



State Resources for Seniors in North Carolina

Many seniors face high costs for their medical care and prescription drug coverage, and finding the funds to pay for these health care expenses can be stressful. We created this guide covering all of the available health insurance and prescription drug coverage programs in your state so you can take care of your health without worrying about the cost. Included in the guide are the benefits details, eligibility requirements, and application processes for available health insurance and prescription drug coverage programs for seniors in your state.

Financial Assistance for Senior Living & Senior Care

According to statistics from the Office of the Assistant Secretary for Planning and Evaluation, more than half of all adults aged 65 and over will have serious long-term care needs and require paid care services. Despite long-term care being vital for senior well-being, health and safety, many older individuals are concerned about how they'll pay for their care services.

Luckily, North Carolina has programs that help fund at least a portion of the cost of senior care. Such programs can help older adults secure care services, even if they can't fund the full cost by themselves.

Medicaid

North Carolina's Medicaid program may cover nursing home care and some home health care services. Additionally, North Carolina Medicaid covers assisted living directly for eligible seniors through the Personal Care Services (PCS) program. Eligibility depends on the level of care criteria being met, as determined by assessment.

How to Apply

You can apply online for North Carolina Medicaid Long Term Services and Supports via the North Carolina ePASS portal, which is available in both English and Spanish. If you prefer to apply in person, you can visit your local Department of Social Services office, or you can apply over the telephone by calling (800) 662-7030. Alternatively, you can download an application form and return it to your local DSS office.

Eligibility

To qualify for North Carolina Medicaid, you must be:

- Aged 65 or older, disabled or blind
- A U.S. citizen
- A resident of North Carolina

You must also meet a functional level of care requirements, dependent on the care setting.

Care Setting	Eligibility
Nursing Home	A doctor must assess that you need a nursing home level of care
Home or Assisted Living	You must have a medical issue, cognitive impairment or disability and need: Limited assistance with at least three daily living activities Help with at least two activities of daily living and extensive assistance for at least one of those activities Assistance with at least two daily living activities and complete help with one of those activities

You must further satisfy eligibility criteria related to your financial situation.

Single applicants can't exceed \$2,000 in assets, and married couples have an enhanced asset limit of \$3,000.

	Asset Limit
Single	\$2,000
Married	\$3,000

Monthly income limits are based on federal poverty guidelines, which are subject to change, and also depend on the household size. As of May 2022, the monthly income limits for North Carolina Medicaid are:

Family Size	Monthly Income Limit*
1	\$1,506.25
2	\$2,029.42
3	\$2,552.50
4	\$3,075.67
5	\$3,598.83

*For larger households, add \$523 for each additional occupant

Medicare

Medicare is the federal health insurance program for older adults (65+) and some younger people with disabilities. Part A, which covers inpatient care, may also cover medically necessary care delivered in a skilled nursing facility.

How to Apply

To apply for Medicare online, visit the Social Security Administration website, agree to the terms of service and fill out the application. To apply by telephone, call (800) 772-1213. If you prefer to apply in person, use the SSA office locator to find a nearby Social Security office.

Eligibility

You may qualify for Medicare coverage if any of the following apply:

- You're at least 65 years old.
- You have end-stage renal disease.
- You're under age 65 and have a disability.

If you or your spouse worked and paid Medicare taxes for at least 10 years, you qualify for premium-free Part A coverage. You may also qualify for premium-free coverage if you've been receiving disability benefits for at least 24 months, you're on kidney dialysis or you need a kidney transplant.

Community Alternatives Program for Disabled Adults

The Community Alternatives Program for Disabled Adults (CAP/DA) is a North Carolina Medicaid home- and community-based services waiver program that enables eligible individuals to remain at home or in the community, rather than being placed in an institutional care setting. Services may include:

- Assistive technology, medical equipment and accessibility modifications
- Personal alarm system
- In-home aide
- Adult day health care
- Home-delivered meals or meal preparation
- Assistance with personal care, daily activities and financial management
- Community transition and integration

How to Apply

Due to limited availability for the Community Alternatives Program for Disabled Adults, you might be put on a wait list to receive services. Contact your local CAP/DA Case Management Provider or call (919) 855-4340 for program referrals.

Eligibility

You must meet criteria related to in-state residency, citizenship, disability status and financial means, and you must require the level of care generally provided by institutional facilities, such as nursing homes. Disabilities can be physical or mental.

Money Follows the Person

Although it's not one of North Carolina's Medicaid waivers, the Money Follows the Person program is typically used in conjunction with waiver services. It enables those who are living in institutional facilities to move back home or into a community setting to receive supportive services via waiver programs. Participants receive priority access to home- and community-based services, as well as extra funding, to enable a successful transition.

How to Apply

You can apply for the Money Follows the Person program by completing an application form and returning it by fax to (919) 882-1664 or by email to mfpinfo@dhhs.nc.gov.

Eligibility

You may be eligible to participate in the Money Follows the Person program if you currently live in a nursing home, hospital or other certain types of residential care facilities and wish to move to your own home, the home of a family member or a small group home. You must be in receipt of Medicaid and meet the eligibility criteria for the relevant home- and community-based service program.

Health Insurance & Prescription Drug Coverage for Seniors

Seniors in North Carolina may be eligible for assistance with obtaining health care services or prescription medications. While Medicaid and Medicare are the most commonly used options, other programs may provide assistance in particular situations.

Medicaid

North Carolina Medicaid is a public health insurance program that allows qualifying individuals to obtain free or low-cost medical services. Most beneficiaries receive assistance under a managed care health plan. The program covers a wide range of services, including rehabilitation therapies; durable medical equipment and hearing aids; chiropractic, podiatry, ophthalmological, pharmacological, physician and behavioral health services; vision care and transportation to medical appointments.

How to Apply

There are various ways to apply for North Carolina Medicaid. You can apply online through the North Carolina ePASS website, by calling (800) 662-7030 or by visiting your local office of the Department of Social Services. You can also download and print a paper application form and return it to your nearest DSS office.

Eligibility

Eligibility for Medicaid in North Carolina depends on your age, disability status, medical needs, assets and financial situation. You might qualify for Medicaid if you:

- Are at least 65 years old
- Are blind
- Are disabled
- Need medical care
- Individuals are subject to asset limits of \$2,000 for single applicants and \$3,000 for two-person households.

Applicants must also satisfy strict income criteria. Monthly income limits depend on the size of an applicant's household and are based on federal poverty guidelines. If your income is greater than the maximum limit, you might still be able to receive partial assistance by way of shared-cost services. As of May 2022, the income limits for North Carolina Medicaid are:

Family Size	Monthly Income Limit*
1	\$1,506.25
2	\$2,029.42
3	\$2,552.50
4	\$3,075.67
5	\$3,598.83

*Add \$523 for each additional family member

North Carolina Drug Card

The free North Carolina Drug Card is the statewide prescription assistance program. Available to all residents of North Carolina, it provides significant discounts on the cost of prescription medications at participating outlets.

How to Apply

Visit the website to create a membership card, and print a copy to take to the pharmacy. You can also save a copy to your phone or tablet or receive your coupon by email or text message.

Eligibility

All North Carolina residents are eligible for the North Carolina Drug Card.

Medicare

Original Medicare consists of Part A, which covers services provided on an inpatient basis, and Part B, which covers outpatient services. For example, Part A covers nursing care provided during a hospital stay, while Part B covers things like doctor visits and durable medical equipment.

How to Apply

To apply for Medicare online, visit the Social Security Administration website and fill out the form. You can also apply by telephone or in person. Call (800) 772-1213 to speak with a representative or use the online locator to find a Social Security office near you.

Eligibility

To receive Medicare benefits, you must be at least 65 years old or have a qualifying disability or end-stage renal disease. Everyone pays a premium for Part B, but you may qualify for premium-free Part A coverage if you or your spouse worked and paid Medicare taxes for at least 10 years.

Medicare Advantage

Original Medicare is managed by the federal government, but Medicare Advantage Plans are sold by private insurance companies. Each plan must offer at least the same amount of coverage as Original Medicare, but many insurers offer extra benefits to make their plans more attractive to consumers.

How to Apply

Use the Find a Medicare Plan tool on Medicare.gov to compare Medicare Advantage Plans in your state. When you're ready to enroll, call (800) 633-4227 or contact the plan provider directly.

Eligibility

If you're eligible for Original Medicare, you are likely eligible for Medicare Advantage; however, confirm eligibility requirements with the plan provider.

Medicare Part D

Original Medicare doesn't cover most prescription drugs, so you may want to enroll in Medicare Part D, a supplemental plan that pays for a wide range of medications. Each plan has a formulary that explains how much coverage is provided for each type of drug. Most Medicare Advantage Plans include prescription drug coverage, and you can't enroll in Medicare Part D if you have a Medicare Advantage Plan that pays for prescription medications.

How to Apply

Use the Find a Medicare Plan tool on Medicare.gov to find a plan that meets your needs. When you're ready to enroll, contact the plan directly for instructions on applying for coverage.

Eligibility

To qualify for Medicare Part D, you must be enrolled in Medicare Part A and Medicare Part B (Original Medicare) or one of the few Medicare Advantage Plans that doesn't cover prescription drugs.

Medicare Savings Programs

North Carolina residents can access several Medicare Savings Programs that help pay for Medicare premiums, copays and deductibles, as well as some other medical expenses.

- **Qualified Medicare Beneficiary Program:** This MSP helps pay for Medicare Part A/Part B premiums, Part A/Part B deductibles and Part A/Part B coinsurance.
- **Specified Low-Income Medicare Beneficiary:** The SLMB program helps pay Medicare Part B premiums.
- **Qualified Individual:** The QI program also helps participants pay their Medicare Part B premiums, but it has higher income limits than the QMB and SLMB programs.
- **Qualified Disabled Working Individual:** This MSP pays Medicare Part A premiums for participants who lost their Medicare and Social Security disability benefits because they returned to work and earned more than the allowable limit.

How to Apply

You can visit your nearest County Department of Social Services office to apply for Medicare Savings Programs in North Carolina. Alternatively, you can call your local DSS office, or contact an advisor from the Senior Health Insurance Information Program (SHIIP) at (855) 408-1212 for assistance.

Eligibility

To qualify for the Medicare Savings Programs in North Carolina, you must be:

- A U.S. citizen
- A resident of North Carolina
- Eligible for Medicare Part A
- Eligible for Medicare Part B

You must also meet monthly income and asset limits, as detailed in the table below.

Program	Single Income Limits	Married Income Limits	Single Asset Limits	Married Asset Limits
Qualified Medicare Beneficiary	\$1,153	\$1,546	\$8,400	\$12,600
Specified Low-Income Medicare Beneficiary	\$1,379	\$1,851	\$8,400	\$12,600
Qualified Individual	\$1,549	\$2,080	\$8,400	\$12,600
Qualified Disabled Working Individual	\$4,615	\$6,189	\$4,000	\$6,000

Cash Assistance Programs for Seniors

Cash assistance programs help pay for expenses not covered by health insurance, senior living programs and other forms of aid. These benefits can be used to pay for toiletries, public transportation, utilities and other necessities.

Social Security

Social Security is a source of income available to retirees and people who can no longer work because of a disability. The money for Social Security comes from a payroll tax levied on employers, employees and self-employed individuals. When you retire, you'll receive monthly payments based on how much you earned when you were working.

How to Apply

To apply online, visit the Social Security website and fill out the application. You can also call (800) 772-1213.

Eligibility

To qualify for Social Security, you must earn at least 40 Social Security credits in your lifetime. Working and paying your portion of the Social Security payroll tax helps you earn these credits.

Supplemental Security Income

Supplemental Security Income is a tax-funded program that provides monthly payments to help aged, blind and disabled people meet their basic needs.

How to Apply

To apply for SSI, fill out the online application, call (800) 772-1213 or visit your local Social Security office.

Eligibility

SSI has the following eligibility requirements:

Basic Requirements	Aged 65, blind or disabled.
Citizenship	U.S. citizen, U.S. national or resident alien.
Countable Resources	\$2,000 for individuals/\$3,000 for married couples.
Income	Countable income can't exceed the federal benefit rate.