

# MOVING TO NORTH CAROLINA

## *Tips for Seniors (and Loved Ones of Aging Adults)*

### **Resources for Seniors**

1110 Navaho Drive, Fourth Floor

Raleigh, NC 27609

(919) 872-7933

[www.resourcesforseniors.org](http://www.resourcesforseniors.org)

### **Services and information for older adults and adults with disabilities in Wake County, North Carolina**

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There are many factors to consider before moving to North Carolina from another state. The information below highlights key issues that can impact access to services, healthcare, and overall quality of life.

For assistance, contact the **Resources for Seniors Information Department at 919-713-1556.**

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## Financial Resources

Before planning a move, review all financial resources—especially income-based benefits. Programs and eligibility requirements vary by state, and some benefits available elsewhere may not be available in North Carolina.

### Be sure to review:

- Income (Social Security, pensions, retirement income)
  - Assets (savings, investments, property)
  - Public benefits (Medicaid, SNAP, prescription assistance, energy assistance, in-home services)
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## Social Security

Social Security benefits remain the same nationwide. However:

- You must update your address with the Social Security Administration
- Direct deposit information should be updated if changing banks

Most updates can now be completed online through a secure Social Security account.

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## Medicare and Prescription Drug Coverage

Basic Medicare coverage remains the same, but plan details may change by location.

Key considerations:

- **Medicare Advantage Plans:** These are regional. Moving to North Carolina will require selecting a new plan in most cases. A Special Enrollment Period is typically triggered by a move.
  - **Medigap (Supplemental Plans):** Plans may differ by state. You may not have guaranteed issue rights when switching, so confirm eligibility before canceling existing coverage.
  - **Medicare Part D:** Prescription drug plans vary by region. It is important to compare formularies, pharmacy networks, and costs in North Carolina.
  - **Insulin Cost Cap:** Medicare continues to cap insulin at \$35/month for covered plans.
  - **Recommended Vaccines:** Most adult vaccines are now covered at no cost under Medicare Part D.
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## Finding Medicare Providers

Access to providers may vary:

- Not all doctors accept new Medicare patients
- Provider shortages continue in some areas

Start early by:

- Contacting larger healthcare systems
  - Confirming participation in your specific Medicare plan (especially Medicare Advantage)
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## NC Medicaid

North Carolina has expanded Medicaid eligibility (implementation began in late 2023), allowing more low-income adults to qualify.

**However:**

- Eligibility still depends on income and other criteria
- Benefits and services may differ from other states
- Long-term care and in-home services often require additional assessments

**Important considerations:**

- Applications can take time
- Some programs have waitlists
- Coverage is not retroactively guaranteed for all services

For more information regarding NC Medicaid, please visit <https://medicaid.ncdhhs.gov/>

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## **Food and Economic Assistance**

Programs available in North Carolina include:

- **SNAP (Food and Nutrition Services)**
- **Low Income Energy Assistance Program (LIEAP)**
- **Crisis Intervention Program (CIP)**

Eligibility limits and benefit amounts may differ from other states. North Carolina provides limited state supplementation for SSI.

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## **Home Care and In-Home Services**

Access to publicly funded in-home services in North Carolina is often limited.

**Consider:**

- Whether current services are privately paid or publicly funded
- Availability of similar programs in Wake County
- Out-of-pocket costs if public funding is not available

Planning ahead is critical, as demand for services often exceeds availability.

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## **Transportation**

Transportation remains a major challenge in many parts of Wake County.

**Options may include:**

- *Limited* senior transportation programs (often medical-only)
- Medicaid transportation (for eligible individuals)
- Public transit in select areas
- Private transportation services (can be costly)

**If you do not drive, plan carefully for how you will access:**

- Medical care
  - Groceries
  - Social activities
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## Social Support

Social connection plays a critical role in health and well-being.

**Before moving, consider:**

- Current support systems (family, friends, faith communities)
- Opportunities to build new connections
- Availability of nearby caregivers or family support

Relocating can increase isolation if a strong support network is not in place.

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## Housing

**Evaluate both current and future housing needs:**

- Will similar housing options be available and affordable?
- Will your level of independence change?
- Will supportive services be needed?

**For long-term care:**

- Costs in North Carolina can be significant
- Medicaid may help, but eligibility and services are limited
- Planning in advance is strongly recommended

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## Why Are You Considering This Move?

**Take time to evaluate the reason for moving:**

- Is the move in response to a recent event (e.g., fall, illness)?
- Could alternative solutions (home modifications, in-home help, medical alert systems) address the issue?
- Will moving actually solve the problem?

**Also consider:**

- Whose needs are being prioritized
- What will be gained versus lost
- The preferences of the older adult

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## Final Consideration

**Carefully weigh all factors before making a decision.**

**Key question:**

*What choice will best support long-term safety, independence, and quality of life?*

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## **Moving to North Carolina: Quick Planning Checklist**

*For Seniors & Caregivers*

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**Before You Move**

- Review income, savings, and monthly budget
  - List all benefits (Medicaid, SNAP, SSI, etc.)
  - Check if benefits transfer to North Carolina
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## Healthcare & Insurance

- Update address with Social Security
  - Review Medicare (Advantage, Part D, Medigap)
  - Choose a new doctor in Wake County
  - Transfer prescriptions
  - Bring copies of medical records
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## Medicaid & Assistance

- Check NC Medicaid eligibility
  - Apply early (waitlists are common)
  - Look into SNAP & energy assistance
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## Home Care & Housing

- Confirm housing plans
  - Plan for future care needs
  - Research in-home services or assisted living
  - Budget for possible out-of-pocket costs
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## Transportation

- Plan how to get to appointments
  - Explore local transportation options
  - Arrange help from family or friends
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## Social Support

- Identify nearby family or friends
  - Find local senior or community centers
  - Plan ways to stay socially connected
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## Ask Yourself


- Why am I making this move?
  - What will I gain—and what will I lose?
  - Will this improve safety and quality of life?
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## Final Steps

- Set a moving timeline
  - Update your address everywhere
  - Pack medications & important documents separately
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**Need Help? We're Here for You.**

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