

Cost of Care Comparison — 2025 National Medians

Care Setting	Monthly Cost	Annual Cost	Medicare Covers?	Medicaid Covers?
In-Home Aide (8 hrs/day, 5 days/wk)	\$6,483	\$77,792	Limited (skilled only)	Varies by state waiver
Independent Living	\$3,000–\$5,000	\$36,000–\$60,000	No	No
Assisted Living	\$6,200	\$74,400	No	Some states via waiver
Memory Care	\$7,908	\$94,896	No (except hospice)	Some states via waiver
Group Home / Board & Care	\$1,500–\$4,500	\$18,000–\$54,000	No	Some states
Skilled Nursing (Semi-Private)	\$9,277	~\$114,975	Up to 100 days (post-hospital)	Yes — after spend-down
Skilled Nursing (Private Room)	\$10,646	\$127,752	Up to 100 days (post-hospital)	Yes — after spend-down

Key Statistics

70%

of Americans over 65
will require some form
of long-term care

\$0

Medicare pays toward
assisted living, memory
care, or group home

\$10K+/mo

Monthly cost for a
private skilled nursing
room nationally

3 yrs

Average LTC duration;
dementia often exceeds
5–8 years

Medicare 100-Day Skilled Nursing Breakdown

Days 1–20

100% covered

AFTER qualifying
3-night hospital stay

Days 21–100

\$200/day copay

Patient responsibility
for daily coinsurance

Day 101+

\$0 from Medicare

You pay everything

Hidden Costs & Budget Planning

Costs frequently omitted from marketing brochures and base-rate quotes

- Community / Move-In Fee
\$1,000–\$5,000 one-time

- Care Level Add-Ons
\$300–\$2,000+/mo above base

- Medication Management
\$100–\$600/month

- Medical Transportation
\$50–\$200/trip

- Personal Care Supplies
\$100–\$400/month

- Laundry & Housekeeping
\$50–\$200/month

- Ancillary Services (PT, OT, Speech)
\$100–\$400/session

- Annual Rate Increases
+5–10%/year compounding

- Medicaid Legal Costs
\$3,000–\$10,000+

- Corporate Overhead (Large Chains)
15–30% of fees

Budget Planning Rule

Budget 20–40% above the base rate as a realistic planning figure.

Key Resources

- 1 CMS Care Compare
[medicare.gov/care-compare](https://www.medicare.gov/care-compare)
CareScout Cost of Care Survey

- 2 carescout.com/cost-of-care

- 3 Alzheimer's Association
[alz.org](https://www.alz.org) · (800) 272-3900

- 4 AARP Long-Term Care Calculator
[aarp.org](https://www.aarp.org)

- 5 LTC Ombudsman
[ltcombudsman.org](https://www.ltcombudsman.org)

- 6 Elder Law Attorney (NAELA)
[NAELA.org](https://www.naela.org)

share the message of

terminal2.care