



MOVING A PARENT TO NORTH CAROLINA

Tips for Adult Children of Aging Parents

There are many issues to consider before deciding to move a parent here from out of state. Here are a few of the most common and important to consider. For more information, or assistance in learning what is available in Wake County, please call Resources for Seniors, at 919-872-7933.

Financial Concerns

Before planning a move, it is important to know what your parent's financial resources are and, especially, whether they are currently receiving any public benefits that are based on their income. These benefits can vary from state to state – *what is available in New Jersey or Connecticut may not be available in North Carolina*. It is a good idea to have a detailed discussion with your parent about the following:

- What income does she/he have (Social Security, pensions, etc.)?
- What assets does she/he have (savings, investments, retirement accounts, etc.)?
- What public assistance, if any, does she/he receive (food stamps, prescription drug assistance, utility bill assistance, home health care, etc.)?

Social Security

This federal benefit will not change when your parent moves, but you will need to notify Social Security about the change of address and arrange for the payments to be direct-deposited in a new bank. This is not difficult and can usually be arranged by filling out a form at the new bank, but it will require your parent's signature.

Medicare

The basic Medicare benefit will not change, but you will need to find out:

- Is your parent enrolled in a Medicare Advantage or Medicare Part C plan? These private plans typically serve a specific region and may not be transferable to North Carolina.
- Does your parent have a "Medigap" or Medicare supplemental insurance policy?
 - If so, can she/he keep the same policy when they move to another state? *If they have to change, don't drop the old policy until a new one is in place!*

Prescription Drug Coverage

Many seniors are enrolled in Medicare Part D prescription drug coverage. Some of these plans are nationwide, while others serve only specific regions.

- Is your parent enrolled in Medicare Part D?
- Will they need to switch to a different company if they move? Is a similar plan available in North Carolina?
- Is your parent enrolled in a State Pharmaceutical Assistance Program (SPAP) that supplements Medicare Part D, helping to fill gaps in coverage? North Carolina has only a minimal SPAP, which helps to pay premiums for some seniors, but does not assist with co-pays and the "donut hole" in coverage.
 - If your parent loses SPAP coverage, what financial impact will this have?

Medicare Doctors

Finding a primary care doctor who will accept new Medicare patients is not always easy in Wake County. Start looking as soon as possible; don't wait until Mom or Dad is here and needs a new prescription. Try calling larger practices, which often have new doctors coming on staff and therefore may be accepting new patients.

Medicaid

Medicaid is health insurance for people with low income, funded by a combination of federal and state dollars, so the eligibility rules can vary from state to state. *The fact that your parent was eligible in their home state does not guarantee eligibility in North Carolina.*

Since Medicaid can be a source of payment for in-home care, prescription drug coverage, and other benefits as well as direct health care coverage, it can be crucial to determine whether your parent is receiving these benefits and whether they will be available in North Carolina.

Food Aid and Other Economic Assistance

- Has your parent been receiving food stamps, also called SNAP?
- Does your parent receive discounts on utility bills, or winter heating costs?
- Does your parent receive Supplemental Security Income (SSI)? Although this is a federal benefit, some states may provide more generous supplements. This is not the case in North Carolina.
- Does your parent receive other economic help from the state or county?

Home Care and Chore Services

- Does your parent receive assistance in the home from a home health aide or chore worker?
 - If so, who is paying for this service?
 - Availability of such services may be much more limited in North Carolina than in other regions. How will you fill this gap if public services are not available?

Transportation

- Does your parent drive?
 - If so, will she/he be able to adjust to driving in a new area? This can be very daunting for some older adults, even if they have been capable of driving on familiar routes in their home area.
- If she/he can't drive, how will they get around? Public transportation is limited or unavailable in much of Wake County.
 - Will you be able to leave work to take her/him to medical appointments, the grocery store, etc.?

Social Support

- What kind of social support network does your parent have in their current home? Church, neighbors, friends, and other relatives can relieve isolation and provide back-up in times of crisis.
- If she/he moves here, will you be their only source of social support?
- How good is she/he at making new friends?
- How busy are you with your own family, job, and social activities?
- What will your parent be losing by moving here? Especially if she/he is already somewhat frail, it may be difficult or impossible for them to rebuild a social network in a new place.

Housing

- What kind of living situation is your parent in now? Will a similar situation be available here?
- Will she/he be able to continue at that level of independence if they move here, or will they need additional support?
- If she/he needs a long-term care setting such as assisted living, be sure to look into how that will be paid for. Financial support for long-term care may be available in another state but not available here.

Why are you considering this move?

Be sure to think through your reasons for recommending this move, if it's your idea. Ask your parent to explain why she or he wants to move, if the idea is coming from them.

- Are you reacting to an acute situation such as an illness or a fall?
 - Is your reaction in proportion to the need? Could a less drastic solution (e.g. a personal emergency response system, a few hours per week of chore services) provide additional security or solve the immediate problem?
 - Will a move really solve the problem you are concerned about? For instance, will having her/him close by prevent them from falling in the future?
- Whose needs are being met by this move? You may feel more secure if your parent is not hundreds of miles away, but what will your parent be losing in exchange for that security?
- What does your parent think about this move?
- *What decision will contribute most to your parent's quality of life?*