

A LONG-TERM CARE FUND FOR EVERYONE

7 in 10 of Us Will Need Long-Term Care. Are You Prepared?

Most of us will need long-term care but don't have a way to pay for it. WA Cares Fund is a first-in-the-nation program that ensures working Washingtonians can access affordable long-term care coverage.

WA Cares covers services and supports to help you stay at home, like training and paying a family caregiver, professional in-home care, home safety modifications, home-delivered meals, transportation and more. WA Cares benefits can also be used to pay for care in a residential setting like a nursing home.

Employers are required begin deducting WA Cares Fund premiums on July 1, 2023.

How the fund works

Contributions

WA Cares Fund is a benefit you earn, like Social Security, to ensure all Washingtonians can access affordable long-term care.

Washington workers will contribute 0.58% of each paycheck to WA Cares, or about \$24/month for the typical worker.

Eligibility

Each year you work at least 500 hours, you earn a qualifying year. Benefits become available in July 2026 if you need long-term care and have contributed:

- 3 of the last 6 years at the time you apply, or
- 10 years (without a break of 5+ years) at any point in your career

Near-retirees born before 1968 can earn lifetime access to a partial benefit (10% of the full amount for each year they contribute).

People who live out of state, military spouses, workers on nonimmigrant visas, and veterans with 70%+ disability can choose to opt out.

Benefits

Starting in July 2026, each person who is eligible to receive the benefit can access care costing up to \$36,500 (adjusted annually for inflation) over their lifetime.

WA Cares Fund was designed to help people age in place in their own home. A few hours of help each day with basic tasks like bathing, meal preparation and transportation can keep you living independently.

The benefit includes many options to provide support and flexibility for family caregivers. Families can use the benefit to train and pay a family caregiver or hire someone to help with care so the family caregiver can take a break. With WA Cares, you choose the services that meet your needs.



Learn more at wacaresfund.wa.gov