Long-Term Care in South Carolina

The number of South Carolina residents age 85 and older is projected to nearly double by 2030.

South Carolina’s older population can be at greater risk for chronic illnesses and in need of long-term care. Thirteen percent of South Carolina’s population is age 65+ with nearly 77,000 residents age 85+.1 South Carolina’s age 85+ population – the age group that is most likely to need long-term care services – will grow 95% from 2007 to 2030.2 This makes South Carolina the 12th-ranked state in the projected growth rate of the 85+ population.

Most prefer to receive long-term care at home; however, South Carolina spends over three-fourths of the state’s Medicaid funds on institutional care.

The majority of Americans age 50+ (89%) want to stay in their homes for as long as they can.3 Over 960,000 South Carolinians rely on Medicaid, and 14% are age 65+.4 Home and community-based service (HCBS) waivers allow Medicaid recipients to receive Medicaid funding for in-home care. In South Carolina, Medicaid allows some to choose in-home care instead of nursing home care. In 2006, 12,847 South Carolinians 65+ and those with disabilities received a waiver.5 On average, the Medicaid program can provide HCBS to three people for the cost of serving one person in a nursing home.7

South Carolina spends 22% of its Medicaid long-term care dollars for older people and adults with physical disabilities on home and community-based care – ranking it 25th in spending on home care services for this population.8

South Carolina’s average nursing home private pay rate is lower than the national average at $158 per day.

In 2007, South Carolina’s nursing homes had an occupancy rate of 93%.10 This care is expensive. In 2008, South Carolina had the 39th most expensive nursing homes in the country, with an average private pay daily rate of $158.11 South Carolina’s rates for home health aides ($17/hr) and Medicare-certified home health aides ($41/hr) were close to the national average, but its rate for adult day care ($50/day) was lower than the national average.12

Over a third of South Carolina’s nursing homes rated above average in health inspections.

The Centers for Medicare and Medicaid Services (CMS) created a five-star quality rating to help consumers compare nursing homes. CMS rates nursing homes on health inspections, staffing, and quality measures.

The health inspection process is comprehensive and conducted by a trained team of objective surveyors.13 Recent studies have found that non-profit nursing homes generally deliver higher quality of care.14 In 2007, a high proportion (75%) of South Carolina’s nursing homes were for profit (15%, non-profit; 10%, government).15

Few Americans have long-term care insurance.

Nationally, about 7 million long-term care insurance policies were in effect in 2005, and the typical purchaser was age 61 with assets over $100,000.16 Cost is a major factor in the decision to purchase long-term care insurance. In 2008, premiums for a married couple in their sixties were about $3,000 a year.17 South Carolina has adopted the most recent long-term care insurance recommendations from the National Association of Insurance Commissioners (NAIC).18

In addition, 580,000 South Carolinians are providing family caregiving to a loved one at home. This care is valued at about $5.7 billion.9

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The data utilized in this report is the most recent publicly available data collected for all states.


Providing More Long-term Support and Services at Home: Why It's Critical for Health Reform. AARP Public Policy Institute, June 2009. URL: [http://www.aarp.org/research/ltc/hcbs/articles/fs_hcbs_hcr.html](http://www.aarp.org/research/ltc/hcbs/articles/fs_hcbs_hcr.html)


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9Ibid. Page 44.

10Ibid. Page 66.

11Ibid. Page 59.

12Ibid. Page 60.

13Centers for Medicare and Medicaid Services. Note: These data are updated monthly. Data for this brief was pulled on November 3, 2009. URL: [http://www.medicare.gov/NHCompare/Include/DataSection/Questions/ProximitySearch.asp](http://www.medicare.gov/NHCompare/Include/DataSection/Questions/ProximitySearch.asp)

14BMJ 2009 (British Medical Journal); 339:b2732. URL: [www.pnhp.org/nursing_home](http://www.pnhp.org/nursing_home)


