

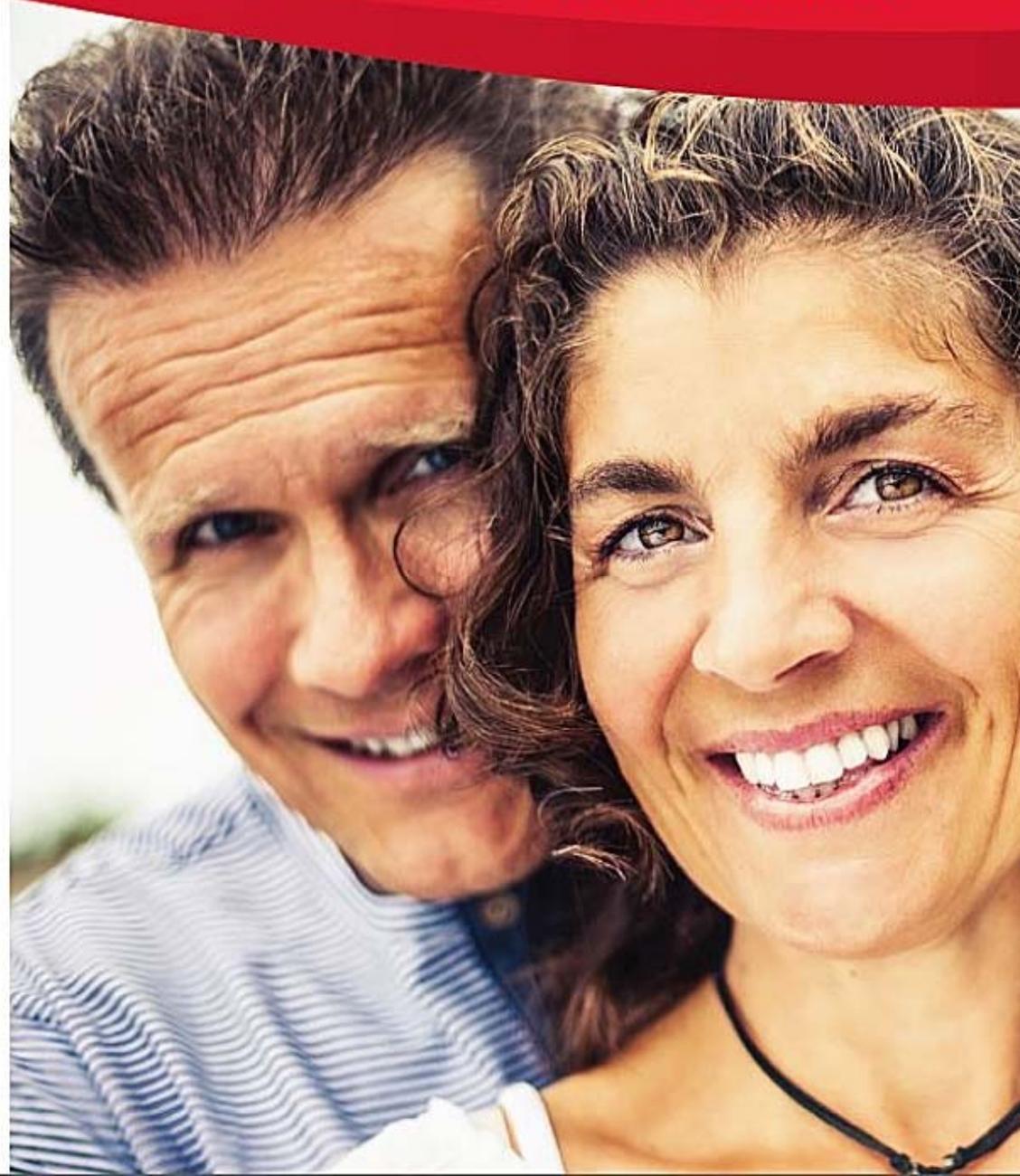
THE IDAHO PRICE GUIDE

to Long-term Care
Insurance & Services

In cooperation with



Senior Health Insurance
Benefits Advisors



Dear Reader:

AARP Idaho and the Idaho Department of Insurance are proud to offer this third edition of the Price Guide to Long-term Care Insurance and Services in Idaho. Volunteers and Staff from AARP and the Idaho Department of Insurance have worked diligently to provide the information you will need to save time and make informed choices about long-term care services and insurance options.

A big thank you to all the companies that participated by sharing their rates and information.

Peggy Munson
AARP Idaho State President

The information in this guide was received in June-September 2013. If a company is not listed they did not submit information for this consumer guide or the company was unknown.

Prepare Today for Peace of Mind Tomorrow

Your Current Situation

If you are reading this guide, chances are you are just beginning to think about the possibility of needing long-term care. When the times comes that you, or someone you love, needs long-term care, you will be happy that you began the process of planning before the need became an urgent matter.

During a crisis it can be difficult to make good decisions regarding long-term care. Planning ahead, before a crisis, while you are still able to direct your own care, help you make the decisions determining your future.

This guide is designed to:

- Assist with planning for your long-term care needs.
- Answer some, but not all, of your important questions about long-term care insurance
- Explain options available for long-term care services and insurance
- Explain how long-term care insurance can help you pay for long-term care services.
- Save you time and help you select the best policy for your needs.
- Help you estimate the costs of nursing homes, assisted living, and home health care services in your community.

Long-Term Care Defined

Long-term care is defined as a wide range of support services that can be provided in your home, community, or other residential settings, such as Continuing Care Retirement Communities, assisted living facilities, and nursing homes.

The services and supports help with chronic illness, disabilities, or other conditions that limit you physically or mentally.

Long-term care is assistance for daily living activities such as getting dressed, walking, eating, personal grooming, and bathing.

Likelihood of Needing Some Form of Long-term Care

On average, over two-thirds (69%) of those age 65 and older will need some kind of long-term care in their lifetime. The good news is that most people receive this care at home. Over 80% of those needing long-term care spend a year or less, or no time, in a nursing home. Only 13% of recipients spend more than two years in a nursing home.

Source: Kemper, Komisar & Alecxih; *Inquiry*; Vol. 42, Winter 2005/2006

How Can I Plan To Pay For Long-term Care?

The three most common ways people pay for long-term care services are Out-of-Pocket, Medicaid and Medicare.

Self-Insure / Out-of-Pocket

- While informal caregivers (family and friends) supply the majority of long-term care in the United States, it is also possible to security private, in-home services to supplement care provided by loved ones, or when help from family is not an option.
- People may hire a caregiver to provide the support services needed to remain in their own home, or choose to move into and pay for assisted living or nursing home care.
- When personal income and resources fall below Medicaid limits, U.S. citizens and legal immigrants may become eligible for Medicaid benefits.

Medicaid

- Medicaid is the number one payer of long-term care services in the U.S.
- Medicaid is funded by both Federal and State dollars.
- Medicaid pays for long-term care services for U.S. Citizens and legal immigrants with limited incomes and assets, meeting the program's functional eligibility requirements.
- If you have high medical or long-term care costs, you can spend down your assets and become eligible, but you must also meet other program requirements.
- Spouses have certain protections that allow them to keep a portion of the couple's income and assets.
- **For more information about Medicaid in Idaho call Toll Free: 2-1-1 or 1-800-926-2588.**

Medicare

Warning: Do not count on Medicare to pay for the majority of your long-term care needs.

- Medicare **does not pay** for assisted living or personal care.
- Medicare pays for limited nursing home care under strict conditions.
- Medicare will pay for skilled nursing home care if your doctor determines you need the care after you have been admitted as an inpatient in the hospital at least three days and nights.

If this situation applies to you **in 2013, you pay:**

1. \$0 for the first 20 days each benefit period.
2. \$148 per day for days 21–100 each benefit period.
3. All costs for each day after day 100 in a benefit period.

Note: If you are in a Medicare Advantage Plan, costs vary by plan. Some Medicare Advantage Plans such as HMO's have contracts with specific nursing homes. Check the nursing homes in your area to see which Medicare Advantage plans they contract with.



Home Health Care



Home care service providers may provide any combination of nursing, personal care, companion or helper services in the client's home. Some agencies offer caregiver respite care services. Not all companies offer all levels of services. Most services are paid for by the patient or family.

Starting Hourly Rates

City	Company Name	Custodial Level Care	Certified Nursing Assistant (CNA) Level Care	Registered Nurse Level Care
Boise	Addus Healthcare**	\$18.50	\$19.50	\$35.00
Boise	Advanced Boise**	\$17.00	\$17.00	\$50.00
Boise	At Home Care	\$18.50	\$18.50	N/A
Boise	Brightstar	\$19.00	\$24.00	N/A
Boise	Caring Hand Boise, A**	\$17.00	\$19.00	\$35.00
Boise	First Choice Home Care	N/A	\$100 per visit	\$175 per visit
Boise	Havenwood Caregiver Services**	\$17.00	\$17.00	N/A
Boise	Home Helpers**	\$15.50	\$18.50	\$26.00
Boise	Progressive Nursing Services**	\$19.00	\$49.00	\$110 per visit
Boise	TLC Home Health**	\$18.00	\$18.00	\$34.00
Boise	Traci's Comfort Care**	\$12.50	\$12.50	N/A
Bonnars Ferry	August Home Health, Inc.**	\$18.00	\$18.00	N/A
Caldwell	Absolute Caldwell**	\$18.00	N/A	N/A
Caldwell	Care At Home, Inc.**	\$18.00	\$18.00	N/A
Chubbuck	Access Home Care, LLC	N/A	\$23.00	\$65.00
Coeur d'Alene	August Home Health, Inc.**	\$18.00	\$18.00	N/A
Coeur d'Alene	Comfort Keepers	\$22.00	\$22.00	N/A
Coeur d'Alene	Home Helpers**	\$22.00	\$22.00	N/A
Council	Care At Home, Inc.**	\$18.00	\$18.00	N/A
Eagle	Synergy Home Care	\$16.00	N/A	N/A
Fruitland	Assisting Hands Home Care	\$13.00	\$18.00	N/A
Idaho Falls	Absolute Idaho Falls**	\$18.00	\$20.00	\$35 per visit
Idaho Falls	Assisting Hands Home Care**	\$18.00	\$18.00	N/A
Idaho Falls	Hands Of Hope Home Health, Inc.	N/A	\$10.00	\$35.00
Idaho Falls	Home Helpers**	\$18.00	\$18.00	\$50.00
Idaho Falls	Onesource Home Health	\$18.00	\$18.00	\$35.00
Idaho Falls	Western Visiting Nurses Inc.	\$21.00	\$21.00	\$35.00
Lewiston	Addus Healthcare	\$16.50	\$16.50	N/A
Meridian	Better Care Home Health, A**	\$16.00	\$18.00	\$22.00

Starting Hourly Rates

City	Company Name	Custodial Level Care	Certified Nursing Assistant (CNA) Level Care	Registered Nurse Level Care
Meridian	Family Home Health	N/A	\$50 per visit	\$145 per visit
Meridian	Multi Care Home Health**	\$18.00	\$18.00	N/A
Meridian	Right At Home	\$18.00	\$20.00	N/A
Meridian	Touchmark Home Health**	\$18.00	\$24.00	\$120.00
Nampa	Above & Beyond Nampa**	\$18.00	\$18.00	\$32.00
Nampa	Addus Healthcare**	\$18.50	\$19.50	\$35.00
Nampa	Assisting Hands	\$13.00	\$13.00	N/A
Nampa	Havenwood Caregiver Services**	\$17.00	\$17.00	N/A
Payette	Addus Healthcare**	\$18.50	N/A	N/A
Payette	Care At Home, Inc.**	\$18.00	\$18.00	N/A
Pocatello	Alliance Home Health Of Idaho	\$15.00	\$15.00	\$25.00
Pocatello	Comfort Keepers**	\$18.00	\$18.00	N/A
Pocatello	Helping Hands Home Health**	\$16.00	\$16.00	\$55.00
Pocatello	Home Helpers**	\$18.00	\$18.00	\$50.00
Post Falls	AAging Better In Home Care**	\$17.00	\$17.00	\$45.00
Preston	Franklin County Medical Center Home Care	\$19.00	\$19.00	\$134 per visit
Rupert	Comfort Keepers**	\$18.00	\$18.00	N/A
Sandpoint	AAging Better In-Home Care**	\$17.00	\$17.00	\$45.00
Sandpoint	Addus Healthcare	\$18.50	\$18.50	\$50.00
Sandpoint	Alliance Family Services North	\$18.00	\$18.00	\$75.00
Silverton	Loving Care And More	\$16.00	\$50.00	\$125
Twin Falls	Comfort Keepers**	\$18.00	\$18.00	N/A
Twin Falls	Visions Home Health	\$17.00	\$17.00	N/A
Average Hourly Rates		\$18.00	\$19.00	\$49.00

****2-hour or more service minimum is required for at least one level of care. Charges per visit may vary with the number of service hours. Per visit rates not included in average calculation. Some RN services are for the development of a care plan only.**

Quotes as of September 2013. Prices and coverage are subject to change. All prices are rounded to the nearest dollar. Quotes are based upon the lowest quoted price. **Depending on level of care, prices may be higher.**

Custodial care is unskilled care that is primarily for the purpose of meeting personal, rather than medical, needs. Associated services offer clients assistance with daily living activities and companionship. Specific therapy for an illness or injury is not provided with this level of care.

Certified Nursing Assistant (CNA) is skilled care that requires training and state certification. CNAs aid and support patients with healthcare needs under the supervision of a Registered Nurse or a Licensed Practical Nurse.

Registered Nurse (RN) care provides skilled healthcare for an illness or injury. RNs coordinate patient care, make recommendations for treatment, and provide emotional support to patients and their family members.



Idaho Assisted Living Prices



Assisted living facilities provide housing and services to individuals needing assistance with daily living activities such as bathing, mobility and companionship but do not require complex medical care. Some agencies offer short-term caregiver respite care services. Assisted living facilities do not accept Medicare payments.

City	Assisted Living Facility Name	Phone Number	Accepts Medicaid	Lowest to Highest Quotes			
				Monthly		Yearly	
American Falls	Spring Creek Manor	208-226-1856	Yes	\$1,925	\$3,075	\$23,100	\$36,900
Ammon	Gables of Ammon	208-542-3400	Yes	\$2,285	\$2,660	\$27,420	\$31,920
Ammon	Peak Village	208-522-4711	Yes	\$2,285	\$3,220	\$27,420	\$38,640
Bellevue	Safe Haven Homes of Bellevue	208-788-9698	Yes	\$2,700	\$2,950	\$32,400	\$35,400
Blackfoot	Gables of Blackfoot	208-785-2506	Yes	\$3,175	\$3,525	\$38,100	\$42,300
Blackfoot	Kimball's Residential Care	208-785-5994	Yes	\$2,300	\$2,500	\$27,600	\$30,000
Blackfoot	Safe Haven Homes of Blackfoot	208-785-3627	Yes	\$2,650	\$2,900	\$31,800	\$34,800
Blackfoot	Willows, The	208-782-1478	Yes	\$2,425	\$3,200	\$29,100	\$38,400
Boise	Aarenbrooke Place	208-376-1300	Yes	\$3,900	\$4,900	\$46,800	\$58,800
Boise	Amber Lane Residence	208-336-5004	Yes	\$3,800	\$3,800	\$45,600	\$45,600
Boise	Applewood Assisted Living	208-377-1656	Yes	\$3,800	\$4,200	\$45,600	\$50,400
Boise	Ashley Manor - Cory Lane	208-376-1300	Yes	\$2,900	\$3,900	\$34,800	\$46,800
Boise	Assisted Living on Shamrock	208-465-5923	Yes	\$2,000	\$3,000	\$24,000	\$36,000
Boise	Clement Home Assisted Living	208-376-4290	Yes	\$1,600		\$19,200	
Boise	Cottage at Boise Samaritan Village, The	208-338-9243	Yes	\$1,300	\$1,800	\$15,600	\$21,600
Boise	Cottages of Boise, The	208-853-1255	Yes	\$2,400	\$4,000	\$28,800	\$48,000
Boise	Edgewood Spring Creek Overland LLC	208-639-7000	Yes	\$2,525	\$3,725	\$30,300	\$44,700
Boise	Emeritus at Summer Wind	208-331-1300	Yes	\$2,250	\$3,000	\$27,000	\$36,000
Boise	Heritage Assisted Living of Boise	208-376-4191	Yes	\$2,375	\$2,575	\$28,500	\$30,900
Boise	Hillcrest	208-345-4460	Yes	\$2,150	\$2,750	\$25,800	\$33,000
Boise	Ivy Place Residence	208-426-8033	Yes	\$3,800	\$3,800	\$45,600	\$45,600
Boise	Overland Court Senior Living	208-322-2900	No	\$2,195	\$3,495	\$26,340	\$41,940
Boise	Pattie House	208-514-1392	Yes	\$3,000		\$36,000	
Boise	Plantation Place Retirement & Assisted Living	208-853-7300	Yes	\$3,275	\$4,475	\$39,300	\$53,700

City	Assisted Living Facility Name	Phone Number	Accepts Medicaid	Lowest to Highest Quotes			
				Monthly		Yearly	
Boise	Poppy Fields Assisted Living	208-322-0148	Yes	\$2,000	\$3,000	\$24,000	\$36,000
Boise	Regency Columbia Village	208-344-2954	Yes	\$2,895	\$3,895	\$34,740	\$46,740
Boise	Willow Park Assisted Living	208-373-1234	No	\$2,800		\$33,600	
Bonnars Ferry	Ace Elder Care	208-267-6501	Yes	\$2,500	\$3,200	\$30,000	\$38,400
Bonnars Ferry	Community Restorium	208-267-2453	Yes	\$1,350	\$1,350	\$16,200	\$16,200
Buhl	Evergreen Place Assisted Living	208-543-2800	Yes	\$3,000	\$3,000	\$36,000	\$36,000
Buhl	River Rock Assisted Living	208-543-5161	Yes	\$3,000	\$3,000	\$36,000	\$36,000
Buhl	Woodland Assisted Living	208-543-9050	Yes	\$2,800	\$2,800	\$33,600	\$33,600
Burley	Highland Estates	208-678-4411	Yes	\$2,500	\$3,675	\$30,000	\$44,100
Burley	Safe Haven Homes of Burley	208-678-2955	Yes	\$2,650	\$2,900	\$31,800	\$34,800
Burley	Warren House	208-677-8212	No	\$2,623	\$3,141	\$31,476	\$37,692
Caldwell	Annabelle House	208-455-2324	No	\$2,250	\$4,770	\$27,000	\$57,240
Caldwell	Prestige Assisted Living at Autumn Wind	208-459-3335	Yes	\$2,650		\$31,800	
Caldwell	Springridge Assisted Living Facility	208-402-5490	Yes	\$2,600	\$2,600	\$31,200	\$31,200
Cambridge	Salubria Center	208-257-4555	Yes	\$2,500	\$2,700	\$30,000	\$32,400
Challis	Safe Haven Homes of Challis	208-879-3030	Yes	\$2,700	\$3,000	\$32,400	\$36,000
Chubbuck	Emeritus at Ridge Wind	208-237-3000	Yes	\$3,000		\$36,000	
Chubbuck	Safe Haven Homes of Chubbuck	208-234-1200	Yes	\$2,800	\$3,100	\$33,600	\$37,200
Coeur D'Alene	Bristol Heights Assisted Living	208-661-6173	Yes	\$2,900	\$3,400	\$34,800	\$40,800
Coeur D'Alene	Four Seasons Assisted Living	208-665-2100	Yes	\$2,900	\$3,200	\$34,800	\$38,400
Coeur D'Alene	Hayden View Cottage	208-762-8112	Yes	\$2,500	\$3,500	\$30,000	\$42,000
Coeur D'Alene	Legends Park Assisted Living Community	208-666-9900	Yes	\$2,935	\$4,165	\$35,220	\$49,980
Coeur D'Alene	North Star Retirement Community	208-765-5505	No	\$2,240	\$4,800	\$26,880	\$57,600
Coeur D'Alene	Regency Coeur D'Alene	208-765-8364	Yes	\$4,000	\$5,000	\$48,000	\$60,000
Coeur D'Alene	Rose Terrace Cottages	208-665-0580	Yes	\$3,000	\$4,500	\$36,000	\$54,000
Downey	Whispering Pines Assisted Living Downey	208-897-5683	Yes	\$2,500	\$3,100	\$30,000	\$37,200
Driggs	Teton Peaks Assisted Living	208-354-0263	Yes	\$2,650	\$3,650	\$31,800	\$43,800
Eagle	Aarenbrooke Place	208-938-4552	Yes	\$3,900	\$4,900	\$46,800	\$58,800
Eagle	Ashley Manor - Eagle Aaren	208-938-4552	Yes	\$3,000	\$4,400	\$36,000	\$52,800
Eagle	Edgewood Spring Creek Eagle LLC	208-938-5578	Yes	\$2,525	\$3,725	\$30,300	\$44,700
Eagle	Paramount Parks Health Care at Eagle	208-939-9978	No	\$2,950	\$3,400	\$35,400	\$40,800
Emmett	Apple Valley Residential Care	208-365-1497	Yes	\$2,350	\$4,300	\$28,200	\$51,600
Emmett	Cottages of Emmett, The	208-365-9490	No	\$2,400	\$3,000	\$28,800	\$36,000

City	Assisted Living Facility Name	Phone Number	Accepts Medicaid	Lowest to Highest Quotes			
				Monthly		Yearly	
Emmett	Emmett Serenity Living	208-365-2474	Yes	\$2,100		\$25,200	
Emmett	Emmett Serenity Retirement & Assisted Living	208-365-1122	Yes	\$2,100		\$25,200	
Filer	Desert Rose Retirement Estate	208-734-1866	Yes	\$2,440	\$2,440	\$29,280	\$29,280
Filer	Cedar Draw Living Center	208-326-3342	Yes	\$2,800		\$33,600	
Garden City	Rosewind House	208-377-9980	No	\$2,550	\$2,730	\$30,600	\$32,760
Glenns Ferry	Poplar Grove Assisted Living	208-366-2631	Yes	\$2,700	\$2,700	\$32,400	\$32,400
Gooding	Safe Haven Homes of Gooding	208-934-5506	Yes	\$2,650	\$2,900	\$31,800	\$34,800
Hagerman	Stonebridge Assisted Living	208-837-4153	Yes	\$2,700	\$2,800	\$32,400	\$33,600
Hailey	Bell Mountain Village and Care Center	800-261-2443	Yes	\$2,700	\$2,950	\$32,400	\$35,400
Hayden	Hayden Country Guest Home, Inc.	208-762-3890	Yes	\$3,000	\$4,500	\$36,000	\$54,000
Hayden	Hayden Valley Assisted Living	208-762-9292	Yes	\$2,900	\$3,700	\$34,800	\$44,400
Hayden	Lark's Haven	208-772-2146	Yes	\$2,500	\$3,800	\$30,000	\$45,600
Hayden	Sylvan House	208-762-4097	No	\$2,585	\$3,194	\$31,020	\$38,328
Hayden Lake	By The Lake - Honeysuckle	208-772-4394	Yes	\$3,200	\$4,000	\$38,400	\$48,000
Hayden Lake	By The Lake - St James	208-772-7468	Yes	\$3,000		\$36,000	
Idaho Falls	Arrow Point Assisted Living LLC	208-524-6320	Yes	\$2,500	\$5,000	\$30,000	\$60,000
Idaho Falls	Fairwinds - Sandcreek	208-542-6200	No	\$2,400	\$4,000	\$28,800	\$48,000
Idaho Falls	Lincoln Court Retirement Community	208-529-3456	Yes	\$2,100	\$2,940	\$25,200	\$35,280
Idaho Falls	Monticello Assisted Living	208-528-0467	Yes	\$2,800	\$3,300	\$33,600	\$39,600
Idaho Falls	Mount Vernon Assisted Living	208-528-0467	Yes	\$2,800	\$3,300	\$33,600	\$39,600
Idaho Falls	Parkwood Meadows Assisted Living Community	208-523-7800	Yes	\$2,815	\$3,815	\$33,780	\$45,780
Idaho Falls	Pine Brook Assisted Living Center of Idaho Falls	208-542-6856	Yes	\$2,550	\$3,750	\$30,600	\$45,000
Idaho Falls	Bonaventure of Idaho Falls	208-522-1591	No	\$2,595		\$31,140	
Jerome	Creekside Care Center	208-324-4941	Yes	\$2,400	\$3,000	\$28,800	\$36,000
Kimberly	Alpine Manor	208-734-1794	Yes	\$1,200	\$2,800	\$14,400	\$33,600
Kimberly	Alpine Manor - II	208-423-5417	Yes	\$2,800	\$2,800	\$33,600	\$33,600
Kimberly	Applegate Assisted Living	208-543-4020	Yes	\$2,500	\$2,500	\$30,000	\$30,000
Kootenai	Hearthstone Village	208-255-4849	Yes	\$3,600		\$43,200	
Kuna	Kuna Living Center	208-922-3536	Yes	\$2,700	\$3,400	\$32,400	\$40,800
Lava Hot Spring	Safe Haven Homes of Lava Hot Springs	208-776-5899	Yes	\$2,650	\$2,900	\$31,800	\$34,800
Lewiston	Emeritus at Juniper Meadows	208-746-8676	Yes	\$2,100	\$5,000	\$25,200	\$60,000
Lewiston	Golden Girls Manor	208-798-1933	No	\$2,600		\$31,200	

City	Assisted Living Facility Name	Phone Number	Accepts Medicaid	Lowest to Highest Quotes			
				Monthly		Yearly	
Lewiston	Living Springs Residential Care	208-743-2685	Yes	\$3,000	\$4,700	\$36,000	\$56,400
Lewiston	Pleasant Valley Residential Care	208-743-0026	Yes	\$2,500	\$3,800	\$30,000	\$45,600
Lewiston	Royal Plaza Retirement & Care Center	208-746-2800	Yes	\$1,957	\$3,532	\$23,484	\$42,384
Lewiston	Serenity Place Residential Care	208-743-5322	Yes	\$3,000	\$5,000	\$36,000	\$60,000
Lewiston	Unique Senior Care - Assisted Living	208-746-1077	Yes	\$2,400	\$2,800	\$28,800	\$33,600
Lewiston	Wedgewood Terrace	208-743-4545	Yes	\$2,750	\$3,016	\$33,000	\$36,192
McCall	Cottages of McCall, The	208-634-3883	No	\$2,400		\$28,800	
Meridian	Almost Home	208-888-4791	Yes	\$2,400	\$3,000	\$28,800	\$36,000
Meridian	Alpine Meadows Assisted Living	208-888-0090	Yes	\$2,300	\$3,900	\$27,600	\$46,800
Meridian	Aspen Ridge West Residential Care	208-362-1120	Yes	\$1,750		\$21,000	
Meridian	Beehive Homes - Kenmere	208-895-7914	Yes	\$3,000	\$3,400	\$36,000	\$40,800
Meridian	Beehive Homes - Kimra	208-888-2800	Yes	\$3,000	\$3,400	\$36,000	\$40,800
Meridian	Beehive Homes - Maryland	208-466-1641	Yes	\$3,000	\$3,400	\$36,000	\$40,800
Meridian	Diamond View Assisted Living Community	208-888-7030	Yes	\$2,300	\$3,500	\$27,600	\$42,000
Meridian	Edgewood Spring Creek Meridian LLC	208-884-6199	Yes	\$2,525	\$3,725	\$30,300	\$44,700
Meridian	Golden Years, Inc.	208-888-2800	Yes	\$2,800	\$3,400	\$33,600	\$40,800
Meridian	Meridian Care & Rehabilitation Center	208-888-7049	Yes	\$3,069	\$4,600	\$36,828	\$55,200
Meridian	Spring Creek Manor at Ustick LLC	208-287-2064	Yes	\$2,525	\$3,725	\$30,300	\$44,700
Middleton	Cottages of Middleton, the	208-585-5959	Yes	\$2,400	\$4,000	\$28,800	\$48,000
Montpelier	Bear Lake Manor	208-847-2400	Yes	\$2,475	\$3,475	\$29,700	\$41,700
Moscow	Clark House	208-882-3438	No	\$2,490	\$3,060	\$29,880	\$36,720
Mountain Home	Ashley Manor - Mountain Home I	208-587-9968	Yes	\$3,000	\$3,900	\$36,000	\$46,800
Mountain Home	Ashley Manor - Mountain Home II	208-587-3432	Yes	\$3,000	\$3,900	\$36,000	\$46,800
Mountain Home	Cedar Crest Residential Care	208-587-9073	Yes	\$2,500	\$2,500	\$30,000	\$30,000
Mountain Home	Cottages of Mountain Home, The	208-580-1121	No	\$2,400		\$28,800	
Nampa	Advanced Assisted Living	208-461-3216	Yes	\$2,000		\$24,000	
Nampa	Aging Gracefully Home Care	208-461-7822	Yes	\$2,100	\$3,500	\$25,200	\$42,000
Nampa	Amerihome Assisted Living	208-284-0961	Yes	\$2,500	\$3,500	\$30,000	\$42,000
Nampa	Brookstone Village	208-468-7714	Yes	\$1,450	\$3,850	\$17,400	\$46,200
Nampa	Cottages of Nampa, The	208-463-4941	No	\$2,700	\$4,000	\$32,400	\$48,000
Nampa	Karcher Estates	208-465-4935	Yes	\$2,740	\$3,200	\$32,880	\$38,400
Nampa	Park Place Assisted Living Community	208-465-7275	Yes	\$2,099	\$2,699	\$25,188	\$32,388
Nampa	Streamside Assisted Living	208-442-0097	Yes	\$2,000	\$3,500	\$24,000	\$42,000

City	Assisted Living Facility Name	Phone Number	Accepts Medicaid	Lowest to Highest Quotes			
				Monthly		Yearly	
Nampa	Sunny Ridge Rehabilitation & Retirement Center	208-467-7298	Yes	\$2,504	\$2,672	\$30,048	\$32,064
Orofino	Brookside Landing	208-476-2000	Yes	\$1,495	\$4,695	\$17,940	\$56,340
Parma	Parma Living Center	208-722-5496	No	\$2,500	\$3,700	\$30,000	\$44,400
Payette	Cottages of Payette, The	208-642-6199	Yes	\$3,000	\$4,000	\$36,000	\$48,000
Payette	Royal Villa	208-642-9808	Yes	\$1,900	\$3,500	\$22,800	\$42,000
Pinehurst	Regency Pinehurst	208-682-9170	Yes	\$4,000	\$4,500	\$48,000	\$54,000
Pocatello	Elegant Residential Assisted Living	208-478-9400	Yes	\$2,600	\$3,500	\$31,200	\$42,000
Pocatello	Emeritus at Highland Hills	208-237-6866	Yes	\$1,850	\$2,850	\$22,200	\$34,200
Pocatello	Gables of Pocatello	208-232-1091	Yes	\$2,650	\$3,050	\$31,800	\$36,600
Pocatello	Juniper Grove Assisted Living	800-261-2443	Yes	\$2,650	\$2,900	\$31,800	\$34,800
Pocatello	Pocatello Assisted Living Center	208-232-2610	Yes	\$1,800	\$2,600	\$21,600	\$31,200
Pocatello	Quail Ridge Assisted Living	208-233-8875	Yes	\$2,865	\$3,565	\$34,380	\$42,780
Pocatello	Rosetta Assisted Living - Delphic	208-238-9215	Yes	\$2,880	\$3,507	\$34,560	\$42,084
Post Falls	Bridge at Post Falls, The	208-773-3701	No	\$2,040	\$4,280	\$24,480	\$51,360
Post Falls	Living Springs Inc.	208-773-6145	Yes	\$2,800	\$3,500	\$33,600	\$42,000
Post Falls	Lodge at Riverside Harbor #1, The	208-457-3403	No	\$2,950	\$3,650	\$35,400	\$43,800
Preston	Golden Age Heritage Home	208-852-2273	Yes	\$2,550	\$2,950	\$30,600	\$35,400
Rexburg	Heritage Homes of Rexburg	208-356-7668	Yes	\$2,150	\$3,150	\$25,800	\$37,800
Rexburg	Homestead Assisted Living Center of Rexburg	208-351-8359	Yes	\$2,200	\$3,000	\$26,400	\$36,000
Rigby	Great Oaks Assisted Living	208-745-6229	Yes	\$2,400	\$3,200	\$28,800	\$38,400
Rigby	Pine Brook Assisted Living Center	208-745-0100	Yes	\$2,550	\$3,150	\$30,600	\$37,800
Rupert	Autumn Haven of Rupert	208-436-3200	Yes	\$2,790	\$3,190	\$33,480	\$38,280
Salmon	Discovery Care Center of Salmon, The	208-756-8391	Yes	\$2,400	\$4,500	\$28,800	\$54,000
Salmon	Meadows Assisted Living Center	208-756-1043	No	\$2,100	\$3,000	\$25,200	\$36,000
Sandpoint	Bridge Assisted Living at Sandpoint	208-263-1524	No	\$2,860	\$3,600	\$34,320	\$43,200
Sandpoint	Evergreen - Idaho Healthcare Sandpoint	208-265-2354	Yes	\$2,300	\$3,000	\$27,600	\$36,000
Sandpoint	Huckleberry Retirement Homes II	208-255-7248	Yes	\$2,200	\$2,400	\$26,400	\$28,800
Sandpoint	Huckleberry Retirement Homes IV	208-255-5999	Yes	\$2,300		\$27,600	
Shelley	Gables of Shelley	208-357-3110	Yes	\$3,125	\$4,325	\$37,500	\$51,900
Shelley	Safe Haven Homes of Shelley	208-357-3589	Yes	\$2,500	\$2,500	\$30,000	\$30,000
Silverton	Silver Wood Village Assisted Living	208-556-1147	Yes	\$3,010	\$4,559	\$36,120	\$54,708
Soda Springs	Edgewood Spring Creek Soda Springs LLC	208-547-0257	Yes	\$2,550	\$3,075	\$30,600	\$36,900
Spirit Lake	Aspen Springs Assisted Living	208-263-2314	Yes	\$2,800	\$4,500	\$33,600	\$54,000

City	Assisted Living Facility Name	Phone Number	Accepts Medicaid	Lowest to Highest Quotes			
				Monthly		Yearly	
Spirit Lake	Rose Terrace Country Homes	208-623-6154	Yes	\$2,800	\$3,100	\$33,600	\$37,200
Star	Country Time Assisted Living	208-286-0668	Yes	\$2,900	\$3,300	\$34,800	\$39,600
Twin Falls	Birchwood Retirement Estate	208-734-4445	Yes	\$2,440	\$2,440	\$29,280	\$29,280
Twin Falls	Bridgeview Estates	208-736-3933	No	\$2,768	\$4,277	\$33,216	\$51,324
Twin Falls	Chardonnay Assisted Living	208-736-4808	Yes	\$3,000	\$4,900	\$36,000	\$58,800
Twin Falls	Country Living	208-326-6560	Yes	\$2,460	\$3,000	\$29,520	\$36,000
Twin Falls	Divine Living Centers at Curry Retirement Estate	208-734-0626	Yes	\$2,250	\$2,550	\$27,000	\$30,600
Twin Falls	Heritage Assisted Living of Twin Falls	208-733-9064	Yes	\$2,695	\$3,195	\$32,340	\$38,340
Twin Falls	Heritage-Woodstone Assisted Living	208-734-6062	Yes	\$2,695	\$3,195	\$32,340	\$38,340
Twin Falls	Wynwood at Twin Falls	208-735-0700	Yes	\$2,200		\$26,400	
Weiser	Cottages of Weiser, The	208-414-4200	No	\$2,400		\$28,800	
Weiser	Indianhead Estates	208-549-3455	Yes	\$2,150	\$3,800	\$25,800	\$45,600
Wendell	Safe Haven Homes of Wendell	208-536-6623	Yes	\$2,300	\$3,250	\$27,600	\$39,000

Average Assisted Living Prices Range Lowest to Highest		
Daily	Monthly	Yearly
\$85 - \$113	\$2,587 - \$3,435	\$31,048 - \$41,221

Quotes as of September 2013. Prices and coverage are subject to change. All prices are rounded to the nearest dollar. Quotes are based upon the lowest quoted prices. The lowest price may be for single or double occupancy. A facility accepting Medicaid does not guarantee that a Medicaid bed is available. **Rates vary by level of care. Prices may be higher for memory, behavioral and other specialized care.**



Idaho Assisted Living Stand-Alone Memory Care Unit Prices



Assisted living facilities provide housing and services to individuals needing assistance with daily living activities such as bathing, mobility and companionship but do not require complex medical care. Some agencies offer short-term caregiver respite care services. Assisted living facilities do not accept Medicare payments.

While many assisted living facilities provide care for people with memory or thinking problems, the prices below are for facilities offering some form of stand-alone memory care.

City	Assisted Living Facility Name	Phone Number	Accepts Medicaid	Lowest to Highest Quotes			
				Monthly		Yearly	
Ammon	Peak Village	208-522-4711	Yes	\$2,635	\$3,220	\$31,620	\$38,640
Blackfoot	Gables of Blackfoot	208-785-2506	Yes	\$4,400	\$4,400	\$52,800	\$52,800
Blackfoot	Willows, The	208-782-1478	Yes	\$3,300	\$6,000	\$39,600	\$72,000
Boise	Aarenbrooke Place	208-376-1300	Yes	\$3,900	\$4,900	\$46,800	\$58,800
Boise	Amber Lane Residence	208-336-5004	Yes	\$3,800		\$45,600	
Boise	Ashley Manor - Highmont	208-377-4107	Yes	\$3,400	\$4,900	\$40,800	\$58,800
Boise	Ashley Manor - Cloverdale	208-377-4929	Yes	\$3,400	\$4,900	\$40,800	\$58,800
Boise	Ashley Manor - Elgin	208-327-9960	Yes	\$3,400	\$4,900	\$40,800	\$58,800
Boise	Ashley Manor - Harmony	208-331-9228	Yes	\$3,400	\$4,900	\$40,800	\$58,800
Boise	Ashley Manor - Hill Road	208-344-5807	Yes	\$3,400	\$4,900	\$40,800	\$58,800
Boise	Ashley Manor - Hyde Park	208-424-8107	Yes	\$3,400	\$4,900	\$40,800	\$58,800
Boise	Ashley Manor - Orchard	208-388-8909	Yes	\$3,400	\$4,900	\$40,800	\$58,800
Boise	Cottages of Boise, The	208-853-1255	Yes	\$2,400	\$5,000	\$28,800	\$60,000
Boise	Edgewood Spring Creek Boise LLC	208-954-5661	Yes	\$4,100	\$6,100	\$49,200	\$73,200
Boise	Heritage Assisted Living of Boise	208-376-4191	Yes	\$3,295	\$3,595	\$39,540	\$43,140
Boise	Ivy Place Residence	208-426-8033	Yes	\$3,800	\$3,800	\$45,600	\$45,600
Boise	Overland Court Generations Memory Care	208-322-0955	No	\$2,895	\$3,995	\$34,740	\$47,940
Boise	Park Center Assisted Living	208-343-0832	Yes	\$3,500	\$4,300	\$42,000	\$51,600
Boise	Regency Columbia Village	208-344-2954	Yes	\$2,895	\$3,895	\$34,740	\$46,740
Boise	Willow Park Assisted Living	208-373-1234	No	\$3,660	\$5,000	\$43,920	\$60,000
Bonnars Ferry	Ace Elder Care	208-267-6501	Yes	\$2,500	\$3,200	\$30,000	\$38,400
Burley	Highland Estates	208-678-4411	Yes	\$3,500	\$4,000	\$42,000	\$48,000
Burley	Rosetta Assisted Living - Hiland	208-677-5451	Yes	\$3,241	\$4,400	\$38,892	\$52,800
Caldwell	Ashley Manor - Crescent	208-454-4160	Yes	\$2,800	\$4,200	\$33,600	\$50,400

City	Assisted Living Facility Name	Phone Number	Accepts Medicaid	Lowest to Highest Quotes			
				Monthly		Yearly	
Caldwell	Ashley Manor - Willow	208-459-2948	Yes	\$2,800	\$4,200	\$33,600	\$50,400
Caldwell	Prestige Assisted Living at Autumn Wind	208-459-3335	Yes	\$4,240		\$50,880	
Chubbuck	Ashley Manor - Hawthorne	208-637-1200	Yes	\$3,100	\$4,500	\$37,200	\$54,000
Chubbuck	Emeritus at Ridge Wind	208-237-3000	Yes	\$3,800		\$45,600	
Coeur D'Alene	Bristol Heights Assisted Living	208-661-6173	Yes	\$2,900	\$3,400	\$34,800	\$40,800
Coeur D'Alene	Four Seasons Assisted Living	208-665-2100	Yes	\$2,900	\$3,200	\$34,800	\$38,400
Coeur D'Alene	Rose Terrace Cottages	208-665-0580	Yes	\$3,000	\$4,500	\$36,000	\$54,000
Eagle	Aarenbrooke Place	208-938-4552	Yes	\$3,900	\$4,900	\$46,800	\$58,800
Eagle	Ashley Manor - Eagle Ashley	208-939-4602	Yes	\$3,400	\$4,900	\$40,800	\$58,800
Eagle	Paramount Parks Health Care at Eagle	208-939-9978	No	\$3,800	\$4,600	\$45,600	\$55,200
Emmett	Cottages of Emmett, The	208-365-9490	No	\$2,400		\$28,800	
Emmett	Emmett Serenity Living	208-365-2474	Yes		\$5,000		\$60,000
Emmett	Emmett Serenity Retirement & Assisted Living	208-365-1122	Yes		\$5,000		\$60,000
Filer	Cedar Draw Living Center	208-326-3342	Yes	\$3,100		\$37,200	
Garden City	Emerson House at River Pointe	208-377-3177	Yes	\$3,950	\$5,000	\$47,400	\$60,000
Hayden Lake	By The Lake - Honeysuckle	208-772-4394	Yes	\$3,700	\$4,000	\$44,400	\$48,000
Hayden Lake	By The Lake - St James	208-772-7468	Yes	\$3,000		\$36,000	
Idaho Falls	Bonaventure of Idaho Falls	208-522-1591	No	\$3,395		\$40,740	
Jerome	Ashley Manor - Lincoln	208-324-1354	Yes	\$3,100	\$4,600	\$37,200	\$55,200
Kimberly	Alpine Manor - II	208-423-5417	Yes	\$2,800	\$2,800	\$33,600	\$33,600
Kimberly	Ashley Manor - Buttercup	208-423-5971	Yes	\$3,100	\$4,600	\$37,200	\$55,200
Kootenai	Hearthstone Village	208-255-4849	Yes	\$3,600		\$43,200	
Kuna	Kuna Living Center	208-922-3536	Yes	\$2,700	\$3,400	\$32,400	\$40,800
Lewiston	Serenity Place Dementia Care	208-743-5322	Yes	\$3,000	\$4,500	\$36,000	\$54,000
Lewiston	Wedgewood Terrace	208-743-4545	Yes	\$3,750	\$3,960	\$45,000	\$47,520
Meridian	Beehive Homes - Oakcrest	208-888-2377	Yes	\$3,000	\$3,400	\$36,000	\$40,800
Meridian	Diamond View Assisted Living Community	208-888-7030	Yes	\$2,900	\$3,400	\$34,800	\$40,800
Meridian	Meridian Memory Care	208-884-6199	Yes	\$4,100	\$5,050	\$49,200	\$60,600
Middleton	Ashley Manor - Middleton	208-585-2310	Yes	\$3,000	\$4,700	\$36,000	\$56,400
Middleton	Cottages of Middleton, The	208-585-5959	Yes	\$2,400	\$4,000	\$28,800	\$48,000
Mountain Home	Ashley Manor - Mountain Home III	208-587-0144	Yes	\$3,000	\$3,900	\$36,000	\$46,800
Nampa	Ashley Manor - Midland I	208-463-0259	Yes	\$3,300	\$4,700	\$39,600	\$56,400
Nampa	Ashley Manor - Midland II	208-461-1452	Yes	\$3,300	\$4,700	\$39,600	\$56,400
Nampa	Brookstone Village	208-468-7714	Yes	\$1,450	\$3,850	\$17,400	\$46,200

City	Assisted Living Facility Name	Phone Number	Accepts Medicaid	Lowest to Highest Quotes			
				Monthly		Yearly	
Nampa	Cottages of Nampa, The	208-463-4941	No	\$2,700	\$4,000	\$32,400	\$48,000
Nampa	Park Place Assisted Living Community	208-465-7275	Yes	\$3,099	\$3,999	\$37,188	\$47,988
Nampa	Streamside Alzheimer Care	208-461-1172	Yes	\$3,000	\$5,000	\$36,000	\$60,000
Orofino	Brookside Landing	208-476-2000	Yes	\$1,495	\$4,695	\$17,940	\$56,340
Payette	Ashley Manor - Beverly Hills	208-642-1711	Yes	\$3,200	\$4,000	\$38,400	\$48,000
Pocatello	Ashley Manor - Cedar	208-478-2094	Yes	\$3,100	\$4,500	\$37,200	\$54,000
Pocatello	Rosetta Assisted Living - Delphic	208-238-9215	Yes	\$2,880	\$3,507	\$34,560	\$42,084
Preston	Golden Age Heritage Home	208-852-2273	Yes	\$2,950		\$35,400	
Rexburg	Heritage Homes of Rexburg	208-356-7668	Yes	\$2,150	\$3,150	\$25,800	\$37,800
Rexburg	Homestead Assisted Living Center of Rexburg	208-351-8359	Yes	\$3,000	\$3,000	\$36,000	\$36,000
Rigby	Pine Brook Assisted Living Center	208-745-0100	Yes	\$2,550	\$3,150	\$30,600	\$37,800
Twin Falls	Heritage Assisted Living of Twin Falls	208-733-9064	Yes	\$3,995		\$47,940	
Twin Falls	Heritage-Woodstone Assisted Living	208-734-6062	Yes	\$3,995	\$3,995	\$47,940	\$47,940
Weiser	Cottages of Weiser, The	208-414-4200	No	\$2,400		\$28,800	

Average Stand-Alone Memory Care Unit Assisted Living Prices Range Lowest to Highest		
Daily	Monthly	Yearly
\$104-\$141	\$3,176-\$4,285	\$38,112 - \$51,415

Quotes as of September 2013. Prices and coverage are subject to change. All prices are rounded to the nearest dollar. Quotes are based upon the lowest quoted price. The lowest price may be for single or double occupancy. A facility accepting Medicaid does not guarantee that a Medicaid bed is available. **Rates vary by level of care. Prices may be higher for memory, behavioral and other specialized care.**



Idaho Nursing Home Prices



Nursing homes serve as temporary homes while recovering from an illness, accident or medical procedure such as surgery. They may also serve as permanent homes for those unable to live at home, or in facilities offering lower levels of care, due to medical conditions, illness or frailty. Some nursing homes offer short-term caregiver respite care services.

City	Nursing Home Name	Phone Number	Private Room		Semi-Private Room	
			Daily Cost	Monthly Cost	Daily Cost	Monthly Cost
American Falls	Power County Nursing Home	208-226-3200	\$225	\$6,844	\$225	\$6,844
Ashton	Ashton Living Center	208-652-7461	\$176	\$5,353	\$166	\$5,049
Blackfoot	Bingham Memorial Skilled Nursing & Rehab Center	208-785-4101	\$214	\$6,509	\$214	\$6,509
Boise	Advamere Transitional Care & Rehabilitation Center of Boise	208-345-4464	\$237	\$7,209	\$215	\$6,540
Boise	Genesis Health Care Capital Center	208-375-3700	\$241	\$7,330	\$223	\$6,783
Boise	Idaho State Veterans Home - Boise	208-334-5000	N/A	N/A	\$163	\$4,958
Boise	Life Care Center of Boise	208-376-5273	\$264	\$8,030	\$234	\$7,118
Boise	Life Care Center of Treasure Valley	208-377-1900	\$272	\$8,273	\$247	\$7,513
Boise	Life Care Center of Valley View	208-854-8500	\$312	\$9,490	\$225	\$6,844
Boise	Good Samaritan Society - Boise Village	208-343-7726	\$290	\$8,821	\$290	\$8,821
Boise	Marquis Care at Shaw Mountain	208-343-7717	\$272	\$8,273	\$248	\$7,543
Bonnars Ferry	Boundary County Nursing Home	208-267-3141	\$273	\$8,304	\$246	\$7,483
Buhl	Desert View Care Center of Buhl	208-543-6401	\$290	\$8,821	\$285	\$8,669
Burley	Mini-Cassia Care Center	208-678-9474	\$325	\$9,885	\$300	\$9,125
Burley	Parke View Rehab and Care Center	208-677-3073	\$223	\$6,783	\$210	\$6,388
Caldwell	Kindred Nursing and Rehab - Caldwell	208-459-1522	\$298	\$9,064	\$275	\$8,365
Caldwell	Kindred Nursing and Rehab - Canyon West	208-459-0808	N/A	N/A	\$215	\$6,540
Coeur D'Alene	Ivy Court	208-667-6486	\$251	\$7,635	\$232	\$7,057
Coeur D'Alene	Lacrosse Health & Rehab Center	208-664-2185	\$244	\$7,424	\$231	\$7,024
Coeur D'Alene	Life Care Center of Coeur D'Alene	208-762-1122	\$242	\$7,361	\$224	\$6,813
Coeur D'Alene	Pinewood Care Center	208-664-8128	\$219	\$6,661	\$199	\$6,053
Emmett	Cherry Ridge at Emmett Care & Rehab	208-365-3597	\$208	\$6,327	\$202	\$6,144
Emmett	River's Edge Rehabilitation and Living Center	208-365-4425	\$205	\$6,235	\$200	\$6,083
Gooding	Bennett Hills Care and Rehabilitation Center	208-934-5601	\$206	\$6,266	\$206	\$6,266
Grangeville	Grangeville Health & Rehab Center	208-983-1131	\$204	\$6,205	\$187	\$5,688
Hailey	Safe Haven	208-788-7180	\$240	\$7,300	\$240	\$7,300
Homedale	Owyhee Health & Rehab Center	208-337-3168	\$212	\$6,448	\$212	\$6,448

City	Nursing Home Name	Phone Number	Private Room		Semi-Private Room	
			Daily Cost	Monthly Cost	Daily Cost	Monthly Cost
Idaho Falls	Life Care Center of Idaho Falls	208-529-4567	\$217	\$6,600	\$205	\$6,235
Idaho Falls	Good Samaritan Society - Idaho Falls Village	208-523-4795	\$220	\$6,692	\$210	\$6,388
Kellogg	Kindred Nursing & Rehab - Mountain Valley	208-784-1283	\$195	\$5,931	\$185	\$5,627
Kimberly	Oak Creek Rehab Center of Kimberly	208-423-5591	\$320	\$9,733	\$315	\$9,581
Lewiston	Idaho State Veterans Home - Lewiston	208-799-3422	N/A	N/A	\$163	\$4,958
Lewiston	Kindred Nursing and Rehab - Lewiston	208-743-9543	\$206	\$6,266	\$196	\$5,962
Lewiston	Life Care Center of Lewiston	208-798-8500	\$250	\$7,604	\$193	\$5,870
Lewiston	Prestige Care & Rehabilitation - The Orchards	208-743-4558	\$206	\$6,266	\$201	\$6,114
Lewiston	Royal Plaza Retirement & Care Center LLC	208-746-2855	\$215	\$6,540	\$205	\$6,235
Malad	Oneida County Hospital & Long Term Care Facility	208-766-2231	\$260	\$7,908	\$200	\$6,083
McCall	McCall Rehabilitation & Care Center	208-634-2112	N/A	N/A	\$200	\$6,083
Meridian	Meridian Care & Rehabilitation Center	208-888-7049	\$277	\$8,432	\$248	\$7,533
Moscow	Good Samaritan Society - Moscow Village	208-882-6560	\$257	\$7,802	\$238	\$7,239
Moscow	Kindred Nursing and Rehab - Aspen Park	208-882-4576	\$256	\$7,787	\$232	\$7,057
Mountain Home	St. Luke's Elmore Long Term Care	208-587-8401	\$242	\$7,361	\$242	\$7,361
Nampa	Karcher Estates	208-465-4935	\$245	\$7,452	\$215	\$6,540
Nampa	Kindred Nursing & Rehab - Nampa	208-466-9292	\$247	\$7,513	\$236	\$7,178
Nampa	Sunny Ridge Rehabilitation & Retirement Center	208-467-7298	\$218	\$6,631	\$218	\$6,631
Nampa	Trinity Mission Health & Rehab of Holly	208-467-5721	\$245	\$7,452	\$225	\$6,844
Nampa	Trinity Mission Health & Rehab of Midland	208-466-7803	\$213	\$6,479	\$198	\$6,023
Orofino	Clearwater Health & Rehabilitation	208-476-4568	\$188	\$5,718	\$183	\$5,566
Payette	Payette Care & Rehabilitation Center	208-642-4455	\$217	\$6,600	\$206	\$6,266
Pocatello	Monte Vista Hills Healthcare Center	208-233-1411	\$190	\$5,779	\$190	\$5,779
Pocatello	Pocatello Care & Rehab Center	208-478-3397	\$220	\$6,692	\$194	\$5,901
Pocatello	Quinn Meadows Rehabilitation & Care Center	208-637-8888	\$234	\$7,102	\$218	\$6,631
Pocatello	Safe Haven Care Center of Pocatello	208-232-2570	\$295	\$8,973	\$240	\$7,300
Pocatello	Idaho State Veterans Home - Pocatello	208-236-6340	N/A	N/A	\$163	\$4,958
Post Falls	Life Care Center of Post Falls	208-777-0318	\$253	\$7,695	\$232	\$7,057
Rexburg	Rexburg Care & Rehabilitation Center	208-356-0220	\$223	\$6,783	\$212	\$6,448
Rupert	Countryside Care & Rehabilitation	208-436-0481	\$220	\$6,692	N/A	N/A
Salmon	Discovery Care Center	208-756-8391	N/A	N/A	\$207	\$6,296
Sandpoint	Life Care Center of Sandpoint	208-265-9299	\$234	\$7,118	\$227	\$6,905
Sandpoint	Valley Vista Care Center of Sandpoint	208-265-4514	\$231	\$7,026	\$217	\$6,600
Shoshone	Lincoln County Care Center	208-886-2228	\$235	\$7,148	\$230	\$6,996
Silverton	Good Samaritan Society - Silver Wood Village	208-556-1147	\$248	\$7,553	\$226	\$6,874
Soda Springs	Caribou Memorial Living Center	208-547-3341	\$233	\$7,087	\$230	\$6,996
St. Maries	Valley Vista Care Center of St. Maries	208-245-4576	\$231	\$7,026	\$217	\$6,600
Twin Falls	Bridgeview Estates	208-736-3933	\$234	\$7,118	\$228	\$6,927
Twin Falls	River Ridge Care & Rehabilitation Center	208-734-8645	\$219	\$6,661	\$219	\$6,661

City	Nursing Home Name	Phone Number	Private Room		Semi-Private Room	
			Daily Cost	Monthly Cost	Daily Cost	Monthly Cost
Twin Falls	Twin Falls Care & Rehabilitation Center	208-734-4264	\$214	\$6,509	\$196	\$5,962
Weiser	Kindred Nursing & Rehabilitation - Weiser	208-549-2416	\$220	\$6,692	\$212	\$6,448
Average Nursing Home Costs						
Daily Private	Daily Semi-Private	Monthly Private	Monthly Semi-Private	Yearly Private	Yearly Semi-Private	Yearly Semi-Private
\$238	\$219	\$7,246	\$6,667	\$86,956	\$80,002	\$80,002

Quotes as of September 2013. Prices and coverage are subject to change. Quotes are based upon the lowest quoted price. Monthly cost calculated by multiplying the daily price by 365 days, divided by 12 months. Yearly cost calculated by multiplying the daily price by 365 days. All prices are rounded to the nearest dollar. **Rates vary by level of care. Prices may be higher for memory, behavioral and other specialized care.**

Is Long-Term Care Insurance Right For Me?

Long-term care insurance is one way to help pay for long-term care services, but is not for everyone. There are many factors to consider before purchasing a policy. The chart below is a starting point to decide if long-term care insurance is right for you.

If you purchased a policy two or more years ago, you may want to review it to determine if changes are needed to maintain adequate coverage for current costs of care.

It Probably Is NOT Right For You If:

- You doubt you could afford to pay the premiums, as they increase over time.
- You have extremely limited assets and resources.
- You already have trouble paying your bills.
- You are on Medicaid.

It May Be Right For You If:

- You have significant assets and income that you do not want to use, or sell to pay for long-term care services.
- You want to remain independent of support from others.
- You want flexibility for choosing the type of services you receive and care setting.
- Your family has a history of chronic illness such as cancer, diabetes, Alzheimer's Disease, stroke, dementia, or Parkinson's Disease.
- You can afford to pay the premiums, cost of care during the elimination period, and the daily cost-share amount once receiving your benefits, without financial difficulty.



Standard Long-Term Care Insurance Prices

Male



The prices quoted below are for a standard rate policy that covers: • \$250 in services a day • Elimination period of 90 days • Coverage for three years • Compound inflation protection of 5% • Coverage of nursing home, home care, assisted living and community care benefits • Tax qualified policy

Monthly Standard Rate Premiums

Company Name	Age 55	Age 60	Age 65	Age 70	Age 75
Bankers Life and Casualty Company	\$607	\$698	\$845	\$1,104	\$1,479
Country Life Insurance Company	\$354	\$402	\$481	\$674	\$960
Genworth Life Insurance Company	\$354	\$424	\$568	\$863	\$1,769
Life Secure Insurance Company	\$332	\$431	\$573	\$854	\$1,330
Massachusetts Mutual Life Insurance Company	\$528	\$563	\$670	\$915	\$1,354
MedAmerica Insurance Company	\$191	\$260	\$384	\$575	\$858
Mutual of Omaha Insurance Company	\$466	\$509	\$617	\$867	\$1,248
Transamerica Life Insurance Company	\$490	\$532	\$613	\$780	\$1,091
United of Omaha Life Insurance Company	\$475	\$519	\$630	\$884	\$1,273
Average Monthly Premiums	\$422	\$482	\$598	\$835	\$1,263

All prices are rounded to the nearest dollar. If you desire less coverage, qualify for a discount or best rate, prices could be lower. See section on discounts.



Standard Long-Term Care Insurance Prices

Female



The prices quoted below are for a standard rate policy that covers: • \$250 in services a day • Elimination period of 90 days • Coverage for three years • Compound inflation protection of 5% • Coverage of nursing home, home care, assisted living and community care benefits • Tax qualified policy

Monthly Standard Rate Premiums

Company Name	Age 55	Age 60	Age 65	Age 70	Age 75
Bankers Life and Casualty Company	\$607	\$698	\$845	\$1,104	\$1,479
Country Life Insurance Company	\$354	\$402	\$481	\$674	\$960
Genworth Life Insurance Company	\$572	\$620	\$802	\$1,208	\$2,161
Life Secure Insurance Company	\$332	\$431	\$573	\$854	\$1,330
Massachusetts Mutual Life Insurance Company	\$528	\$563	\$670	\$915	\$1,354
MedAmerica Insurance Company	\$191	\$260	\$384	\$575	\$858
Mutual of Omaha Insurance Company	\$466	\$509	\$617	\$867	\$1,248
Transamerica Life Insurance Company	\$746	\$810	\$935	\$1,189	\$1,662
United of Omaha Life Insurance Company	\$475	\$519	\$630	\$884	\$1,273
Average Monthly Premiums	\$475	\$535	\$660	\$919	\$1,370

All prices are rounded to the nearest dollar. If you desire less coverage, qualify for a discount or best rate, prices could be lower. See section on discounts.

Idaho Long-Term Care Partnership Program

Long-term Care Partnership Policies became available in Idaho in 2007. The Long Term Care Partnership is a partnership between state and private insurance companies.

Long term care Partnership qualified policies in Idaho must:

- Offer comprehensive benefits (cover nursing home and home care services)
- Be tax qualified
- Provide certain specific consumer protections
- Include inflation protection of at least 5%
- Be certified by the State as meeting the specific requirements

State insurance departments are responsible for ensuring that individuals selling Partnership policies are trained and understand how the policies relate to public and private coverage options.

How Do the Policies Help Protect My Assets?

Partnership qualified policies provides certain unique benefits. They allow you the right to apply for Medicaid under modified eligibility rules including an **asset disregard**. An asset disregard allows you to keep assets beyond the standard limit and qualify for Medicaid long-term care services.

The amount of assets Medicaid will disregard is equal to the amount of the benefits you actually receive under your long-term care Partnership qualified policy. Since these policies must include inflation protection, the amount of the benefits you receive can be higher than the amount of insurance protection you originally purchased.

If you have a Partnership-qualified long term care insurance policy and receive \$100,000 in benefits, you can apply for Medicaid and, if eligible, retain \$100,000 worth of assets over and above the state's Medicaid asset threshold. In most states the asset threshold is \$2,000 for a single person, and higher for married couples.



Partnership Long-term Care Insurance Policy Prices

Male



The prices quoted below are for a Partnership Policy that covers: • \$250 in services a day • Elimination period of 90 days • Coverage for three years • Compound inflation protection of 5% • Coverage of nursing home, home care, assisted living and community care benefits

Monthly Standard Rate Premiums

Company Name	Age 55	Age 60	Age 65	Age 70	Age 75
Bankers Life and Casualty Company	\$607	\$698	\$845	\$1,104	\$1,479
Country Life Insurance Company	\$354	\$402	\$481	\$674	\$960
Genworth Life Insurance Company	\$354	\$424	\$568	\$863	\$1,769
Life Secure Insurance Company	\$332	\$431	\$573	\$854	\$1,330
Massachusetts Mutual Life Insurance Company	\$528	\$563	\$670	\$915	\$1,354
MedAmerica Insurance Company	\$191	\$260	\$384	\$575	\$858
Mutual of Omaha Insurance Company	\$466	\$509	\$617	\$867	\$1,248
Transamerica Life Insurance Company	\$490	\$532	\$613	\$780	\$1,091
United of Omaha Life Insurance Company	\$475	\$519	\$630	\$884	\$1,273
Average Monthly Premiums	\$422	\$482	\$598	\$835	\$1,263

All prices are rounded to the nearest dollar. Prices could be lower if you desire less coverage or qualify for a discount or best rate. See section on discounts.



Partnership Long-term Care Insurance Policy Prices Female



The prices quoted below are for a Partnership Policy that covers: • \$250 in services a day • Elimination period of 90 days • Coverage for three years • Compound inflation protection of 5% • Coverage of nursing home, home care, assisted living and community care benefits

Monthly Standard Rate Premiums					
Company Name	Age 55	Age 60	Age 65	Age 70	Age 75
Bankers Life and Casualty Company	\$607	\$698	\$845	\$1,104	\$1,479
Country Life Insurance Company	\$354	\$402	\$481	\$674	\$960
Genworth Life Insurance Company	\$572	\$620	\$802	\$1,208	\$2,161
Life Secure Insurance Company	\$332	\$431	\$573	\$854	\$1,330
Massachusetts Mutual Life Insurance Company	\$528	\$563	\$670	\$915	\$1,354
MedAmerica Insurance Company	\$191	\$260	\$384	\$575	\$858
Mutual of Omaha Insurance Company	\$466	\$509	\$617	\$867	\$1,248
Transamerica Life Insurance Company	\$746	\$810	\$935	\$1,189	\$1,662
United of Omaha Life Insurance Company	\$475	\$519	\$630	\$884	\$1,273
Average Monthly Premiums	\$475	\$535	\$660	\$919	\$1,370

All prices are rounded to the nearest dollar. If you desire less coverage, or qualify for a discount or best rate, prices could be lower. See page 30 for discount information.

Example of How a Partnership Qualified Policy Works

John, a single man, purchases a Partnership policy with a value of \$100,000. Some years later he receives benefits under that policy up to the policy's lifetime maximum coverage (adjusted for inflation) equaling \$150,000. John eventually requires more long-term care services, and applies for Medicaid. If John's policy was not a Partnership-qualified policy, in order to qualify for Medicaid, he would be entitled to keep only \$2,000 in assets. He would have to spend down any assets over and above this amount.

However, because John bought a Partnership-qualified policy, if he needs to apply for Medicaid and is deemed eligible, he can keep \$152,000 in assets and the State will not recover those funds after his death. However, any assets John has over and above the \$152,000 would have to be spent in order for him to be eligible for Medicaid. He would also have to satisfy the income, general eligibility and functional eligibility requirements for Medicaid to qualify.

Important Consumer Considerations

- A Partnership qualified policy is certified by the State and must include the level of inflation protection coverage required by the State. **You must have a Partnership policy to be eligible for the asset disregard when applying for Medicaid.** Partnership and non-partnership policies can be the same, so **it is important to verify the long-term care insurance policy you buy is a Partnership qualified policy.**
- Policies issued prior to a state Partnership Program's effective date (Idaho's date 1-2007) will not be considered Partnership-qualified.
- Partnership Programs require agents to meet educational requirements beyond those generally required to sell insurance. Only purchase a Partnership qualified policy from an agent that is trained and authorized to sell this type of coverage.
- Eligibility for Medicaid is not automatic. You must still apply and meet the income, functional and general eligibility requirements of the Medicaid program in Idaho.
- States with Partnership programs practice "reciprocity" and honor the asset disregard earned under a Partnership policy purchased in a different state. However, States can "opt out" of this requirement at any time.

Who Do I Contact For More Information?

For more information on Idaho's Long-Term Care Partnership Program, call Nora S. Wells with the Idaho Department of Insurance SHIBA Program at 208-736-4713 or visit http://www.doi.idaho.gov/company/LTC_partnership.aspx

Questions To Ask When Building Your Long-term Care Insurance Policy

How Much Do You Want to Pay? How Much Do You Want Your Policy to Pay?

How to Determine the Daily Benefit Amount You Will Need:

- It is very important to choose coverage offering a daily benefit amount close to the average daily cost for home health, assisted living and nursing home care in your area to keep pace with the rising cost of care.
- Use this guide to identify the average cost for home health care, assisted living and nursing home care in your area.
- Use the average cost for services in your area to estimate what your daily benefit amount should be.

How to Determine the Elimination Period (Waiting Period) You Want:

- The elimination period is a waiting period - the amount of time you must receive care services before receiving policy benefits. It is comparable to the deductible on other insurance policies, but uses days of service, rather than a dollar amount, as its measure. An elimination period can be from 0 to 180+ days.
- The longer the elimination period the lower the long-term care insurance premium.
- The shorter the elimination period the higher the long-term care insurance premium.
- Determine how long you could personally pay for long-term care without incurring financial distress and use that as a guideline for choosing an elimination period.

How to Determine the Years of Coverage You May Need:

- The average time people spend in some type of care facility is over one year.
- Consider your family health history and your current health when determining the benefit period.
- Does your family have a history of chronic illness? Have aging members of your family consistently needed to enter long-term care facilities?

Understanding Your Individual Coverage Choices, Conditions or Optional Riders to Your Policy

Riders - Provisions in a policy allowing for amendments to its terms and/or coverage.

Examples of Riders:

- **Compound Inflation Protection** increases your daily benefit amount each year, typically at a rate of 3% to 5%, to help ensure benefits cover the increasing costs of care over time. *If you purchase your policy while under age 70, compound inflation protection is critical.*
- **Non-Forfeiture Benefits** return at least part of the premiums paid if you cancel your policy or let it lapse.
- **Waiver of Premium** relieves the insured of paying the premiums while receiving benefits.
- **Premium Refund at Death** pays any premiums you paid minus any benefits paid to your estate.

Benefit trigger - An event or events that must occur before you can receive benefits under your long-term care insurance policy.

Ability to perform an Activity of Daily Living, or ADL is the most common standard used by insurance companies to determine the start of coverage. Most plans require a deficiency in the performance of at least two ADLs to start benefits.

ADLs most commonly used to determine eligibility for start of benefit use:

- **Bathing**—ability to get in and out of a bath tub or shower, or sponge bathe
- **Transferring**—ability to get in and out of bed, chair, or wheelchair.
- **Toileting**—ability to get to and from toilet and perform associated personal hygiene.
- **Dressing**—ability to put on and remove all items of clothing & braces or artificial limbs.
- **Continence**—ability to maintain control of bladder and bowel functions.
- **Eating**—ability to feed oneself or use a feeding tube.

Premium Waiver – a provision allowing you to stop paying your premium while you qualify for long-term care services.

Guaranteed Renewal – a provision ensuring your policy will not cancel unless you have used up your benefits or haven't paid your premiums.

Best Rate – rate quoted if you have minimal or no history of serious illness, or if you do not engage in certain lifestyle habits such as smoking.

Standard Rate – rate quoted if you have a history of illness, preexisting conditions, or engage in certain lifestyle habits such as smoking.

Federal Long-term Care Insurance Plan (FLTCIP) – Long term care insurance available to federal employees and U.S. Postal Service employees, active and retired members of the U.S. military, and their qualified relatives. . For more information on the Federal Long-term Care Insurance plan, visit: <https://www.ltcfeds.com/>

Remember: Long-term care policies are not standardized. Each company sells policies that offer and combine benefits in different ways. The price you pay will be based upon the benefits you select.

Long-term Care Insurance Tax Advantages

If you decide to purchase a policy you may be eligible for certain tax advantages. Consult with your tax advisor regarding the tax consequences in your situation.

Federal Deduction

- Federal law allows deductions for long-term care insurance premiums, medical, and dental expenses that exceed 7.5% of adjusted gross income.
- Long-term care insurance premium tax deduction amounts are subject to age limitations and are only available if you itemize your deductions.

State Deduction

- Idaho allows taxpayers to deduct 100% of premiums paid for qualified long-term care insurance plans that are not deducted on federal tax returns.

How Strong is My Insurance Company Financially?

It is natural to want assurance that the insurance company you choose engages in responsible business practices, and will provide benefits when you need them. Insurer rating services analyze the financial strength of insurance companies. The financial strength rating gives the buyer an idea of how strong the company is financially to meet the ongoing obligations of its policyholders. Each rating company uses a different rating scale. Be sure to ask how often a company has increased their rates. Following is a list of the rating companies and their website so you can better understand the ratings of the insurance company you are considering:

A.M. Best Company – www.ambest.com – (908) 439 2200

Standard & Poor's – www.standardandpoors.com – 877-772-5436, option 3 or 1.

Weiss Ratings – www.weissratings.com – 877-934-7778

How to Purchase a Policy and Avoid Mistakes

IMPORTANT NOTE: All long-term care insurance policies are NOT the same. Insurance companies combine different features to allow them to meet the varying needs and budgets of customers. While the highest and lowest cost policies might be the best choice for you, we strongly recommend you: (1) shop around so you can compare costs and benefits, and (2) read the details of policies you are considering.

Take Charge...Know Your Policy	Avoid Mistakes
<p>Do:</p> <ul style="list-style-type: none"> ✓ Determine if you can afford the policy. ✓ Make the purchase a family decision. ✓ Call several agents and/or companies. ✓ Compare several policies before purchasing. ✓ Carefully read over the benefits. ✓ Ask agent(s) for an outline of coverage. ✓ Check the insurance company's rate increase history. ✓ Be aware that compound inflation protection of 5% offers the best protection if you are under age 70. ✓ Disclose everything and fill out application thoroughly. ✓ Determine if the policy is tax qualified or a partnership policy. ✓ Ask how the benefits are paid - directly to you or to the facility? ✓ Learn if you can use your policy should you move out of state. ✓ Ask what the policy pays for and does not pay for. ✓ Ask what health conditions aren't covered. ✓ Ask how eligibility for benefits is determined. ✓ Ask about possible policy discounts. ✓ Investigate the financial rating of the company. See previous page. ✓ Ask the Idaho Department of Insurance for complaints against an insurance company or agent. ✓ Visit www.doi.idaho.gov to ask questions. 	<p>Don't:</p> <ul style="list-style-type: none"> ✗ Buy a policy during the first visit from an agent. ✗ Rely solely on what an agent might write or say. ✗ Be pressured by an agent. ✗ Buy a policy just because it's the cheapest. ✗ Ask the company or insurance agent how often they have raised premiums. ✗ Confuse the meaning of "Guaranteed Renewable." This is when a policy cannot be cancelled by an insurance company and must be renewed when it expires unless benefits have been exhausted. The company cannot change the coverage or refuse to renew the coverage for other than nonpayment of premiums. ✗ Buy more than one policy. ✗ Pay in cash.



Long-term Care Insurance Companies

Age Limits, Discounts, and Contact Information



Company Name	Age Limit	Discounts	Phone Number	Website
Bankers Life and Casualty Company	84	35% spousal discount; 15% married discount, 10% companion discount, 10% preferred risk discount	1-800-231-9150	www.bankers.com
Country Life Insurance Company	84	15% married discount; 30% married discount if spouse has a long-term care insurance policy with CountryLife Financial; 10% preferred rate discount.	1-866-856-4760	www.countryfinancial.com
Genworth Life Insurance Company	75	Separate rate table utilized for couples – discount equals 40% in most instances. Preferred health rates also available from a separate table than select rates. Super-preferred rate available for 15% less than preferred. Standard rate is 20% more than select rates for individuals with some health conditions.	1-888-436-9678	www.genworth.com
Life Secure Insurance Company	84	10% married discount with one covered. 30% discount both spouses apply and are issued. 5% discount for a qualified worksite with employer contribution.	1-866-582-7701	www.yourlifecure.com
Massachusetts Mutual Life Insurance Company	79	Covered Partner, Partner Discount, Loyal Customer and Employer/Association Group Discount	1-800-272-2216	www.massmutual.com
MedAmerica Insurance Company	85	Preferred discount, Married + Both Issued a Policy, Married + only 1 Issued a Policy, Employer Program, and Association	1-800-544-0327	www.medamericaltc.com/groups/consumer/
Mutual of Omaha Insurance Company	79	15% preferred discount, 35% married allowance, 10% two person household allowance, 5% association group	1-800-775-6000	www.mutualofomaha.com
Transamerica Life Insurance Company	79	Discounts for married spouse not applying, married spouse applying, and preferred. Includes 3 year rate guarantee.	1-866-478-5209	www.Transamericaltc.com
United Of Omaha Life Insurance Company	79	15% preferred discount, 35% married allowance, 10% two person household allowance, and 5% association group.	1-800-775-6000	www.mutualofomaha.com

Contact Information:



AARP

1-866-295-7284

AARPID@aarp.org

<http://states.aarp.org/category/idaho/>

Authors

Cathy McDougall

Peggy Munson

Christy Ducharme

Fred Turner

Yvette Ashton

Cheryl Tussey



Idaho Department of Insurance

SHIBA Program

1-800-247-4422

IdahoSHIBA@doi.idaho.gov

<http://www.doi.idaho.gov>

<http://shiba.idaho.gov>

Author

Nora Wells

Nora.Wells@doi.idaho.gov



Long-term Care Information in Your Community

If you would like more information on long-term care in your community, to speak to an expert or to be connected to local resources, contact any of the sponsoring agencies below. All the information is free.



1-866-295-7284
aarpid@aarp.org
aarp.org/id



Senior Health Insurance
Benefits Advisors

1-800-247-4422
idahoshiba@doi.idaho.gov
shiba.idaho.gov

