

# Financial Coverage for Assisted Living Varies

## Understand Options Available For Seniors at The Carolina Inn

**BY ANGELA RABELOS**

The Carolina Inn

As seniors weigh living options, especially when considering assisted living accommodations, they often have questions about Medicare and Medicaid benefits. Here is some insight into how each can help offset senior care and living expenses.

### What Is The Difference Between Medicare and Medicaid?

Simply put, Medicare is a medical insurance program for individuals over 65. Medicaid is an assistance program that provides funding for health care and medical expenses for eligible low-income seniors.

In North Carolina, Medicare does not cover the cost of assisted living because such communities are considered "residential" and not "clinical" (a clinical setting would include a nursing home). Medicare does, however, cover expenses such as prescribed medications, doctor visits, medical equipment, and more.

Medicaid can — under certain qualifying conditions — provide financial support for assisted living residents. However, most assisted living communities in North Carolina, including The Carolina Inn, are private pay.

This means residents are responsible for paying their own room, board and miscellaneous living expenses.

For seniors who need as-

sistance with activities of daily living (ADLs) such as dressing, bathing, mobility and eating, North Carolina's Medicaid State Plan offers a Personal Care Services (PCS) Program. This program services individuals in assisted living communities as well as those in a private home environment.

To qualify for benefits, an individual must be financially eligible and meet medical criteria as determined by a personal needs assessment. Specifically, a person must have a medical condition, physical disability or cognitive impairment that results in unmet personal care needs requiring:

- Limited help with three or more ADLs
- Extensive assistance with at least one of two ADLs
- Complete assistance with one of two ADLs

Medicaid usually will cover only semi-private accommodations or a shared room, and not all assisted living communities accept Medicaid benefits.

### State Assistance Programs For Seniors and Families

Fortunately, North Carolina does offer several programs in addition to Medicaid to provide financial assistance for senior care.

One option is the Special Assistance (SA) Program. Individuals who receive Supplemental Security Income (SSI) in a licensed assisted living community may receive up



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to approximately \$1,200 per month for room and board. People with dementia who live in specialized memory care units can receive a bit more money each month, up to \$1,515. Individuals who do not receive SSI may still qualify for SA benefits.

Their monthly income must be lower than \$1,133 per month (in 2022) and they must have less than \$2,000 in countable assets, excluding a car, home and personal effects. To see if you or a loved one qualifies for SA, or to apply for benefits, contact your local county department of social services.

### Assisted Living at The Carolina Inn

The Carolina Inn is able to accommodate seniors with an immediate need for person-centered care with one- and two-bedroom residences available for rent, including several apartments ready to move into right away. Offering the highest nurse-to-resident ratio for assisted living communities in the area and nurses on each floor, The Carolina Inn provides around-the-clock support and health services including medication management and monitoring along with first aid.

Located in the heart of the

popular Village Green neighborhood, a gated 100-acre community boasting mature trees, rolling hills, water vistas, and a secluded setting...The Carolina Inn is less than one mile from Cape Fear Valley Medical Center and about 15 minutes from Fort Bragg and the PX.

To learn more about assisted living and financial options at The Carolina Inn, visit [CarolinaInnNC.com](http://CarolinaInnNC.com) or call Angela Rabelos at (910) 501-2271 to schedule a tour.

*Angela Rabelos is the community admissions director for The Carolina Inn in Fayetteville.*