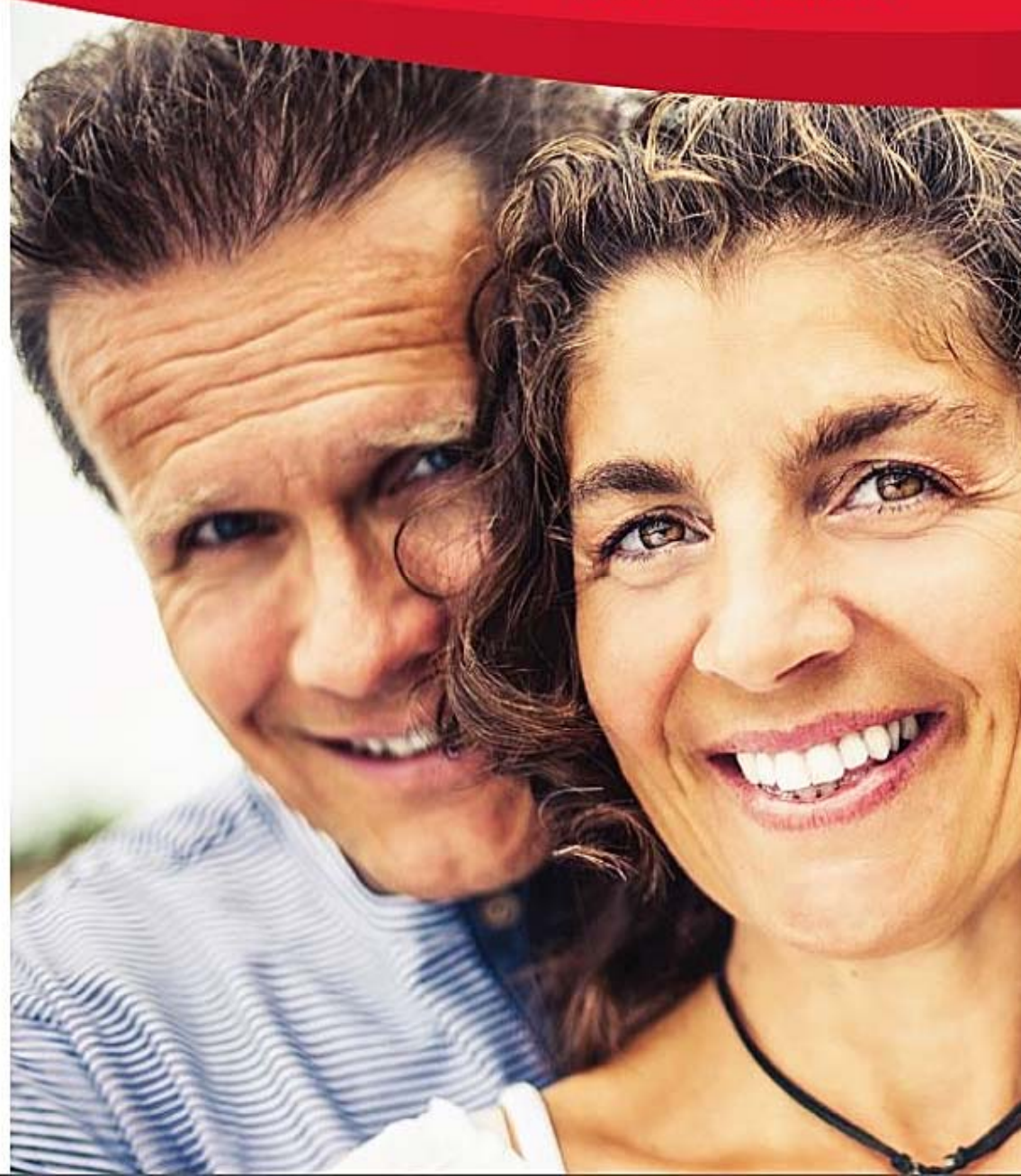
THE IDAHO PRICE GUIDE

to Long-term Care
Insurance & Services

In cooperation with



Senior Health Insurance
Benefits Advisors



Dear Reader:

AARP Idaho and the Idaho Department of Insurance are proud to offer this third edition of the Price Guide to Long-term Care Insurance and Services in Idaho. Volunteers and Staff from AARP and the Idaho Department of Insurance have worked diligently to provide the information you will need to save time and make informed choices about long-term care services and insurance options.

A big thank you to all the companies that participated by sharing their rates and information.

Peggy Munson
AARP Idaho State President

The information in this guide was received in June-September 2013. If a company is not listed they did not submit information for this consumer guide or the company was unknown.

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 the possibility of needing long-term care. When the times comes that you, or someone you love, needs long-term care, you will be happy that you began the process of planning before the need became an urgent matter.

During a crisis it can be difficult to make good decisions regarding long-term care. Planning ahead, before a crisis, while you are still able to direct your own care, help you make the decisions determining your future.

This guide is designed to:

- Assist with planning for your long-term care needs.
- Answer some, but not all, of your important questions about long-term care insurance
- Explain options available for long-term care services and insurance
- Explain how long-term care insurance can help you pay for long-term care services.
- Save you time and help you select the best policy for your needs.
- Help you estimate the costs of nursing homes, assisted living, and home health care services in your community.

Long-Term Care Defined

Long-term care is defined as a wide range of support services that can be provided in your home, community, or other residential settings, such as Continuing Care Retirement Communities, assisted living facilities, and nursing homes.

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

Long-term care is assistance for daily living activities such as getting dressed, walking, eating, personal grooming, and bathing.

Likelihood of Needing Some Form of Long-term Care

On average, over two-thirds (69%) of those age 65 and older will need some kind of long-term care in their lifetime. The good news is that most people receive this care at home. Over 80% of those needing long-term care spend a year or less, or no time, in a nursing home. Only 13% of recipients spend more than two years in a nursing home.

Source: Kemper, Komisar & Alecxih; *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 Out-of-Pocket, Medicaid and Medicare.

Self-Insure / Out-of-Pocket

- While informal caregivers (family and friends) supply the majority of long-term care in the United States, it is also possible to security private, in-home services to supplement care provided by loved ones, or when help from family is not an option.
- People may hire a caregiver to provide the support services needed to remain in their own home, or choose to move into and pay for assisted living or nursing home care.
- When personal income and resources fall below Medicaid limits, U.S. citizens and legal immigrants may become eligible for Medicaid benefits.

Medicaid

- Medicaid is the number one payer of long-term care services in the U.S.
- Medicaid is funded by both Federal and State dollars.
- Medicaid pays for long-term care services for U.S. Citizens and legal immigrants with limited incomes and assets, meeting 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 a portion 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.**

Medicare

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

- Medicare **does 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 admitted as an inpatient in the hospital at least three days and nights.

If this situation applies to you **in 2013, you pay:**

1. \$0 for the first 20 days each benefit period.
2. \$148 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. Some Medicare Advantage Plans such as HMO's have contracts with specific nursing homes. Check the nursing homes in your area to see which Medicare Advantage plans they contract with.



Home Health Care



Home care service providers may provide any combination of nursing, personal care, companion or helper services in the client's home. Some agencies offer caregiver respite care services. Not all companies offer all levels of services. Most services are paid for by the patient or family.

Starting Hourly Rates

| City | Company Name | Custodial Level Care | Certified Nursing Assistant (CNA) Level Care | Registered Nurse Level Care |
|---------------|---------------------------------|----------------------|--|-----------------------------|
| Boise | Addus Healthcare** | \$18.50 | \$19.50 | \$35.00 |
| Boise | Advanced Boise** | \$17.00 | \$17.00 | \$50.00 |
| Boise | At Home Care | \$18.50 | \$18.50 | N/A |
| Boise | Brightstar | \$19.00 | \$24.00 | N/A |
| Boise | Caring Hand Boise, A** | \$17.00 | \$19.00 | \$35.00 |
| Boise | First Choice Home Care | N/A | \$100 per visit | \$175 per visit |
| Boise | Havenwood Caregiver Services** | \$17.00 | \$17.00 | N/A |
| Boise | Home Helpers** | \$15.50 | \$18.50 | \$26.00 |
| Boise | Progressive Nursing Services** | \$19.00 | \$49.00 | \$110 per visit |
| Boise | TLC Home Health** | \$18.00 | \$18.00 | \$34.00 |
| Boise | Traci's Comfort Care** | \$12.50 | \$12.50 | N/A |
| Bonnars Ferry | August Home Health, Inc.** | \$18.00 | \$18.00 | N/A |
| Caldwell | Absolute Caldwell** | \$18.00 | N/A | N/A |
| Caldwell | Care At Home, Inc.** | \$18.00 | \$18.00 | N/A |
| Chubbuck | Access Home Care, LLC | N/A | \$23.00 | \$65.00 |
| Coeur d'Alene | August Home Health, Inc.** | \$18.00 | \$18.00 | N/A |
| Coeur d'Alene | Comfort Keepers | \$22.00 | \$22.00 | N/A |
| Coeur d'Alene | Home Helpers** | \$22.00 | \$22.00 | N/A |
| Council | Care At Home, Inc.** | \$18.00 | \$18.00 | N/A |
| Eagle | Synergy Home Care | \$16.00 | N/A | N/A |
| Fruitland | Assisting Hands Home Care | \$13.00 | \$18.00 | N/A |
| Idaho Falls | Absolute Idaho Falls** | \$18.00 | \$20.00 | \$35 per visit |
| Idaho Falls | Assisting Hands Home Care** | \$18.00 | \$18.00 | N/A |
| Idaho Falls | Hands Of Hope Home Health, Inc. | N/A | \$10.00 | \$35.00 |
| Idaho Falls | Home Helpers** | \$18.00 | \$18.00 | \$50.00 |
| Idaho Falls | Onesource Home Health | \$18.00 | \$18.00 | \$35.00 |
| Idaho Falls | Western Visiting Nurses Inc. | \$21.00 | \$21.00 | \$35.00 |
| Lewiston | Addus Healthcare | \$16.50 | \$16.50 | N/A |
| Meridian | Better Care Home Health, A** | \$16.00 | \$18.00 | \$22.00 |

Starting Hourly Rates

| City | Company Name | Custodial Level Care | Certified Nursing Assistant (CNA) Level Care | Registered Nurse Level Care |
|-----------------------------|--|----------------------|--|-----------------------------|
| Meridian | Family Home Health | N/A | \$50 per visit | \$145 per visit |
| Meridian | Multi Care Home Health** | \$18.00 | \$18.00 | N/A |
| Meridian | Right At Home | \$18.00 | \$20.00 | N/A |
| Meridian | Touchmark Home Health** | \$18.00 | \$24.00 | \$120.00 |
| Nampa | Above & Beyond Nampa** | \$18.00 | \$18.00 | \$32.00 |
| Nampa | Addus Healthcare** | \$18.50 | \$19.50 | \$35.00 |
| Nampa | Assisting Hands | \$13.00 | \$13.00 | N/A |
| Nampa | Havenwood Caregiver Services** | \$17.00 | \$17.00 | N/A |
| Payette | Addus Healthcare** | \$18.50 | N/A | N/A |
| Payette | Care At Home, Inc.** | \$18.00 | \$18.00 | N/A |
| Pocatello | Alliance Home Health Of Idaho | \$15.00 | \$15.00 | \$25.00 |
| Pocatello | Comfort Keepers** | \$18.00 | \$18.00 | N/A |
| Pocatello | Helping Hands Home Health** | \$16.00 | \$16.00 | \$55.00 |
| Pocatello | Home Helpers** | \$18.00 | \$18.00 | \$50.00 |
| Post Falls | AAging Better In Home Care** | \$17.00 | \$17.00 | \$45.00 |
| Preston | Franklin County Medical Center Home Care | \$19.00 | \$19.00 | \$134 per visit |
| Rupert | Comfort Keepers** | \$18.00 | \$18.00 | N/A |
| Sandpoint | AAging Better In-Home Care** | \$17.00 | \$17.00 | \$45.00 |
| Sandpoint | Addus Healthcare | \$18.50 | \$18.50 | \$50.00 |
| Sandpoint | Alliance Family Services North | \$18.00 | \$18.00 | \$75.00 |
| Silverton | Loving Care And More | \$16.00 | \$50.00 | \$125 |
| Twin Falls | Comfort Keepers** | \$18.00 | \$18.00 | N/A |
| Twin Falls | Visions Home Health | \$17.00 | \$17.00 | N/A |
| Average Hourly Rates | | \$18.00 | \$19.00 | \$49.00 |

****2-hour or more service minimum is required for at least one level of care. Charges per visit may vary with the number of service hours. Per visit rates not included in average calculation. Some RN services are for the development of a care plan only.**

Quotes as of September 2013. Prices and coverage are subject to change. All prices are rounded to the nearest dollar. Quotes are based upon the lowest quoted price. **Depending on level of care, prices may be higher.**

Custodial care is unskilled care that is primarily for the purpose of meeting personal, rather than medical, needs. Associated services offer clients assistance with daily living activities and companionship. Specific therapy for an illness or injury is not provided with this level of care.

Certified Nursing Assistant (CNA) is skilled care that requires training and state certification. CNAs aid and support patients with healthcare needs under the supervision of a Registered Nurse or a Licensed Practical Nurse.

Registered Nurse (RN) care provides skilled healthcare for an illness or injury. RNs coordinate patient care, make recommendations for treatment, and provide emotional support to patients and their family members.



Idaho Assisted Living Prices



Assisted living facilities provide housing and services to individuals needing assistance with daily living activities such as bathing, mobility and companionship but do not require complex medical care. Some agencies offer short-term caregiver respite care services. Assisted living facilities do not accept Medicare payments.

| City | Assisted Living Facility Name | Phone Number | Accepts Medicaid | Lowest to Highest Quotes | | | |
|----------------|---|--------------|------------------|--------------------------|---------|----------|----------|
| | | | | Monthly | | Yearly | |
| American Falls | Spring Creek Manor | 208-226-1856 | Yes | \$1,925 | \$3,075 | \$23,100 | \$36,900 |
| Ammon | Gables of Ammon | 208-542-3400 | Yes | \$2,285 | \$2,660 | \$27,420 | \$31,920 |
| Ammon | Peak Village | 208-522-4711 | Yes | \$2,285 | \$3,220 | \$27,420 | \$38,640 |
| Bellevue | Safe Haven Homes of Bellevue | 208-788-9698 | Yes | \$2,700 | \$2,950 | \$32,400 | \$35,400 |
| Blackfoot | Gables of Blackfoot | 208-785-2506 | Yes | \$3,175 | \$3,525 | \$38,100 | \$42,300 |
| Blackfoot | Kimball's Residential Care | 208-785-5994 | Yes | \$2,300 | \$2,500 | \$27,600 | \$30,000 |
| Blackfoot | Safe Haven Homes of Blackfoot | 208-785-3627 | Yes | \$2,650 | \$2,900 | \$31,800 | \$34,800 |
| Blackfoot | Willows, The | 208-782-1478 | Yes | \$2,425 | \$3,200 | \$29,100 | \$38,400 |
| Boise | Aarenbrooke Place | 208-376-1300 | Yes | \$3,900 | \$4,900 | \$46,800 | \$58,800 |
| Boise | Amber Lane Residence | 208-336-5004 | Yes | \$3,800 | \$3,800 | \$45,600 | \$45,600 |
| Boise | Applewood Assisted Living | 208-377-1656 | Yes | \$3,800 | \$4,200 | \$45,600 | \$50,400 |
| Boise | Ashley Manor - Cory Lane | 208-376-1300 | Yes | \$2,900 | \$3,900 | \$34,800 | \$46,800 |
| Boise | Assisted Living on Shamrock | 208-465-5923 | Yes | \$2,000 | \$3,000 | \$24,000 | \$36,000 |
| Boise | Clement Home Assisted Living | 208-376-4290 | Yes | \$1,600 | | \$19,200 | |
| Boise | Cottage at Boise Samaritan Village, The | 208-338-9243 | Yes | \$1,300 | \$1,800 | \$15,600 | \$21,600 |
| Boise | Cottages of Boise, The | 208-853-1255 | Yes | \$2,400 | \$4,000 | \$28,800 | \$48,000 |
| Boise | Edgewood Spring Creek Overland LLC | 208-639-7000 | Yes | \$2,525 | \$3,725 | \$30,300 | \$44,700 |
| Boise | Emeritus at Summer Wind | 208-331-1300 | Yes | \$2,250 | \$3,000 | \$27,000 | \$36,000 |
| Boise | Heritage Assisted Living of Boise | 208-376-4191 | Yes | \$2,375 | \$2,575 | \$28,500 | \$30,900 |
| Boise | Hillcrest | 208-345-4460 | Yes | \$2,150 | \$2,750 | \$25,800 | \$33,000 |
| Boise | Ivy Place Residence | 208-426-8033 | Yes | \$3,800 | \$3,800 | \$45,600 | \$45,600 |
| Boise | Overland Court Senior Living | 208-322-2900 | No | \$2,195 | \$3,495 | \$26,340 | \$41,940 |
| Boise | Pattie House | 208-514-1392 | Yes | \$3,000 | | \$36,000 | |
| Boise | Plantation Place Retirement & Assisted Living | 208-853-7300 | Yes | \$3,275 | \$4,475 | \$39,300 | \$53,700 |

| City | Assisted Living Facility Name | Phone Number | Accepts Medicaid | Lowest to Highest Quotes | | | |
|---------------|---|--------------|------------------|--------------------------|---------|----------|----------|
| | | | | Monthly | | Yearly | |
| Boise | Poppy Fields Assisted Living | 208-322-0148 | Yes | \$2,000 | \$3,000 | \$24,000 | \$36,000 |
| Boise | Regency Columbia Village | 208-344-2954 | Yes | \$2,895 | \$3,895 | \$34,740 | \$46,740 |
| Boise | Willow Park Assisted Living | 208-373-1234 | No | \$2,800 | | \$33,600 | |
| Bonnars Ferry | Ace Elder Care | 208-267-6501 | Yes | \$2,500 | \$3,200 | \$30,000 | \$38,400 |
| Bonnars Ferry | Community Restorium | 208-267-2453 | Yes | \$1,350 | \$1,350 | \$16,200 | \$16,200 |
| Buhl | Evergreen Place Assisted Living | 208-543-2800 | Yes | \$3,000 | \$3,000 | \$36,000 | \$36,000 |
| Buhl | River Rock Assisted Living | 208-543-5161 | Yes | \$3,000 | \$3,000 | \$36,000 | \$36,000 |
| Buhl | Woodland Assisted Living | 208-543-9050 | Yes | \$2,800 | \$2,800 | \$33,600 | \$33,600 |
| Burley | Highland Estates | 208-678-4411 | Yes | \$2,500 | \$3,675 | \$30,000 | \$44,100 |
| Burley | Safe Haven Homes of Burley | 208-678-2955 | Yes | \$2,650 | \$2,900 | \$31,800 | \$34,800 |
| Burley | Warren House | 208-677-8212 | No | \$2,623 | \$3,141 | \$31,476 | \$37,692 |
| Caldwell | Annabelle House | 208-455-2324 | No | \$2,250 | \$4,770 | \$27,000 | \$57,240 |
| Caldwell | Prestige Assisted Living at Autumn Wind | 208-459-3335 | Yes | \$2,650 | | \$31,800 | |
| Caldwell | Springridge Assisted Living Facility | 208-402-5490 | Yes | \$2,600 | \$2,600 | \$31,200 | \$31,200 |
| Cambridge | Salubria Center | 208-257-4555 | Yes | \$2,500 | \$2,700 | \$30,000 | \$32,400 |
| Challis | Safe Haven Homes of Challis | 208-879-3030 | Yes | \$2,700 | \$3,000 | \$32,400 | \$36,000 |
| Chubbuck | Emeritus at Ridge Wind | 208-237-3000 | Yes | \$3,000 | | \$36,000 | |
| Chubbuck | Safe Haven Homes of Chubbuck | 208-234-1200 | Yes | \$2,800 | \$3,100 | \$33,600 | \$37,200 |
| Coeur D'Alene | Bristol Heights Assisted Living | 208-661-6173 | Yes | \$2,900 | \$3,400 | \$34,800 | \$40,800 |
| Coeur D'Alene | Four Seasons Assisted Living | 208-665-2100 | Yes | \$2,900 | \$3,200 | \$34,800 | \$38,400 |
| Coeur D'Alene | Hayden View Cottage | 208-762-8112 | Yes | \$2,500 | \$3,500 | \$30,000 | \$42,000 |
| Coeur D'Alene | Legends Park Assisted Living Community | 208-666-9900 | Yes | \$2,935 | \$4,165 | \$35,220 | \$49,980 |
| Coeur D'Alene | North Star Retirement Community | 208-765-5505 | No | \$2,240 | \$4,800 | \$26,880 | \$57,600 |
| Coeur D'Alene | Regency Coeur D'Alene | 208-765-8364 | Yes | \$4,000 | \$5,000 | \$48,000 | \$60,000 |
| Coeur D'Alene | Rose Terrace Cottages | 208-665-0580 | Yes | \$3,000 | \$4,500 | \$36,000 | \$54,000 |
| Downey | Whispering Pines Assisted Living Downey | 208-897-5683 | Yes | \$2,500 | \$3,100 | \$30,000 | \$37,200 |
| Driggs | Teton Peaks Assisted Living | 208-354-0263 | Yes | \$2,650 | \$3,650 | \$31,800 | \$43,800 |
| Eagle | Aarenbrooke Place | 208-938-4552 | Yes | \$3,900 | \$4,900 | \$46,800 | \$58,800 |
| Eagle | Ashley Manor - Eagle Aaren | 208-938-4552 | Yes | \$3,000 | \$4,400 | \$36,000 | \$52,800 |
| Eagle | Edgewood Spring Creek Eagle LLC | 208-938-5578 | Yes | \$2,525 | \$3,725 | \$30,300 | \$44,700 |
| Eagle | Paramount Parks Health Care at Eagle | 208-939-9978 | No | \$2,950 | \$3,400 | \$35,400 | \$40,800 |
| Emmett | Apple Valley Residential Care | 208-365-1497 | Yes | \$2,350 | \$4,300 | \$28,200 | \$51,600 |
| Emmett | Cottages of Emmett, The | 208-365-9490 | No | \$2,400 | \$3,000 | \$28,800 | \$36,000 |

| City | Assisted Living Facility Name | Phone Number | Accepts Medicaid | Lowest to Highest Quotes | | | |
|-----------------|--|--------------|------------------|--------------------------|---------|----------|----------|
| | | | | Monthly | | Yearly | |
| Emmett | Emmett Serenity Living | 208-365-2474 | Yes | \$2,100 | | \$25,200 | |
| Emmett | Emmett Serenity Retirement & Assisted Living | 208-365-1122 | Yes | \$2,100 | | \$25,200 | |
| Filer | Desert Rose Retirement Estate | 208-734-1866 | Yes | \$2,440 | \$2,440 | \$29,280 | \$29,280 |
| Filer | Cedar Draw Living Center | 208-326-3342 | Yes | \$2,800 | | \$33,600 | |
| Garden City | Rosewind House | 208-377-9980 | No | \$2,550 | \$2,730 | \$30,600 | \$32,760 |
| Glenns Ferry | Poplar Grove Assisted Living | 208-366-2631 | Yes | \$2,700 | \$2,700 | \$32,400 | \$32,400 |
| Gooding | Safe Haven Homes of Gooding | 208-934-5506 | Yes | \$2,650 | \$2,900 | \$31,800 | \$34,800 |
| Hagerman | Stonebridge Assisted Living | 208-837-4153 | Yes | \$2,700 | \$2,800 | \$32,400 | \$33,600 |
| Hailey | Bell Mountain Village and Care Center | 800-261-2443 | Yes | \$2,700 | \$2,950 | \$32,400 | \$35,400 |
| Hayden | Hayden Country Guest Home, Inc. | 208-762-3890 | Yes | \$3,000 | \$4,500 | \$36,000 | \$54,000 |
| Hayden | Hayden Valley Assisted Living | 208-762-9292 | Yes | \$2,900 | \$3,700 | \$34,800 | \$44,400 |
| Hayden | Lark's Haven | 208-772-2146 | Yes | \$2,500 | \$3,800 | \$30,000 | \$45,600 |
| Hayden | Sylvan House | 208-762-4097 | No | \$2,585 | \$3,194 | \$31,020 | \$38,328 |
| Hayden Lake | By The Lake - Honeysuckle | 208-772-4394 | Yes | \$3,200 | \$4,000 | \$38,400 | \$48,000 |
| Hayden Lake | By The Lake - St James | 208-772-7468 | Yes | \$3,000 | | \$36,000 | |
| Idaho Falls | Arrow Point Assisted Living LLC | 208-524-6320 | Yes | \$2,500 | \$5,000 | \$30,000 | \$60,000 |
| Idaho Falls | Fairwinds - Sandcreek | 208-542-6200 | No | \$2,400 | \$4,000 | \$28,800 | \$48,000 |
| Idaho Falls | Lincoln Court Retirement Community | 208-529-3456 | Yes | \$2,100 | \$2,940 | \$25,200 | \$35,280 |
| Idaho Falls | Monticello Assisted Living | 208-528-0467 | Yes | \$2,800 | \$3,300 | \$33,600 | \$39,600 |
| Idaho Falls | Mount Vernon Assisted Living | 208-528-0467 | Yes | \$2,800 | \$3,300 | \$33,600 | \$39,600 |
| Idaho Falls | Parkwood Meadows Assisted Living Community | 208-523-7800 | Yes | \$2,815 | \$3,815 | \$33,780 | \$45,780 |
| Idaho Falls | Pine Brook Assisted Living Center of Idaho Falls | 208-542-6856 | Yes | \$2,550 | \$3,750 | \$30,600 | \$45,000 |
| Idaho Falls | Bonaventure of Idaho Falls | 208-522-1591 | No | \$2,595 | | \$31,140 | |
| Jerome | Creekside Care Center | 208-324-4941 | Yes | \$2,400 | \$3,000 | \$28,800 | \$36,000 |
| Kimberly | Alpine Manor | 208-734-1794 | Yes | \$1,200 | \$2,800 | \$14,400 | \$33,600 |
| Kimberly | Alpine Manor - II | 208-423-5417 | Yes | \$2,800 | \$2,800 | \$33,600 | \$33,600 |
| Kimberly | Applegate Assisted Living | 208-543-4020 | Yes | \$2,500 | \$2,500 | \$30,000 | \$30,000 |
| Kootenai | Hearthstone Village | 208-255-4849 | Yes | \$3,600 | | \$43,200 | |
| Kuna | Kuna Living Center | 208-922-3536 | Yes | \$2,700 | \$3,400 | \$32,400 | \$40,800 |
| Lava Hot Spring | Safe Haven Homes of Lava Hot Springs | 208-776-5899 | Yes | \$2,650 | \$2,900 | \$31,800 | \$34,800 |
| Lewiston | Emeritus at Juniper Meadows | 208-746-8676 | Yes | \$2,100 | \$5,000 | \$25,200 | \$60,000 |
| Lewiston | Golden Girls Manor | 208-798-1933 | No | \$2,600 | | \$31,200 | |

| City | Assisted Living Facility Name | Phone Number | Accepts Medicaid | Lowest to Highest Quotes | | | |
|---------------|--|--------------|------------------|--------------------------|---------|----------|----------|
| | | | | Monthly | | Yearly | |
| Lewiston | Living Springs Residential Care | 208-743-2685 | Yes | \$3,000 | \$4,700 | \$36,000 | \$56,400 |
| Lewiston | Pleasant Valley Residential Care | 208-743-0026 | Yes | \$2,500 | \$3,800 | \$30,000 | \$45,600 |
| Lewiston | Royal Plaza Retirement & Care Center | 208-746-2800 | Yes | \$1,957 | \$3,532 | \$23,484 | \$42,384 |
| Lewiston | Serenity Place Residential Care | 208-743-5322 | Yes | \$3,000 | \$5,000 | \$36,000 | \$60,000 |
| Lewiston | Unique Senior Care - Assisted Living | 208-746-1077 | Yes | \$2,400 | \$2,800 | \$28,800 | \$33,600 |
| Lewiston | Wedgewood Terrace | 208-743-4545 | Yes | \$2,750 | \$3,016 | \$33,000 | \$36,192 |
| McCall | Cottages of McCall, The | 208-634-3883 | No | \$2,400 | | \$28,800 | |
| Meridian | Almost Home | 208-888-4791 | Yes | \$2,400 | \$3,000 | \$28,800 | \$36,000 |
| Meridian | Alpine Meadows Assisted Living | 208-888-0090 | Yes | \$2,300 | \$3,900 | \$27,600 | \$46,800 |
| Meridian | Aspen Ridge West Residential Care | 208-362-1120 | Yes | \$1,750 | | \$21,000 | |
| Meridian | Beehive Homes - Kenmere | 208-895-7914 | Yes | \$3,000 | \$3,400 | \$36,000 | \$40,800 |
| Meridian | Beehive Homes - Kimra | 208-888-2800 | Yes | \$3,000 | \$3,400 | \$36,000 | \$40,800 |
| Meridian | Beehive Homes - Maryland | 208-466-1641 | Yes | \$3,000 | \$3,400 | \$36,000 | \$40,800 |
| Meridian | Diamond View Assisted Living Community | 208-888-7030 | Yes | \$2,300 | \$3,500 | \$27,600 | \$42,000 |
| Meridian | Edgewood Spring Creek Meridian LLC | 208-884-6199 | Yes | \$2,525 | \$3,725 | \$30,300 | \$44,700 |
| Meridian | Golden Years, Inc. | 208-888-2800 | Yes | \$2,800 | \$3,400 | \$33,600 | \$40,800 |
| Meridian | Meridian Care & Rehabilitation Center | 208-888-7049 | Yes | \$3,069 | \$4,600 | \$36,828 | \$55,200 |
| Meridian | Spring Creek Manor at Ustick LLC | 208-287-2064 | Yes | \$2,525 | \$3,725 | \$30,300 | \$44,700 |
| Middleton | Cottages of Middleton, the | 208-585-5959 | Yes | \$2,400 | \$4,000 | \$28,800 | \$48,000 |
| Montpelier | Bear Lake Manor | 208-847-2400 | Yes | \$2,475 | \$3,475 | \$29,700 | \$41,700 |
| Moscow | Clark House | 208-882-3438 | No | \$2,490 | \$3,060 | \$29,880 | \$36,720 |
| Mountain Home | Ashley Manor - Mountain Home I | 208-587-9968 | Yes | \$3,000 | \$3,900 | \$36,000 | \$46,800 |
| Mountain Home | Ashley Manor - Mountain Home II | 208-587-3432 | Yes | \$3,000 | \$3,900 | \$36,000 | \$46,800 |
| Mountain Home | Cedar Crest Residential Care | 208-587-9073 | Yes | \$2,500 | \$2,500 | \$30,000 | \$30,000 |
| Mountain Home | Cottages of Mountain Home, The | 208-580-1121 | No | \$2,400 | | \$28,800 | |
| Nampa | Advanced Assisted Living | 208-461-3216 | Yes | \$2,000 | | \$24,000 | |
| Nampa | Aging Gracefully Home Care | 208-461-7822 | Yes | \$2,100 | \$3,500 | \$25,200 | \$42,000 |
| Nampa | Amerihome Assisted Living | 208-284-0961 | Yes | \$2,500 | \$3,500 | \$30,000 | \$42,000 |
| Nampa | Brookstone Village | 208-468-7714 | Yes | \$1,450 | \$3,850 | \$17,400 | \$46,200 |
| Nampa | Cottages of Nampa, The | 208-463-4941 | No | \$2,700 | \$4,000 | \$32,400 | \$48,000 |
| Nampa | Karcher Estates | 208-465-4935 | Yes | \$2,740 | \$3,200 | \$32,880 | \$38,400 |
| Nampa | Park Place Assisted Living Community | 208-465-7275 | Yes | \$2,099 | \$2,699 | \$25,188 | \$32,388 |
| Nampa | Streamside Assisted Living | 208-442-0097 | Yes | \$2,000 | \$3,500 | \$24,000 | \$42,000 |

| City | Assisted Living Facility Name | Phone Number | Accepts Medicaid | Lowest to Highest Quotes | | | |
|--------------|--|--------------|------------------|--------------------------|---------|----------|----------|
| | | | | Monthly | | Yearly | |
| Nampa | Sunny Ridge Rehabilitation & Retirement Center | 208-467-7298 | Yes | \$2,504 | \$2,672 | \$30,048 | \$32,064 |
| Orofino | Brookside Landing | 208-476-2000 | Yes | \$1,495 | \$4,695 | \$17,940 | \$56,340 |
| Parma | Parma Living Center | 208-722-5496 | No | \$2,500 | \$3,700 | \$30,000 | \$44,400 |
| Payette | Cottages of Payette, The | 208-642-6199 | Yes | \$3,000 | \$4,000 | \$36,000 | \$48,000 |
| Payette | Royal Villa | 208-642-9808 | Yes | \$1,900 | \$3,500 | \$22,800 | \$42,000 |
| Pinehurst | Regency Pinehurst | 208-682-9170 | Yes | \$4,000 | \$4,500 | \$48,000 | \$54,000 |
| Pocatello | Elegant Residential Assisted Living | 208-478-9400 | Yes | \$2,600 | \$3,500 | \$31,200 | \$42,000 |
| Pocatello | Emeritus at Highland Hills | 208-237-6866 | Yes | \$1,850 | \$2,850 | \$22,200 | \$34,200 |
| Pocatello | Gables of Pocatello | 208-232-1091 | Yes | \$2,650 | \$3,050 | \$31,800 | \$36,600 |
| Pocatello | Juniper Grove Assisted Living | 800-261-2443 | Yes | \$2,650 | \$2,900 | \$31,800 | \$34,800 |
| Pocatello | Pocatello Assisted Living Center | 208-232-2610 | Yes | \$1,800 | \$2,600 | \$21,600 | \$31,200 |
| Pocatello | Quail Ridge Assisted Living | 208-233-8875 | Yes | \$2,865 | \$3,565 | \$34,380 | \$42,780 |
| Pocatello | Rosetta Assisted Living - Delphic | 208-238-9215 | Yes | \$2,880 | \$3,507 | \$34,560 | \$42,084 |
| Post Falls | Bridge at Post Falls, The | 208-773-3701 | No | \$2,040 | \$4,280 | \$24,480 | \$51,360 |
| Post Falls | Living Springs Inc. | 208-773-6145 | Yes | \$2,800 | \$3,500 | \$33,600 | \$42,000 |
| Post Falls | Lodge at Riverside Harbor #1, The | 208-457-3403 | No | \$2,950 | \$3,650 | \$35,400 | \$43,800 |
| Preston | Golden Age Heritage Home | 208-852-2273 | Yes | \$2,550 | \$2,950 | \$30,600 | \$35,400 |
| Rexburg | Heritage Homes of Rexburg | 208-356-7668 | Yes | \$2,150 | \$3,150 | \$25,800 | \$37,800 |
| Rexburg | Homestead Assisted Living Center of Rexburg | 208-351-8359 | Yes | \$2,200 | \$3,000 | \$26,400 | \$36,000 |
| Rigby | Great Oaks Assisted Living | 208-745-6229 | Yes | \$2,400 | \$3,200 | \$28,800 | \$38,400 |
| Rigby | Pine Brook Assisted Living Center | 208-745-0100 | Yes | \$2,550 | \$3,150 | \$30,600 | \$37,800 |
| Rupert | Autumn Haven of Rupert | 208-436-3200 | Yes | \$2,790 | \$3,190 | \$33,480 | \$38,280 |
| Salmon | Discovery Care Center of Salmon, The | 208-756-8391 | Yes | \$2,400 | \$4,500 | \$28,800 | \$54,000 |
| Salmon | Meadows Assisted Living Center | 208-756-1043 | No | \$2,100 | \$3,000 | \$25,200 | \$36,000 |
| Sandpoint | Bridge Assisted Living at Sandpoint | 208-263-1524 | No | \$2,860 | \$3,600 | \$34,320 | \$43,200 |
| Sandpoint | Evergreen - Idaho Healthcare Sandpoint | 208-265-2354 | Yes | \$2,300 | \$3,000 | \$27,600 | \$36,000 |
| Sandpoint | Huckleberry Retirement Homes II | 208-255-7248 | Yes | \$2,200 | \$2,400 | \$26,400 | \$28,800 |
| Sandpoint | Huckleberry Retirement Homes IV | 208-255-5999 | Yes | \$2,300 | | \$27,600 | |
| Shelley | Gables of Shelley | 208-357-3110 | Yes | \$3,125 | \$4,325 | \$37,500 | \$51,900 |
| Shelley | Safe Haven Homes of Shelley | 208-357-3589 | Yes | \$2,500 | \$2,500 | \$30,000 | \$30,000 |
| Silverton | Silver Wood Village Assisted Living | 208-556-1147 | Yes | \$3,010 | \$4,559 | \$36,120 | \$54,708 |
| Soda Springs | Edgewood Spring Creek Soda Springs LLC | 208-547-0257 | Yes | \$2,550 | \$3,075 | \$30,600 | \$36,900 |
| Spirit Lake | Aspen Springs Assisted Living | 208-263-2314 | Yes | \$2,800 | \$4,500 | \$33,600 | \$54,000 |

| City | Assisted Living Facility Name | Phone Number | Accepts Medicaid | Lowest to Highest Quotes | | | |
|-------------|--|--------------|------------------|--------------------------|---------|----------|----------|
| | | | | Monthly | | Yearly | |
| Spirit Lake | Rose Terrace Country Homes | 208-623-6154 | Yes | \$2,800 | \$3,100 | \$33,600 | \$37,200 |
| Star | Country Time Assisted Living | 208-286-0668 | Yes | \$2,900 | \$3,300 | \$34,800 | \$39,600 |
| Twin Falls | Birchwood Retirement Estate | 208-734-4445 | Yes | \$2,440 | \$2,440 | \$29,280 | \$29,280 |
| Twin Falls | Bridgeview Estates | 208-736-3933 | No | \$2,768 | \$4,277 | \$33,216 | \$51,324 |
| Twin Falls | Chardonnay Assisted Living | 208-736-4808 | Yes | \$3,000 | \$4,900 | \$36,000 | \$58,800 |
| Twin Falls | Country Living | 208-326-6560 | Yes | \$2,460 | \$3,000 | \$29,520 | \$36,000 |
| Twin Falls | Divine Living Centers at Curry Retirement Estate | 208-734-0626 | Yes | \$2,250 | \$2,550 | \$27,000 | \$30,600 |
| Twin Falls | Heritage Assisted Living of Twin Falls | 208-733-9064 | Yes | \$2,695 | \$3,195 | \$32,340 | \$38,340 |
| Twin Falls | Heritage-Woodstone Assisted Living | 208-734-6062 | Yes | \$2,695 | \$3,195 | \$32,340 | \$38,340 |
| Twin Falls | Wynwood at Twin Falls | 208-735-0700 | Yes | \$2,200 | | \$26,400 | |
| Weiser | Cottages of Weiser, The | 208-414-4200 | No | \$2,400 | | \$28,800 | |
| Weiser | Indianhead Estates | 208-549-3455 | Yes | \$2,150 | \$3,800 | \$25,800 | \$45,600 |
| Wendell | Safe Haven Homes of Wendell | 208-536-6623 | Yes | \$2,300 | \$3,250 | \$27,600 | \$39,000 |

| Average Assisted Living Prices Range Lowest to Highest | | |
|---|--------------------------|----------------------------|
| Daily | Monthly | Yearly |
| \$85 - \$113 | \$2,587 - \$3,435 | \$31,048 - \$41,221 |

Quotes as of September 2013. Prices and coverage are subject to change. All prices are rounded to the nearest dollar. Quotes are based upon the lowest quoted prices. The lowest price may be for single or double occupancy. A facility accepting Medicaid does not guarantee that a Medicaid bed is available. **Rates vary by level of care. Prices may be higher for memory, behavioral and other specialized care.**



Idaho Assisted Living Stand-Alone Memory Care Unit Prices



Assisted living facilities provide housing and services to individuals needing assistance with daily living activities such as bathing, mobility and companionship but do not require complex medical care. Some agencies offer short-term caregiver respite care services. Assisted living facilities do not accept Medicare payments.

While many assisted living facilities provide care for people with memory or thinking problems, the prices below are for facilities offering some form of stand-alone memory care.

| City | Assisted Living Facility Name | Phone Number | Accepts Medicaid | Lowest to Highest Quotes | | | |
|---------------|--|--------------|------------------|--------------------------|---------|----------|----------|
| | | | | Monthly | | Yearly | |
| Ammon | Peak Village | 208-522-4711 | Yes | \$2,635 | \$3,220 | \$31,620 | \$38,640 |
| Blackfoot | Gables of Blackfoot | 208-785-2506 | Yes | \$4,400 | \$4,400 | \$52,800 | \$52,800 |
| Blackfoot | Willows, The | 208-782-1478 | Yes | \$3,300 | \$6,000 | \$39,600 | \$72,000 |
| Boise | Aarenbrooke Place | 208-376-1300 | Yes | \$3,900 | \$4,900 | \$46,800 | \$58,800 |
| Boise | Amber Lane Residence | 208-336-5004 | Yes | \$3,800 | | \$45,600 | |
| Boise | Ashley Manor - Highmont | 208-377-4107 | Yes | \$3,400 | \$4,900 | \$40,800 | \$58,800 |
| Boise | Ashley Manor - Cloverdale | 208-377-4929 | Yes | \$3,400 | \$4,900 | \$40,800 | \$58,800 |
| Boise | Ashley Manor - Elgin | 208-327-9960 | Yes | \$3,400 | \$4,900 | \$40,800 | \$58,800 |
| Boise | Ashley Manor - Harmony | 208-331-9228 | Yes | \$3,400 | \$4,900 | \$40,800 | \$58,800 |
| Boise | Ashley Manor - Hill Road | 208-344-5807 | Yes | \$3,400 | \$4,900 | \$40,800 | \$58,800 |
| Boise | Ashley Manor - Hyde Park | 208-424-8107 | Yes | \$3,400 | \$4,900 | \$40,800 | \$58,800 |
| Boise | Ashley Manor - Orchard | 208-388-8909 | Yes | \$3,400 | \$4,900 | \$40,800 | \$58,800 |
| Boise | Cottages of Boise, The | 208-853-1255 | Yes | \$2,400 | \$5,000 | \$28,800 | \$60,000 |
| Boise | Edgewood Spring Creek Boise LLC | 208-954-5661 | Yes | \$4,100 | \$6,100 | \$49,200 | \$73,200 |
| Boise | Heritage Assisted Living of Boise | 208-376-4191 | Yes | \$3,295 | \$3,595 | \$39,540 | \$43,140 |
| Boise | Ivy Place Residence | 208-426-8033 | Yes | \$3,800 | \$3,800 | \$45,600 | \$45,600 |
| Boise | Overland Court Generations Memory Care | 208-322-0955 | No | \$2,895 | \$3,995 | \$34,740 | \$47,940 |
| Boise | Park Center Assisted Living | 208-343-0832 | Yes | \$3,500 | \$4,300 | \$42,000 | \$51,600 |
| Boise | Regency Columbia Village | 208-344-2954 | Yes | \$2,895 | \$3,895 | \$34,740 | \$46,740 |
| Boise | Willow Park Assisted Living | 208-373-1234 | No | \$3,660 | \$5,000 | \$43,920 | \$60,000 |
| Bonnars Ferry | Ace Elder Care | 208-267-6501 | Yes | \$2,500 | \$3,200 | \$30,000 | \$38,400 |
| Burley | Highland Estates | 208-678-4411 | Yes | \$3,500 | \$4,000 | \$42,000 | \$48,000 |
| Burley | Rosetta Assisted Living - Hiland | 208-677-5451 | Yes | \$3,241 | \$4,400 | \$38,892 | \$52,800 |
| Caldwell | Ashley Manor - Crescent | 208-454-4160 | Yes | \$2,800 | \$4,200 | \$33,600 | \$50,400 |

| City | Assisted Living Facility Name | Phone Number | Accepts Medicaid | Lowest to Highest Quotes | | | |
|---------------|--|--------------|------------------|--------------------------|---------|----------|----------|
| | | | | Monthly | | Yearly | |
| Caldwell | Ashley Manor - Willow | 208-459-2948 | Yes | \$2,800 | \$4,200 | \$33,600 | \$50,400 |
| Caldwell | Prestige Assisted Living at Autumn Wind | 208-459-3335 | Yes | \$4,240 | | \$50,880 | |
| Chubbuck | Ashley Manor - Hawthorne | 208-637-1200 | Yes | \$3,100 | \$4,500 | \$37,200 | \$54,000 |
| Chubbuck | Emeritus at Ridge Wind | 208-237-3000 | Yes | \$3,800 | | \$45,600 | |
| Coeur D'Alene | Bristol Heights Assisted Living | 208-661-6173 | Yes | \$2,900 | \$3,400 | \$34,800 | \$40,800 |
| Coeur D'Alene | Four Seasons Assisted Living | 208-665-2100 | Yes | \$2,900 | \$3,200 | \$34,800 | \$38,400 |
| Coeur D'Alene | Rose Terrace Cottages | 208-665-0580 | Yes | \$3,000 | \$4,500 | \$36,000 | \$54,000 |
| Eagle | Aarenbrooke Place | 208-938-4552 | Yes | \$3,900 | \$4,900 | \$46,800 | \$58,800 |
| Eagle | Ashley Manor - Eagle Ashley | 208-939-4602 | Yes | \$3,400 | \$4,900 | \$40,800 | \$58,800 |
| Eagle | Paramount Parks Health Care at Eagle | 208-939-9978 | No | \$3,800 | \$4,600 | \$45,600 | \$55,200 |
| Emmett | Cottages of Emmett, The | 208-365-9490 | No | \$2,400 | | \$28,800 | |
| Emmett | Emmett Serenity Living | 208-365-2474 | Yes | | \$5,000 | | \$60,000 |
| Emmett | Emmett Serenity Retirement & Assisted Living | 208-365-1122 | Yes | | \$5,000 | | \$60,000 |
| Filer | Cedar Draw Living Center | 208-326-3342 | Yes | \$3,100 | | \$37,200 | |
| Garden City | Emerson House at River Pointe | 208-377-3177 | Yes | \$3,950 | \$5,000 | \$47,400 | \$60,000 |
| Hayden Lake | By The Lake - Honeysuckle | 208-772-4394 | Yes | \$3,700 | \$4,000 | \$44,400 | \$48,000 |
| Hayden Lake | By The Lake - St James | 208-772-7468 | Yes | \$3,000 | | \$36,000 | |
| Idaho Falls | Bonaventure of Idaho Falls | 208-522-1591 | No | \$3,395 | | \$40,740 | |
| Jerome | Ashley Manor - Lincoln | 208-324-1354 | Yes | \$3,100 | \$4,600 | \$37,200 | \$55,200 |
| Kimberly | Alpine Manor - II | 208-423-5417 | Yes | \$2,800 | \$2,800 | \$33,600 | \$33,600 |
| Kimberly | Ashley Manor - Buttercup | 208-423-5971 | Yes | \$3,100 | \$4,600 | \$37,200 | \$55,200 |
| Kootenai | Hearthstone Village | 208-255-4849 | Yes | \$3,600 | | \$43,200 | |
| Kuna | Kuna Living Center | 208-922-3536 | Yes | \$2,700 | \$3,400 | \$32,400 | \$40,800 |
| Lewiston | Serenity Place Dementia Care | 208-743-5322 | Yes | \$3,000 | \$4,500 | \$36,000 | \$54,000 |
| Lewiston | Wedgewood Terrace | 208-743-4545 | Yes | \$3,750 | \$3,960 | \$45,000 | \$47,520 |
| Meridian | Beehive Homes - Oakcrest | 208-888-2377 | Yes | \$3,000 | \$3,400 | \$36,000 | \$40,800 |
| Meridian | Diamond View Assisted Living Community | 208-888-7030 | Yes | \$2,900 | \$3,400 | \$34,800 | \$40,800 |
| Meridian | Meridian Memory Care | 208-884-6199 | Yes | \$4,100 | \$5,050 | \$49,200 | \$60,600 |
| Middleton | Ashley Manor - Middleton | 208-585-2310 | Yes | \$3,000 | \$4,700 | \$36,000 | \$56,400 |
| Middleton | Cottages of Middleton, The | 208-585-5959 | Yes | \$2,400 | \$4,000 | \$28,800 | \$48,000 |
| Mountain Home | Ashley Manor - Mountain Home III | 208-587-0144 | Yes | \$3,000 | \$3,900 | \$36,000 | \$46,800 |
| Nampa | Ashley Manor - Midland I | 208-463-0259 | Yes | \$3,300 | \$4,700 | \$39,600 | \$56,400 |
| Nampa | Ashley Manor - Midland II | 208-461-1452 | Yes | \$3,300 | \$4,700 | \$39,600 | \$56,400 |
| Nampa | Brookstone Village | 208-468-7714 | Yes | \$1,450 | \$3,850 | \$17,400 | \$46,200 |

| City | Assisted Living Facility Name | Phone Number | Accepts Medicaid | Lowest to Highest Quotes | | | |
|------------|---|--------------|------------------|--------------------------|---------|----------|----------|
| | | | | Monthly | | Yearly | |
| Nampa | Cottages of Nampa, The | 208-463-4941 | No | \$2,700 | \$4,000 | \$32,400 | \$48,000 |
| Nampa | Park Place Assisted Living Community | 208-465-7275 | Yes | \$3,099 | \$3,999 | \$37,188 | \$47,988 |
| Nampa | Streamside Alzheimer Care | 208-461-1172 | Yes | \$3,000 | \$5,000 | \$36,000 | \$60,000 |
| Orofino | Brookside Landing | 208-476-2000 | Yes | \$1,495 | \$4,695 | \$17,940 | \$56,340 |
| Payette | Ashley Manor - Beverly Hills | 208-642-1711 | Yes | \$3,200 | \$4,000 | \$38,400 | \$48,000 |
| Pocatello | Ashley Manor - Cedar | 208-478-2094 | Yes | \$3,100 | \$4,500 | \$37,200 | \$54,000 |
| Pocatello | Rosetta Assisted Living - Delphic | 208-238-9215 | Yes | \$2,880 | \$3,507 | \$34,560 | \$42,084 |
| Preston | Golden Age Heritage Home | 208-852-2273 | Yes | \$2,950 | | \$35,400 | |
| Rexburg | Heritage Homes of Rexburg | 208-356-7668 | Yes | \$2,150 | \$3,150 | \$25,800 | \$37,800 |
| Rexburg | Homestead Assisted Living Center of Rexburg | 208-351-8359 | Yes | \$3,000 | \$3,000 | \$36,000 | \$36,000 |
| Rigby | Pine Brook Assisted Living Center | 208-745-0100 | Yes | \$2,550 | \$3,150 | \$30,600 | \$37,800 |
| Twin Falls | Heritage Assisted Living of Twin Falls | 208-733-9064 | Yes | \$3,995 | | \$47,940 | |
| Twin Falls | Heritage-Woodstone Assisted Living | 208-734-6062 | Yes | \$3,995 | \$3,995 | \$47,940 | \$47,940 |
| Weiser | Cottages of Weiser, The | 208-414-4200 | No | \$2,400 | | \$28,800 | |

| Average Stand-Alone Memory Care Unit Assisted Living Prices Range Lowest to Highest | | |
|--|------------------------|----------------------------|
| Daily | Monthly | Yearly |
| \$104-\$141 | \$3,176-\$4,285 | \$38,112 - \$51,415 |

Quotes as of September 2013. Prices and coverage are subject to change. All prices are rounded to the nearest dollar. Quotes are based upon the lowest quoted price. The lowest price may be for single or double occupancy. A facility accepting Medicaid does not guarantee that a Medicaid bed is available. **Rates vary by level of care. Prices may be higher for memory, behavioral and other specialized care.**



Idaho Nursing Home Prices



Nursing homes serve as temporary homes while recovering from an illness, accident or medical procedure such as surgery. They may also serve as permanent homes for those unable to live at home, or in facilities offering lower levels of care, due to medical conditions, illness or frailty. Some nursing homes offer short-term caregiver respite care services.

| City | Nursing Home Name | Phone Number | Private Room | | Semi-Private Room | |
|----------------|---|--------------|--------------|--------------|-------------------|--------------|
| | | | Daily Cost | Monthly Cost | Daily Cost | Monthly Cost |
| American Falls | Power County Nursing Home | 208-226-3200 | \$225 | \$6,844 | \$225 | \$6,844 |
| Ashton | Ashton Living Center | 208-652-7461 | \$176 | \$5,353 | \$166 | \$5,049 |
| Blackfoot | Bingham Memorial Skilled Nursing & Rehab Center | 208-785-4101 | \$214 | \$6,509 | \$214 | \$6,509 |
| Boise | Advamere Transitional Care & Rehabilitation Center of Boise | 208-345-4464 | \$237 | \$7,209 | \$215 | \$6,540 |
| Boise | Genesis Health Care Capital Center | 208-375-3700 | \$241 | \$7,330 | \$223 | \$6,783 |
| Boise | Idaho State Veterans Home - Boise | 208-334-5000 | N/A | N/A | \$163 | \$4,958 |
| Boise | Life Care Center of Boise | 208-376-5273 | \$264 | \$8,030 | \$234 | \$7,118 |
| Boise | Life Care Center of Treasure Valley | 208-377-1900 | \$272 | \$8,273 | \$247 | \$7,513 |
| Boise | Life Care Center of Valley View | 208-854-8500 | \$312 | \$9,490 | \$225 | \$6,844 |
| Boise | Good Samaritan Society - Boise Village | 208-343-7726 | \$290 | \$8,821 | \$290 | \$8,821 |
| Boise | Marquis Care at Shaw Mountain | 208-343-7717 | \$272 | \$8,273 | \$248 | \$7,543 |
| Bonnars Ferry | Boundary County Nursing Home | 208-267-3141 | \$273 | \$8,304 | \$246 | \$7,483 |
| Buhl | Desert View Care Center of Buhl | 208-543-6401 | \$290 | \$8,821 | \$285 | \$8,669 |
| Burley | Mini-Cassia Care Center | 208-678-9474 | \$325 | \$9,885 | \$300 | \$9,125 |
| Burley | Parke View Rehab and Care Center | 208-677-3073 | \$223 | \$6,783 | \$210 | \$6,388 |
| Caldwell | Kindred Nursing and Rehab - Caldwell | 208-459-1522 | \$298 | \$9,064 | \$275 | \$8,365 |
| Caldwell | Kindred Nursing and Rehab - Canyon West | 208-459-0808 | N/A | N/A | \$215 | \$6,540 |
| Coeur D'Alene | Ivy Court | 208-667-6486 | \$251 | \$7,635 | \$232 | \$7,057 |
| Coeur D'Alene | Lacrosse Health & Rehab Center | 208-664-2185 | \$244 | \$7,424 | \$231 | \$7,024 |
| Coeur D'Alene | Life Care Center of Coeur D'Alene | 208-762-1122 | \$242 | \$7,361 | \$224 | \$6,813 |
| Coeur D'Alene | Pinewood Care Center | 208-664-8128 | \$219 | \$6,661 | \$199 | \$6,053 |
| Emmett | Cherry Ridge at Emmett Care & Rehab | 208-365-3597 | \$208 | \$6,327 | \$202 | \$6,144 |
| Emmett | River's Edge Rehabilitation and Living Center | 208-365-4425 | \$205 | \$6,235 | \$200 | \$6,083 |
| Gooding | Bennett Hills Care and Rehabilitation Center | 208-934-5601 | \$206 | \$6,266 | \$206 | \$6,266 |
| Grangeville | Grangeville Health & Rehab Center | 208-983-1131 | \$204 | \$6,205 | \$187 | \$5,688 |
| Hailey | Safe Haven | 208-788-7180 | \$240 | \$7,300 | \$240 | \$7,300 |
| Homedale | Owyhee Health & Rehab Center | 208-337-3168 | \$212 | \$6,448 | \$212 | \$6,448 |

| City | Nursing Home Name | Phone Number | Private Room | | Semi-Private Room | |
|---------------|--|--------------|--------------|--------------|-------------------|--------------|
| | | | Daily Cost | Monthly Cost | Daily Cost | Monthly Cost |
| Idaho Falls | Life Care Center of Idaho Falls | 208-529-4567 | \$217 | \$6,600 | \$205 | \$6,235 |
| Idaho Falls | Good Samaritan Society - Idaho Falls Village | 208-523-4795 | \$220 | \$6,692 | \$210 | \$6,388 |
| Kellogg | Kindred Nursing & Rehab - Mountain Valley | 208-784-1283 | \$195 | \$5,931 | \$185 | \$5,627 |
| Kimberly | Oak Creek Rehab Center of Kimberly | 208-423-5591 | \$320 | \$9,733 | \$315 | \$9,581 |
| Lewiston | Idaho State Veterans Home - Lewiston | 208-799-3422 | N/A | N/A | \$163 | \$4,958 |
| Lewiston | Kindred Nursing and Rehab - Lewiston | 208-743-9543 | \$206 | \$6,266 | \$196 | \$5,962 |
| Lewiston | Life Care Center of Lewiston | 208-798-8500 | \$250 | \$7,604 | \$193 | \$5,870 |
| Lewiston | Prestige Care & Rehabilitation - The Orchards | 208-743-4558 | \$206 | \$6,266 | \$201 | \$6,114 |
| Lewiston | Royal Plaza Retirement & Care Center LLC | 208-746-2855 | \$215 | \$6,540 | \$205 | \$6,235 |
| Malad | Oneida County Hospital & Long Term Care Facility | 208-766-2231 | \$260 | \$7,908 | \$200 | \$6,083 |
| McCall | McCall Rehabilitation & Care Center | 208-634-2112 | N/A | N/A | \$200 | \$6,083 |
| Meridian | Meridian Care & Rehabilitation Center | 208-888-7049 | \$277 | \$8,432 | \$248 | \$7,533 |
| Moscow | Good Samaritan Society - Moscow Village | 208-882-6560 | \$257 | \$7,802 | \$238 | \$7,239 |
| Moscow | Kindred Nursing and Rehab - Aspen Park | 208-882-4576 | \$256 | \$7,787 | \$232 | \$7,057 |
| Mountain Home | St. Luke's Elmore Long Term Care | 208-587-8401 | \$242 | \$7,361 | \$242 | \$7,361 |
| Nampa | Karcher Estates | 208-465-4935 | \$245 | \$7,452 | \$215 | \$6,540 |
| Nampa | Kindred Nursing & Rehab - Nampa | 208-466-9292 | \$247 | \$7,513 | \$236 | \$7,178 |
| Nampa | Sunny Ridge Rehabilitation & Retirement Center | 208-467-7298 | \$218 | \$6,631 | \$218 | \$6,631 |
| Nampa | Trinity Mission Health & Rehab of Holly | 208-467-5721 | \$245 | \$7,452 | \$225 | \$6,844 |
| Nampa | Trinity Mission Health & Rehab of Midland | 208-466-7803 | \$213 | \$6,479 | \$198 | \$6,023 |
| Orofino | Clearwater Health & Rehabilitation | 208-476-4568 | \$188 | \$5,718 | \$183 | \$5,566 |
| Payette | Payette Care & Rehabilitation Center | 208-642-4455 | \$217 | \$6,600 | \$206 | \$6,266 |
| Pocatello | Monte Vista Hills Healthcare Center | 208-233-1411 | \$190 | \$5,779 | \$190 | \$5,779 |
| Pocatello | Pocatello Care & Rehab Center | 208-478-3397 | \$220 | \$6,692 | \$194 | \$5,901 |
| Pocatello | Quinn Meadows Rehabilitation & Care Center | 208-637-8888 | \$234 | \$7,102 | \$218 | \$6,631 |
| Pocatello | Safe Haven Care Center of Pocatello | 208-232-2570 | \$295 | \$8,973 | \$240 | \$7,300 |
| Pocatello | Idaho State Veterans Home - Pocatello | 208-236-6340 | N/A | N/A | \$163 | \$4,958 |
| Post Falls | Life Care Center of Post Falls | 208-777-0318 | \$253 | \$7,695 | \$232 | \$7,057 |
| Rexburg | Rexburg Care & Rehabilitation Center | 208-356-0220 | \$223 | \$6,783 | \$212 | \$6,448 |
| Rupert | Countryside Care & Rehabilitation | 208-436-0481 | \$220 | \$6,692 | N/A | N/A |
| Salmon | Discovery Care Center | 208-756-8391 | N/A | N/A | \$207 | \$6,296 |
| Sandpoint | Life Care Center of Sandpoint | 208-265-9299 | \$234 | \$7,118 | \$227 | \$6,905 |
| Sandpoint | Valley Vista Care Center of Sandpoint | 208-265-4514 | \$231 | \$7,026 | \$217 | \$6,600 |
| Shoshone | Lincoln County Care Center | 208-886-2228 | \$235 | \$7,148 | \$230 | \$6,996 |
| Silverton | Good Samaritan Society - Silver Wood Village | 208-556-1147 | \$248 | \$7,553 | \$226 | \$6,874 |
| Soda Springs | Caribou Memorial Living Center | 208-547-3341 | \$233 | \$7,087 | \$230 | \$6,996 |
| St. Maries | Valley Vista Care Center of St. Maries | 208-245-4576 | \$231 | \$7,026 | \$217 | \$6,600 |
| Twin Falls | Bridgeview Estates | 208-736-3933 | \$234 | \$7,118 | \$228 | \$6,927 |
| Twin Falls | River Ridge Care & Rehabilitation Center | 208-734-8645 | \$219 | \$6,661 | \$219 | \$6,661 |

| City | Nursing Home Name | Phone Number | Private Room | | Semi-Private Room | |
|----------------------------|---|-----------------|----------------------|-----------------|---------------------|---------------------|
| | | | Daily Cost | Monthly Cost | Daily Cost | Monthly Cost |
| Twin Falls | Twin Falls Care & Rehabilitation Center | 208-734-4264 | \$214 | \$6,509 | \$196 | \$5,962 |
| Weiser | Kindred Nursing & Rehabilitation - Weiser | 208-549-2416 | \$220 | \$6,692 | \$212 | \$6,448 |
| Average Nursing Home Costs | | | | | | |
| Daily Private | Daily Semi-Private | Monthly Private | Monthly Semi-Private | Yearly Private | Yearly Semi-Private | Yearly Semi-Private |
| \$238 | \$219 | \$7,246 | \$6,667 | \$86,956 | \$80,002 | \$80,002 |

Quotes as of September 2013. Prices and coverage are subject to change. Quotes are based upon the lowest quoted price. Monthly cost calculated by multiplying the daily price by 365 days, divided by 12 months. Yearly cost calculated by multiplying the daily price by 365 days. All prices are rounded to the nearest dollar. **Rates vary by level of care. Prices may be higher for memory, behavioral and other specialized care.**

Is Long-Term Care Insurance Right For Me?

Long-term care insurance is one way to help pay for long-term care services, but 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 purchased a policy two or more years ago, you may want to review it to determine if changes are needed to maintain adequate coverage for current costs of care.

It Probably Is NOT Right For You If:

- You doubt you could afford to pay the premiums, as they increase over time.
- You have extremely limited assets and resources.
- You already have trouble paying your bills.
- You are on Medicaid.

It May Be Right For You If:

- You have significant assets and income that you do not want to use, or sell to pay for long-term care services.
- You want to remain independent of support from others.
- You want flexibility for choosing the type of services you receive and care setting.
- Your family has a history of chronic illness such as cancer, diabetes, Alzheimer's Disease, stroke, dementia, or Parkinson's Disease.
- You can afford to pay the premiums, cost of care during the elimination period, and the daily cost-share amount once receiving your benefits, without financial difficulty.



Standard Long-Term Care Insurance Prices

Male



The prices quoted below are for a standard rate policy that covers: • \$250 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 |
|---|--------------|--------------|--------------|--------------|----------------|
| Bankers Life and Casualty Company | \$607 | \$698 | \$845 | \$1,104 | \$1,479 |
| Country Life Insurance Company | \$354 | \$402 | \$481 | \$674 | \$960 |
| Genworth Life Insurance Company | \$354 | \$424 | \$568 | \$863 | \$1,769 |
| Life Secure Insurance Company | \$332 | \$431 | \$573 | \$854 | \$1,330 |
| Massachusetts Mutual Life Insurance Company | \$528 | \$563 | \$670 | \$915 | \$1,354 |
| MedAmerica Insurance Company | \$191 | \$260 | \$384 | \$575 | \$858 |
| Mutual of Omaha Insurance Company | \$466 | \$509 | \$617 | \$867 | \$1,248 |
| Transamerica Life Insurance Company | \$490 | \$532 | \$613 | \$780 | \$1,091 |
| United of Omaha Life Insurance Company | \$475 | \$519 | \$630 | \$884 | \$1,273 |
| Average Monthly Premiums | \$422 | \$482 | \$598 | \$835 | \$1,263 |

All prices are rounded to the nearest dollar. If you desire less coverage, qualify for a discount or best rate, prices could be lower. See section on discounts.



Standard Long-Term Care Insurance Prices

Female



The prices quoted below are for a standard rate policy that covers: • \$250 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 |
|---|--------------|--------------|--------------|--------------|----------------|
| Bankers Life and Casualty Company | \$607 | \$698 | \$845 | \$1,104 | \$1,479 |
| Country Life Insurance Company | \$354 | \$402 | \$481 | \$674 | \$960 |
| Genworth Life Insurance Company | \$572 | \$620 | \$802 | \$1,208 | \$2,161 |
| Life Secure Insurance Company | \$332 | \$431 | \$573 | \$854 | \$1,330 |
| Massachusetts Mutual Life Insurance Company | \$528 | \$563 | \$670 | \$915 | \$1,354 |
| MedAmerica Insurance Company | \$191 | \$260 | \$384 | \$575 | \$858 |
| Mutual of Omaha Insurance Company | \$466 | \$509 | \$617 | \$867 | \$1,248 |
| Transamerica Life Insurance Company | \$746 | \$810 | \$935 | \$1,189 | \$1,662 |
| United of Omaha Life Insurance Company | \$475 | \$519 | \$630 | \$884 | \$1,273 |
| Average Monthly Premiums | \$475 | \$535 | \$660 | \$919 | \$1,370 |

All prices are rounded to the nearest dollar. If you desire less coverage, qualify for a discount or best rate, prices could be lower. See section on discounts.

Idaho Long-Term Care Partnership Program

Long-term Care Partnership Policies became available in Idaho in 2007. The Long Term Care Partnership is a partnership between state 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 selling Partnership policies are trained and understand how the policies relate to public and private coverage options.

How Do the Policies Help Protect My Assets?

Partnership qualified policies provides certain unique benefits. They allow you the right to apply for Medicaid under modified eligibility rules including an **asset disregard**. An asset disregard allows you to keep assets beyond the standard limit and qualify for Medicaid 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, and higher for married couples.



Partnership Long-term Care Insurance Policy Prices

Male



The prices quoted below are for a Partnership Policy that covers: • \$250 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 |
|---|--------------|--------------|--------------|--------------|----------------|
| Bankers Life and Casualty Company | \$607 | \$698 | \$845 | \$1,104 | \$1,479 |
| Country Life Insurance Company | \$354 | \$402 | \$481 | \$674 | \$960 |
| Genworth Life Insurance Company | \$354 | \$424 | \$568 | \$863 | \$1,769 |
| Life Secure Insurance Company | \$332 | \$431 | \$573 | \$854 | \$1,330 |
| Massachusetts Mutual Life Insurance Company | \$528 | \$563 | \$670 | \$915 | \$1,354 |
| MedAmerica Insurance Company | \$191 | \$260 | \$384 | \$575 | \$858 |
| Mutual of Omaha Insurance Company | \$466 | \$509 | \$617 | \$867 | \$1,248 |
| Transamerica Life Insurance Company | \$490 | \$532 | \$613 | \$780 | \$1,091 |
| United of Omaha Life Insurance Company | \$475 | \$519 | \$630 | \$884 | \$1,273 |
| Average Monthly Premiums | \$422 | \$482 | \$598 | \$835 | \$1,263 |

All prices are rounded to the nearest dollar. Prices could be lower if you desire less coverage or qualify for a discount or best rate. See section on discounts.



Partnership Long-term Care Insurance Policy Prices Female



The prices quoted below are for a Partnership Policy that covers: • \$250 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 |
|---|--------------|--------------|--------------|--------------|----------------|
| Bankers Life and Casualty Company | \$607 | \$698 | \$845 | \$1,104 | \$1,479 |
| Country Life Insurance Company | \$354 | \$402 | \$481 | \$674 | \$960 |
| Genworth Life Insurance Company | \$572 | \$620 | \$802 | \$1,208 | \$2,161 |
| Life Secure Insurance Company | \$332 | \$431 | \$573 | \$854 | \$1,330 |
| Massachusetts Mutual Life Insurance Company | \$528 | \$563 | \$670 | \$915 | \$1,354 |
| MedAmerica Insurance Company | \$191 | \$260 | \$384 | \$575 | \$858 |
| Mutual of Omaha Insurance Company | \$466 | \$509 | \$617 | \$867 | \$1,248 |
| Transamerica Life Insurance Company | \$746 | \$810 | \$935 | \$1,189 | \$1,662 |
| United of Omaha Life Insurance Company | \$475 | \$519 | \$630 | \$884 | \$1,273 |
| | | | | | |
| Average Monthly Premiums | \$475 | \$535 | \$660 | \$919 | \$1,370 |

All prices are rounded to the nearest dollar. If you desire less coverage, or qualify for a discount or best rate, prices could be lower. See page 30 for discount information.

Example of How a Partnership Qualified Policy Works

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 to qualify.

Important Consumer Considerations

- A Partnership qualified policy is certified by the State and must include the level of inflation protection coverage required by the State. **You must have a Partnership policy to be eligible for the asset disregard when applying for Medicaid.** Partnership and non-partnership policies can be the same, so **it is important to verify the long-term care insurance policy you buy is a Partnership qualified policy.**
- Policies issued prior to a state Partnership Program's effective date (Idaho's date 1-2007) will not be considered Partnership-qualified.
- Partnership Programs require agents to meet educational requirements beyond those generally required to sell insurance. Only purchase a Partnership qualified policy from an agent that is trained and authorized to sell this type of coverage.
- 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 with Partnership programs practice "reciprocity" and honor the asset disregard earned under a Partnership policy 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 visit http://www.doi.idaho.gov/company/LTC_partnership.aspx

Questions To Ask When Building Your Long-term Care Insurance Policy

How Much Do You Want to Pay? How Much Do You Want Your Policy to Pay?

How to Determine the Daily Benefit Amount You Will Need:

- It is very important to choose coverage offering a daily benefit amount close to the average daily cost for home health, assisted living and nursing home care in your area to keep pace with the rising cost of care.
- Use this guide to identify the average cost for home health care, assisted living and nursing home care in your area.
- Use the average cost for services in your area to estimate what your daily benefit amount should be.

How to Determine the Elimination Period (Waiting Period) You Want:

- The elimination period is a waiting period - the amount of time you must receive care services before receiving policy benefits. It is comparable to the deductible on other insurance policies, but uses days of service, rather than a dollar amount, as its measure. An elimination period can be from 0 to 180+ days.
- The longer the elimination period the lower the long-term care insurance premium.
- The shorter the elimination period the higher the long-term care insurance premium.
- Determine how long you could personally pay for long-term care without incurring financial distress and use that as a guideline for choosing an elimination period.

How to Determine the Years of Coverage You May Need:

- The average time people spend in some type of care facility is over one year.
- Consider your family health history and your current health when determining the benefit period.
- Does your family have a history of chronic illness? Have aging members of your family consistently needed to enter long-term care facilities?

Understanding Your Individual Coverage Choices, Conditions or Optional Riders to Your Policy

Riders - Provisions in a policy allowing for amendments to its terms and/or coverage.

Examples of Riders:

- **Compound Inflation Protection** increases your daily benefit amount each year, typically at a rate of 3% to 5%, to help ensure benefits cover the increasing costs of care over time. *If you purchase your policy while under age 70, compound inflation protection is critical.*
- **Non-Forfeiture Benefits** return at least part of the premiums paid if you cancel your policy or let it lapse.
- **Waiver of Premium** relieves the insured of paying the premiums while receiving benefits.
- **Premium Refund at Death** pays any premiums you paid minus any benefits paid to your estate.

Benefit trigger - An event or events that must occur before you can receive benefits under your long-term care insurance policy.

Ability to perform an Activity of Daily Living, or ADL is the most common standard used by insurance companies to determine the start of coverage. Most plans require a deficiency in the performance of at least two ADLs to start benefits.

ADLs most commonly used to determine eligibility for start of benefit use:

- **Bathing**—ability to get in and out of a bath tub or shower, or sponge bathe
- **Transferring**—ability to get in and out of bed, chair, or wheelchair.
- **Toileting**—ability to get to and from toilet and perform associated personal hygiene.
- **Dressing**—ability to put on and remove all items of clothing & braces or artificial limbs.
- **Continence**—ability to maintain control of bladder and bowel functions.
- **Eating**—ability to feed oneself or use a feeding tube.

Premium Waiver – a provision allowing you to stop paying your premium while you qualify for long-term care services.

Guaranteed Renewal – a provision ensuring your policy will not cancel unless you have used up your benefits or haven't paid your premiums.

Best Rate – rate quoted if you have minimal or no history of serious illness, or if you do not engage in certain lifestyle habits such as smoking.

Standard Rate – rate quoted if you have a history of illness, preexisting conditions, or engage in certain lifestyle habits such as smoking.

Federal Long-term Care Insurance Plan (FLTCIP) – Long term care insurance available to federal employees and U.S. Postal Service employees, active and retired members of the U.S. military, and their qualified relatives. . For more information on the Federal Long-term Care Insurance plan, visit: <https://www.ltcfeds.com/>

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 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 tax 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 paid for qualified long-term care insurance plans that are not deducted on federal tax returns.

How Strong is My Insurance Company Financially?

It is natural to want assurance that the insurance company you choose engages in responsible business practices, and will provide benefits when you need them. Insurer rating services 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. Be sure to ask how often a company has increased their rates. Following 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 – (908) 439 2200

Standard & Poor's – www.standardandpoors.com – 877-772-5436, option 3 or 1.

Weiss Ratings – www.weissratings.com – 877-934-7778

How to Purchase a Policy and Avoid Mistakes

IMPORTANT NOTE: All long-term care insurance policies are NOT the same. Insurance companies combine different features to allow them to meet the varying needs and budgets of customers. While the highest and lowest cost policies might be the best choice for you, we strongly recommend you: (1) shop around so you can compare costs and benefits, and (2) read the details of policies you are considering.

| Take Charge...Know Your Policy | Avoid Mistakes |
|--|---|
| <p>Do:</p> <ul style="list-style-type: none"> ✓ Determine if you can afford the policy. ✓ Make the purchase a family decision. ✓ Call several agents and/or companies. ✓ Compare several policies before purchasing. ✓ 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. ✓ 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. ✓ 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 www.doi.idaho.gov to ask questions. | <p>Don't:</p> <ul style="list-style-type: none"> ✗ 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. ✗ Ask the company or insurance agent 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. ✗ Buy more than one policy. ✗ Pay in cash. |



Long-term Care Insurance Companies Age Limits, Discounts, and Contact Information



| Company Name | Age Limit | Discounts | Phone Number | Website |
|---|-----------|---|----------------|--|
| Bankers Life and Casualty Company | 84 | 35% spousal discount; 15% married discount, 10% companion discount, 10% preferred risk discount | 1-800-231-9150 | www.bankers.com |
| Country Life Insurance Company | 84 | 15% married discount; 30% married discount if spouse has a long-term care insurance policy with CountryLife Financial; 10% preferred rate discount. | 1-866-856-4760 | www.countryfinancial.com |
| Genworth Life Insurance Company | 75 | Separate rate table utilized for couples – discount equals 40% in most instances. Preferred health rates also available from a separate table than select rates. Super-preferred rate available for 15% less than preferred. Standard rate is 20% more than select rates for individuals with some health conditions. | 1-888-436-9678 | www.genworth.com |
| Life Secure Insurance Company | 84 | 10% married discount with one covered. 30% discount both spouses apply and are issued. 5% discount for a qualified worksite with employer contribution. | 1-866-582-7701 | www.yourlifecure.com |
| Massachusetts Mutual Life Insurance Company | 79 | Covered Partner, Partner Discount, Loyal Customer and Employer/Association Group Discount | 1-800-272-2216 | www.massmutual.com |
| MedAmerica Insurance Company | 85 | Preferred discount, Married + Both Issued a Policy, Married + only 1 Issued a Policy, Employer Program, and Association | 1-800-544-0327 | www.medamericaltc.com/groups/consumer/ |
| Mutual of Omaha Insurance Company | 79 | 15% preferred discount, 35% married allowance, 10% two person household allowance, 5% association group | 1-800-775-6000 | www.mutualofomaha.com |
| Transamerica Life Insurance Company | 79 | Discounts for married spouse not applying, married spouse applying, and preferred. Includes 3 year rate guarantee. | 1-866-478-5209 | www.Transamericaltc.com |
| United Of Omaha Life Insurance Company | 79 | 15% preferred discount, 35% married allowance, 10% two person household allowance, and 5% association group. | 1-800-775-6000 | www.mutualofomaha.com |

Contact Information:



AARP

1-866-295-7284

AARPID@aarp.org

<http://states.aarp.org/category/idaho/>

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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.



1-866-295-7284
aarpid@aarp.org
aarp.org/id



Senior Health Insurance
Benefits Advisors

1-800-247-4422
idahoshiba@doi.idaho.gov
shiba.idaho.gov

