

Memory Care Placement

Medicare does not cover memory care placement. For financial assistance to pay for care, an application for Special Assistance Medicaid needs to be completed at social services in the county the individual resides.

Effective January 1, 2025, the monthly Enhanced Rate for Special Assistance is \$1,832.50 (this means the individual cannot receive more than max countable income: \$1,832.50 monthly to receive Special Assistance)

UPDATED July, 2025

Medicaid

- Monthly divisor: \$10,317 (effective 1/1/2025)
- Community Spouse Resource Allowance (effective 1/1/2025)
 - Minimum \$31,584
 - Maximum \$157,920
- Monthly Maintenance Needs Allowance
 - Minimum \$2,644 (effective 7/1/2025 and remains until 7/1/2026)
 - Maximum \$3,948
 - Shelter Standard \$794
 - Standard Utility Allowance \$620 (household of 1); \$681 (household of 2) (effective 1/1/2025)
 - Dependent Allowance \$882 (1/3 of Base)

Special Assistance

- Base SA Program (Effective 1/1/2025)
 - Maximum SA Rate: \$1,359
 - Personal Needs Allowance: \$70
 - General Income Exclusion: \$20
 - TOTAL \$1,449
 - Max Countable Income: \$1,448.50 (due to rounding)
- Special Care Unit Rate (a/k/a "Memory Care") (Effective 1/1/2025)
 - Maximum SA Spec Care Unit Rate \$1,743
 - Personal Needs Allowance \$70
 - General Income Exclusion \$20
 - TOTAL: \$1,833
 - Max Countable Income: \$1,832.50 (due to rounding)

<https://masonlawpc.com/hot-topics-and-info/nc-medicaid-rates/>

<https://policies.ncdhhs.gov/wp-content/uploads/Special-Assistance-Manual-Rev-Jan-2025.pdf>

(To be eligible for the Enhanced Rate there must be a diagnosis of Alzheimer's Disease or dementia verified by a valid FL-2.)

Adult Care Home FL2 Form provides diagnoses, what level of care is needed, and medications. Facilities review the FL-2 to determine if their facility is the appropriate fit for care.

FL-2 Form:

<https://medicaid.ncdhhs.gov/adult-care-home-fl2-form-nc-medicaid-372-124-9-2018/download>

Form has to be completed and signed by a doctor.

Memory Care Placement Resources:

<https://eccog.org/programs-and-services/long-term-care/navigating-the-long-term-care-system/>

<https://www.ncdhhs.gov/2024-special-assistance-home-flyer/open>

<https://www.ncdhhs.gov/documents/2024-special-assistance-adult-care-homebrochure/open>

<https://www.medicaidplanningassistance.org/medicaid-eligibility-north-carolina/>

<https://www.ncdhhs.gov/divisions/social-services/special-assistance/state-and-county-special-assistance-adult-care-home-residents>

<https://policies.ncdhhs.gov/wp-content/uploads/Special-Assistance-Manual-Rev-Jan-2025.pdf>

<https://www.ncdhhs.gov/2025-sascu-brochure/download?attachment>

To learn more on how to about and how to navigate the medicaid process, go the American Council on Aging's website for more information:

[American Council on Aging – About Us](#)

To determine eligibility go to <https://www.medicaidplanningassistance.org/>