

SOUTH CAROLINA LONG-TERM CARE (LTC) PRACTICE TEST (SAMPLE)

STUDY GUIDE



SAMPLE STUDY GUIDE WITH LIMITED QUESTIONS

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Introduction

Preparing for a certification exam can feel overwhelming, but with the right tools, it becomes an opportunity to build confidence, sharpen your skills, and move one step closer to your goals. At Examzify, we believe that effective exam preparation isn't just about memorization, it's about understanding the material, identifying knowledge gaps, and building the test-taking strategies that lead to success.

This guide was designed to help you do exactly that.

Whether you're preparing for a licensing exam, professional certification, or entry-level qualification, this book offers structured practice to reinforce key concepts. You'll find a wide range of multiple-choice questions, each followed by clear explanations to help you understand not just the right answer, but why it's correct.

The content in this guide is based on real-world exam objectives and aligned with the types of questions and topics commonly found on official tests. It's ideal for learners who want to:

- Practice answering questions under realistic conditions,
- Improve accuracy and speed,
- Review explanations to strengthen weak areas, and
- Approach the exam with greater confidence.

We recommend using this book not as a stand-alone study tool, but alongside other resources like flashcards, textbooks, or hands-on training. For best results, we recommend working through each question, reflecting on the explanation provided, and revisiting the topics that challenge you most.

Remember: successful test preparation isn't about getting every question right the first time, it's about learning from your mistakes and improving over time. Stay focused, trust the process, and know that every page you turn brings you closer to success.

Let's begin.

How to Use This Guide

This guide is designed to help you study more effectively and approach your exam with confidence. Whether you're reviewing for the first time or doing a final refresh, here's how to get the most out of your Examzify study guide:

1. Start with a Diagnostic Review

Skim through the questions to get a sense of what you know and what you need to focus on. Your goal is to identify knowledge gaps early.

2. Study in Short, Focused Sessions

Break your study time into manageable blocks (e.g. 30 – 45 minutes). Review a handful of questions, reflect on the explanations.

3. Learn from the Explanations

After answering a question, always read the explanation, even if you got it right. It reinforces key points, corrects misunderstandings, and teaches subtle distinctions between similar answers.

4. Track Your Progress

Use bookmarks or notes (if reading digitally) to mark difficult questions. Revisit these regularly and track improvements over time.

5. Simulate the Real Exam

Once you're comfortable, try taking a full set of questions without pausing. Set a timer and simulate test-day conditions to build confidence and time management skills.

6. Repeat and Review

Don't just study once, repetition builds retention. Re-attempt questions after a few days and revisit explanations to reinforce learning. Pair this guide with other Examzify tools like flashcards, and digital practice tests to strengthen your preparation across formats.

There's no single right way to study, but consistent, thoughtful effort always wins. Use this guide flexibly, adapt the tips above to fit your pace and learning style. You've got this!

Questions

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- 1. If Paul exhausts his \$100,000 benefit from his partnership policy, how does this affect his Medicaid application?**
 - A. He will be disqualified based on his previous holdings
 - B. He can still apply for Medicaid and will receive benefits
 - C. His application will be denied due to asset limits
 - D. He must return to work to qualify

- 2. What is a primary reason for focusing on staff retention in Long-Term Care facilities?**
 - A. To maintain financial budgets
 - B. To ensure continuity of care
 - C. To encourage new hires
 - D. To increase administrative workload

- 3. What is a "skin assessment," and why is it important in Long-Term Care?**
 - A. Evaluation of meal preferences
 - B. Assessment of skin condition to prevent issues
 - C. Monitoring resident interactions
 - D. Tracking medication adherence

- 4. Is a burial plot exempt when determining Medicaid eligibility?**
 - A. Yes, it is exempt.
 - B. No, it is included in eligibility calculations.
 - C. It depends on the state.
 - D. Only if it is paid for in advance.

- 5. Which law provides rights to individuals living in Long-Term Care facilities?**
 - A. The Social Security Act
 - B. The Nursing Home Reform Act of 1987
 - C. The Affordable Care Act
 - D. The Medicaid Act

- 6. Why is proper nutrition critical in Long-Term Care environments?**
- A. It helps manage chronic conditions and improves overall health
 - B. It decreases the need for physical activity among residents
 - C. It is primarily for social engagement during meal times
 - D. It is only important for younger residents
- 7. What does "continuity of care" ensure in Long-Term Care?**
- A. Residents only receive care at home
 - B. Consistent care across different settings and providers
 - C. Care is only provided by the same staff members
 - D. Reduced contact with healthcare providers
- 8. What federal standards did the Omnibus Budget Reconciliation Act (OBRA) of 1987 establish for nursing homes?**
- A. Regulations on financial costs of care
 - B. Standards emphasizing the rights of residents
 - C. Guidelines for hiring staff in nursing homes
 - D. Protocols for nursing home architecture
- 9. What is the primary purpose of the Resident Assessment Instrument (RAI)?**
- A. To document resident activities
 - B. To assess needs and develop care plans
 - C. To evaluate staff performance
 - D. To monitor facility compliance
- 10. Which statement is true about long-term care facilities?**
- A. Long-term care only happens in nursing facilities.
 - B. Long-term care can occur in various environments.
 - C. Long-term care is only provided in hospitals.
 - D. Long-term care is exclusively for elderly individuals.

Answers

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1. B
2. B
3. B
4. A
5. B
6. A
7. B
8. B
9. B
10. B

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Explanations

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1. If Paul exhausts his \$100,000 benefit from his partnership policy, how does this affect his Medicaid application?

- A. He will be disqualified based on his previous holdings
- B. He can still apply for Medicaid and will receive benefits**
- C. His application will be denied due to asset limits
- D. He must return to work to qualify

When Paul exhausts his \$100,000 benefit from his partnership policy, it positively impacts his Medicaid application process. By utilizing his long-term care insurance benefits, he demonstrates a proactive approach to managing his care needs and has a legitimate reason for seeking Medicaid assistance afterward. Medicaid rules allow individuals who have spent down their resources, including benefits from long-term care insurance, to qualify for Medicaid. As long as Paul meets the other eligibility requirements, such as income and asset limits, he can proceed with his Medicaid application. His use of the partnership policy ultimately supports his transition to Medicaid, indicating that he has taken steps to address his care needs and has met the financial threshold required for assistance. This situation emphasizes the importance of understanding how long-term care insurance interacts with Medicaid eligibility, as it can facilitate access to benefits when other resources are depleted.

2. What is a primary reason for focusing on staff retention in Long-Term Care facilities?

- A. To maintain financial budgets
- B. To ensure continuity of care**
- C. To encourage new hires
- D. To increase administrative workload

Focusing on staff retention in Long-Term Care facilities is crucial primarily to ensure continuity of care. When caregivers remain in their positions over time, they develop deeper relationships with residents, gaining insights into their preferences, needs, and histories. This familiarity significantly enhances the quality of care and the overall well-being of residents. Continuity fosters trust and rapport, which can positively influence residents' emotional and psychological health. When there is a high turnover rate, the quality of care may suffer as new staff continually need to be trained and residents have to repeatedly adjust to new caregivers. This lack of stability can lead to feelings of insecurity among residents and reduced satisfaction with the care they receive. Therefore, prioritizing staff retention directly impacts the holistic well-being of residents and improves the overall environment of the facility.

3. What is a "skin assessment," and why is it important in Long-Term Care?

- A. Evaluation of meal preferences
- B. Assessment of skin condition to prevent issues**
- C. Monitoring resident interactions
- D. Tracking medication adherence

A "skin assessment" refers to a systematic evaluation of an individual's skin condition, focusing on identifying any abnormalities, breakdowns, or changes in the skin's appearance. This practice is essential in Long-Term Care settings because residents, especially the elderly or those with limited mobility, are at a higher risk for skin issues such as pressure ulcers (bedsores), infections, and skin tears. Regular skin assessments enable caregivers to detect early signs of skin problems and intervene promptly, which is crucial for maintaining skin integrity and preventing complications. By identifying areas of concern before they escalate, caregivers can implement appropriate care strategies, such as repositioning residents, enhancing nutritional support, or using specialized mattresses and dressings to promote healing. The other options revolve around different aspects of care but do not specifically address the critical role of monitoring skin health, which is vital in preventing serious conditions that can lead to significant morbidity in long-term care patients.

4. Is a burial plot exempt when determining Medicaid eligibility?

- A. Yes, it is exempt.**
- B. No, it is included in eligibility calculations.
- C. It depends on the state.
- D. Only if it is paid for in advance.

A burial plot is exempt when determining Medicaid eligibility because Medicaid regulations allow for certain types of property and assets to be excluded from asset calculations. Specifically, a burial plot is considered to be one of those exempt assets, as it is a form of pre-need burial arrangement. This exemption is designed to ensure that individuals have a means of being buried and do not have to deplete their resources solely for the purpose of meeting Medicaid eligibility criteria. In the context of Medicaid, it is crucial to understand what is counted as an asset and what is not. This policy helps protect the dignity and rights of beneficiaries in ensuring their burial needs are met without interfering with their access to Medicaid services. While there may be variances in regulations across states regarding other assets, the basic principle of burial plots being exempt holds true in South Carolina and many other states. The other options do not apply because they either incorrectly state that burial plots are included in eligibility considerations or suggest conditionals based on payment status, which is not aligned with Medicaid guidelines regarding burial benefits and asset exclusions.

5. Which law provides rights to individuals living in Long-Term Care facilities?

- A. The Social Security Act
- B. The Nursing Home Reform Act of 1987**
- C. The Affordable Care Act
- D. The Medicaid Act

The Nursing Home Reform Act of 1987 specifically addresses the rights of individuals living in long-term care facilities, aiming to ensure that residents receive a certain standard of care and have their rights protected. This legislation established the foundation for a variety of resident rights, including the right to be treated with dignity, the right to participate in their own care, and the right to make personal decisions. The Act also mandates that nursing homes meet specific quality standards in order to receive Medicare and Medicaid funding, which directly impacts the quality of life for residents. This comprehensive approach towards resident rights sets it apart from the other options, which do not focus exclusively on long-term care facility residents. In contrast, while the Social Security Act provides financial support for various groups, including the elderly and disabled, it does not specifically address the rights of residents in long-term care settings. The Affordable Care Act primarily focuses on healthcare access and insurance reforms rather than establishing specific rights for those in long-term care facilities. The Medicaid Act is mainly designed to provide healthcare coverage for eligible low-income individuals but does not inherently grant rights specifically for long-term care residents as the Nursing Home Reform Act does.

6. Why is proper nutrition critical in Long-Term Care environments?

- A. It helps manage chronic conditions and improves overall health**
- B. It decreases the need for physical activity among residents
- C. It is primarily for social engagement during meal times
- D. It is only important for younger residents

Proper nutrition is critical in Long-Term Care environments because it plays a significant role in managing chronic conditions and enhancing the overall health of residents. Many individuals in these settings often have complex health issues, such as diabetes, heart disease, or digestive disorders, that require careful dietary management. Adequate nutrition supports immune function, promotes healing, and can mitigate the exacerbation of these conditions, ultimately leading to improved outcomes and quality of life. In addition to managing existing health issues, proper nutrition can also help prevent malnutrition, which is common among the elderly. A well-balanced diet provides the essential vitamins and minerals necessary to maintain energy levels, cognitive function, and strength. This contributes to better physical health, potentially reducing hospitalizations and the need for additional healthcare interventions. Also, ensuring that residents receive appropriate nutrition fosters independence and can enhance their ability to participate in daily activities, promoting overall well-being. Thus, the focus on nutrition in Long-Term Care extends far beyond mere food intake; it is a foundational aspect of resident care that addresses both physical and mental health.

7. What does "continuity of care" ensure in Long-Term Care?

- A. Residents only receive care at home
- B. Consistent care across different settings and providers**
- C. Care is only provided by the same staff members
- D. Reduced contact with healthcare providers

Continuity of care is a fundamental concept in Long-Term Care that emphasizes the importance of providing consistent and coordinated care to residents across various settings and providers. This approach helps to ensure that residents receive a seamless transition and comprehensive support as they move through different stages of care, whether it's from home care to a facility or between different healthcare providers within a facility. By maintaining continuity of care, healthcare professionals can better track patients' health histories, medications, and treatment plans, which significantly contributes to better health outcomes. A consistent caregiving experience fosters trust between the resident and their healthcare team, enabling better communication and understanding of care needs. In contrast, focusing solely on care provided at home, the presence of only familiar staff, or reduced contact with healthcare providers does not address the broader picture of ensuring that individuals receive cohesive and coordinated care tailored to their needs throughout their entire care journey. Thus, maintaining continuity of care plays a crucial role in delivering effective and quality long-term care.

8. What federal standards did the Omnibus Budget Reconciliation Act (OBRA) of 1987 establish for nursing homes?

- A. Regulations on financial costs of care
- B. Standards emphasizing the rights of residents**
- C. Guidelines for hiring staff in nursing homes
- D. Protocols for nursing home architecture

The Omnibus Budget Reconciliation Act (OBRA) of 1987 significantly transformed the regulation of nursing homes by establishing federal standards that primarily focused on the rights of residents. One of the key objectives of OBRA was to enhance the quality of care and quality of life for individuals living in nursing facilities. This legislation introduced comprehensive regulations aimed at ensuring that residents receive dignified care, respect, and autonomy while living in these settings. OBRA emphasized residents' rights by outlining specific entitlements, such as the right to participate in their care plans, the right to privacy, the right to access personal belongings, and the right to live free from abuse, neglect, and exploitation. The legislation particularly addressed the need for facilities to develop an individual care plan that meets the unique needs of each resident, thus advocating for person-centered care. Through this focus on residents' rights, OBRA aimed to empower individuals and promote a higher standard of care, fostering an environment where residents can live with dignity and support. The other options relate to various aspects of nursing home operations but do not encapsulate the primary focus of OBRA as effectively as the emphasis on residents' rights.

9. What is the primary purpose of the Resident Assessment Instrument (RAI)?

- A. To document resident activities
- B. To assess needs and develop care plans**
- C. To evaluate staff performance
- D. To monitor facility compliance

The primary purpose of the Resident Assessment Instrument (RAI) is to assess needs and develop individualized care plans for residents in long-term care facilities. The RAI is a comprehensive tool that includes various components, such as the Minimum Data Set (MDS), which helps healthcare providers gather critical information about a resident's medical history, functional abilities, and support needs. By thoroughly assessing the resident's needs, the RAI guides caregivers in creating tailored care plans that address those specific needs, enhance the quality of care provided, and ensure that residents receive appropriate services to maintain their health and well-being. The focus of RAI on assessment and care planning is crucial in long-term care settings, as it directly influences the quality of care and the overall experience of residents. By understanding a resident's unique circumstances and needs, staff can implement strategies that promote better health outcomes and improve daily living conditions. This tailored approach is essential for maintaining dignity and maximizing the quality of life for residents in such facilities.

10. Which statement is true about long-term care facilities?

- A. Long-term care only happens in nursing facilities.
- B. Long-term care can occur in various environments.**
- C. Long-term care is only provided in hospitals.
- D. Long-term care is exclusively for elderly individuals.

Long-term care is a comprehensive approach to providing services and support to individuals who need assistance with daily activities over an extended period. The statement that long-term care can occur in various environments is correct because these services are not limited to just nursing facilities. Long-term care can take place in several settings, including assisted living facilities, home health care, adult day-care centers, and even in the individual's own home. This versatility allows individuals to receive care in the environment that best meets their needs and preferences. Other options are misleading because they suggest restrictive or inaccurate definitions of long-term care. For instance, stating that long-term care only happens in nursing facilities overlooks other viable options that can offer similar levels of support. Similarly, claiming it is only provided in hospitals fails to recognize that hospitals are primarily designed for acute care and not for the ongoing, supportive needs typical of long-term care. Lastly, saying long-term care is exclusively for elderly individuals disregards that many people of various ages, especially those with disabilities or chronic conditions, also require long-term support. Thus, the correct understanding of long-term care emphasizes its broad applicability across different settings and demographics.

Next Steps

Congratulations on reaching the final section of this guide. You've taken a meaningful step toward passing your certification exam and advancing your career.

As you continue preparing, remember that consistent practice, review, and self-reflection are key to success. Make time to revisit difficult topics, simulate exam conditions, and track your progress along the way.

If you need help, have suggestions, or want to share feedback, we'd love to hear from you. Reach out to our team at hello@examzify.com.

Or visit your dedicated course page for more study tools and resources:

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We wish you the very best on your exam journey. You've got this!

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