



Cost of Long-Term Care

Payment Methods & Average Costs 2025¹



INSTITUTIONAL CARE

HOME CARE AGENCY

SELF-DIRECTION²

	Nursing Home	Assisted Living Facility	Adult Day Care	Home Care Agency	Self-Directed Home Care
Payment Method	Monthly fee	Monthly fee	Some charge by the hour while others charge by the half or full day.	Billed regularly at a determined rate. This may be hourly, per visit, or per shift. Agency fee costs included.	The hired family or care worker submits timesheets and is paid with Medicaid funds, indirectly, by a legally responsible 3 rd party Financial Management Service provider. (e.g. Public Partnerships LLC)
Monthly Average Costs (30 Days)	\$9,581 for semi-private / shared room	\$6,200 for a single occupancy room	\$2,090 weekdays only (22 days / up to 8 hour days)	\$6,673 for non-medical home assistance (44 hour week)	\$2,732 for non-medical home assistance (44 hour week)
Daily Average Costs (Based on 30 Days)	\$315 for semi-private / shared room	\$204 for a single occupancy room	\$95 weekdays only (22 days / up to 8 hour days)	\$220 for non-medical home assistance (44 hour week)	\$91.07 for non-medical home assistance (44 hour week)

¹ Source: Figures based on CareScout 2025 Cost of Care Survey - carescout.com

² Based on PayScale.com - Personal Non-medical care worker hourly rate (self-direction)_= \$15.53 average hourly wage rate for 2025



INSTITUTIONAL CARE

Nursing Home

Around-the-clock residential facility care. Provides a high level of long-term personal or nursing care for individuals who are unable to care for themselves (such as the aging or the chronically ill).

Assisted Living Facility

Supervised housing and community designed for senior citizens or disabled people providing social activities, nursing, meals and/or housekeeping as needed.

HOME CARE AGENCY

Adult Day Care

Professionally managed environment for those with disabilities, aging or chronically ill adults. Provides a safe and secure setting during the daytime hours, offering social engagement and tailored healthcare services.

Home Care Agency

A licensed business that employs health professionals to provide in-home medical and non-medical care. Non-medical care consists of assisting with meals, laundry, and other housekeeping duties.

SELF-DIRECTION²

Self-Directed Home Care

A service model that empowers eligible Medicaid recipients with choice and control over the long-term services and supports they need to live at home.

Self-Direction is Cost Effective

As a self-directing program participant, you are given a budget and are put in charge of your money and what you spend it on (with restrictions). You manage your budget to pay your service providers. Studies show that people who use self-direction spend their money wisely, paying for the services that give them the most benefit. People use their budgets to get what they need, not simply to spend their money. Check out our comparison of long-term care options above, which demonstrates the savings that can be made to an individual and their family.

Self-Direction Can Also Help You Get More Value for the Money and More Support

For example, if you hire a home care worker through an agency, you may pay the agency \$25 per hour from your authorized state budget, while the worker only receives \$15 per hour. With self-direction, you could pay your workers \$15 per hour directly (or more) and use the money you "saved" to pay for more hours and additional services.



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