

# Vital Statistics: Probability and Magnitude

## DURATION OF CARE

| Length of Stay     | % of Nursing Home Patients |
|--------------------|----------------------------|
| Less than 3 Months | 20.0%                      |
| 3-6 Months         | 9.8%                       |
| 6-12 Months        | 14.3%                      |
| 1-3 Years          | 30.3%                      |
| 3-5 Years          | 13.6%                      |
| Over 5 Years       | 12.0%                      |

These statistics reflect only nursing home patients and do not reflect the length of care someone received in settings other than nursing homes. For example home care or day care services prior to arriving at a nursing home. It is estimated that the average person will experience between 4 and 6 years of total long term care. Source: The National Nursing Home Survey, National Center for Health Statistics, US Dept. of Health and Human Services. June 2008. Table 12.

## PROBABILITY OF A \$100,000 LOSS RELATIVE TO OTHER TYPES OF COVERAGE

**1 in 1200....**

Chance your house will burn down

**1 in 240....**

Chance you'll be involved in a car accident lawsuit

**1 in 15....**

Chance you'll incur a major medial expense

**1 in 4....**

Chance you'll incur expenses as a result of custodial care