2026

Long-Term Care with Limited Income

RESOURCE GUIDE

OPEN ARMS

Consulting & Services

Featuring

Medicaid ▪ Medicare ▪ VA

North & South Carolina

Table of Contents

Hello and Welcome

Caring for an aging loved one often means stepping into unfamiliar territory, insurance choices, coverage rules, long-term care decisions, and a maze of programs with similar names but very different purposes. It's easy to feel overwhelmed, especially when you're trying to make the best decisions for someone you love.

This guide was created to make that journey easier.

Inside, you'll find clear, simple explanations of Medicaid, Medicare, and VA benefits as they work in North Carolina and South Carolina, with a focus on what matters most to seniors in need of long-term care. You'll learn the essential facts, important 2026 updates, and practical steps to help you understand coverage options, plan ahead, and access the care your loved one deserves, **without spending hours searching online**.

We understand that many aging loved-ones have a limited income and families struggle to find options they can afford. There are programs and organizations available to help, which we've highlighted in the resource pages to follow.

Think of this guide as a calm voice in the middle of a stressful process. You're not alone, and you don't have to figure this out by yourself. This is a starting point to help you move forward with clarity and confidence.

How to Use This Guide

This guide is designed to help you quickly understand how Medicaid, Medicare, and VA benefits work for seniors in North Carolina and South Carolina. You don't need to read it all at once; use it at your own pace and jump to the parts that matter most for your family.

Here's how to get the most out of it:

- **Start with Understanding the Basics**

If you're new to Medicaid, Medicare, or VA benefits for long-term care, just start at the beginning of this book. The programs are explained in simple, everyday language.

- **Look for Info specific to Your State**

Medicaid rules are different in each state. Use the Table of Contents to click directly to the section for North Carolina or South Carolina, or a specific subject of interest. Throughout the book, any state specific information will be highlighted in bold for easy spotting.

- **Look for the Resource Pages**

After each chapter, you will find the resource page based on the subject of that chapter. The resources are separated into columns labeled by state, or nationwide. Each listing is a clickable link to an official website or pdf document.

- **Use the Action Steps**

At the end of the guide, you'll find practical steps to help you move forward, whether you're applying, comparing coverage, or planning ahead.

- **Follow the Links**

We included helpful links throughout the guide so you can access official sources anytime you need more detail. Each link has been intentionally researched and chosen for this guide by our team. The **Limited Income Resources** are especially helpful if you need extra help with the cost of care.

- **Save or Print the Guide**

You can save this PDF on your device. You may print the booklet, but please be aware that all resource links will not function, and therefore won't be useful to you in printed format.

- **Contact Us!**

If you, or a loved one need assistance with additional resources, planning long-term care, or creating a Financial Healthcare Plan™ to afford future care costs, please **schedule a consultation with us**. Our team of experts are here to help make this phase of life easier and less stressful for families.

Understanding Medicaid for Seniors

Medicaid is a joint federal-state program that helps people with low income pay for healthcare.
For seniors, it can be especially important because it may cover some **long-term care, in-home care, and other care costs that Medicare doesn't pay for.**
Every state runs its own version of Medicaid, so the rules in North Carolina and South Carolina are not the same.
But at its core, Medicaid exists to support those that do not receive enough income to pay for the care they need.

Why Medicaid Matters for Seniors

As people age, medical needs increase, and so do costs.

Medicaid can help seniors with:

- Nursing home care
- Assisted living or memory care help through special waivers
- Home-based caregivers
- Personal care services (bathing, dressing, etc.)
- Prescription coverage
- Medical equipment
- Medicare premiums and deductibles
- Medical transportation

For seniors with limited income or assets, Medicaid is often the only program that can fill these gaps. **Planning early is essential**, as care options may have waiting lists due to high demand.

Medicaid & Long-Term Care

Medicare does not pay for long-term care. That surprises most families.

Medicaid is the only government program that can pay for:

- Ongoing nursing home care
- Memory care/assisted living support (through specific waiver programs)
- In-home caregiving services for seniors who want to stay at home

Because of this, Medicaid is often the deciding factor in whether a senior can afford safe, appropriate care.

North Carolina Medicaid for Seniors

North Carolina expanded Medicaid in December 2023, opening the door to broader coverage.
However, senior pathways still follow special rules based on age, income, assets, and medical need.

Who Qualifies (NC)

Seniors in **NC** may qualify if they meet one of the following:

1. Aged 65+ with limited income/resources
Income and asset limits update yearly.
Seniors may qualify through the Aged, Blind, and Disabled (ABD) category.

2. Need for long-term care
This includes:

- Nursing home residents
- Seniors needing home- and community-based services
- Seniors with dementia needing supervision or support

Medical necessity must be established.

(continued)

3. Dual eligibility

Seniors with Medicare may still receive Medicaid if their income is low enough.
Medicaid can help pay Medicare premiums, copays, and services Medicare doesn't cover.

🔗 **For current eligibility charts visit the Medicaid Resource Page**

What NC Medicaid Covers

- Hospital care
- Doctor visits and outpatient care
- Prescription drug coverage
- Behavioral health services
- Home health
- Personal care services
- Skilled nursing facility care
- Limited adult dental and vision
- Long-term care services
- Durable medical equipment
- Hospice and palliative care

What's Changing in 2026 (NC)

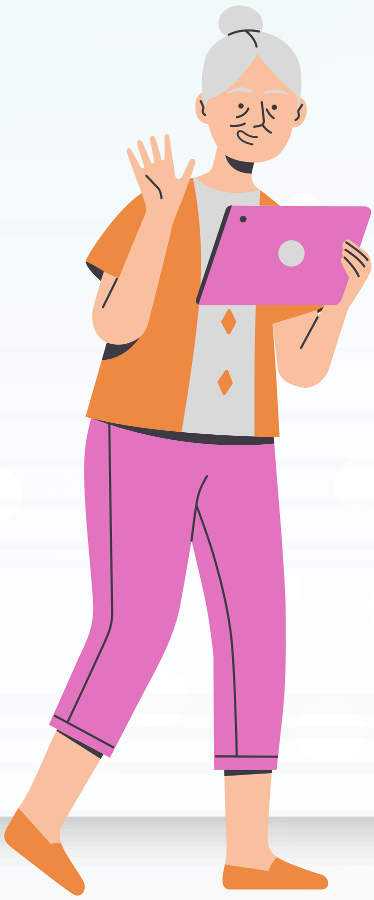
- Provider rate adjustments from late 2025 may shrink certain healthcare networks.
- Proposed federal changes could affect funding for Medicaid expansion.
- Behavioral health integration continues; meaning seniors may see more coordinated care between physical and mental health providers.
- **NC** is evaluating updates to support growing demand for Home and Community-Based Services (HCBS), including waitlist and reimbursement reforms.

If Your Family Needs to Apply

- Gather proof of income, assets, and insurance
- Get medical documentation showing care needs
- **If applying on behalf of an applicant, ensure POA has been established and provide documentation.**
- Ask for help early. Applications take time
- If denied, appeal (many denials are due to missing paperwork)

The Medicaid approval process **includes a 3-5 year look-back period of assets** that may have been in your possession.

🔗 **To apply for benefits online visit the [Medicaid Resource Page]**



South Carolina Medicaid for Seniors

South Carolina has not expanded Medicaid.
This means senior eligibility is more limited, but long-term care pathways are still available.

Who Qualifies (SC)

South Carolina seniors may qualify through:

1. Aged, Blind, and Disabled (ABD) Medicaid
For low-income seniors with limited resources.

2. Long-Term Care Medicaid
For seniors who:

- Need nursing home level care, **or**
- Need in-home care through **Community Choices** or other waiver programs

LTC Medicaid uses higher income limits than standard Medicaid.

3. Dual Eligibility
Medicaid may cover Medicare premiums, deductibles, and gaps in coverage.

🔗 **Check eligibility on the** [Medicaid Resources page]

What SC Medicaid Covers

- Hospital and outpatient care
- Doctor visits
- Nursing home care
- Home health
- Personal care (waiver programs)
- Behavioral health services
- Limited adult dental and vision
- Prescription medications (Part D)

(continued)

- Rehabilitation therapies
- Long-term services and supports (LTSS)

What's Changing in 2026 (SC)

- LTC income thresholds continue rising slightly each year.
- **South Carolina** is analyzing its **waiver capacity**, which may increase access to home-based support.
- Improvements expected in **Healthy Connections Prime**, which coordinates Medicare + Medicaid for adults 65+.
- More oversight for Managed Care Organizations to improve network reliability and access.

If Your Family Needs to Apply

- Gather proof of income, assets, and insurance
- Get medical documentation showing care needs
- **If applying for on behalf of an applicant, ensure POA has been established and provide documentation.**
- Ask for help early. Applications take time
- If denied, appeal (many denials are due to missing paperwork)

🔗 **To apply for benefits online visit the Medicaid Resource Page**

Medicaid Myths

Myth: “You must sell your house to get Medicaid.”

❌ Not always. Your primary residence is generally protected if you are still living there. If you need to move to a senior community, **you may be required to sell your home** and use the proceeds to spend down before Medicaid kicks in.

Myth: “Medicaid only covers poor people.”

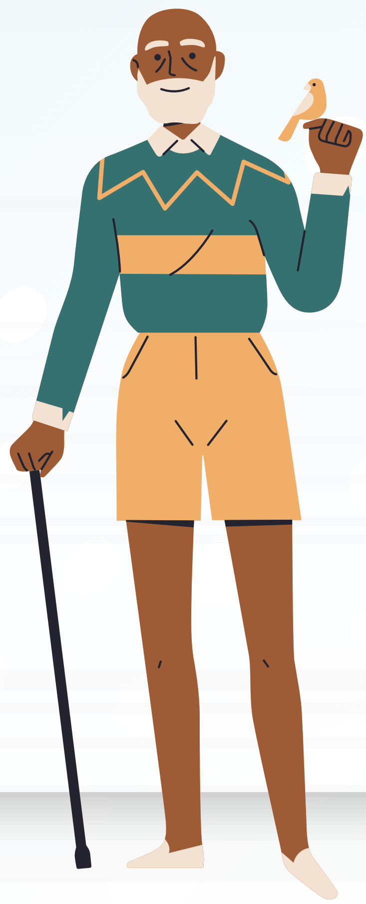
❌ Not true. Many middle-class families qualify when long-term care needs appear.

Myth: “Medicaid won’t allow you to keep any assets.”

❌ Not necessarily. Spousal protections and resource allowances exist to prevent financial wipeout.

Myth: “Medicaid is automatic once you turn 65.”

❌ Incorrect. Medicaid requires an application, and criteria are different from Medicare.



Medicaid Resources

North Carolina	South Carolina
NC Medicaid	SC Medicaid
NC ePass Apply for benefits online	SC Healthy Connections Citizen Portal Apply for benefits online
NC program eligibility and income limits	SC program eligibility and income limits
NC Special Assistance Medicaid Adult care home supplement program	SC Thrive Find and apply for special assistance programs
Special Assistance In-Home Program Downloadable PDF Provides financial support to age in place.	Low Country Area on Aging Programs & Services
Community Alternatives Program provides alternatives to institutionalization for medicaid beneficiary	SC PACE Program provides care support to keep aging elderly citizens at home as long as possible.
NC PACE Program provides care support to keep aging elderly citizens at home as long as possible.	SC County DSS Directory
NC County DSS Directory	SC Area on Aging Directory
NC Area on Aging Directory	

Understanding Medicare for Seniors

Medicare is the primary health insurance program for adults age 65 and older, and many families depend on it as their loved one's main source of healthcare coverage.
But because Medicare has multiple parts, rules, deadlines, and exceptions, it can quickly become confusing, especially when seniors also qualify for Medicaid.
This section makes it simple.

What Medicare Covers

Medicare is a federal health insurance program that helps cover:

- Hospital stays
- Doctor visits
- Preventive care
- Medical equipment
- Rehabilitation
- Prescription drugs (Part D only)

Medicare **does not** cover long-term care needs for ADL's (Activities of Daily Living). This includes assisted living and memory care communities, and in-home care support.

The Four Parts of Medicare

Medicare has four main parts, and each one covers something different.

Medicare Part A – Hospital Insurance

Covers:

- Inpatient hospital care
- Skilled nursing facility stays
- Hospice care
- Some home health services

Most seniors don't pay a premium for Part A because they paid Medicare taxes during their working years.

Medicare Part B – Medical Insurance

Covers:

- Doctor appointments
- Outpatient treatment
- Preventive screenings
- Durable medical equipment (DME)
- Emergency care
- Mental health outpatient services

Part B does require a monthly premium, which can change each year. Premiums rise slightly in 2026.

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Medicare Part C – Medicare Advantage

A bundled plan from private insurance companies that includes:

- Part A
- Part B
- Usually Part D
- And may add extras like dental, vision, hearing, transportation, over-the-counter allowances, or fitness benefits

Some plans offer robust benefits. Others offer very limited networks. Comparing options carefully is important.

Medicare Part D – Prescription Drug Coverage

Helps pay for prescriptions filled at the pharmacy. Coverage varies depending on the plan you choose.

Big 2025–2026 change:

- Annual out-of-pocket cap: **$2,000 in 2025 → $2,100 in 2026**
- After you hit the cap, covered medications cost **$0** for the rest of the year
- New "Prescription Payment Plan" allows seniors to spread drug costs into monthly payments

This is a huge benefit for seniors with chronic conditions or high-cost medications.

🔗 **Downloadable PDF guide from medicare.gov available on the [Medicare Resource Page]()**

How Medicare & Medicaid Work Together (Dual Eligibility)

Some seniors qualify for both Medicare and Medicaid. This combination is called **dual eligibility**.

For these seniors, Medicaid can help pay for:

- Medicare premiums (Part B, Part D)
- Deductibles
- Copays
- Services Medicare does not cover

In **NC** and **SC**, dual-eligible seniors may also have access to:

- **Special Needs Plans (D-SNPs)**
- **Healthy Connections Prime** (SC only)
- **Tailored Care Management** (NC behavioral health)

Dual eligibility often gives seniors the highest level of financial protection.

🔗 **Downloadable PDF guides from medicare.gov available on the** [Medicare Resource page]

2026 Medicare Changes Seniors Should Know About

1. Drug costs continue to drop

- Out-of-pocket caps take full effect
- High-cost drugs hit the $0 phase sooner
- More seniors qualify for the Extra Help (LIS) program
- The "donut hole" is essentially eliminated for most people

2. Part B premium increases

Projected average premium in 2026: around $206.50/month
(Still subject to final confirmation by CMS)

3. More transparency in Medicare Advantage

2026 rules require:

- Cleaner provider directories
- Stronger protections against misleading plan marketing
- Better reporting on prescription coverage

4. Monthly payment option for prescriptions

The **Prescription Payment Plan** helps seniors who can't afford big one-time pharmacy bills.

5. Plan availability changes

Some insurers are reducing or reshaping their 2026 offerings. Annually reviewing coverage is more important than ever.

Choosing Between Original Medicare & Medicare Advantage

Original Medicare

Pros:

- Nationwide provider access
- Straightforward coverage
- Often paired with a Medigap plan

Cons:

- Medigap plans can be expensive
- No dental/vision/hearing included
- Must add Part D separately

Medicare Advantage

Pros:

- All-in-one coverage
- Often includes dental/vision/hearing
- Lower premiums than Medigap

Cons:

- Limited provider networks
- Prior authorizations required
- Benefits vary widely

Families should compare:

- Expected medical needs
- Prescription costs
- Preferred doctors
- Network size
- Annual premiums and out-of-pocket caps

🔗 **Downloadable guide from medicare.gov available on the [Medicare Resource page]**

When Seniors Should Review Their Medicare Coverage

Medicare changes every year. Plans can add benefits, remove medications, change provider networks, or increase costs.

Seniors should review their coverage:

- During **Annual Open Enrollment (Oct 15–Dec 7)**
- When moving to a new county or state
- When medications change
- After diagnosis of a new health condition

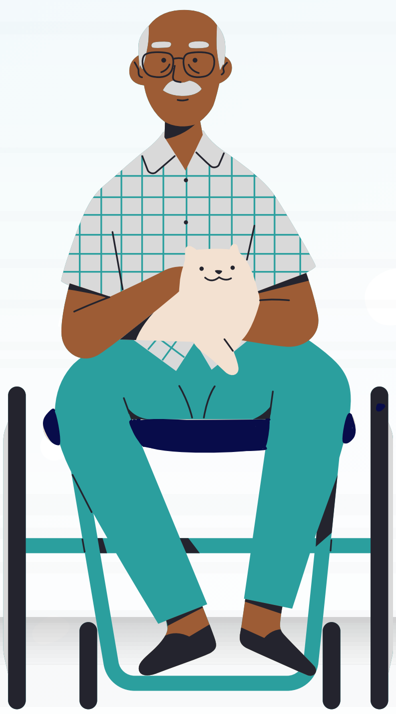
Free help understanding Medicare plan coverage is available from:

- NC SHIIP
- SC SHIP / Healthy Connections
- Senior centers
- Area Agencies on Aging

🔗 **To learn more, visit the Medicare Resource page**

If Your Family Is Feeling Overwhelmed...

Medicare is complicated even for professionals.
The key is understanding the basics, reviewing plans each year, and using free support services to compare options.



Medicare Resources

Nationwide	
cms.gov Centers for Medicare & Medicaid Services official website	**Medicare Basics** medicare.gov official website
Medicare and You 2026 pdf guide	**Medicare and Home Health Care** pdf guide
Choosing a Medigap Policy pdf guide	**Getting Started with Medicare Supplement Insurance** pdf guide
How Medicare Works with Other Insurance pdf guide	**Get Help with Medicare Costs** state programs to lower Medicare costs
Understanding Medicare Advantage Plans pdf guide	**Medicare Savings Programs** Assistance paying premiums, copays, deductables, and coinsurance
Understanding Medicare Advantage & Drug Plan Enrollment Periods fact Sheet	**Extra Help Program** Assists with costs when enrolled in Medicare Part D for prescription drugs
Pace Program fact sheet	**State Health Insurance Assistance Program (SHIP)** Free unbiased guidance on Medicare health care options

VA Benefits for Long-Term Care

Many veterans and surviving spouses may qualify for VA benefits that can help pay for long-term care costs. These benefits are often underused simply because families don't know they exist or assume they won't qualify.

VA benefits can be used **alongside Medicare and Medicaid** and may help cover care expenses that other programs do not.

Who May Qualify:

- VA long-term care benefits may be available to:
- Veterans who served during a wartime period
- Veterans who were honorably discharged
- Surviving spouses of eligible veterans
- Seniors who need help with daily activities or supervision due to illness or memory loss

Eligibility depends on:

- Service history
- Medical need
- Income and asset guidelines

Aid & Attendance

One of the most valuable VA benefits for seniors is Aid & Attendance.

This is a monthly cash benefit added to a VA pension that can help pay for:

- Assisted living
- Memory care
- In-home caregivers
- Nursing home care

Aid & Attendance is often used to help cover the cost of care when a senior:

- Needs help bathing, dressing, or eating
- Has dementia or memory impairment
- Has extremely poor eyesight/legally blind
- Requires ongoing supervision for safety

The benefit is paid directly to the veteran or surviving spouse, who can use the funds toward care expenses.

VA Health Care & Long-Term Care Options

The VA may also provide or help pay for:

- Nursing home care at VA facilities
- Community nursing homes
- Adult day health care
- Home-based primary care
- Respite care for caregivers
- Hospice and palliative care

Availability varies by location and depends on clinical need and space.

How VA Benefits Work With Medicaid and Medicare

- Medicare continues to cover medical care.
- VA benefits may help pay for long-term care or personal assistance.
- Medicaid may still be needed for full long-term care coverage if costs exceed income and VA benefits.

VA benefits are often part of a layered care plan, not a replacement for other programs.

Important Things Families Should Know

- VA benefits are not automatic. An application is required.
- Approval can take time, so early application is important.
- Asset and income rules apply, but they are different from Medicaid rules.
- Help is available through accredited VA representatives and Veterans Service Officers (VSOs).

Veterans and families should be cautious of companies charging large fees for VA applications. **Accredited assistance is available at no cost.**

🔗 **Find ways to get more help on the** [VA Resources page]

VA Resources

Nationwide

VA Federal Benefits Guide PDF
Comprehensive handbook 2025 edition
contains basically everything you need to know about your benefits and eligibilty for programs and how to apply, including forms.

VA Long Term Care Services

VA Medical Foster Home Program
private nursing home alternative with trained caregivers

VA Aid and Attentance Benefits
eligibility and application information

Apply online for VA Health Care
VA health care eligibility requirements

VA locator for a Veteran Service Officer
VSO's do not charge for services to assist in applying for VA benefits and eligibility. Be sure to select VSO representative when filtering your search.

North Carolina	South Carolina
NC Veteran Affairs	**SC Dept of Veteran Affairs**
NC Veteran Service Centers Directory PDF sheet	**SC Veterans Affairs Offices** Listed by County

Planning Ahead for Long-Term Care

Caring for an aging loved one can feel overwhelming, especially when the healthcare system seems designed to confuse everyone.
This section breaks the process into simple steps to help families make clear, confident decisions.

1. Start With a Clear Picture of Your Loved One's Needs

Before diving into applications or researching plans, take time to understand **what kind of help your loved one actually needs.**

Consider:

- Daily living needs (bathing, dressing, meals, medication reminders)
- Medical conditions or recent hospitalizations
- Dementia or memory concerns
- Whether staying at home is realistic
- Safety risks
- Financial situation and monthly budget

This information guides everything; Medicaid eligibility, Medicare plan choices, placement decisions, and long-term financial planning.

2. Understand How Medicare and Medicaid Work Together

For seniors, Medicare typically comes first. It covers medical care, doctor visits, and short-term rehabilitation. Medicaid steps in **only when financial and care needs exceed what Medicare can provide**, especially for:

- Nursing home care
- Assisted living support (through waivers)

(continued)

- Ongoing home care
- Help paying Medicare premiums and copays

If a loved one qualifies for both, they may get enhanced benefits through:

- **Medicare Savings Programs (MSPs)**
- **Extra Help for prescriptions**
- **Dual-Eligible Special Needs Plans (D-SNPs)**
- **Healthy Connections Prime (SC)**

Dual eligibility is one of the most valuable protections for low-income seniors.

3. Know the Common Triggers That Signal It's Time to Apply for Medicaid

Families often wait too long to apply for Medicaid because they don't realize the right time to start.

Apply when your loved one:

- Needs help with daily activities
- Needs memory care or assisted living but cannot afford it privately
- Cannot safely remain at home without support
- Is entering a nursing home
- Has rising medical costs that exceed monthly income
- Already has Medicare but cannot afford premiums or medications

Early application can prevent gaps in care and reduce financial stress.

🔗 **Visit the [Limited Income Resources] page for more options**

(continued)

4. Gather Key Documents Before Starting An Application

This step saves weeks of frustration. Most delays happen because paperwork is missing.

You'll need:

- Proof of identity
- Social Security card
- Medicare card
- List of current medications
- Proof of income (Social Security, pension, etc.)
- Recent bank statements
- Life insurance or burial policy documents
- Property records (home ownership counts differently than other assets)
- Medical records or physician statements showing care needs

Tip: Make a folder (physical or digital) titled *"Medicaid & Medicare Info"* and keep everything together.

5. Know the Red Flags That Confuse Most Families

These misunderstandings cause the most trouble:

"Medicare will cover assisted living."
❌ It won't. Only Medicaid may help with that.

"You have to sell the home to qualify for Medicaid."
❌ Not true. The primary residence is usually protected.

"Once you apply, Medicaid will automatically start paying."
❌ Incorrect. Timelines vary by state, and coverage may start the month of application or require additional steps.

"If you're denied once, you're not eligible."
❌ Not necessarily. Appeals are common and often successful when missing documents are provided.

(continued)

6. Review Medicare Coverage Every Year

Plans change. Medications change. Providers change. Encourage seniors to review:

- Prescription coverage
- Provider networks
- Advantage plan changes
- Monthly premiums
- Out-of-pocket caps
- Added or removed benefits

Important Medicare dates:

- **Oct 15 – Dec 7**: Annual Open Enrollment
- **Jan 1 – Mar 31**: Medicare Advantage Open Enrollment

7. Use State Resources for Medicaid Guidance

Both states provide local support through:

- County DSS offices
  - 🔗 NC DSS Directory
  - 🔗 SC DSS Directory
- Area Agencies on Aging (AAA)
  - 🔗 NC Directory
  - 🔗 SC Directory
- Nonprofit aging organizations
- Legal Aid services
- Senior centers

🔗 **See the Medicaid Resources page or the Limited Income Resources for more options**

(continued)

8. Plan for the Future, Even If It Feels Early

Encourage families to explore:

- Power of attorney documents
- Obtaining guardianship if cognitive impairment has prevented POA.
- Living wills
- Emergency plans
- Lists of preferred care providers
- A realistic financial picture of what long-term care could cost
- A list of medications and doctors
- Backup caregiving support

Preparation reduces crisis-driven decisions.

9. If You Feel Lost...

Medicaid and Medicare are complex systems. Most families feel overwhelmed, confused, or stuck at some point.

The key is:

- Take one step at a time
- Use trusted resources
- Ask questions early
- Review coverage every year
- Keep documents organized
- Contact your local DSS office for assistance

This guide is designed to help families feel informed, supported, and less alone in navigating care for someone they love.

Next Steps (A Simple Checklist)

Start here:

- ☐ Review your loved one's current medical and daily care needs
- ☐ Make a folder for documents
- ☐ Check your state's Medicaid income and asset limits
- ☐ Confirm Medicare coverage during Open Enrollment
- ☐ Look into Medicare Savings Programs (MSPs)
- ☐ Ask about long-term care Medicaid if placement might be needed
- ☐ Reach out to SHIP or your county Medicaid office for free support

As you navigate care decisions for your loved one, remember this: you're doing the best you can with incredibly important choices. Medicaid and Medicare can be complicated, but with the right information and support, they can also open the door to stability, safety, and dignity for the people who raised and cared for us.

We hope this guide gives you the clarity, direction, and reassurance you need. Take things one step at a time, lean on trusted resources, and don't hesitate to reach out for help when you need it. Supporting an aging loved one is one of the most meaningful acts of care a person can offer, and you don't have to walk that path alone.

Limited Income Resources

North Carolina	South Carolina
In-Home Aide Service Program assistance with personal care and home management	**GetCareSC** Resource Information and locator for SC
NC Adult Day Services Adult Day Care Provider Directory PDF	**SC Adult Day Care Provider Directory**
Family Caregiver Support Program services and support for informal caregivers of aging loved-ones at home	**SC Care Facility/Community Locator**
Home Care Independence In-home care program that allows an older adult to hire family, friends, or others as a caregiver.	**SC Transportation Services**
Lifespan Respite Program Reimburses eligible family caregivers caring for individuals of any age for up to $750 in respite care services in a calendar year.	**SC Emergency Financial Assistance Programs**
Division of Aging Transportation Services General Transportation Provider Directory PDF Medical Transportation Provider Directory PDF	**Careforth** Caregiver support, payment, and resources
Div of Aging Meal Services	

Limited Income Resources

North Carolina	South Carolina
Legal Assistance for Seniors	Legal Assistance for Seniors
Careforth Caregiver support, payment, and resources	Family Caregiver Support Program services and support for informal caregivers of aging loved-ones at home
Housing Choice Voucher Program (Section 8) Eligiibility and application information	Rebuilding Together Safe At Home Program Accessibility Modifications for aging adults with limited income.
Inlivian income based/Housing Choice Voucher housing	Senior Nutrition Program
Rebuilding Together of Greater Charlotte Safe At Home Program Accessibility Modifications for aging adults with limited income. Application and eligibility information	
Habitat for Humanity of Charlotte Region Critical Home Repair Program Accessibility modifications and vital home repair for qualified seniors aging in place	

Misc Resources

North Carolina	South Carolina
NC Project C.A.R.E. Alzheimer's & Dementia Caregiver support services	SC Dementia & Alzheimer's Support Group Finder
Dementia Alliance of NC Caregiver support & programs	
NC Skilled Nursing Facility Finder	

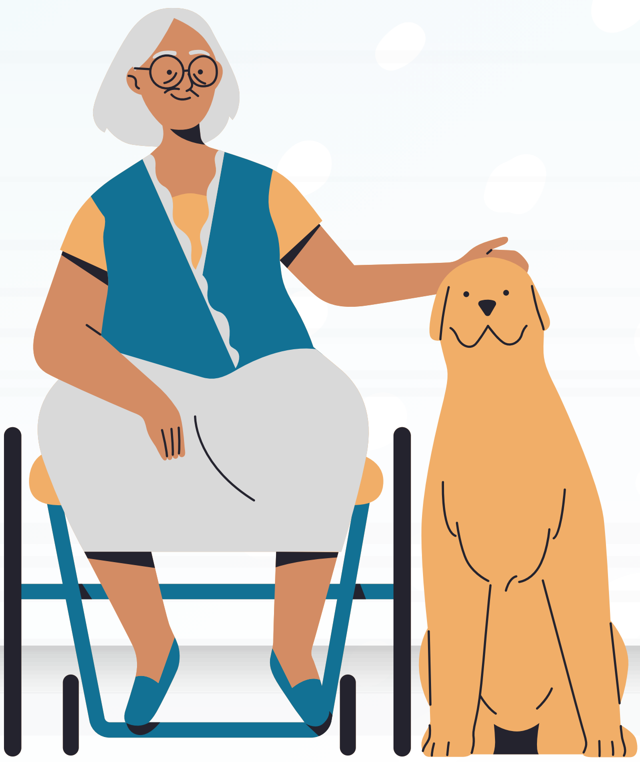
Nationwide	
Disability Rights & Resources	
Alzheimer's Support Group Finder	
National Council on Aging (NCOA) Benefit Programs for assistance	
LongTermCare.gov Overview of care costs and payment expectations	

Disclaimer

This guide is provided for general informational purposes only and is not intended to replace professional advice. Medicaid, Medicare, and VA programs can change based on federal or state legislation, annual policy updates, and individual circumstances. Eligibility requirements, benefits, premiums, and coverage details may vary or be updated after this publication.

While every effort has been made to ensure the accuracy of the information included here through the 2026 coverage year, readers should always verify current details directly with the North Carolina Department of Health and Human Services, the South Carolina Department of Health and Human Services, Medicare, or the Centers for Medicare & Medicaid Services (CMS), and your loca VA office.

No decisions about medical care, financial planning, or long-term services should be made based solely on this guide. For personalized assistance, individuals should consult their local DSS office, SHIP counselor, healthcare provider, VSO, or a qualified professional familiar with their unique needs.



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