

WA Cares Fund Toolkit | Social Content

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How to use this content

This long content is designed for use as blog posts, all-staff emails, newsletter updates, intranet content, and anywhere else you want to provide in-depth information on WA Cares.

For additional toolkit materials, including a content calendar and recommendations, visit wacaresfund.wa.gov/toolkit.

WA Cares and long-term care

Post #1

POST IMAGE:



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POST CONTENT: Family caregiving is the bedrock of long-term care. There are nearly 900,000 family caregivers in our state helping loved ones with daily tasks like bathing, eating, dressing, preparing meals, grocery shopping, and more. The WA Cares Fund will support family caregivers and ease the financial burden of long-term care for Washington workers as they age. Learn more at <https://wacaresfund.wa.gov>.

Post #2

POST IMAGE:



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POST CONTENT: While 7 in 10 of us will need long-term care at some point in our lives, most of us don't have a way to pay for it. Because long-term care is not medical care, it's almost never covered by health insurance or Medicare. To qualify for Medicaid long-term care, you must spend down your life savings to just \$2,000. The WA Cares Fund is an earned benefit that makes long-term care insurance affordable for all Washington workers as they age. Learn more at <https://wacaresfund.wa.gov>.

Contributions

Post #1

POST IMAGE:

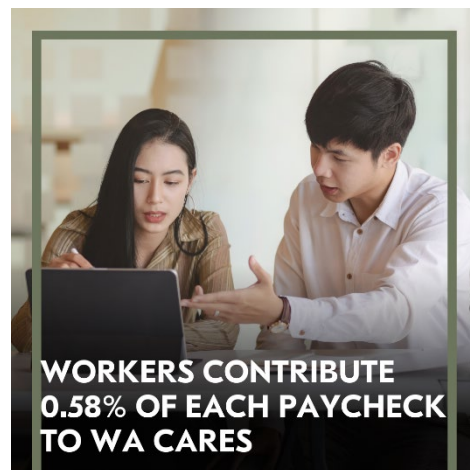


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POST CONTENT: The WA Cares Fund is a new program that gives working Washingtonians access to long-term care coverage when they need it. Washingtonian workers earn \$36,500 in lifetime long-term care insurance coverage (adjusted annually for inflation) by contributing 0.58% of their wages during their working years. Contributions to the program begin July 1, 2023. Learn more at <https://wacaresfund.wa.gov/earning-your-benefits>.

Post #2

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POST CONTENT:

The WA Cares Fund is a new program that gives working Washingtonians access to long-term care coverage when they need it. By contributing 0.58% of each paycheck while working, Washingtonians earn \$36,500 in lifetime long-term care insurance coverage (adjusted annually for inflation). The typical Washington worker earning just over \$50,000 per year will contribute about \$24 per month. Learn more and estimate your contribution amount at <https://wacaresfund.wa.gov/earning-your-benefits>.

Post #3

POST IMAGE:



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POST CONTENT: By contributing 0.58% of each paycheck during their working years, Washington workers earn access to \$36,500 in long-term care benefits. You earn lifetime access to benefits by contributing at least 10 years without a break of 5+ years. You can also access benefits if you contributed 3 of the past 6 years at the time you apply. People born before 1968 can earn lifetime access to 10% of the full benefit amount for each year they contribute. Learn more at <https://wacaresfund.wa.gov/wa-cares-benefits>.

Benefits

Post #1

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POST CONTENT: By contributing 0.58% of each paycheck to the WA Cares Fund, Washington workers earn access to \$36,500 in long-term care benefits. After meeting the contribution requirements, when you need care, you'll get unlimited access to your benefits right away with no deductibles and no co-pays. About one-third of people need care for a year or less, and for those people WA Cares Fund may be able to cover all the care they need. For others, WA Cares provides families with immediate relief and breathing room to plan for future care costs. Learn more at <https://wacaresfund.wa.gov/wa-cares-benefits>.

Post #2

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POST CONTENT: By contributing 0.58% of each paycheck to the WA Cares Fund, Washington workers earn access to \$36,500 in long-term care benefits. While WA Cares benefits can be used to pay for care in a residential setting like a nursing home, they can also cover services and supports to help you stay at home – things like training and paying a family caregiver, paying a professional in-home caregiver, home safety modifications, home-delivered meals, transportation, and assistive technology like medication reminder devices. Learn more at <https://wacaresfund.wa.gov/wa-cares-benefits>.

Exemptions

Post #1

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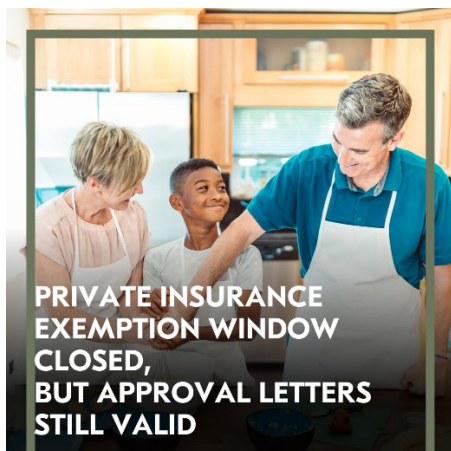


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POST CONTENT: While almost all Washington workers will contribute to WA Cares, exemptions are available for certain groups of workers who are unlikely to be able to use their benefits. Voluntary exemption applications are available for workers who live out of state, spouses of active-duty U.S. armed forces members, workers on non-immigrant visas, and veterans with a 70% or higher service-connected disability rating. Learn more at <https://wacaresfund.wa.gov/exemptions>.

Post #2

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POST CONTENT: Workers who had private long-term care insurance on or before Nov. 1, 2021, were able to apply for an exemption from the WA Cares Fund until Dec. 31, 2022. Under current law, these exemptions are permanent. If you already applied for a private insurance exemption and received an approval letter from ESD, your exemption is still valid. You do not need to reapply, but you should make sure your employer has your exemption letter on file. If you can't find your letter, you can download a copy from the Secure Access Washington account you used to apply. Learn more at <https://wacaresfund.wa.gov/exemptions>.