

# 2018 NATIONAL LONG-TERM CARE INSURANCE PRICE INDEX

May be reported with credit to American Association for Long-Term Care Insurance, [www.aaltci.org](http://www.aaltci.org)  
Price analysis of leading long-term care insurers. Conducted January 2018. Resident of IL, rates vary by state and subject to change.



## NOTE TO EDITORS:

I still strongly believe in what I call the "Good - Better - Best" approach to long-term care insurance planning.

Where "Good" is a **1-year policy** (noting that 41% of all LTC insurance claims last less than 1 year) ... where "Better" has a **lower inflation growth** option (perhaps 1 or 2% annually) ... and "Best" where the inflation growth factor is **3% compounded annually**.

BUT REPORTERS SEEM TO REQUEST THE "BEST" OPTION so that is what we show here.

For other options and pricing call Jesse Slome at 818-597-3227.

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### SINGLE MALE AGE 55 (Select Health)

Initial Pool of Benefits = \$164,000  
Value of Benefits at Age 80 = \$333,000  
Value of Benefits at Age 85 = \$386,500

**Annual Premium: \$1,870**

*(2017 Annual Premium: \$1,665)*

### SINGLE FEMALE AGE 55 (Select Health)

Initial Pool of Benefits = \$164,000  
Value of Benefits at Age 80 = \$333,000  
Value of Benefits at Age 85 = \$386,500

**Annual Premium: \$2,965**

*(2017 Annual Premium: \$2,600)*

### COUPLE - BOTH AGE 55 (Select Health)

Initial Pool of Benefits = \$164,250 FOR EACH SPOUSE  
Value of Benefits at Age 80 = \$333,000 *for each*  
Value of Benefits at Age 85 = \$386,500 *for each*

**Annual Premium: \$3,000 COMBINED**

*Includes Marital Discount*

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### SINGLE MALE AGE 60 (Select Health)

Initial Pool of Benefits = \$164,000  
Value of Benefits at Age 80 = \$287,500  
Value of Benefits at Age 85 = \$333,000

**Annual Premium: \$2,010**

### SINGLE FEMALE AGE 60 (Select Health)

Initial Pool of Benefits = \$164,000  
Value of Benefits at Age 80 = \$287,500  
Value of Benefits at Age 85 = \$333,000

**Annual Premium: \$3,475**

### COUPLE - BOTH AGE 60 (Select Health)

Initial Pool of Benefits = \$164,050 FOR EACH SPOUSE  
Value of Benefits at Age 80 = \$287,500 *for each*  
Value of Benefits at Age 85 = \$333,000 *for each*

**Annual Premium: \$3,490 COMBINED**

*Includes Marital Discount*

*(2017 Annual Premium: \$3,790)*

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### SINGLE MALE AGE 65 (Select Health)

Initial Pool of Benefits = \$164,000  
Value of Benefits at Age 80 = \$248,000  
Value of Benefits at Age 85 = \$287,500

**Annual Premium: \$2,460**

### SINGLE FEMALE AGE 65 (Select Health)

Initial Pool of Benefits = \$164,000  
Value of Benefits at Age 80 = \$248,000  
Value of Benefits at Age 85 = \$287,500

**Annual Premium: \$4,270**

### COUPLE - BOTH AGE 65 (Select Health)

Initial Pool of Benefits = \$164,000 FOR EACH SPOUSE  
Value of Benefits at Age 80 = \$248,000 *for each*  
Value of Benefits at Age 85 = \$287,500 *for each*

**Annual Premium: \$4,675 COMBINED**

*Includes Marital Discount*

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\$164,000 = 3 year benefit x initial benefit of \$150/per-day with 90-day Elimination Period with the 3% Compound Annual Growth Option

**FOR INTERVIEWS CALL JESSE SLOME, AALTCI Director (818) 597-3227 or Email: [Jslome@aaltci.org](mailto:Jslome@aaltci.org)**