

Understanding Long-Term Care Systems in NC

Family Care Homes are licensed for 2-6 residents.

Adult Care Homes are licensed for 7+ residents.

Assisted living facilities: Private insurance and Medicare will not pay for assisted living. Require supplemental security income (SSI) or social security disability (SSDI) and special assistance Medicaid application or self-pay. Contact local social services to complete a special assistance application.

An FL-2 has to be completed and signed by a doctor. Facilities require FL-2 to consider for placement.

FL-2 is valid for 30 days from the signed date.

FL-2 form: [Adult Care Home FL2 Form | NC Medicaid](#)

Skilled Nursing Facilities (SNFs):

24-hour care of registered nursing and certified nursing assistants. Temporary stay for rehabilitation, manage chronic conditions and medical treatments after hospitalization.

A skilled nursing FL-2 has to be completed and signed by a doctor. Facilities require FL-2 to consider for placement. FL-2 is valid for 30 days from the signed date.

Skilled nursing FL-2: [NC DMA Long Term Care FL2 Form](#)

Medicare Part A covers SNF care for a limited time, under certain conditions.

This type of care includes activities of daily living such as bathing, dressing, and eating. However, skilled nursing care that is provided by a licensed nurse and is medically necessary may be covered

Physical Therapy, Occupational Therapy, Speech and Language Therapy, Assistance with Activities of Daily Living (ADLs), Medication Management, Wound Care

Some examples of reasons someone might need skilled nursing would be if they were bed bound, needed a respirator, or had wounds that were not healing and required daily care. Nursing homes also provide rehabilitation to help people gain back their independence after a serious health problem, i.e. a stroke or fall.

Skilled Nursing Facilities (SNFs) are places for people to live temporarily while they're getting rehabilitation and medical treatments after hospitalization for an illness or injury. Medicare Part A covers SNF care for a limited time, under certain conditions. Skilled care is often given in a nursing home, but Medicare Part A doesn't cover long-term or custodial care in a nursing home. Part A will generally cover your drug costs if you're getting Medicare-covered skilled nursing care in a SNF.

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://www.medicare.gov/providers-services/original-medicare/skilled-nursing>

<https://springpointsl.org/blog/definition-of-skilled-nursing/>