



LTSS Trust Commission Meeting



Meeting Guidelines

Commission Members

- Please turn on video
- Stay muted unless talking
- Encourage active participation
- Raise hand to speak if necessary

Audience Members

- Opportunity to provide public comment later in the meeting

**WELCOME &
CALL TO ORDER**



PROGRAM LAUNCH RECOGNITION

Secretary Meneses

Meeting Goals

- Listen to Understand
- Approve Consent Agenda
- Update on Program and Premium Launch
- Update on Benefit Eligibility and Portability Cost Offsets Workgroups
- Report out from Minimum Provider Qualifications Workgroup

Approve Consent Agenda

- 12/9/2022 Commission meeting minutes
- 5/16/2023 Commission meeting minutes

WA Cares Fund Program Refresh

Program timeline

2014

Research on policy options for long-term care

2019

Legislature passes LTSS Trust Act & governor signs into law

2021

Legislature improves coverage for adults with disabilities that onset prior to age 18

2022

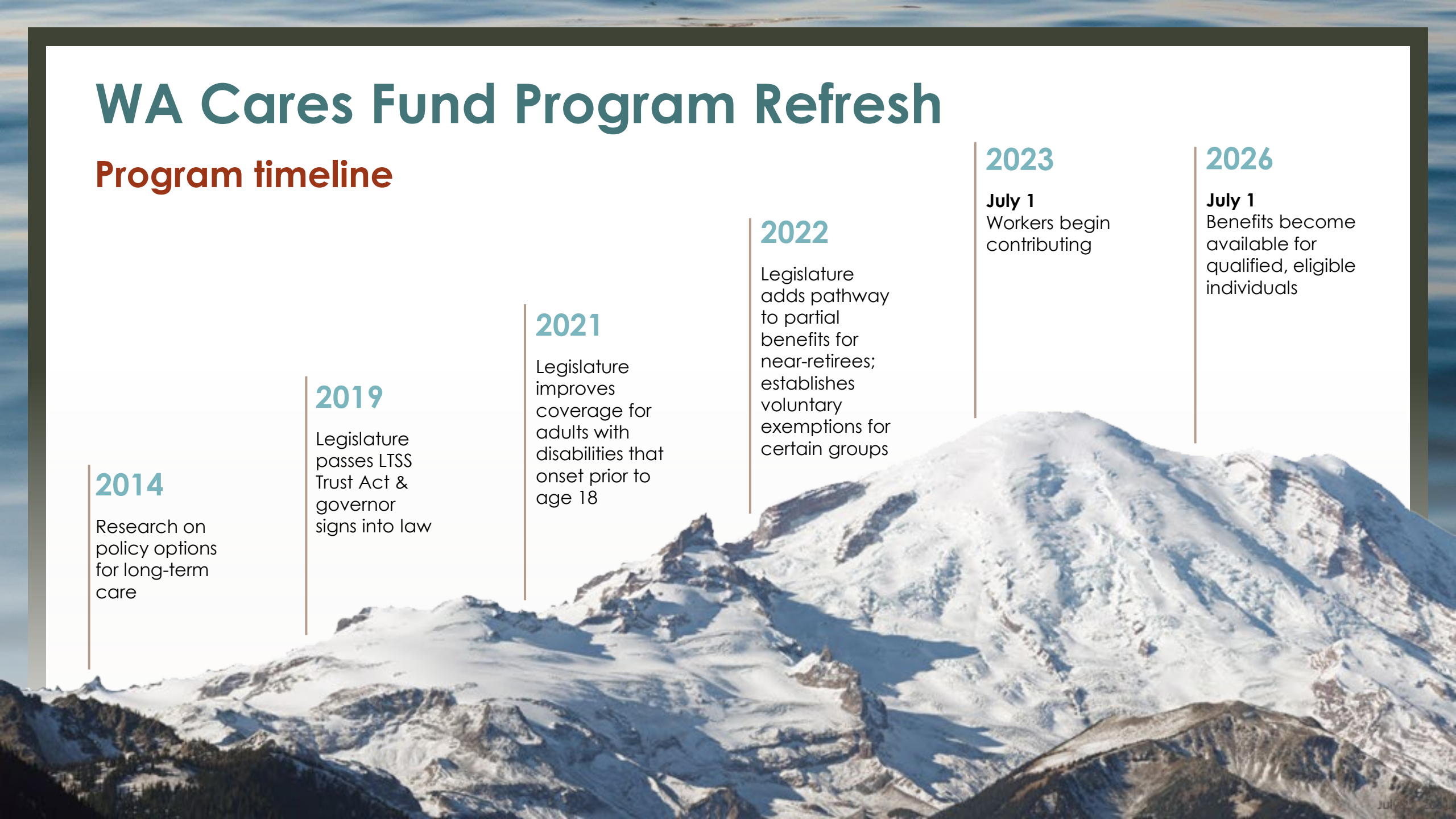
Legislature adds pathway to partial benefits for near-retirees; establishes voluntary exemptions for certain groups

2023

July 1
Workers begin contributing

2026

July 1
Benefits become available for qualified, eligible individuals



WA Cares Fund Program Refresh

Key program details per current statute (RCW 50B.04):

- **Premium rate** - \$0.58 cents for every \$100 earned
 - **Lifetime benefit maximum** –\$36,500, adjusted annually up to inflation, paid directly to providers
 - **Three pathways to qualified individual status**
 - Contribute 10 years without interruption of five or more consecutive years
 - Contribute 3 of the last 6 years from the date of application for benefits
 - For near-retirees (born before 1968): contribute at least one year, earning one-tenth of the lifetime benefit amount for each year contributed
- A person must work 500 hours during a year to receive credit for a qualifying year
- **Eligible beneficiary**
 - 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.)

Meeting Presentations

Update on Program and Premium Launch, Update on Benefit Eligibility and Portability Cost Offsets Workgroups, Report out from Minimum Provider Qualifications Workgroup

Update on Program and Premium Launch

ESD WA Cares Fund Update

- As of July 1, 2023:
 - Self-employed people can elect coverage for WA Cares.
 - Employers are withholding premiums from employee wages.
 - The functionality for wage reporting and premium payments is in place and will be “turned on” for quarterly reporting in October 1, 2023.
- ESD is continuing to communicate with employers to ensure their readiness for quarterly reporting and payments in October.

Employer readiness

Postal mailers

- Sent to all employers in May and early July

Employer webinars

- Two May webinars in addition to joint-webinars
- National Payroll Consortium webinar
- Continued support through Q3 reporting

Press releases

- Published in May and June — outstanding interest resulted in dozens of articles, major change in tone

July drip campaign and preparedness survey

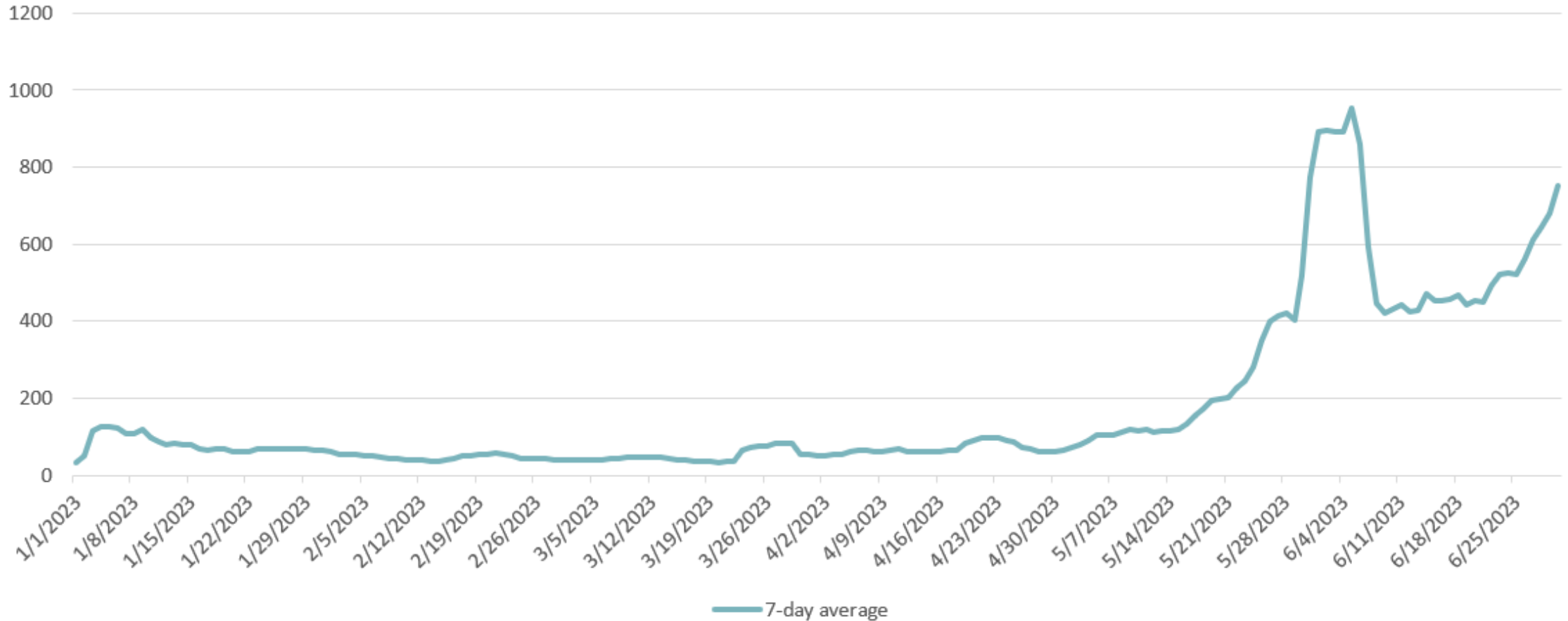
- Email all employers a link to a WA Cares preparedness survey the first week of July
- Follow up with employers who respond indicating they're not fully prepared
- Continue outreach to employers who do not respond

Other activities

- Continue updating employer messaging to be more direct
- Continued support of employer webinars through Q3 reporting
- Monitor early Q3 reports for trends in reporting errors
 - Direct outreach and support to employers who have submitted reports with errors
 - Broad messaging to employers to address common errors

Exemptions

WA Cares Exemption Tracker



Exemptions

H-2A Exemptions

Exemption-eligible workers

- Est. 97,000+ seasonal farm workers

Common barriers

- English proficiency
- Reading/writing abilities in native language
- Digital literacy

Outreach partners

- Joint L&I community relations/ASWS compliance team
- MSFW Outreach Program (WorkSource)

Continued outreach

Spanish radio ads

- Broadcast in areas with large populations of migrant farm workers

Press releases

- May and June
- Targeting all markets in WA and border markets in OR and ID

Social media ads

- Through end of July

Exemptions Update (YTD as of July 1, 2023)

	Veterans with disability	Military spouses	Non-immigrant temporary workers	Out-of-state residents	TOTALS
Applications submitted	2,826	1,052	13,810*	15,340	33,028*
Applications processed	2,188	797	9,722	11,826	24,533
Applications processed %	77.42%	75.76%	70.40%	77.09%	74.28%
Phone calls	Calls handled	Avg. hold time			
	11,179	0:02:01			

* ESD received over 2,000 paper exemption applications between June 25 and July 1.

Exemptions status

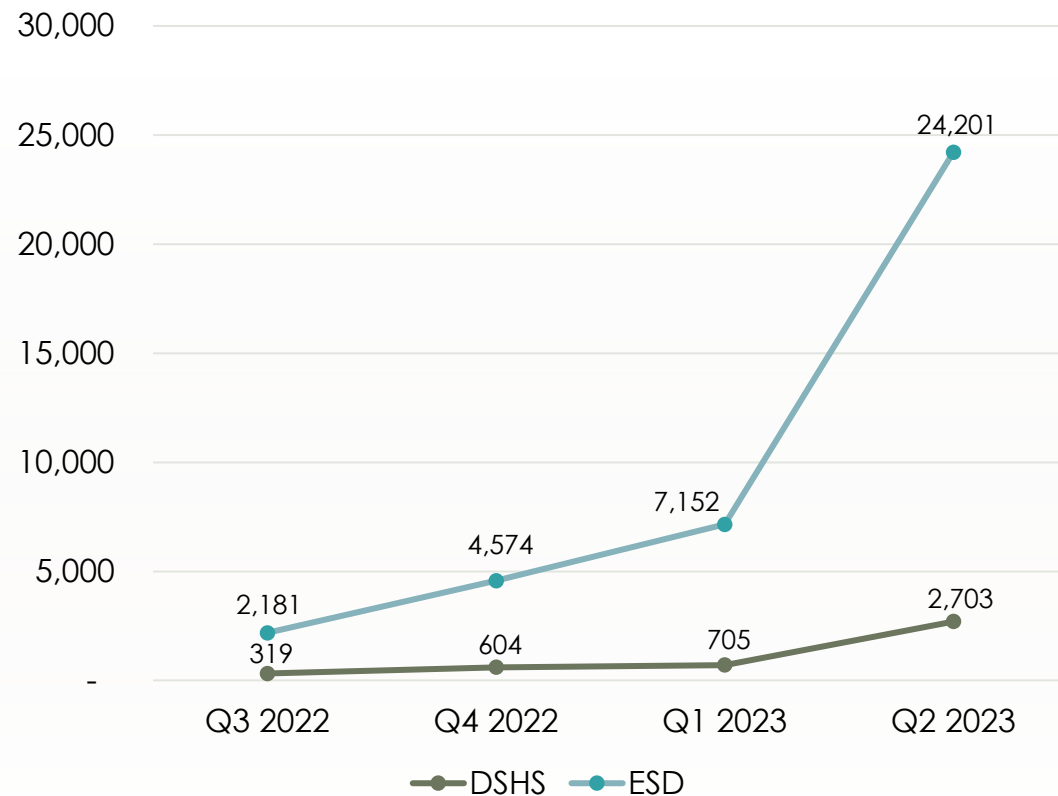
- Apart from exemption for non-immigrant temporary workers, the volume of applications and phone calls have been less than anticipated.
- Non-immigrant visa holders, particularly agricultural workers, have unique challenges and barriers to services that we're continuing to monitor and mitigate for.
- The most common questions coming from customers are around which specific visa types qualify for an exemption.

Request to form a workgroup

- 2021 Commission recommended a voluntary opt-out for non-immigrant visa holders
- Lessons learned by ESD in implementation
- Request to convene a workgroup this summer to discuss challenges and develop potential solutions

Customer care updates

Total Customer Care Contacts



DSHS top categories in contact types

1	Individuals wanting a copy of their exemption letter
2	Employers and reporting
3	Exemption applications (how to qualify for/apply for)

ESD top categories in contact types

1	Individuals wanting a copy of their exemption letter
2	Exemption applications (how to log in and processing time)
3	Employers and reporting

Customer care updates

Customer Care Topics (total for ESD and DSHS)					
	January	February	March	April	May
Individuals who want to cancel their exemption	840	982	1128	1320	1582
Individuals asking about ongoing verification requirements	1203	1422	1572	1842	3061
Individuals asking about portability	332	359	418	481	941

Winter & spring communications campaign

CAMPAIGN KEY AUDIENCES

- **Jan:** Women age 35-54
- **Feb:** Near-retirees
- **March:** Spanish speakers
- **April:** Women age 35-54
- **May:** Near-retirees
- **June:** Spanish speakers, women 35-54

JANUARY-MAY RESULTS

- More than **43 million** impressions
- More than **2,500** TV spots
- More than **6,600** radio spots
- Nearly **74,000** clicks on digital materials

Materials development

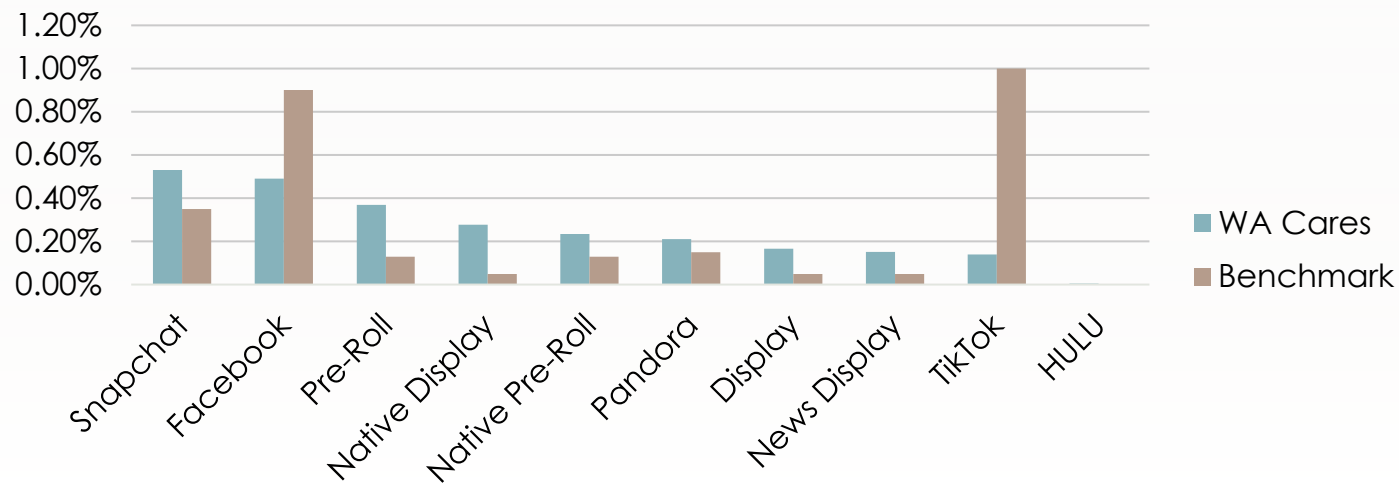
RECENTLY COMPLETED

New animated FAQ videos:

- Who's covered & who isn't
- Contribution amount
- Accessing your benefit
- Covered services

1 new care story in Spanish

Clickthrough rates by digital channel (Jan - May)



FAQ video example



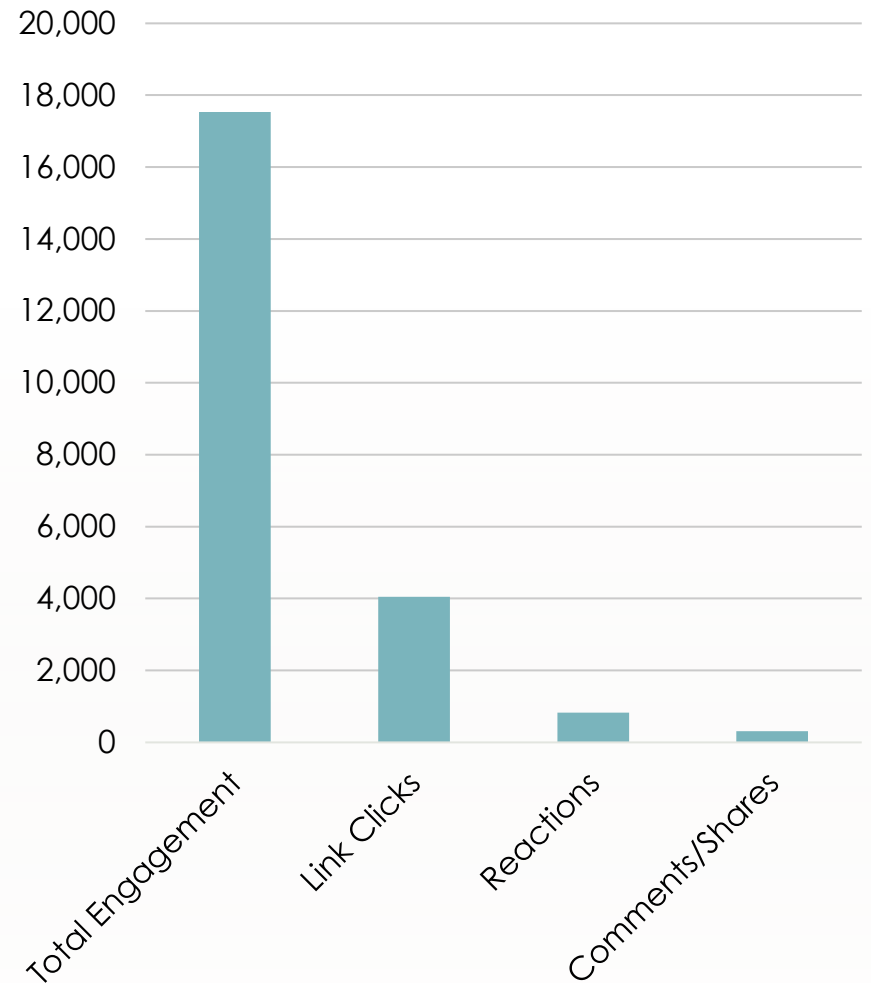
Full FAQ video playlist: https://www.youtube.com/playlist?list=PLqSDD4hNnfuKSMVTyUuGDEa_vDeAyaqZjM

Social media

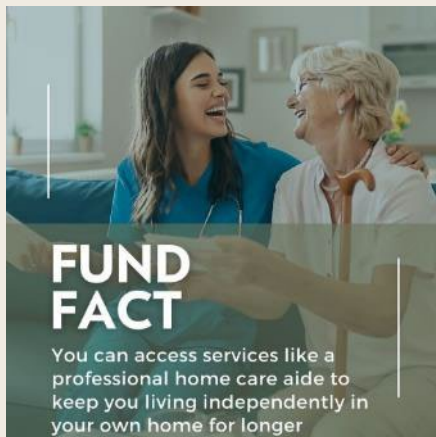
ACTIVITIES

- Continued organic social media on Facebook, Instagram, LinkedIn, YouTube
- Continued cross-posting to DSHS social media
- Responded to comments and questions
- Boosted posts & partner outreach to drive additional reach

Facebook Interactions



TOP POST



FUND FACT: With the #WACaresFund, you can access services like a professional home care aide to keep you living independently in your own home for longer. Learn more about how the WA Cares Fund will help us all age with dignity:

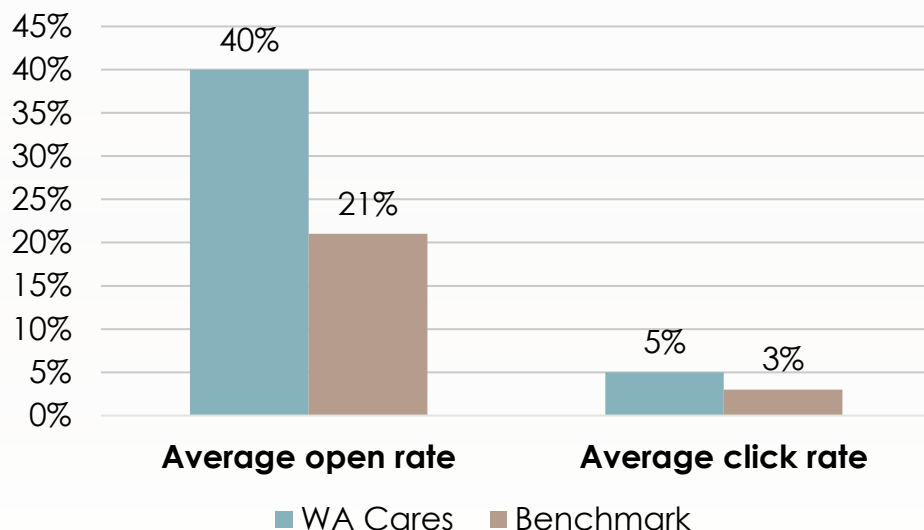
<https://wacaresfund.wa.gov/wp-content/uploads/2022/03/WA-Cares-Fund-Factsheet-2022.pdf>

Newsletter & email updates

ACTIVITIES

- Publicly available mailing list
- More than 12,500 subscribers
- Monthly newsletter started January 2023
- Additional notifications of events & resources

Newsletter metrics



February 2023 Monthly Newsletter



Featured care story

KD lives with her mother-in-law Kathleen, who has multiple sclerosis and needs in-home care to help with her daily activities. The WA Cares Fund will help reduce the financial burden of paying for long-term care for families like KD's. [Watch KD's story.](#)

Fund Fact: Workers contribute just 0.58% of their wages to participate.

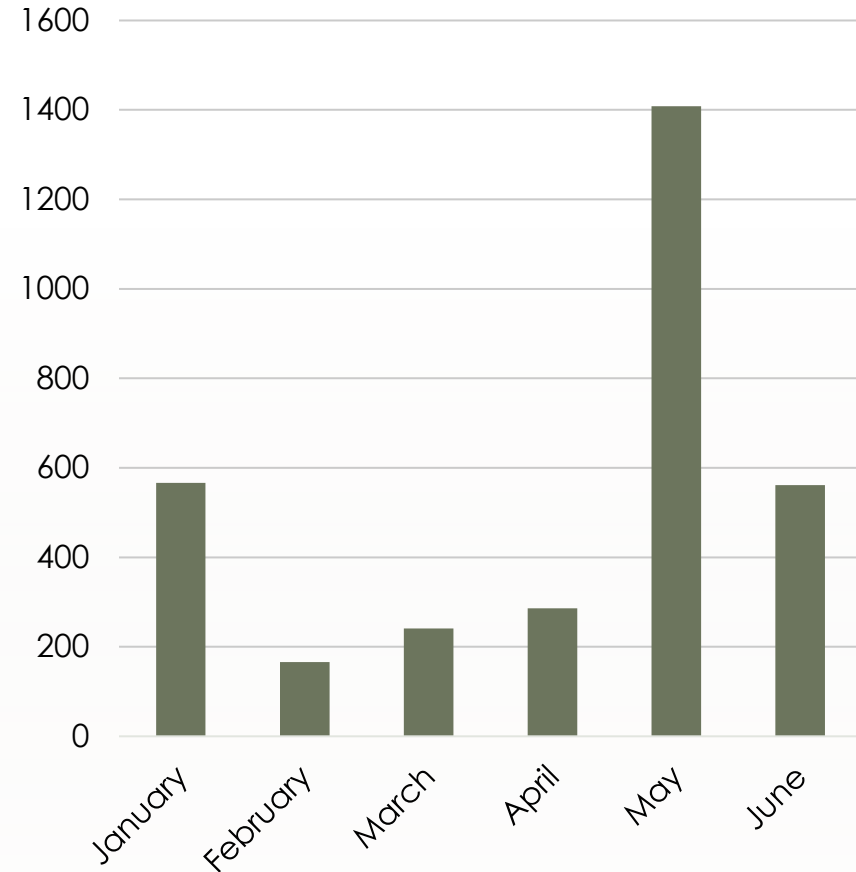
The WA Cares Fund is an affordable long-term care insurance program for all working Washingtonians. Washington workers will contribute 0.58% of each paycheck to WA Cares, which is about \$24/month for the typical worker earning just over \$50,000/year. After meeting contribution requirements, workers earn a \$36,500 benefit to use for long-term care services, which can include an in-home caregiver and other supports to keep living independently at home.

Webinars & presentations

JANUARY-JUNE

- WA Cares Basics: What Workers Need to Know webinar in January
- Joint webinar with Seattle Chamber in May
- WA Cares Basics: What Businesses Need to Know webinar in May
- Joint webinar with Spokane Chamber in June
- 24 additional webinars/presentations
- Direct outreach to offer presentations
- Fulfilling presentation requests

Presentation/webinar attendees



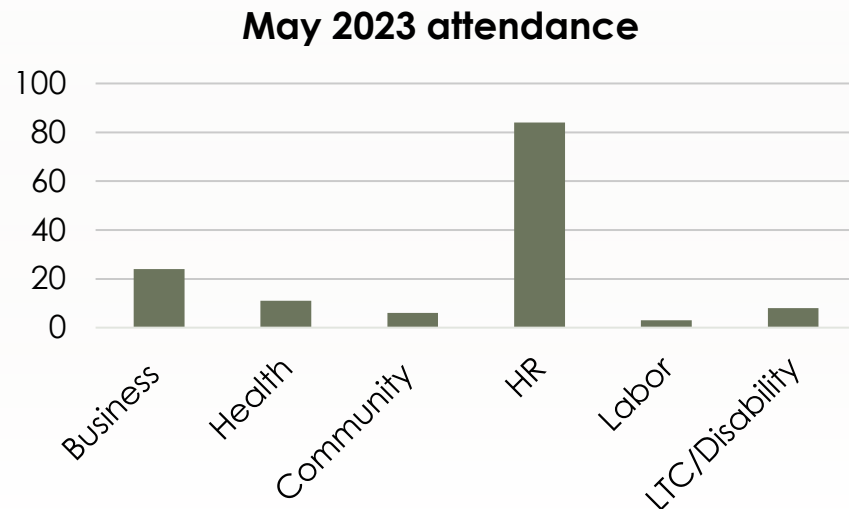
Partner roundtables

GOALS

- Share program information & answer questions
- Gather & implement feedback
- Identify opportunities for further outreach

ACTIVITIES

- Meetings in January, May, July, October 2023
- Email updates and feedback opportunities



Roundtable groups

- Business
- Community Health & Health Care
- Equity & Community Organizations
- Faith-Based Organizations
- Financial Planning & Institutions
- Human Resources
- Labor
- Long-Term Care & Disability

Direct outreach

Purpose

- Remind about upcoming start of contributions
- Share employer & community toolkit materials
- Provide guarantee date for exemption applications
- Offer a presentation

EXEMPTION-RELATED INFORMATION

- **16** business and community groups related to non-immigrant visas
- **All** military bases in state & military spouse-focused groups
- **12** veteran organizations & major employers of veterans
- **33** major employers in border cities
- **11** chambers of commerce in border cities
- **~500** roundtable partner organization contacts

GENERAL INFORMATION

- **7** additional chambers of commerce in major metropolitan areas
- **20** largest employers in state
- State agency-owned networks

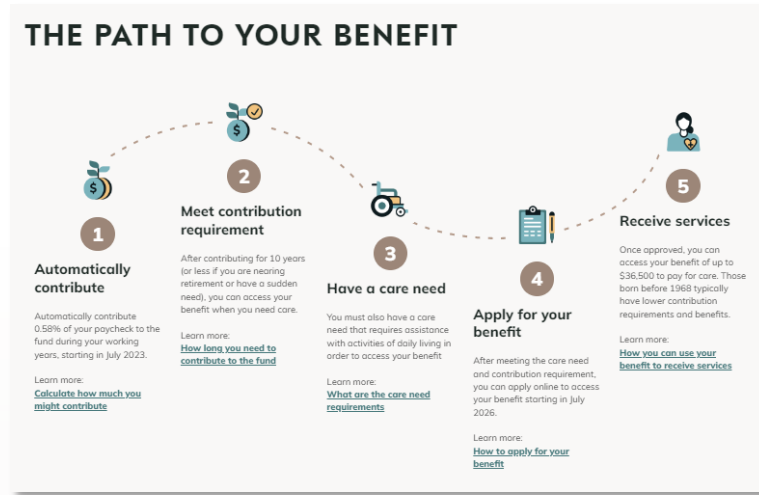
Permanent website

New content, additional resources and a user-tested, accessible design

HELPING YOU COVER YOUR TOMORROWS

The WA Cares Fund ensures all Washingtonians have access to care when they need it.

- Learn how the fund works
- Explore benefit coverage
- Resources for family caregivers
- About the WA Cares Fund



Service	Price (Estimate)	Total
Enable a family member to become your paid caregiver		
If you have a family member who helps you out on a regular basis, they may qualify to become your paid caregiver. They can also get the training and support they need.		
Example services (prices are estimates only)		
Paying a family caregiver (10 hours/week for 2 years)	\$31,300	\$33,500
Care supplies (2-year diaper supply)	\$2,200	
Total	\$33,500	
Make your home accessible to stay independent longer		
You can use your benefit to make your home ADA accessible, purchase a new wheelchair or scooter, and get meals delivered if cooking is no longer an option.		
Example services (prices are estimates only)		
Home safety renovation	\$15,000	\$26,800
Electric wheelchair or scooter	\$2,600	
Weekly meal delivery (7 meals/week for 3 years)	\$9,200	
Total	\$26,800	
Get temporary support and services after an accident		
You can get services based on a sudden need, such as after an accident or recovering from surgery. This could include a short-term caregiver, or other helpful services.		
Example services (prices are estimates only)		
Part-time caregiver (20 hours/week for 1 year)	\$31,300	\$34,600
Transportation to appointments (for 1 year)	\$3,200	
Crutches	\$50	
Total	\$34,600	

\$70,000
Your annual earnings

\$406
Annual contribution
(\$33.83 monthly contribution)

Your age: 45

Your annual earnings: \$70,000.00

Estimate contribution

Potential lifetime contribution: \$8,120

Based on a \$70,000 salary over 20 years of contributions
To earn a **\$36,500 benefit** (adjusted for inflation)

Summer & fall communications

Activities

- Campaigns (TV/radio/digital)
- Public webinars
- Partner roundtables
- Outreach to offer new presentation menu
- Media outreach on starting conversations about long-term care
- Monthly newsletters
- Social media
- AAA outreach

New materials

- Video & audio on starting conversations about long-term care
- Long-term care planning checklist
- Conversation guide for talking with loved ones about long-term care
- Toolkit updates for evergreen content
- Monthly topical/news posts on website

Presentation menu

- **WA Cares Basics for Workers/WA Cares Basics for Businesses:** Offer to everyone
- **Long-Term Care Planning:** Offer to employers & community organizations
- **Talking with Loved Ones About Long-Term Care:** Offer to community organizations
- **Long-Term Care Supports & the Workplace:** Offer to chambers & HR groups

Update on Benefit Eligibility and Portability Cost Offsets Workgroups

Key Takeaways

- Both a Medicaid-like and HIPAA eligibility threshold consider ability to perform activities of daily living and cognitive functioning
- Neither threshold requires a waiting period before benefits begin
- HIPAA threshold does not cover people whose need for assistance with activities of daily living is only short-term (expected to last less than 90 days)
- A Medicaid-like threshold covers people at slightly earlier stages of cognitive impairment

Update on Benefit Eligibility and Portability Cost Offsets Workgroups

Impacts

- If benefits are made portable, the HIPAA threshold could make it easier to train assessors and leverage existing nationwide expertise on eligibility assessments.
- Adopting the HIPAA threshold could help promote a seamless transition to a Supplemental Private Long-Term Care Insurance policy (if enacted).
- The HIPAA threshold would achieve most of the remaining savings needed to make benefits portable.
- There are other options to offset the cost of portability which are being discussed in detail in the Portability Cost Offsets Workgroup.

Update on Benefit Eligibility and Portability Cost Offsets Workgroups

- The Portability Cost Offsets Workgroup is considering other ways to reduce program cost and provide financial resources to make benefits portable without raising premiums.
- Timeline:
 - The Benefit Eligibility Workgroup met three times throughout May and June.
 - The Portability Cost Offsets Workgroup is meeting three times in July and August. At the third meeting, the workgroup will vote.
 - The Benefit Eligibility Workgroup will meet a final time at the end of August to vote on their recommendation.
 - A final report out will occur at the September 19th Commission meeting at which the Commission will begin consideration of the workgroup recommendations.

Report out from Minimum Provider Qualifications Workgroup

- The Minimum Provider Qualifications Workgroup will be reviewing the 19 approved services, outlined in RCW 50B.04.101 (2), in 4 phases. The workgroup will discuss feasible options and recommended minimum qualifications for providers of each approved service.
- Timeline:
 - The workgroup is meeting early June through October to review and evaluate options.
 - Phase 1 and 2 are being addressed first in order to reach a recommendation this year. The workgroup will continue to move through the other 2 phases as time permits.
 - A final report out on workgroup recommendations will occur at the November 7th Commission meeting.

Report out from Minimum Provider Qualifications Workgroup

<u>Phase 1</u>	<u>Phase 2</u>	<u>Phase 3</u>	<u>Phase 4</u>
<ul style="list-style-type: none"> • Adult Family Homes • Assisted Living • In-Home Personal Care • Nursing Home 	<ul style="list-style-type: none"> • Adaptive Equipment and Technology • Environmental Modifications • Home Delivered Meals • Personal Emergency Response Systems 	<ul style="list-style-type: none"> • Adult Day Services • Eligible Relative Care • Respite for Family Caregivers • Transportation 	<ul style="list-style-type: none"> • Care Transition Coordination • Dementia Support/Memory Care • Education, Consultation, and Services that Assist Paid and Unpaid Caregivers • Home Safety Evaluation • Professional Services

Report out from Minimum Provider Qualifications Workgroup

Proposed minimum qualifications for Phase 1 Providers

Adult Family Home

- An agency with an active Adult Family Home License with DSHS or a Tribe per Chapter 388-76 WAC

Assisted Living Facility

- An agency with a valid Assisted Living Facility License with DSHS or a Tribe per Chapter 388-78A WAC

Nursing Home

- An agency with a valid Nursing Home License with DSHS per Chapter 388-97 WAC

Report out from Minimum Provider Qualifications Workgroup

- The workgroup is still finalizing recommendation for in-home personal care for Phase 1 and making progress on Phase 2 providers.
- Recommendations on phases 2-4 will be reported to the full Commission as they are made.

BREAK



**WA
CARES
FUND**



PUBLIC COMMENT

Submit written comments or questions to:
wacaresfund@dshs.wa.gov.

For more information about the program, visit
wacaresfund.wa.gov.

Sign up for Public Comment



Attendees: click on the Raise Hand icon to sign up for public comment



Phone callers: press *9 to raise your electronic hand.

Then, when recognized, press *6 to unmute yourself

Review Agenda for September 19 Meeting

- Approve 7/25/2023 Commission meeting minutes
- Program Update
- Report out from Minimum Provider Qualifications Workgroup
- Report out from Benefit Eligibility Workgroup
- Report out from Portability Cost Offsets Workgroup

Wrap Up

- Action items review
- Adjourn

THANK YOU



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