

Washington State Care Cost Comparison Chart

Compare average annual care costs with and without long-term care insurance in Washington State.

Type of Care	Cost w/o LTC Ins.	Est. Cost w/ LTC Ins.	Details
In-Home Care (44 hrs/week)	\$83,131	\$2,631	Up to \$100,000 coverage, minus annual care cost
Homemaker Services	\$79,050	\$2,550	Assumes insurance offsets majority of costs
Assisted Living Facility	\$82,811	\$2,311	After \$80,000 benefit, minimal out-of-pocket costs
Memory Care	\$90,000+	\$7,500+	Higher cost may exceed benefit limits
Nursing Home (Semi-Private)	\$117, 347	\$17, 347	After max annual LTC payout
Nursing Home (Private Room)	\$132,246	\$32,246	Out-of-pocket once benefits are exceeded