



# WA CARES CONVERSATIONS

## Home Safety and Fall Prevention

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September 12, 2024



# What we'll cover

## Host

**Kristen Maki** (she/her)  
Community Relations & Outreach  
Program Manager, WA Cares Fund

## Agenda

- Introductions & opening poll
- Panelist remarks
- WA Cares Fund overview
- Audience Q&A

## Panel

**John Barnett**, State Volunteer Leader for  
Advocacy and Speakers Bureau, AARP

**Mary Pat O'Leary, RN**, Senior Planner,  
Seattle-King County AAA

**Stephanie Kunold, MS, MA**, Older Adult  
Falls Prevention Specialist, Washington  
State Department of Health

**Marla Emde**, Program Coordinator,  
Strides for Strong Bones

Webinar recording and slides will be available at [wacaresfund.wa.gov/webinars](https://wacaresfund.wa.gov/webinars).

# Resources

## AARP

- [AARP Home Fit Guide](#)

## WA State Department of Health

- [Fall Prevention Resources](#)

## Community Aging in Place — Advancing Better Living for Elders

- An individual must be 60 years of age or older, cognitively intact, able to participate in the program which is over a period of 5 months. An OT completes 6 visits, an RN does 4 visits, and a handy person does the home modifications, e.g., lighting, grab bars, raised toilet seats, etc.
- Eligible residents of King County. Need some assistance with activities of daily living-be at risk for falls, be a homeowner, or live with a family member, medically stable. Household income-\$70,650 for one person, and \$80,750 for 2 people.
- Contact: [capable@habitatskc.org](mailto:capable@habitatskc.org)



# Resources

## One Step Ahead

- This program provides a free in-home or virtual visit by a fall prevention health educator, who will provide a home safety walk through to address potential fall hazards, education about staying safe in your home and installation of fall safety devices.
- To enroll in this free program, you must be a resident of King County (excluding Seattle), 50+, able to walk, and have fallen within the past 6 months and called 911. These services are not available to residents of assisted living, nursing homes, adult family homes or on hospice services.
- [www.kingcounty.gov/ems/falls](http://www.kingcounty.gov/ems/falls)

## Minor Home Repair

- Provides home repair to low-income homeowners who have a disability or are an older adult.
- Areas include Seattle, Bellevue, Shoreline, Black Diamond, Maple Valley, Enumclaw, Pacific, Algona, Normandy Park, and unincorporated South King County.
- Income-for one-\$77,700 | Income for two-\$88,800

[Contact: Mhr@soundgenerations.org](mailto:Mhr@soundgenerations.org)

# Older Adult Falls

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# Bone Health and Fracture Prevention

Marla Emde, BSc, FLS

Program Coordinator

Strides For Strong Bones, Spokane, WA



# DISCLOSURES

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EMS Trauma, Injury Prevention Specialist  
Washington State Department of Health



# BUILD BONE

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Peak bone mass is 25-30 years of age, most bone is acquired during puberty



Encourage children to stay physically active



Encourage a healthy nutrient-dense diet



Make sure to get adequate dietary calcium



# MAINTAIN A HEALTHY LIFESTYLE

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- Don't smoke
- Limit alcohol
- Exercise
- Eat a healthy nutrient-dense diet
- Get enough protein (1.2 – 2.0 g/kg/day for older adults)\*
- Get enough calcium and Vitamin D





# CALCIUM

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- Helps build strong bones and teeth
- Can help prevent osteoporosis
- Helps muscles function properly
- Calcium in healthy food is best, supplements can help

**Calcium Recommended Daily \*** **For better absorption, take Calcium 2-3x daily**

Adult Women under Age 50 (1000 mg/daily)

Women Ages 50 and older (1200 mg/daily)

Men under Age 71 (1000 mg/daily)

Men over Age 71 (1200 mg/daily)



# CALCIUM-RICH FOOD SOURCES

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- **Food Serving Size Calcium mg\***

- Milk 8 oz. 300 mg (1%, 2%, whole)
- Soy Drink 8 oz. 240 mg (calcium enriched)
- Mozzarella, part skim 1 oz. 205 mg
- Chickpeas 3 oz. 99 mg
- Red Beans 3 oz. 93 mg
- Figs, dried 2 each 55 mg
- Broccoli, raw 1/3 c. 112 mg
- Almonds 1 oz. 75 mg
- Tofu, calcium set 4 oz. 126 mg

Yogurt 8 oz. 345 mg (plain, fat-free or low-fat)

Hard Cheeses 1 oz. 240 mg

Ricotta, part skim 4 oz. 335 mg

White Beans 3 oz. 132 mg

Orange, small 1 each 60 mg

Raisins 1.5 oz. 31 mg

Bok Choy 1 c. 75 mg

Sardines 2 oz. 240 mg (in oil, canned)



# VITAMIN D

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- Vitamin D helps absorb calcium from the foods we eat
- Vitamin D is a hormone that is created in the skin from sunlight
- Helps with calcium absorption, bone mineralization, and muscle function
- Few foods are naturally rich in Vitamin D, so supplementation is important

# VITAMIN D

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- **Vitamin D Recommendations\***

- Adults under Age 50 (400-800 IU/daily)
- Adults over Age 50 (800-1000 IU/daily)

## **Food Vitamin D IU's\*\***

Wild Salmon 600-1000 IU

Sardines, canned 300-600 IU

Shitake mushrooms (fresh) 100 IU

Egg Yolk, one 20 IU \*per 3.5 oz. portion unless otherwise stated

Farmed Salmon 100-250 IU

Tuna, canned 236 IU

Shitake mushrooms (sun-dried) 1600 IU

\*<https://www.bonehealthandosteoporosis.org>

\*\*IU: International Units



# PREVENT FRACTURES

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Keeping your bones strong can reduce your risk for a broken bone (fracture) after a fall. Osteoporosis increases your risk for fracture if you fall. **What is osteoporosis?**

- A condition that results in thin and fragile bones that can easily break, even following a minor fall from a standing height
- There are no outward symptoms, so many people don't know they have osteoporosis until they suffer a fracture

A bone density test determines if you have osteoporosis using an X-ray scan to measure the amount of calcium and other minerals within your bones.

Your doctor will determine your risk factors and decide upon treatment options, if necessary.





# KEEP YOUR BONES STRONG!

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## Adopt a healthy lifestyle

- Avoid smoking and limit alcohol use
- Get enough calcium, Vitamin D
- Adequate Protein
- Exercise
- Ask your doctor about risk factors for osteoporosis
- Medications may be necessary to slow bone loss, help build bone and reduce fractures

# BONE HEALTH RESOURCES

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Bone Health and Osteoporosis Foundation: <https://www.bonehealthandosteoporosis.org>

Center for Disease Control: <https://www.cdc.gov/nchs/fastats/osteoporosis.htm>

International Osteoporosis Foundation: <https://www.osteoporosis.foundation>

National Council On Aging: <https://www.ncoa.org/older-adults/physical-health/bone-health/>

Strides For Strong Bones: [www.stridesforstrongbones.org](http://www.stridesforstrongbones.org)

Wolfe R.R. The role of dietary protein in optimizing muscle mass, function and health outcomes in older individuals. *Br. J. Nutr.* 2012;108:88–93. doi: 10.1017/S0007114512002590.

# How the WA Cares Fund works

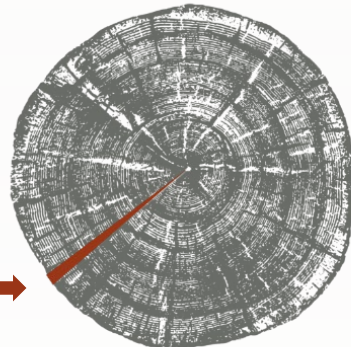
- Earned benefit
- Self-funded by worker contributions
- Works like an insurance program
- Only contribute while you're working
- Everyone covered at same rate regardless of pre-existing conditions
- No copays, no deductibles, and you never have to file a claim

**Typical Income:**

\$50,091

**Typical Contribution:**

\$291/year



0.58%

## Contributions

**0.58%**

Amount workers  
contribute from wages



Contributions began

## Benefits

**\$36,500**

Lifetime maximum benefit  
(adjusted annually up to  
inflation)



Benefits available

# Affordable contributions across your career

\$35,000 annual salary	
Each year	\$203
Over 10 years	\$2,030
Over 20 years	\$4,060
Over 30 years	\$6,090

\$50,000 annual salary	
Each year	\$290
Over 10 years	\$2,900
Over 20 years	\$5,800
Over 30 years	\$8,700

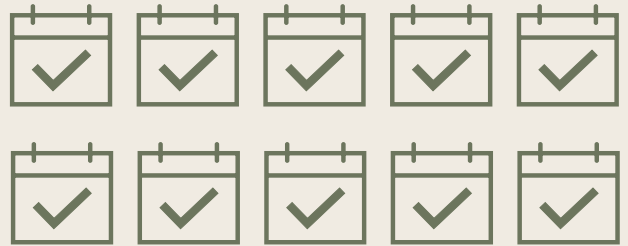
\$75,000 annual salary	
Each year	\$435
Over 10 years	\$4,350
Over 20 years	\$8,700
Over 30 years	\$13,050

**\$36,500** benefit amount will be adjusted annually up to inflation.

# Qualifying for benefits

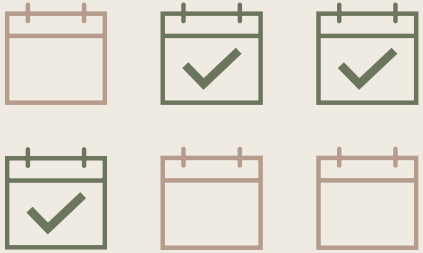
## Lifetime access to full benefit

Contributed for a **total of 10 years** without a break of 5+ consecutive years



## Early access to full benefit

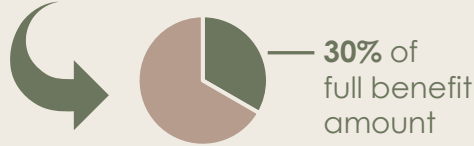
Contributed at least **3 of the last 6 years** at the time you apply for benefits



## FOR NEAR-RETIRES

## Lifetime access to partial benefit

People born before 1968 earn **10% of benefit amount** for each year worked



To earn benefits, must work at least 500 hours per year (about 10 hours per week)



# The benefit is flexible

Up to **\$36,500** for any combination of services and supports, including:



Professional care at home or in a facility



Adaptive equipment & technology like hearing or medication reminder devices



Training & paying family member or friend to be your caregiver



Home-delivered meals



Home safety evaluations & environmental modifications like wheelchair ramps



Support & respite for family caregivers



Transportation

Must need help with **3 activities of daily living** like bathing, dressing, eating, medication management

# How far will the benefit go?



## Family caregiver

<b>Paying a family caregiver</b>	\$31,300
10 hours/week for 2 years	
<b>Care supplies</b>	\$2,200
2 years of incontinence supplies	

**Total** **\$33,500**



## Home accessibility

<b>Home safety renovations</b>	\$15,000
<b>Electric wheelchair or scooter</b>	\$2,600
<b>Weekly meal delivery</b>	\$9,200
7 meals/week for 3 years	

**Total** **\$26,800**



## Temporary support & services

<b>Part-time caregiver</b>	\$31,300
20 hours/week for 1 year	
<b>Transportation to appointments</b>	\$3,200
for 1 year	
<b>Crutches</b>	\$50

**Total** **\$34,600**

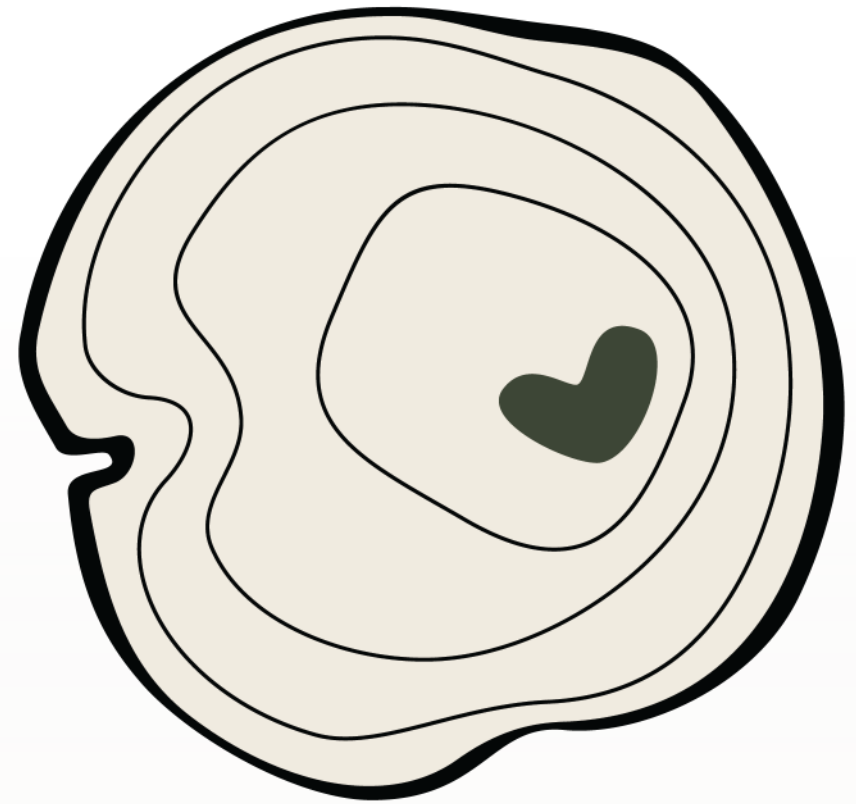
*Note: These are estimates and do not guarantee the cost of any services, which may vary based on your area and other factors.*

# Taking WA Cares benefits out of state

- New law passed this year to allow workers to use their benefit outside Washington
- **Starting in July 2026**, workers can choose to continue participating in WA Cares if they move out of state
- Must have contributed to WA Cares for **at least 3 years** (working 500+ hours per year) and must opt in **within a year of leaving WA**
- Like other workers, out-of-state participants keep contributing during working years
- Benefits available **starting July 2030**



# Audience Q&A





# Thank you

Find webinar materials at [wacaresfund.wa.gov/webinars](https://wacaresfund.wa.gov/webinars)

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## Contact us by email

[wacaresfund.wa.gov/  
contact-us](https://wacaresfund.wa.gov/contact-us)

## Contact us by phone (employers & exemptions)

833-717- 2273

## Contact us by phone (other questions)

844-CARE4WA