

## May LTSS Trust Commission Meeting Minutes

Meeting Date		5/16/2023		Time		1:00 pm – 3:30 pm	
Attendees							
<input type="checkbox"/>	Representative Paul Harris	<input type="checkbox"/>	Representative – Vacant	<input type="checkbox"/>	Representative Frank Chopp	<input type="checkbox"/>	Representative Nicole Macri
<input checked="" type="checkbox"/>	Senator Curtis King	<input type="checkbox"/>	Senator Judy Warnick	<input type="checkbox"/>	Senator Karen Keiser	<input type="checkbox"/>	Senator Steve Conway
<input checked="" type="checkbox"/>	Secretary Jilma Meneses, Department of Social and Health Services	<input checked="" type="checkbox"/>	Cami Feek, Employment Security Department (Justin DeFour Designee)	<input checked="" type="checkbox"/>	Taylor Linke, Health Care Authority	<input type="checkbox"/>	Peter Nazzal, Home Care Association Representative
<input type="checkbox"/>	Madeleine Foutch, Representative of a union representing LTC workers	<input type="checkbox"/>	Michael Tucker, Representative of an organization representing retired persons	<input checked="" type="checkbox"/>	Lauri St. Ours, Representative of an association representing SNF/ALF providers	<input type="checkbox"/>	John Ficker, Adult Family Homes providers representative
<input checked="" type="checkbox"/>	Ruth Egger, Individual receiving LTSS #2, or designee	<input checked="" type="checkbox"/>	Andrew Nicholas, Worker who is paying the premium (or will be paying)	<input checked="" type="checkbox"/>	Brenda Charles-Edwards, Individual receiving LTSS #1 (or designee or representative of consumers receiving LTSS)	<input checked="" type="checkbox"/>	Rachel Smith, Representative of an organization of employers who's members collect the premium (or will likely be collecting)
<input checked="" type="checkbox"/>	Laura Cepoi, Organization Representing the Agencies on Aging						
Guest Speakers							
<input checked="" type="checkbox"/>	Ben Veghte, Department of Social and Health Services	<input checked="" type="checkbox"/>	Andrea Meewes Sanchez, Department of Social and Health Services	<input checked="" type="checkbox"/>	Kristen Maki, Department of Social and Health Services	<input checked="" type="checkbox"/>	Matt Buelow, Employment Security Department
<input checked="" type="checkbox"/>	Travis Fish, Employment Security Department	<input checked="" type="checkbox"/>	Luke Masselink, Office of State Actuary	<input type="checkbox"/>		<input type="checkbox"/>	

Topic	Minutes
<b>Official Start</b> <ul style="list-style-type: none"> <li>Meeting Guidelines</li> <li>Welcome and Call to Order</li> <li>Meeting Goals</li> </ul>	<ul style="list-style-type: none"> <li>Commission members in attendance indicated above.</li> <li>Secretary Meneses reviewed the meeting goals.</li> </ul>
<b>Approve Minutes</b> <ul style="list-style-type: none"> <li>Minutes from 12/9/2022</li> </ul>	<ul style="list-style-type: none"> <li>12/9/2022 meeting minutes were moved to the July 25<sup>th</sup> Commission meeting due there not being a quorum.</li> </ul>
<b>WA Cares Fund Program Refresh</b>	<ul style="list-style-type: none"> <li>Andrea Meewes Sanchez reviewed the slide regarding the WA Cares Fund key program details from the current statute.</li> </ul> <p><b>Key program details per current statute (RCW 50B.04):</b></p> <ul style="list-style-type: none"> <li><b>Premium rate</b> - \$0.58 cents for every \$100 earned</li> <li><b>Lifetime benefit maximum</b> – \$36,500, adjusted annually up to inflation, paid directly to providers</li> <li><b>Three pathways to qualified individual status</b> <ul style="list-style-type: none"> <li>Contribute 10 years without interruption of five or more consecutive years</li> <li>Contribute 3 of the last 6 years from the date of application for benefits</li> <li>For near-retirees (born before 1968): contribute at least one year, earning one-tenth of the lifetime benefit amount for each year contributed</li> <li>A person must work 500 hours during a year to receive credit for a qualifying year</li> </ul> </li> <li><b>Eligible beneficiary</b></li> </ul>

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	<ul style="list-style-type: none"> <li>○ A qualified individual who requires assistance with at least 3 activities of daily living (i.e., bathing, dressing, eating, ambulation, medication management, toilet use, transfer, etc.)</li> <li>● <b>Premiums begin July 1, 2023, benefits begin July 1, 2026</b></li> </ul> <p><b><u>Open for questions:</u></b></p> <ul style="list-style-type: none"> <li>● Senator King: Asked for clarification on the difference between contribute for 10 years without an interruption of five or more consecutive years and contribute three of the last six years from the date of application for benefits. It seems like anybody might be able to apply by only working for three years.             <ul style="list-style-type: none"> <li>○ Andrea Meewes Sanchez: The 10-year path is a permanent vesting pathway. For those that work 10 years and don't have a 5-year consecutive break, they will have earned their lifetime benefit that they can access at any time. Knowing that some people won't have 10 years of work, there is an option for people who need care earlier, before they meet the 10-year requirement. When they apply, ESD will look back 6 years to see if they contributed for at least 3 of those 6 years and if so, then they can get the full benefit.</li> <li>○ Senator King: Is it only for those that need the benefit that they only have to work three years? Then they would be eligible for the full benefit. Is that correct?</li> <li>○ Andrea Meewes Sanchez: Yes, if they have not met the 10-year path.</li> <li>○ Ben Veghte: Thinks the idea in the original legislation was a parallel to social security. In social security, you can get the benefit when you retire. In social security disability benefits, if you are younger and haven't met the vesting requirement, you qualify for disability benefits earlier. Depending how old you are in Social Security Disability, they can do a look back and if you have worked a certain percentage of time during your working years, you can still get benefits. This is mostly for people who are in their 20s to 40s and have a ski accident, have cancer, or some other illness or accident where they might not have paid in the full 10 years, but they need care now. It probably will be a small percentage of the total number of beneficiaries, but it's for people who may have an unexpected or sudden event and need access to care.</li> <li>○ Senator King: They can pay in for 3 years and get the full \$36,500 and that's it. Whether or not they come back to the workforce, they are still eligible for the full benefit.</li> <li>○ Ben Veghte: That is correct. They could receive the full benefit. If they do continue they would keep paying in for their full career.</li> <li>○ Senator King: We are talking about those individuals working a minimum of 1500 hours for those three years. Thinks it is lucrative in their opinion.</li> </ul> </li> <li>● Secretary Meneses: Wants to remind everyone that for the near retirees is that they are born before 1968. The facts that as long as they have contributed for one year, they can get a portion of the benefit. Thinks this is a very important piece.</li> </ul>
<p><b>Review Commission topics and workgroups for 2023</b></p>	<p>Ben Veghte reviewed the topics and workgroups that the Commission will be discussing in 2023.</p> <ul style="list-style-type: none"> <li>● <b>Minimum Provider Qualifications</b> <ul style="list-style-type: none"> <li>○ Review viable options for the LTSS Trust Commission's recommendation required in RCW 50B.04 on the establishment of criteria for minimum qualifications for the registration of long-term services and supports providers who provide approved services to eligible beneficiaries.</li> </ul> </li> <li>● <b>Benefit Eligibility</b> <ul style="list-style-type: none"> <li>○ Review viable options for the LTSS Trust Commission's recommendation required in RCW 50B.04 on the establishment of criteria for determining that an individual has met the requirements to be an eligible beneficiary.</li> </ul> </li> <li>● <b>Portability Cost Offsets</b> <ul style="list-style-type: none"> <li>○ Review viable options for the LTSS Trust Commission's recommendation on finding ways to offset the costs of portable benefits</li> </ul> </li> </ul> <p><b><u>Open for questions:</u></b></p> <ul style="list-style-type: none"> <li>● Secretary Meneses: Recommended that since the full Commission isn't present, an email be sent to the whole Commission requesting volunteers. <b>ACTION ITEM</b></li> </ul>

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	<ul style="list-style-type: none"> <li>• Taylor Linke: If needing additional subject or technical expertise from HCA to let them know and can get some team members.</li> </ul>
<p><b>Update on employer and employee readiness</b></p>	<ul style="list-style-type: none"> <li>• Matt Buelow presented on ESD wage reporting, premium collection and exemption launch.</li> <li>• <b>Wage Reporting and Premium Collection</b> <ul style="list-style-type: none"> <li>◦ Employers have the knowledge and information needed to collect premiums on July 1, 2023.</li> <li>◦ ESD ready to receive, process, and account for wage reports and premium payments starting Oct. 1, 2023.</li> </ul> </li> <li>• <b>Exemptions</b> <ul style="list-style-type: none"> <li>◦ Successful exemptions launch on Jan 1, 2023.</li> <li>◦ The volume of exemptions and phone calls have been less than anticipated.</li> <li>◦ Non-immigrant visa exemptions, particularly those from H2A employees, have some unique challenges and impacts that the division might need to swarm on. We're monitoring closely.</li> <li>◦ The most common questions coming from customers are around which specific visa types qualify for an exemption. Policy is reviewing the list of acceptable visa types and will update as needed.</li> </ul> </li> </ul> <p><b>Open for questions:</b></p> <ul style="list-style-type: none"> <li>• Laura Cepoi: Curious about the work force issues and how many people they have hired. Are they trained and ready to go?             <ul style="list-style-type: none"> <li>◦ Matt Buelow: Have folks on board that are trained and ready to go. Doesn't have the numbers in front, so doesn't want to misspeak. The wage reporting is the same wage report that employers are submitting today for Paid Family and Medical Leave (PFML). They have modified it a little to collect more data for WA Cares. Have been supporting that wage report for 4-5 years now. They feel relatively confident they can help employers through this since it is a combined report.</li> </ul> </li> <li>• Senator King: Asking for a reminder on what TPA stands for.             <ul style="list-style-type: none"> <li>◦ Matt Buelow: It is Third Party Administrator, which is payroll processing companies.</li> </ul> </li> <li>• Senator King: Looked ahead and saw there was a slide about non-immigrant visa holders. It seems like there are 97,000 of those in the state. We are six weeks away from implementing and have only received 3,000 of them. How are we going to assure that we don't end up with 94,000 people that are going to pay in for a quarter that shouldn't have to pay? Same for out-of-state residents. Remembers that number being 150,000 and only have 4,000 for those. Setting ourselves up to have thousands of people paying in that shouldn't have to pay in. How are we trying to notify these people that they don't have to pay into this program? Do we have an estimate for how many veterans with disabilities are in the state? Do we know how many military spouses that might be eligible to be exempt? Has some concerns about how they are going to get people to do this and individually?             <ul style="list-style-type: none"> <li>◦ Matt Buelow: For the veterans and military spouses, doesn't have the numbers in front of them but could get the numbers for them. <b>ACTION ITEM</b> For H2A visa holders, they are working with employers who hire these types of workers. ESD runs the H2A program for the state, so they are very dialed in with that community and employers. This is much smaller volume than anticipated. They are expecting those to ramp up as these workers start coming in as growing season continues. They ensure they have enough staff that if they get a huge increase they can get through them. They share some of the concerns around volume and have mitigations in place. They are prepared for it should it happen. Going to be communicating more broadly with those employers.</li> <li>◦ Senator King: Am I correct that for the non-immigrant visa holder, if they come into the state after July 1, they will have to pay the first quarter. There is no way to have them opt out before then.</li> <li>◦ Matt Buelow: If they aren't working until after July, that is correct.</li> <li>◦ Kristen Maki: DSHS is also doing quite a bit of outreach around this. Their focus is on civil society organizations. They have about 500 partner roundtable organization contacts, as well as about 100 different organizations that they are reaching out to about exemptions to supplement what ESD is doing.</li> </ul> </li> </ul>

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<b>DSHS and ESD outreach updates</b>	<ul style="list-style-type: none"><li>• Kristen Maki presented on DSHS outreach updates regarding the communications campaign, social media, newsletter and email updates, webinars and presentations, partner roundtables, direct outreach, and the permanent website.</li><li>• <b>Communications Campaign</b><ul style="list-style-type: none"><li>○ Materials Developed:<ul style="list-style-type: none"><li>▪ Employer and community toolkit update</li><li>▪ 5 more care stories</li></ul></li><li>○ Coming up:<ul style="list-style-type: none"><li>▪ New animated FAQ videos:<ul style="list-style-type: none"><li>• Who's covered and who isn't</li><li>• Contribution amount</li><li>• Accessing your benefit</li><li>• Covered services</li></ul></li></ul></li></ul></li><li>• <b>Social Media</b><ul style="list-style-type: none"><li>○ Activities:<ul style="list-style-type: none"><li>▪ Launched Facebook, Instagram, LinkedIn in Feb</li><li>▪ Continued cross-posting to DSHS social media</li><li>▪ Responded to comments and questions</li><li>▪ Boosted posts and partner outreach to drive additional reach</li></ul></li></ul></li><li>• <b>Newsletter and Email Updates</b><ul style="list-style-type: none"><li>○ Activities:<ul style="list-style-type: none"><li>▪ Publicly available mailing list</li><li>▪ About 11,400 subscribers</li><li>▪ Monthly newsletter started January 2023</li><li>▪ Additional notifications of events and resources</li></ul></li></ul></li><li>• <b>Webinars and Presentations</b><ul style="list-style-type: none"><li>○ January – April<ul style="list-style-type: none"><li>▪ January partner roundtable meetings</li><li>▪ WA Cares Basics: What Workers Need to Know webinar in January</li><li>▪ 9 additional webinars/presentations</li></ul></li><li>○ May – July<ul style="list-style-type: none"><li>▪ Joint webinar with Seattle Chamber in May</li><li>▪ WA Cares Basics: What Businesses Need to Know webinar in May</li><li>▪ WA Cares Basics: What Businesses Need to Know webinar in July</li><li>▪ Direct outreach to offer presentations</li><li>▪ Fulfilling presentation requests</li></ul></li></ul></li><li>• <b>Partner Roundtable</b><ul style="list-style-type: none"><li>○ Goals<ul style="list-style-type: none"><li>▪ Share program information and answer questions</li><li>▪ Gather and implement feedback</li><li>▪ Identify opportunities for further outreach</li></ul></li><li>○ Activities<ul style="list-style-type: none"><li>▪ Meetings in January, May, July, and October 2023</li><li>▪ Email updates and feedback opportunities</li></ul></li></ul></li><li>• <b>Direct Outreach</b><ul style="list-style-type: none"><li>○ Exemption-related Information<ul style="list-style-type: none"><li>▪ 16 business and community groups related to non-immigrant visas</li><li>▪ All military bases in state &amp; military spouse-focused groups</li><li>▪ 12 veteran organizations &amp; major employers of veterans</li><li>▪ 33 major employers in border cities</li><li>▪ 11 chambers of commerce in border cities</li><li>▪ ~500 roundtable partner organizations</li></ul></li><li>○ General Information<ul style="list-style-type: none"><li>▪ 7 additional chambers of commerce in major metropolitan areas</li><li>▪ 20 largest employers in state</li><li>▪ 24 state agency-owned networks</li></ul></li></ul></li><li>• <b>Permanent Website</b><ul style="list-style-type: none"><li>○ New content, additional resources and a user-tested accessible design.</li></ul></li><li>• Travis Fish and Kirsten Maki presented on employer and community toolkit.</li></ul>
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- **Employer and Community Toolkit**
  - For employers
    - Calendar and recommendations
    - Paycheck insert
    - FAQs
    - Long content
  - For community & professional groups
    - Social media content & graphics
    - Care stories
  - Designed materials
    - Fact sheet
    - Infographic
    - Poster
  - Videos
    - Animated explainers
    - Program overview videos
    - Webinar recordings
- Travis Fish and Kristen Maki presented on toolkit dissemination.
- **Toolkit dissemination**
  - March employer newsletter
    - Sent to 225,323 subscribers
    - 48% open rate (GovDelivery average is 21%)
    - 6,778 clicks on toolkit link
  - WA Cares mailing list
    - Sent to over 10,300 subscribers
    - 44% open rate (GovDelivery average is 21%)
    - 10% click rate (GovDelivery average is 3%)
  - Partner roundtable update
    - Sent to over 200 partner organizations
  - Toolkit webpage
    - Third most frequently visited page on WA Cares site
    - Nearly 13,600 page views since posting
- Travis Fish presented on employer readiness and exemptions.
- **Employer Readiness**
  - June drip campaign and preparedness survey
    - Email all employers a link to a WA Cares preparedness survey the first week of June
    - Follow up with employers who respond indicating they're not fully prepared
    - Continue to send weekly emails to all employers who do not take the preparedness survey through July
  - Postal mailers
    - Sent to all employers in early May
    - Two additional mailers scheduled in June
  - Employer webinars
    - Two May webinars in addition to joint-webinars
    - National Payroll Consortium webinar
    - Increasing webinar frequency in June
  - Press releases
    - Scheduled for early June and early July
- **Exemptions**
  - H-2A Visa Exemptions
    - Exemption-eligible workers
      - Est. 97,000+ seasonal farm workers
    - Common barriers
      - English proficiency
      - Reading/writing abilities in native language
      - Digital literacy

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- Outreach partners
  - Joint L&I community relations/ASWS compliance team
  - MSFW Outreach Program (WorkSource)
- Expanded Outreach Campaign
  - Spanish radio ads
    - Broadcast in areas with large populations of migrant farm workers
  - Press releases
    - Early June and early July
    - Targeting all markets in WA and border markets in OR and ID
  - LinkedIn ads
    - Through end of June

**Open for questions:**

- Senator King: In all of the ads, does it emphasize the fact that they have to individually apply to become exempt?
  - Kristen Maki: The videos and materials are intended to help people understand what the program is for and overcome some misunderstandings they might have about what long-term care is. The direct viewers to the website, which features information about exemptions and other program details. It's standard practice to use these materials to catch people's attention and get them interested in learning more. They tend not to mention some of those details, but they are still reaching workers with that information in a number of ways.
  - Ben Veghte: In our new website, there will be a banner about that. ESD is the administering exemptions and leading the outreach on that through their employer newsletter. Offered for ESD to speak to that.
  - Travis Fish: Their strategy is to ensure that employees know that their employer can't apply for an exemption for them, and they are not automatically initiated into exemptions just by meeting certain criteria. They have been making it note that they can't track and apply for them, and they must apply for themselves.
- Brenda Charles-Edwards: How would we get more exposure in the Seattle Times?
  - Kristen Maki: They are doing outreach to the media including the Seattle Times to ensure they have up to date information about the program. They just posted an article yesterday and are actively reporting on this. Expecting to see an increase over the coming months.
  - Ben Veghte: Actively reach out and answer inquiries from the press as they come in. Have no control over what they write, but actively reaching out to make sure they have updated information about the program.
- Lauri St. Ours: Interesting in what they are doing to communicate with gig workers and near retirees.
  - Travis Fish: A little tough to target workers due to them not having a marketing budget for WA Cares. Trying to use existing channels they have. As for Spanish radio ads and LinkedIn ads, they are contributing from spare pockets within the division. Generally speaking with exemptions, they are trying to utilize employers to communicate with their workers about WA Cares, and that includes exemptions. Workers often have questions about new program, taxes, etc. and they often go to their employer for questions. They are trying to connect with all of them to get them information about exemptions, including information for near-retirees.
  - Lauri St. Ours: Was talking in regards to WA Cares itself and individuals eligibility, not exemptions.
  - Kristen Maki: Have near-retirees as a key audience for their communication campaign. Had several months this spring where they are focused on near retirees and reaching them via digital, tv, and radio. A lot of the groups they have identified for their partner roundtables are groups they expect to have a large population of near retirees or work with them.
- Lauri St. Ours: What about gig workers?
  - Kristen Maki: They don't have anything on the DSHS side that is primarily targeted toward at gig workers. Unsure if ESD's self-employed communications would target them.



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	<ul style="list-style-type: none"> <li>○ Travis Fish: Not really due to gig workers typically don't report to Paid Leave. The outreach is as wide as they can make it and not an audience they think they have access to.</li> <li>○ Ben Veghte: The gig worker outreach is part of the broader outreach. All the outreach drives people to the website and there is page dedicated to the self-employed. Once they get past launch, will likely prioritize that more. Right now, the goal is to try get the word out to everybody with a focusing on exemptions. After launch, will prioritize outreach directly to gig workers and the self-employed more broadly.</li> <li>• Secretary Meneses: Thinks the outreach efforts are exceptional and the best practices are excellent. Applauds the teams at ESD and DSHS for their exception jobs, despite the limited budgets. If going to do a lot more targeted ads in the digital space, would need to be prepared to ask the leg for additional funding due to how expensive it is. Has done a phenomenal job with limited funds. Any media is expensive and thanks the two agencies and their teams for doing such an exceptional job. Thinks it is upon us, the Commission, that if we want more done, to fund it.</li> </ul>
<p><b>Update on OSA's planned work for 2023</b></p>	<ul style="list-style-type: none"> <li>• Luke Masselink presented on OSA's workplan update</li> <li>• <b>Recap of Recent Actuarial Analysis</b> <ul style="list-style-type: none"> <li>○ Milliman's <a href="#">2022 WA Cares Fund Actuarial Study</a> published in fall 2022           <ul style="list-style-type: none"> <li>▪ 75-year projections of premium revenue, program benefits, and expenses</li> <li>▪ Baseline: Required premium rate between 0.52%—0.63% to fund expected program expenditures over the 75-year projection period</li> <li>▪ Base plan: Single scenario within baseline; required premium rate of 0.57% to fund expected program expenditures</li> <li>▪ Additional report scenarios show outcomes above and below the baseline range</li> </ul> </li> <li>○ Milliman's analysis and <a href="#">OSA work products</a> support program solvency and LTSS Commission's <a href="#">WA Cares Fund Risk Management Framework</a></li> </ul> </li> <li>• <b>Recap of Risk Management Framework</b> <ul style="list-style-type: none"> <li>○ Funding goal: Provide secure and meaningful benefits at the lowest expected cost for beneficiaries now and in the future</li> <li>○ Program currently in Phase 1 of risk management glidepath           <ul style="list-style-type: none"> <li>▪ Phase 1 expected to last until at least 2028</li> </ul> </li> </ul> </li> <li>• <b>Update on Annual Work Plan</b> <ul style="list-style-type: none"> <li>○ Support actuarial analysis of Commission and work group policy considerations where applicable</li> <li>○ Clarify premium data collection needs with ESD to be used for future actuarial studies</li> <li>○ Continued investment in OSA's internal capabilities</li> <li>○ Annual <a href="#">OSA Report on WA Cares Fund Solvency</a></li> <li>○ No updated baseline actuarial analysis planned for this year</li> </ul> </li> </ul> <p><b>Open for questions:</b></p> <ul style="list-style-type: none"> <li>• Laura Cepoi: Beginning July 2026, people are going to be able to draw their benefit. In terms of truing up with our projections, what would be a reasonable time to wait to see how people are drawing out their benefits and for you to have meaningful information to know if we are truing up what the expectations are?       <ul style="list-style-type: none"> <li>○ Luke Masselink: Wish they had an easy answer, but this is the challenge of a first-time program. Milliman is relying largely on data collected through private insurance carriers and how people use their benefits in that space. This is a different space than that. It is going to be an incremental process. Mentioned that 2028 is going to be the end of Phase 1. As mentioned, we are only going to have a couple years' worth of claims data. At that point, they are not going to have robust, credible data experience. Thinks this is going to be an incremental process of looking at the data as it comes in, comparing it to the assumptions, and seeing if tweaks need to occur. This will be an ongoing challenge that they will continue to work with Milliman, who are experts in their field.</li> <li>○ Laura Cepoi: By 2028, we are not going to have substantive data to really understand that. We are probably looking at more 3, 4, or 5 years of data.</li> </ul> </li> </ul>

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<b>Public Comment</b>	<ul style="list-style-type: none"> <li>Public comment captured in the table below.</li> <li>There was 1 piece of written correspondence received. This was attached with the meeting materials.</li> </ul>
<b>Review Agenda for July Meeting</b>	<ul style="list-style-type: none"> <li>Approve 12/9/2022 and 5/16/2023 Commission meeting minutes</li> <li>Update on premium launch</li> <li>Report out from Benefit Eligibility workgroup</li> <li>Report out from Minimum Provider Qualifications workgroup</li> </ul>
<b>Wrap-up</b> <ul style="list-style-type: none"> <li><b>Action Item Review</b></li> <li><b>Adjourn</b></li> </ul>	<ul style="list-style-type: none"> <li>Action items captured in the table below.</li> <li>Meeting adjourned at 2:23 pm</li> </ul>

### Action Items

#	Action Items	Lead	Due Date
1	Send communication to the whole Commission requesting volunteers to portability cost offsets workgroup.	Ben Veghte	
2	ESD to share estimates for eligible individuals who are veterans and military spouses.	Matt Buelow	

### Public Comment

Name	Public Comment
Ani Krishnan	<p>Thank you. Good afternoon members of the commission, thank you for the opportunity for members of the public to provide comment. I am currently employed in the state of Washington, I live in Seattle and I am advocating to the commission to recommend reopening the exemption application process for Washington state residents who opted originally for private insurance instead of paying in to the Washington Cares fund but missed the December 31, 2022 deadline to actually get the application. Specifically, I am seeking your support in considering the circumstances of residents like me who are not aware that in addition to actually signing up for the private insurance, applying for the exemption was a separate step in the process that we missed. In 2021 when the tax was announced, I was given a short window to determine whether signing up for private insurance to qualify for an exemption from the tax and within that timeframe I quickly determined that private insurance would be cheaper for me so I signed up for it. I've been paying for that insurance since October 2021, while waiting for the implementation of the tax. Suddenly I received an email from my employer informing me that the tax was going into effect, and it prompted me to do a bit of research. I quickly discovered that I'd missed the additional step which was applying for the original exemption. I just thought that signing up for the insurance was sufficient and that I had met the criteria for exemption by keeping that private insurance current when it still is. The communication from my employer and their selected that private insurance partner was not clear to me in stating that applying for the exemption was a distinct, additional step in the process. In fact, the last email I received before the December 31 deadline was all the way back in February 2022. And as a result of this, I missed that arbitrary deadline to apply for the exemption and this will cost me hundreds of dollars a year, more than double what I'm currently paying and continuing to pay for the private insurance. I just strongly urge that the trust commission recommend reopening the exemption application process for residents who missed the deadline due to a lack of clear communication regarding the process. Thank you.</p>
Linda K.	<p>Good afternoon. My name is Linda. I'm an insurance broker and I've been in the Seattle area for the last 35 years in the industry so I have a couple comments. I agree with Ani, I don't know if I pronounce your name right, that I support that as well. A lot of the employees I have worked with, employers, have said the same comment to the exemptions. We are not well communicated about how to apply for that by the deadline so I support that. I just have two questions. I would like to know, you mentioned the exemptions for veterans and etc. I am concerned that I did not see a slide on how many people have currently applied for exemptions as of 5/8/2023 individuals. I did not see a comment on the outreach to any payroll vendors, TPAs. Saw the TPAs but in particular paycheck, ADP and so forth.</p>



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<p>Elizabeth Hovde, Washington Policy Center</p>	<p>Hi, I'm Elizabeth Hovde and I work for the Washington Policy Center I follow this issue closely. I was super surprised not to see the LTSS commission recommendations become bill form proposals in the latest legislative session, it seemed like there was just a total quiet on the long-term-care front. And I'm interested in seeing those recommendations made again and hopefully they will be discussed in the next legislative session. I also wanted to mention that I have talked to several people in the industry and a few of them have told me that opening another opt out period would have the benefit of getting more people on a long-term care plan and avoiding future Medicaid engagement for long-term care even more so. So, I hope that is being explored. I don't know the answer, but I am interested in that. Thank you.</p>
<p>Kate White Tudor, Washington Association for the Area Agency on Aging</p>	<p>OK, thank you. My name is Kate White Tutor and I'm looking for my notes! Where did they go? Just a quick second. Thank you. I appreciate the opportunity to speak. I am speaking on behalf of Washington Association of area agencies on aging. Some of you are aware I was part of the group that facilitated the stakeholder negotiations to improve the legislation in 2018 before it passed in 2019. I know this time for comment is short, I appreciate your efforts to make improvements to this program and wanted to flag a couple of issues for the 2023 interim work. I'm concerned about the conversation last fall about changing the disability standard of who is eligible to use the program. The current WA care aligns with the Washington Medicaid program which has more inclusive criteria than the federal IRS standards and the HIPAA law. Our Medicaid standards save the state money by focusing services on people living at home. Our federal demonstration waiver, that the Medicaid program is, goes further upstream and provides lighter touch services through the Medicaid alternative care and tailored support for older adults programs. To help keep people at home with family caregivers. Given our workforce shortage, these earlier and lighter touch supports will help people remember to take their medications and care for themselves in ways that will prolong their ability to live at home and reduce the need for funding either extending their WA Cares benefit or helping reduce the amount that Medicaid will ultimately spend. As you are considering this eligibility question, please make sure you define clearly who would get left out if we switch the standards of the WA Cares program to the HIPAA trigger. We need to clearly understand the human winners and losers of this potential change and its potential impact on Medicaid savings that were a big part of legislators motivation to pass this law. My final comment is related to the portability of the WA Cares benefit for people moving out of state. This is an important and potential improvement for the program, but improvements cost money. This cost might be worthwhile for any reason there is a lot of political pressure to make this benefit more available to people as they move in and out of the state. But I urge you to consider multiple options to pay for that benefit expansion including potential new sources of revenue. I will summarize. Limiting the revenue question to cost offsets limits frames this problem too narrowly and I believe we risk damaging the underlying program if we do not consider that new revenues on their own.</p>
<p>Sandy Wood, Benefits Academy</p>	<p>Thank you. I am Sandy was with the Benefits Academy and I am an insurance agent in the state of Washington for over 30 years. Like Elizabeth before, my concern is that the legislator did not do anything with all of the recommendations of commission. Sorry about that everybody, I know you put in a lot of work last year on those, so I am hoping that the commission will continue leaving those on the books for hopefully next year. My other comment is that I am still concerned that there is not a licensed insurance agent in the state of Washington on the committee. And I would still like to push forward to hopefully have that I the future. Thank you.</p>
<p>Cathy MacCaul, Advocacy Director for AARP</p>	<p>Hi, I am Kathy McCall and advocacy Director for AARP here in Washington State. And I am speaking on behalf of our 900,000 members that we have in the state, but most importantly for one person who is very important to me, my mother. My mother is 85 years old and has Dementia and I am her caregiver. That means I make her meals, I help her with her medicine, I take her to her doctor's appointment, provide comfort and care and basically doing all the housework and help her to live her best life. There are thousands of people in the states that do not have a Cathy. Or a daughter in their life. And that is why WA Cares is so important. My mother would not qualify for WA Cares. She doesn't work anymore, she is retired. But you also couldn't afford long-term care insurance, so the burden we are placing on family caregivers, when it comes to long-term care, is so burdensome for so many families and that is why this program is so important. We need to look very very closely at the triggers that make the determination of who is eligible for this program and who is not. I know that if my mother skips medicine four or five times she is going to end up in the emergency room. We have the opportunity and we also have the real gift to create this program and launch this program that is going to help and care for thousands of Washingtonians in the state. Thank you.</p>
<p>Carla Savage, Licensed agent</p>	<p>I am also a licensed agent in the state of Washington and essentially recovered and just to reiterate some of the things that I have heard for primarily the first couple commentators, that what I am starting</p>

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	<p>to see is that it has become clear that the separate requirement for people to file for the exemption letter from ESD was not clear. And for those who needed to have done that, prior to December 2022 deadline, even though they had coverage in place as required, alternative coverage, prior to November 1, 2021 is coming to light right now. So, my request or comment would be that there is another opportunity given to those people, because the communication just was not adequate to make sure that those people knew that was a whole distinct separate step. That they could not do, nobody else can do it on their behalf, that is it. Thank you.</p>
<p>Brent Price</p>	<p>I appreciate your time and the work and effort you are putting into this. My question is pretty straightforward. I worked in the insurance space and I have been a long-term care specialist for many years. Many folks rushed to place coverage and get their exception back when this rolled out, and that is great. There have been many questions regarding the ability to upgrade that coverage now that the carriers have all come back to the market. If folks want to truly address this or address it better. There has been no communication that I am aware of that they have the ability to maintain the exemption should they get new coverage, if the coverage is seamless. And I guess that is a concern, they can in fact replace the product with something better as long as they maintain seamless coverage. Is there going to be an issue and that is an important question that I have never seen addressed. I appreciate your time.</p>