

MOVING TO NORTH CAROLINA

Tips for Seniors (And Loved Ones Of Aging Adults)

There are many issues to consider before deciding to move to North Carolina from another state. Here are a few of the most important. For more information on what resources are available in Wake County, call the Resources for Seniors Information Department.

Financial resources:

Before planning a move it is important to take stock of financial resources, and, especially, whether you are (your loved one is) currently receiving any public benefits that are based on income. **Public benefits can vary from state to state - what is available elsewhere may not be available in North Carolina.** It is a good idea to have a detailed understanding of:

- Income (Social Security, pensions, etc.)
- Assets (savings, investments, retirement accounts, etc.)
- Public assistance, if any (Medicaid, food assistance, prescription drug assistance, utility bill assistance, home care assistance, etc.)

Social Security:

Social Security is a federal benefit so does not change state-to-state, but the Social Security Administration must be notified of a change of address and you (your loved one) must arrange for payments to be direct-deposited into a new bank. This is not difficult and can usually be arranged by filling out a form at the new bank, but it does require the signature of the beneficiary.

Medicare and prescription drug coverage:

The basic Medicare benefit will not change, but consider:

- Are you (is your loved one) enrolled in a Medicare Advantage plan? **Medicare Advantage plans are private plans and typically serve a specific region, so may not be transferrable to North Carolina.**
- Do you (does your loved one) have a “Medigap” or supplemental insurance policy? If so, check to see if the same policy is available in North Carolina. If not, **don’t drop the old policy until a new one is in place!**
- Are you (is your loved one) enrolled in Medicare Part D? Some Part D prescription drug plans are nationwide, while others only serve specific regions. Check to see if the same plan is available in North Carolina, and if not, if a similar plan is available.
- Are you (is your loved one) enrolled in a State Pharmaceutical Assistance Program (SPAP)? North Carolina only has a minimal SPAP. If assistance is not available, could you (could your loved one) still afford their medications?

Medicare doctors:

Finding a primary care doctor who is accepting new Medicare patients is not always easy in Wake County. Start looking as soon as possible (don't leave it until a prescription refill is needed). Try calling larger practices, which often have new doctors coming on staff more often and may have more availability.

Medicaid:

Medicaid (health insurance for people with low income) is funded by a combination of federal and state dollars, so eligibility can vary state-to-state. If you have (if your loved one has) Medicaid now, that does not guarantee you (your loved one) will be eligible in North Carolina. NC Medicaid eligibility rules are stricter than many other states.

Since Medicaid can be a source of payment for in-home care, prescription drug coverage, and other benefits in addition to direct health care coverage, it can be crucial to determine whether you are (whether your loved one is) receiving these benefits and whether you (they) would still be eligible in North Carolina. In addition, many Medicaid-related programs have lengthy application processes and/or wait lists, so benefits are often not immediate even if an applicant is approved for NC Medicaid.

Food aid and other economic assistance:

If you receive (if your loved one receives) any of the following benefits, check to see if the same benefit is available in North Carolina. Some eligibility limits change state-to-state, or by region:

- Food Assistance (Food Stamps, or SNAP);
- Discounts on utility bills or winter heating costs;
- Supplemental Security Income (SSI) (although this is a federal benefit, some states provide more generous supplements. This is not the case in North Carolina);
- Other economic help from the state or county.

Home care and chore services:

Do you (does your loved one) receive assistance in the home from a home health aide or chore worker? If so, check to see who is paying for this service. Availability of such services is much more limited in North Carolina than elsewhere. If public assistance is not available, how will you (your loved one) fill this need?

Transportation:

Do you (does your loved one) drive? If so, think about if you (they) would be able to easily adjust to driving in a new area. This can be difficult or daunting, even for those who have been easily capable of driving familiar routes in their home area.

If you do not drive (if your loved one does not drive) how will you (they) get around? Public transportation is limited or unavailable in much of Wake County, and private transportation can be costly. Will family or friends be available to take you (them) to medical appointments, the grocery store, etc.?

Social support:

- What kind of social support network do you (does your loved one) have at home now? A church community, neighbors, friends, and family can relieve isolation and provide back-up in times of crisis. If you move here (if your loved one moves here), what source(s) of social support would be available?
- How easily do you (does your loved one) make new friends?
- If there are friends or family in North Carolina that you are (your loved one is) moving to be close to, how busy are those people with their own families, jobs, and social activities?
- What will you (will your loved one) lose by moving here? Is it outweighed by what would be gained? Especially if you are (if your loved one is) frail, it may be difficult or impossible to rebuild a social network in a new place.

Housing:

- What kind of living situation are you (is your loved one) in now? Will a similar situation be available in North Carolina?
- Will you (will your loved one) be able to continue at the same level of independence, or, upon moving, will additional support be needed? If you need (if your loved one needs) a long-term care setting such as assisted living or skilled nursing care, be sure to look into how that would be paid for. The same level of financial support for long-term care may not be available in North Carolina as in other states.

Why are you considering this move?

Be sure to think through your reasons for this move, if it's your idea. If the idea is coming from someone else, ask for clarification to understand why that person wants you (wants your loved one) to move.

- Are you (is your loved one) reacting to an acute situation such as an illness or fall? If so, think about if a move is the best solution to the situation:
 - Could a less drastic solution, such as a personal emergency response system (medical alert), or a few hours per week of chore services, provide additional security or peace of mind to solve the immediate problem?
 - Will a move really solve the problem? E.g., will moving prevent future falls?
- Whose needs are being met by the move? You may feel more secure if you are (if your loved one is) nearer to family, but what will be lost in exchange for that security?
- What do you (what does your loved one) think about this move? Take time to really listen.

Carefully consider both what is important *to* you (to your loved one) and what is important *for* you (for your loved one). The bottom line should be: What decision will contribute most to your (to your loved one's) quality of life?