



State Resources for Seniors in South Carolina

At Caring, we understand that learning about and accessing the assistance you need isn't easy. We created this guide to help seniors and their families learn about the available financial assistance options for senior living and senior care in your state so you can focus on what matters: finding the right senior care for your loved one. In the following resource guide, learn about the financial assistance options for senior care and senior living in your state, what benefits the different programs offer, who is eligible, and how to apply.

Financial Assistance for Senior Living & Senior Care

As older adults age, paying for medical assistance can be a deepening concern. The cost of an assisted living community, nursing home or any long-term service and support can take a large portion of personal income, even for individuals who've saved for the occasion. This leaves many older adults looking for financial assistance.

In South Carolina, several programs can assist older adults with the cost of long-term care. These programs may cover all or part of the cost depending on what services are needed and where they will be received.

Medicaid

South Carolina Medicaid is also referred to as Healthy Connections. Funded by state and federal governments, Medicaid helps pay for the cost of medically necessary procedures for seniors in assisted living. It also pays for the cost of a nursing home recommended by a physician. Healthy Connections doesn't pay for room and board, but it pays for personal care services like grooming, dressing, meals and transportation. It also pays for medication management, therapy and skilled nursing.

How to Apply

Seniors may apply for Healthy Connections online or by contacting the Medicaid helpline at (800) 726-8774. Applications may be downloaded and submitted in person to any local Department of Health and Human Services office, submitted electronically to 8888201204@fax.scdhhs.gov or mailed to SCDHHS-Central Mail, P.O. Box 100101, Columbia, SC 29202-3101.

Eligibility

Seniors applying for South Carolina Medicaid must meet the state's yearly income and asset limits. These limits change each year based on the federal poverty level. Assets include checking and savings accounts, stocks, bonds, investments and real estate not being used as a residence. Income includes employment, veterans' benefits, pensions, Social Security disability, unemployment and IRA withdrawals.

South Carolina 2022 Yearly Medicaid Income and Asset Limits

	Asset Limits	Income Limits
Single Applicants	\$2,000	\$30,276
Two-Person Household (One spouse applying)	\$2,000 for applicant \$66,440 for non-applicant	\$30,276 per applicant
Two-Person Household (Both spouses applying)	\$4,000	\$30,276 per applicant

Additional eligibility requirements include must be:

- 65 years of age or older.
- A U.S. citizen or qualified legal resident.
- A resident of South Carolina.
- Require a nursing home level of care.

Medicare

Medicare is the federal health insurance program for older adults (65+) and some younger people with disabilities. Part A, which covers inpatient care, may also cover medically necessary care delivered in a skilled nursing facility.

How to Apply

To apply for Medicare online, visit the Social Security Administration website, agree to the terms of service and fill out the application. To apply by telephone, call (800) 772-1213. If you prefer to apply in person, use the SSA office locator to find a nearby Social Security office.

Eligibility

You may qualify for Medicare coverage if any of the following apply:

- You're at least 65 years old.
- You have end-stage renal disease.
- You're under age 65 and have a disability.

If you or your spouse worked and paid Medicare taxes for at least 10 years, you qualify for premium-free Part A coverage. You may also qualify for premium-free coverage if you've been receiving disability benefits for at least 24 months, you're on kidney dialysis or you need a kidney transplant.

Community Long-Term Care

Community Long-Term Care offers a variety of programs and services to older adults who need personal care assistance to help them delay entry into nursing home care. This includes the Community Choices Waiver that helps individuals aged 18 and older

with a disability or seniors aged 65 and older receive services like bathing, dressing and toileting. Other services offered include companionship, home-delivered meals, adult day health care, skilled nursing, respite care and personal emergency response systems.

How to Apply

Seniors should apply for CLTC through state Medicaid by calling the helpline at (800) 726-8774. This is not an entitlement program, so even seniors who qualify for the program may experience wait times to receive services. Counselors are also available at any local Department of Health and Human Services office.

Eligibility

To qualify for CLTC, seniors should first receive state Medicaid. Additional qualifications are similar to those for Medicaid recipients.

- 65 years of age or older or 18 years of age with a disability
- Require nursing home level of care
- Meet the asset and income limits for state Medicaid

Aged, Blind or Disabled Waiver

This waiver helps pay for a wide range of health services for older adults and those who are blind or disabled. The waiver pays for services like doctor's visits, hospital care and medical equipment.

How to Apply

Individuals may apply online through Healthy Connections or by completing the required forms and submitting them electronically to 8888201204@fax.scdhhs.gov. Applications may also be mailed to SCDHHS-Central Mail, P.O. Box 100101, Columbia, SC 29202-3101 or submitted in person to any local Department of Health and Human Services.

Eligibility

To qualify for ABD, individuals must have a disability recognized by Social Security. Additional requirements include:

- Must be at least 65 years of age
- Blind or living with a disability
- 2022 ABD Income Limits

Family Size	Monthly Income (As of 3/01/2022)	Annual Income (As of 3/01/2022)	Resources (As of 1/01/2022)
1	\$1,133	\$13,590	\$8,400
2	\$1,526	\$18,310	\$12,600

Health Insurance & Prescription Drug Coverage for Seniors

Medicaid

South Carolina Medicaid is referred to as Healthy Connections. The program assists seniors and other individuals and families who are on strict income budgets receive the medical care they need. Medicaid covers a variety of medically necessary treatments, including doctor's visits, speech, occupational and physical therapy, mental health treatments, wound care, chronic care management and prescription medications.

How to Apply

Medicaid applications may be submitted online through the Healthy Connections website or by calling Medicaid at (800) 726-8774. To submit an application in person at a local Department of Health and Human Services office, download, fill out and sign the appropriate form. Applications may also be mailed to SCDHHS-Central Mail, P.O. Box 100101, Columbia, SC 29202-3101 or emailed to 8888201204@fax.scdhhs.gov.

Eligibility

Healthy Connections has strict eligibility criteria. Typically, eligibility is dependent on the age of the individual and income and asset limits. Individuals may qualify for Healthy Connections if they meet the following:

- Be at least 65 years of age, legally blind or 18 years of age and older with a disability
- Require a nursing home level of care
- A resident of South Carolina
- Citizen of the United States or qualified immigrant

South Carolina 2022 Yearly Income and Asset Limits

	Asset Limits	Income Limits
Single Applicant	\$8,400	\$13,590
Two Person Household (Only one person applying)	\$12,600	\$18,310
Two-Person Household (Both individuals applying)	\$12,600	\$18,310

The income level for regular Medicaid depends on family size. The maximum income level increases by \$4,720 per person for more than eight households. These totals are subject to change based on the federal poverty level and tend to adjust each year.

Household Size	Maximum Year Income Level
1	\$13,590
2	\$18,310
3	\$23,030
4	\$27,750
5	\$32,470
6	\$37,190

Medicare

Original Medicare consists of Part A, which covers services provided on an inpatient basis, and Part B, which covers outpatient services. For example, Part A covers nursing care provided during a hospital stay, while Part B covers things like doctor visits and durable medical equipment.

How to Apply

To apply for Medicare online, visit the Social Security Administration website and fill out the form. You can also apply by telephone or in person. Call (800) 772-1213 to speak with a representative or use the online locator to find a Social Security office near you.

Eligibility

To receive Medicare benefits, you must be at least 65 years old or have a qualifying disability or end-stage renal disease. Everyone pays a premium for Part B, but you may qualify for premium-free Part A coverage if you or your spouse worked and paid Medicare taxes for at least 10 years.

Medicare Advantage

Original Medicare is managed by the federal government, but Medicare Advantage Plans are sold by private insurance companies. Each plan must offer at least the same amount of coverage as Original Medicare, but many insurers offer extra benefits to make their plans more attractive to consumers.

How to Apply

Use the Find a Medicare Plan tool on Medicare.gov to compare Medicare Advantage Plans in your state. When you're ready to enroll, call (800) 633-4227 or contact the plan provider directly.

Eligibility

If you're eligible for Original Medicare, you are likely eligible for Medicare Advantage; however, confirm eligibility requirements with the plan provider.

Medicare Part D

Original Medicare doesn't cover most prescription drugs, so you may want to enroll in Medicare Part D, a supplemental plan that pays for a wide range of medications. Each plan has a formulary that explains how much coverage is provided for each type of drug. Most Medicare Advantage Plans include prescription drug coverage, and you can't enroll in Medicare Part D if you have a Medicare Advantage Plan that pays for prescription medications.

How to Apply

Use the Find a Medicare Plan tool on Medicare.gov to find a plan that meets your needs. When you're ready to enroll, contact the plan directly for instructions on applying for coverage.

Eligibility

To qualify for Medicare Part D, you must be enrolled in Medicare Part A and Medicare Part B (Original Medicare) or one of the few Medicare Advantage Plans that doesn't cover prescription drugs.

Medicare Savings Programs

South Carolina offers three plans to help seniors pay for Medicare deductibles, premiums and additional medical costs.

- **Qualified Medicare Beneficiary Program:** This MSP helps pay for Medicare Part A/Part B premiums, Part A/Part B deductibles and Part A/Part B coinsurance.
- **Specified Low-Income Medicare Beneficiary:** The SLMB program helps pay Medicare Part B premiums.
- **Qualified Individual:** The QI program also helps participants pay their Medicare Part B premiums, but it has higher income limits than the QMB and SLMB programs.

How to Apply

Seniors may apply for Medicare Savings Programs by downloading the application and submitting it via email to 8888201204@fax.scdhhs.gov or by mailing the completed and signed form to SCDHHS-Central Mail, P.O. Box 100101, Columbia, SC 29202-3101. Those who wish to speak to a counselor with additional questions may contact Healthy Connections by phone at (888) 549-0820 or visit any local Healthy Connections County Office or South Carolina Department of Health and Human Services.

Eligibility

Seniors applying for assistance through the Medicare Savings Program must meet income and asset limits defined in the table below. Additional eligibility criteria includes:

- Must be eligible for Medicare Part A and B.
- A resident of South Carolina.
- Must be a U.S. citizen or legal resident.

Program	Single Income Limits	Married Income Limits	Single Asset Limits	Married Asset Limits
Qualified Medicare Beneficiary	\$1,133	\$1,526	\$8,400	\$12,600
Specified Low-Income Medicare Beneficiary	\$1,359	\$1,831	\$8,400	\$12,600
Qualified Individual	\$1,529	\$2,060	\$8,400	\$12,600

Cash Assistance Programs for Seniors

Cash assistance programs help pay for expenses not covered by health insurance, senior living programs and other forms of aid. These benefits can be used to pay for toiletries, public transportation, utilities and other necessities.

Social Security

Social Security is a source of income available to retirees and people who can no longer work because of a disability. The money for Social Security comes from a payroll tax levied on employers, employees and self-employed individuals. When you retire, you'll receive monthly payments based on how much you earned when you were working.

How to Apply

To apply online, visit the Social Security website and fill out the application. You can also call (800) 772-1213.

Eligibility

To qualify for Social Security, you must earn at least 40 Social Security credits in your lifetime. Working and paying your portion of the Social Security payroll tax helps you earn these credits.

Supplemental Security Income

Supplemental Security Income is a tax-funded program that provides monthly payments to help aged, blind and disabled people meet their basic needs.

How to Apply

To apply for SSI, fill out the online application, call (800) 772-1213 or visit your local Social Security office.

Eligibility

SSI has the following eligibility requirements:

Basic Requirements	Aged 65, blind or disabled.
Citizenship	U.S. citizen, U.S. national or resident alien.
Countable Resources	\$2,000 for individuals/\$3,000 for married couples.
Income	Countable income can't exceed the federal benefit rate.