



Long-Term Care – The Reality of Costs in North Carolina

Medicare does not pay for most long-term care. Understanding local costs helps families plan before a crisis forces rushed decisions.

Approximate Median Monthly Costs in North Carolina

Source: CareScout (formerly Genworth) Cost of Care Survey 2025 — data collected July–November 2025, released 2026. Local costs may vary.

Nursing Home (Private Room)

~\$10,800 / month

About \$129,600 per year

Nursing Home (Semi-Private)

~\$9,700 / month

About \$116,800 per year

Assisted Living

~\$4,300 – \$6,500 / month

Varies by location & services

Home Care (Non-Medical)

~\$5,700 / month

Based on ~44 hours/week

THE MEDICARE GAP

Medicare pays for skilled care under limited conditions (usually short-term after a qualifying hospital stay). It does not pay for custodial care — help with bathing, dressing, eating, or ongoing supervision — which is what most people eventually need. That cost falls on the individual, family, long-term care insurance, or Medicaid after assets are spent down.

Ways Families Plan for These Costs

- Self-funding from savings and investments (requires significant assets)
- Traditional long-term care insurance (best purchased before health issues arise)
- Hybrid life insurance / long-term care policies that provide a death benefit if care is never needed
- Annuities or other income products designed to help cover care costs
- Medicaid (after meeting strict income and asset rules — planning ahead is critical)
- Family caregiving (valuable, but often comes with financial and emotional strain)

HOW HUGS CAN HELP

Long-term care planning intersects with life insurance, annuities, and overall retirement income. We can help you understand the options that fit your health, assets, and family situation. At HUGS we have no greater joy than to hear that our clients are walking with confidence.