

From: [Russ Foisy](#)
To: [DSHS WA CARES Fund](#)
Cc: [Russ Foisy](#)
Subject: Exemption from Cares Fund, since I have a LTC policy since inception of September 10, 2012
Date: Wednesday, June 28, 2023 6:09:33 PM

External Email

Dear LTSS Commission Member/Chair Jilma Meseses:

Having spoken with a Julie of the offices of the Cares Department at (833)717-2273 today, I have learned that because I did not apply for an exemption to the Long Term Tax for the Cares program before December 31, 2022, I cannot obtain an exemption.

Since September 10, 2012, I have been paying for a Long Term Care policy underwritten by John Hancock Life Insurance Company with policy number ending in ***6205 with a monthly benefit of \$7092. I can provide a copy of the renewal document. It appears that there is no remedy for this kind of situation.

My wife has just retired from elementary school administration at age 69. I will be 72 in July and still working, to a large part for the benefit of paying my Mother's assisted living facility monthly expenses of \$6340.

If this situation is some how not corrected in way of an exemption as soon as possible, this will be just another instance of the leadership in the State of Washington of passing poorly conceived laws and programs that need to be revisited, revised or corrected.

I suspect that I do not have to enumerate all of the examples of sloppy work by the state leadership that I can think of. But what comes to mind are:

- The attempt to pass something constructive insofar as drug laws and consequences, let alone the homeless population.
- Gun control measures
- The no-vehicle pursuit law(s)
- The extended emergency and vaccination laws that has left our state with many positions of government unfilled, such as the State Patrol, Ferry and Health workers, etc.
- The Cap and Invest Tax that has been a total disaster, despite what our governor has stated
- The Capital Gains Tax that likely affect more than those who were contemplated in the plan

But we do have an official state dinosaur.

Please accept **this as an urgent request to correct** this money grab. My wife and I are not wealthy folks but have worked hard to be self sufficient so we would not need to be reliant on family, or the state of Washington.

I can be reached at (206)818-2924 or via email at russ@grdins.com. **I would appreciate an**

acknowledgement of receipt of this email asap.

Sincerely,
Russell A Foisy
8735 209th Place SW
Edmonds, WA 98026

Sent from [Mail](#) for Windows

From: [Adam Schmidt](#)
To: [DSHS WA CARES Fund](#)
Subject: Public Comment
Date: Wednesday, June 28, 2023 2:29:32 PM

External Email

My issue is with the enforcement of the Washington Cares Fund exemption deadline. I am a resident of Washington, and since October of 2021 I have been paying monthly Long Term Care premiums to Trustmark. I failed to meet the December, 2022 deadline to exempt myself from the mandatory withholding of 0.58% wages from my paycheck. It was my mistaken understanding that Trustmark was handling this exemption on my behalf.

Here's my issue though. Why is there a deadline for exemption at all? I must buy long term care benefits or face a tax. I bought the benefit, but because I didn't meet a deadline to fill out paperwork to prove it, I will now be taxed as though I didn't have long term care insurance? I assert it is a violation of my rights and an overreach of power for the Washington State Employment Security Department to enforce a tax on my payroll for not having long term care insurance that I can prove I do indeed have. That I would be told I missed my chance forever at proving this is something I urge the Employment Security Department, or the Courts, to review with great urgency.

Every dollar of this tax collected erroneously from me I will sue to have returned to me with interest. Prove to me I am not in full compliance with the intent of the Washington Cares Act law. I got my LTC insurance, so don't tax me. I know there are many other citizens of Washington with me, so we could band together to litigate for restitution, unless ESD and the Washington State Legislature act immediately to give us a path to exemption.

Adam Schmidt

From: [Marla Scott](#)
To: [DSHS WA CARES Fund](#)
Subject: Public Comment
Date: Thursday, June 29, 2023 4:48:42 PM

External Email

I would like to voice my object to the deadline for applying for private long term care exemption. I pay for a long term care policy as a retiree from the federal government and I now receive compensation for caring for my disabled daughter and must pay an additional fee for this insurance. I was not aware there was a deadline for applying for an exemption for private insurance and cannot understand why a deadline was necessary. If there is an “open season” for applying each year, that would be helpful but it doesn’t seem right that WA residents must pay for both only because they were unaware of this deadline.

Sincerely,
Marla Scott
WA state resident, Kitsap County
360-731-2230

From: [M.J](#)
To: [DSHS WA CARES Fund](#)
Subject: Public Comment
Date: Friday, June 30, 2023 6:20:08 PM

External Email

To whom it may concern,

My wife and I purchased long term care before the original deadline but with the stress of COVID and various mental health concerns we missed the opportunity to get an exemption letter from the state. I'm sure there are plenty of hard working families across the state that ended up in this bucket. We did the right thing by getting long term care on time but are still being punished by missing an administrative deadline during a generational pandemic. I hope those elected to power will act in a manner that represents those of us that took the step that mattered most.

Thank you

From: [Diana Gomez](#)
To: [DSHS WA CARES Fund](#)
Cc: [Diana Gomez](#)
Subject: Public Comment
Date: Friday, June 30, 2023 10:12:26 PM

External Email

Hello Commission

My name is Diana Garzilazo and I reside in Puyallup, WA. I am a federal employee, so I am not eligible for WA Cares Fund Benefit, but I also work as an individual provider (IP) as a caregiver for a Washington employer, Consumer Direct Care Network Washington (CDWA), which does make me eligible for WA Cares Fund.

I have a Long-Term Care (LTC) policy that I purchased before the deadline of 11/21/2021, but I was unable to opt out using a private insurance opt out exemption before the first deadline. I also missed the chance to apply for the private insurance opt out exemption before 12/31/2022 because I was unaware of the second deadline.

Currently, despite having a valid federal LTC policy, I will be required to pay a Washington state tax even though I do not support the program or the tax. Not to mention, the long-term care benefits of the WA Cares Fund is unfair and inadequate.

I do not qualify for any of the four exemptions that are currently available to opt out from the WA Cares Fund Benefit. I want the chance to apply for a PRIVATE INSURANCE OPT OUT PERMANENT EXEMPTION, along with other Washingtonians who are in a similar circumstance like me.

I am raising my concerns with the legislature over my circumstance and the WA Cares Fund Benefit, which fails to help any Washingtonians in a situation like mine. I am requesting a change in the law, so that I and other Washingtonians can submit an application for a permanent exemption from the WA Cares Fund Benefit.

I appreciate the help of Washington state legislature and ask that you please send me a response letting me know if you are able to pass a Bill that would allow a fifth exemption pathway for Washingtonians who have an LTC policy in place by the deadline, but missed the time to apply for the exemption under the PRIVATE INSURANCE OPT-OUT.

Thank you for your time, and considering my request.

Sincerely,
Diana Garzilazo

From: [Daniel Gardner](#)
To: [DSHS WA CARES Fund](#)
Subject: Public comment
Date: Saturday, July 1, 2023 10:59:49 PM

External Email

Dear politicians,

I purchased my own LTC policy in Oct of 2021 and thought that was all that was needed to qualify for the exemption. I was not informed that I was required to supply any information to the state via the LnI website. I only knew about the requirement to purchase the policy by listening to a local radio broadcast. If the individual employee is required to provide proof of coverage, they should have been individually informed of that requirement. Why would the employer be notified of the tax and not the employee? Why would the responsibility of proof of policy fall on the employee when only the employer was notified in writing? I will not be retiring in WA. I will never benefit from this policy. I purchased my policy before the deadline and can prove it. The exemption needs to be reinstated.

Regards,
Daniel Gardner

From: [David Robb](#)
To: [DSHS WA CARES Fund](#)
Subject: Public Comment on WA Cares Act
Date: Thursday, June 29, 2023 3:03:15 PM

External Email

Please allow for open application to the permanent exemption of the WA Cares Act. Anyone who's careers change over time may reach an income level at some point in the future where it makes sense to use private long term care insurance over state funded programs. Therefore people should be able to back out of the program whenever they choose.

Dave Robb

Data Scientist | Capacity Engineering
Dropbox Inc.

From: [ouegamer](#)
To: [DSHS WA CARES Fund](#); [Wysocki, Mary](#)
Subject: public comment
Date: Thursday, June 22, 2023 9:41:48 AM

External Email

Hello,

I signed up for Private coverage for Long Term care back in August 2021. I then followed the instructions given to me at the time to sign up for an exemption in October of 2021, I have been paying for private coverage since then, with no notification that any further action was required. The company "Trustmark" that provided coverage has proof that I signed up August of 2021, but since the exemption was processed through a previous employer I don't have any proof of that on my side anymore. I'm being told now that the WA Cares department has lost all records of that, and they can't do anything to resolve this issue, blaming legislation. This whole thing is ridiculous, with no info provided and now everyone just pointing fingers at each other. My new employer didn't know anything about the law, (besides also offering Trustmark as a private insurance) Trustmark says this is a State law so they don't know anything about it. The Wa Cares fund department seems to know nothing about what's going on, and hasn't advertised anything about it, until last month, after the "Deadline" for signing up. I'm extremely frustrated that I have been paying for this policy for two years, and yet now I'm being told I have to pay for a second one and charged twice for a service that is highly unlikely to ever be used. The deadline to request an exception should have been set to some time after the policy was enacted so people would know there was an issue, and have time to resolve it. It's not like there is any extra chance of obuse since you had to sign up for the policy back in August of 2021. This would just resolve issues with the signup process.

Thanks,

Bradley

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Bradley Ouellette

Cell: 617-270-7760

From: [Ani Krishnan](#)
To: [DSHS WA CARES Fund](#)
Subject: Request for Reopening Exemption Application Process: WA State Long Term Care Insurance Tax
Date: Tuesday, May 16, 2023 2:28:30 PM

External Email

This message is intended for members of the Long-Term Services & Supports (LTSS) Trust Commission.

Dear Commission Members,

I am writing to request that the LTSS Trust Commission reopen the exemption application process for Washington state residents who opted for private insurance instead of paying into the WA Care Fund but missed the December 31, 2022 deadline. Specifically, I am urging the Commission to consider the circumstances of residents who were not aware that applying for the exemption was a separate step in the process, despite having signed up for private insurance within the allotted time frame.

In 2021, when the tax was announced, I was given a short window to determine whether to sign up for private insurance to qualify for an exemption from the tax. Within that time frame, I quickly determined that private insurance would be cheaper for me and signed up for it. I have been paying for this insurance since October 2021 while waiting for the implementation of the tax.

Recently, I received an email from my employer informing me that the tax was going into effect in July and that new exemptions were available. This prompted me to do a little research and I discovered that I had missed an additional step - applying for the original exemption. I thought that signing up for private insurance was sufficient and that I had met the criteria for exemption by keeping that private insurance current, but it turns out I was mistaken.

The communication from my employer and their selected partner private insurance company was not clear in stating that applying for the exemption was a distinct additional step in the process. The last email I received before the Dec 31 deadline was in February 2022.

As a result, missing this arbitrary deadline to apply for the exemption will cost me hundreds of dollars a year - more than double what I am currently paying for private insurance. Therefore, I strongly urge the LTSS Trust Commission to recommend reopening the exemption application process for residents who signed up for private insurance in the originally allotted time window but missed the exemption application deadline due to a lack of clear communication regarding the process.

Thank you for your attention to this matter.

Sincerely,
Ani Krishnan