

Long-Term Care... Did You Know?



Almost 70% of people turning age 65 will need long term care services and supports at some point in their lives.

(Source: LongTermCare.gov, February 2020)

Medicare and most health insurance plans, including Medicare Supplement Insurance (Medigap) policies, don't pay for long-term "custodial care."

(Source: 2025 Medicare & You, Centers for Medicare & Medicaid Services)



About 67% of nursing home residents and 70% of assisted living residents are women.

(Source: Long-Term Care Providers and Services Users in the United States, February 2016, National Center for Health Statistics)



The national median daily rate in 2025 for a private room in a nursing home was \$355.

(Source: Genworth Cost of Care Survey, March 2026)



The average length of a nursing home stay is 835 days...more than two years.

(Source: Centers for Disease Control and Prevention, Nursing Home Care FastStats, last reviewed March 2021)



At a median daily rate of \$355, an average nursing home stay of 835 days currently costs over \$296,000, making it virtually unaffordable for many Americans.



Medicare does not pay for long-term care services, as explained by the Social Security Administration:

"About Social Security and Medicare...Social Security pays retirement, disability, family and survivors benefits. Medicare, a separate program run by the Centers for Medicare & Medicaid Services, helps pay for inpatient hospital care, nursing care, doctors' fees, drugs, and other medical services and supplies to people age 65 and older, as well as to people who have been receiving Social Security disability benefits for two years or more. **Medicare does not pay for long-term care, so you may want to consider options for private insurance** (emphasis added)."