



## WA CARES BASICS: What Workers Need to Know

**Sam Klewicki**

WA Cares Fund Communications  
and Marketing Manager, DSHS

**Sebastian Cahe**

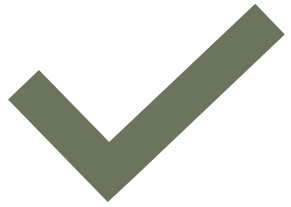
WA Cares Fund Outreach and  
Language Access Lead, DSHS



JUNE 11, 2025

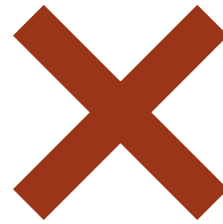
Get slides and recording at [wacaresfund.wa.gov/webinars](https://wacaresfund.wa.gov/webinars)

# Defining long-term care and caregiving



help with activities  
of daily living

like bathing, eating & dressing



**not medical care**

like doctor visits & treatment for  
medical conditions



paid care from a  
**professional**



help from a  
**family member**  
or friend, often unpaid



services & supports provided  
**in your own home**



care provided  
**in a residential setting**  
like a nursing home or assisted living

# We all have care stories in our families



## Sun-Hee and Yunhee

Sun-Hee and Yunhee are sisters and nurses living in the Puget Sound area and caring for their mom, who is experiencing cognitive decline.

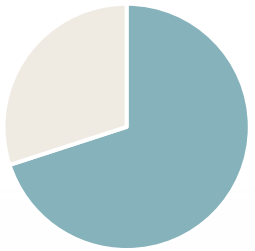
Both sisters have stepped away from their careers to spend more time caring for their mom. They cook her Korean food and help her take her medication, grocery shop, clean her apartment, and keep a daily routine.



“ There's nothing I wouldn't do for her. She was there for us when we were growing up. She sacrificed for us, and I want to do that for her.



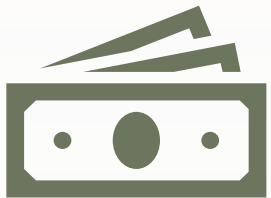
# Long-term care is predictable and expensive



**70% of us**  
will need long-term care<sup>2</sup>



**not covered**  
by health insurance or Medicare



**\$23,400/six months**  
of 20 hours of home care per  
week



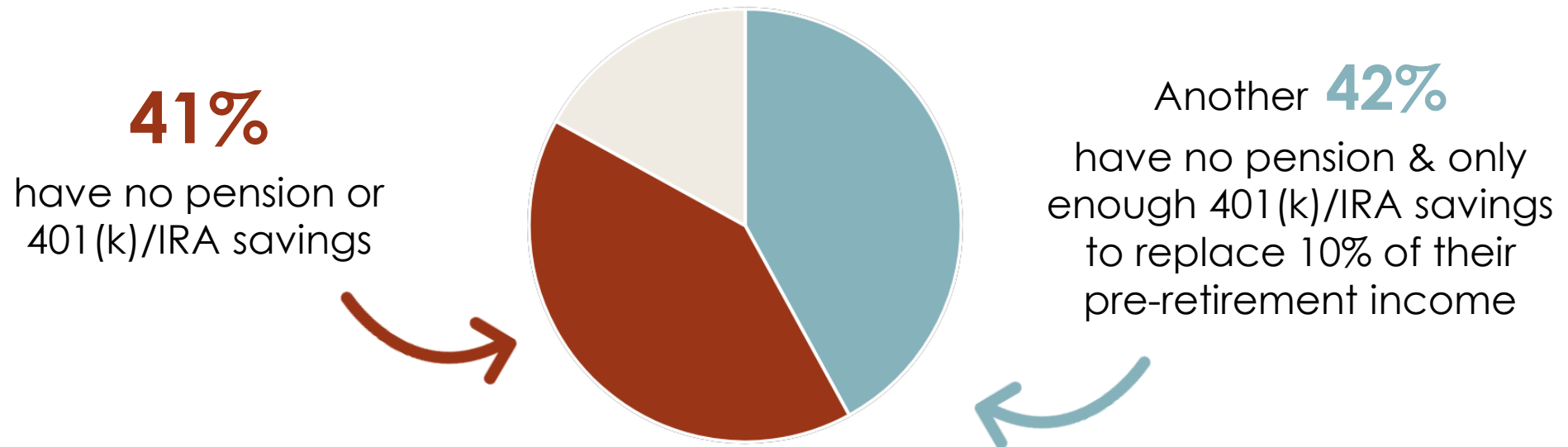
Only covered by Medicaid  
once savings are spent down to  
**\$2,000**

# Most don't have a way to pay

**\$56,000/year**

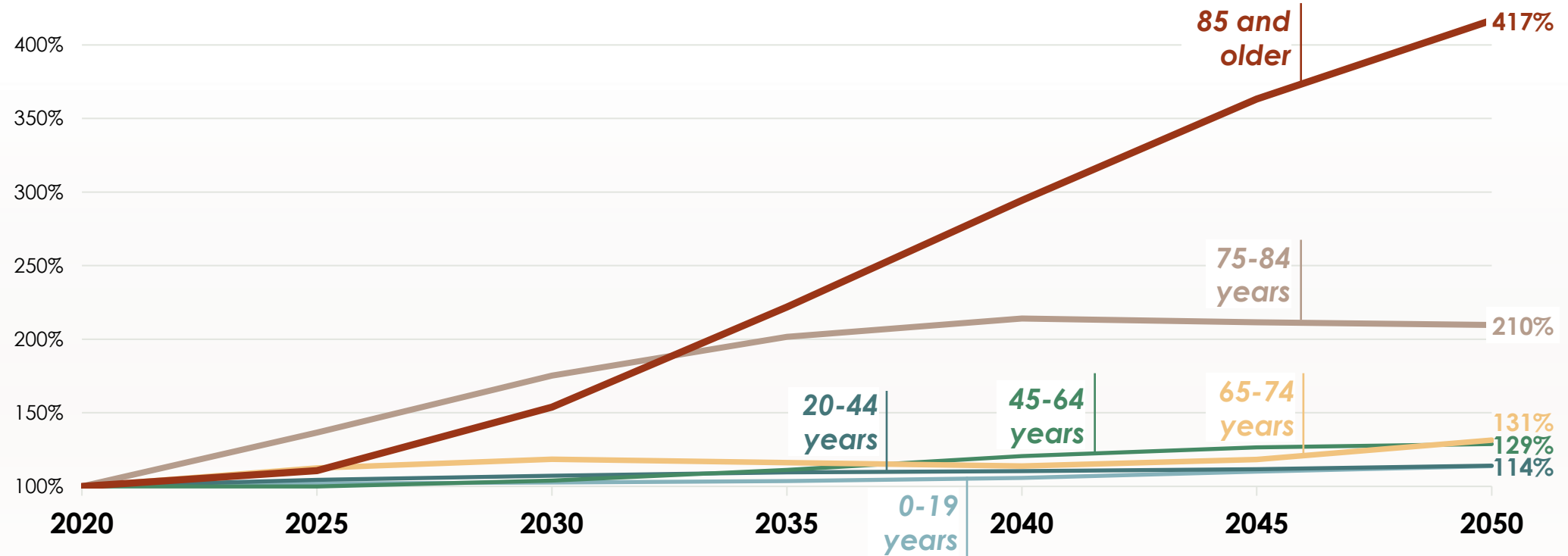
Median household income for Washington seniors<sup>4</sup>

## AMONG WASHINGTON WORKERS AGE 55-64<sup>5</sup>



# The population of Washingtonians age 85+ will quadruple from 2025 to 2050

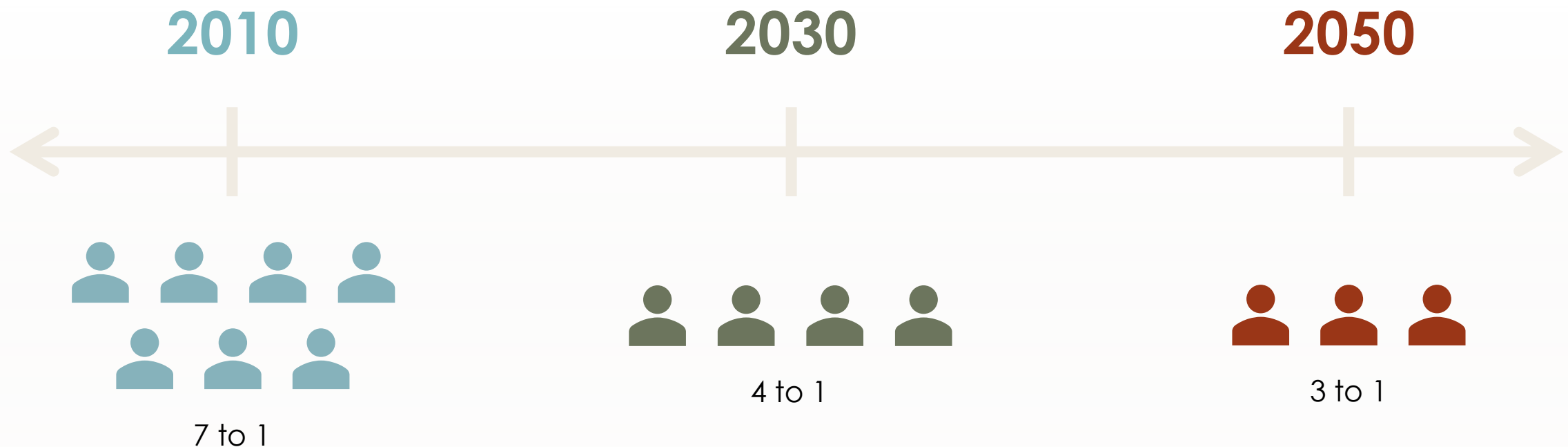
Growth in Washington state population by age range relative to 2020 population



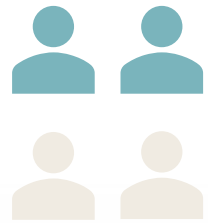
SOURCE: Washington State Office of Financial Management, Statewide Population Forecast, Accessed April 2024

# Families are increasingly unable to meet care needs

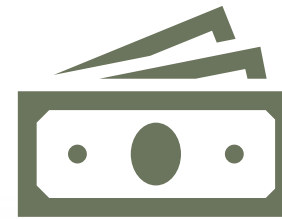
Number of potential family caregivers for each person who needs care<sup>6</sup>



# Family caregiving isn't free



**Almost half**  
of family caregivers report a  
related financial setback<sup>7</sup>



**\$303,880**  
average lost wages and  
benefits for caregivers 50+  
who leave workforce early<sup>8</sup>



**25%**  
Average amount of their  
own income caregivers  
spend on related expenses<sup>7</sup>



**2 in 3**  
working caregivers say a  
program that pays  
caregivers would help<sup>9</sup>



# Businesses and workers are impacted

## AMONG WORKING CAREGIVERS<sup>10</sup>

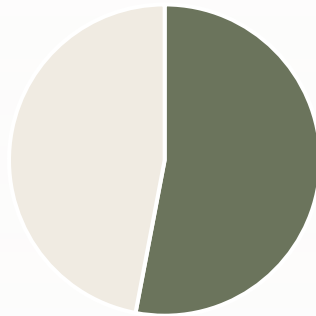
61%

report caregiving responsibilities impacted their job



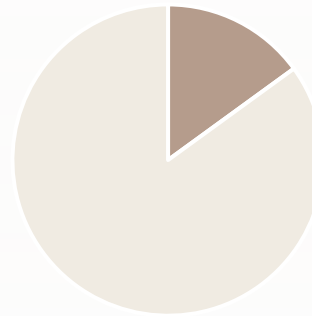
53%

Went in late, left early, took time off to provide care



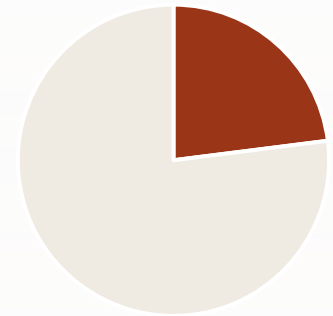
15%

Went from full-time work to part-time or reduced hours



23%

report their health has worsened since taking on the role



# We all pay the high costs of long-term care



Without WA Cares, long-term care costs – which we all pay through taxes on goods and services – would have **doubled in roughly two decades**<sup>11</sup>

**\$10.4  
billion**

Washington's budget  
for long-term care  
(23-25 biennium)<sup>12</sup>

---

**8.9%**

of state budget spent on  
long-term care  
(23-25 biennium)<sup>12</sup>

# Program timeline

**2014**

Research on policy options for long-term care

**2019**

Legislature passes LTSS Trust Act and governor signs into law

**2022**

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

**2023**

**July 1**  
Workers begin contributing

**2024**

Legislature gives workers the ability to take their benefit out of state

**2025**

Legislature creates supplemental private insurance market, gives workers with private insurance exemptions window to join WA Cares

**2026**

**July 1**  
Benefits become available for qualified, eligible individuals



# WA Cares Fund can help

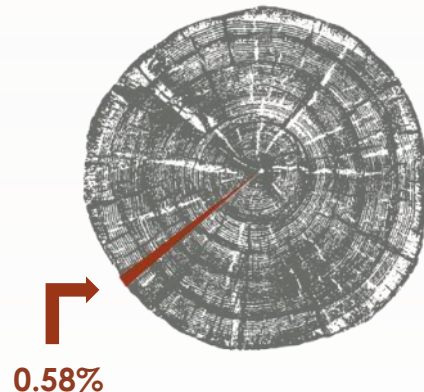
- Earned benefit
- Self-funded by worker contributions
- Works like an insurance program
- Only contribute while you're working
- Everyone covered at same rate regardless of pre-existing conditions
- No copays, no deductibles, and you never have to file a claim

## Typical Income:

\$50,091

## Typical Contribution:

\$291/year



## 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.



# Who contributes to WA Cares

## Automatically not included

- Workers whose work is not localized in WA **not included** (same definition as Paid Family and Medical Leave)
- Federal employees **not included**
- Employees of tribal businesses only included **if tribe opts in**
- Self-employed individuals only included **if they opt in**

## Must apply to ESD for an exemption

Exemption type	Availability	Permanent?
Workers who live out of state	Ongoing	✗
Spouses & domestic partners of active-duty U.S. armed forces	Ongoing	✗
Workers on non-immigrant visas*	Ongoing	✗
Veterans with 70%+ service-connected disability	Ongoing	✓
Workers who had private long-term care insurance by 11/1/21	<b>**No longer available**</b>	✓

*\*Individuals who hold nonimmigrant visas for temporary workers will be automatically exempt starting Jan. 1, 2026.*

# Self-employed elective coverage

## Eligible for elective coverage:

- Sole proprietors
- Joint venturers or members of a partnership
- Members of a limited liability company (LLC)
- Independent contractors
- Otherwise in business for yourself

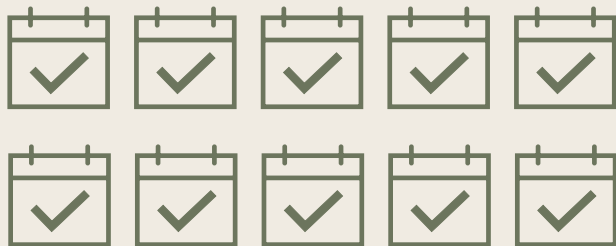
## Opt into WA Cares and protect yourself!

- Get the same affordable benefits available to other Washington workers
- Contribute 0.58% of:
  - Your net earnings
  - Gross wages, if any, paid to you from your business entity
- Must work 500 hours per year to earn benefits (to calculate, divide gross annual wages by current minimum wage)
- Applications became available July 1, 2023
- Learn more at [wacaresfund.wa.gov/opt-in](https://wacaresfund.wa.gov/opt-in)

# Qualifying for benefits

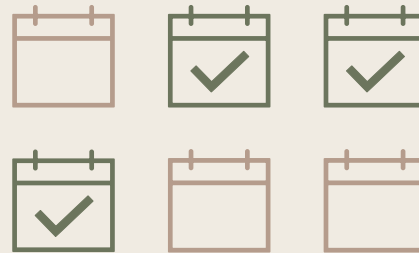
## Lifetime access to full benefit

Contributed **at least  
10 years**



## Early access to full benefit

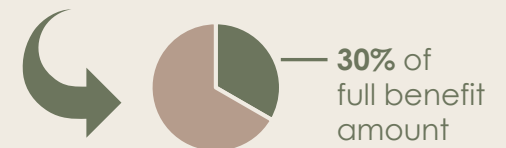
Contributed at least  
**3 of the last 6 years**  
at the time you apply  
for benefits



## FOR NEAR-RETIREES

## 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



Training & paying family member or friend to be your caregiver



Education & training, respite care, care coordination, and more



Bath chair, personal emergency response systems, communication devices, and more



Nutritious meals or prescription nutrition delivered to your home



Home safety evaluations & environmental modifications like wheelchair ramps



Scheduled rides to and from appointments or grocery shopping

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>	\$31,200
10 hours/week for 2 years	
<b>Care supplies</b>	\$3,600
2 years of incontinence products	

**Total** **\$34,800**



## Home accessibility

<b>Home safety renovations</b>	\$8,000
Build ramp and widen 3 doorways	
<b>Personal Emergency Response System</b>	\$3,124
Installation & 3 years of service	
<b>Weekly meal delivery</b>	\$24,960
10 meals/week for 3 years	

**Total** **\$36,084**



## Temporary support & services

<b>Part-time caregiver</b>	\$23,400
20 hours/week for 6 months	
<b>Environmental modification</b>	\$5,000
Ramp	
<b>Safety equipment</b>	\$500
Bedside commode, bath bench	

**Total** **\$28,900**

*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

- In 2024, a law was passed 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**



# Expanding long-term care support

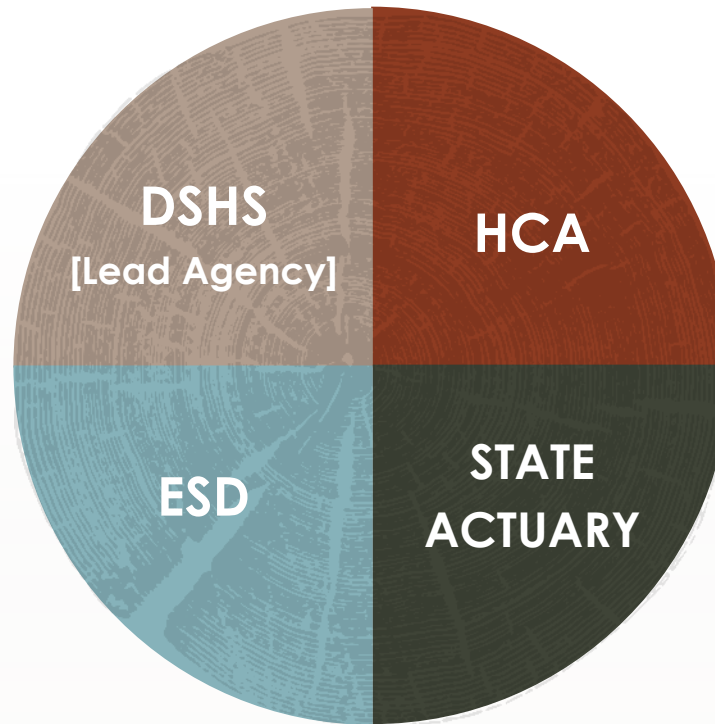
Program updates	Effective date
Creating supplemental private long-term care insurance	May 1, 2026*
Opportunity for exempt workers to participate	January 1, 2026
Simplifying 10-year contribution requirement	January 1, 2026
Automating exemptions for non-immigrant visa holders	January 1, 2026
Creating an optional exemption for active-duty service members working civilian jobs in Washington	January 1, 2026

*\*This is the date that Office of the Insurance Commission is required to complete rulemaking not the date policies will be available.*

# Cross agency responsibilities

- Process applications
- Perform care needs assessments & determine eligibility
- Manage providers

- 
- Collect premiums and wage reports
  - Determine vesting status
  - Process exemptions
  - Process requests from self-employed individuals opting in



- Pay providers
- Track benefit usage

- 
- Provide actuarial analysis to assess ongoing Trust Fund solvency

# Questions & answers





# How did we do?

---

We value your feedback! Please take a few minutes to share your thoughts about today's presentation by completing a short survey.





# Thank you

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

Follow us on [Facebook](#), [Instagram](#), and [LinkedIn](#)

---

**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

# References

1. AARP: <https://www.aarp.org/content/dam/aarp/ppi/2019/11/family-caregivers-data-by-state.pdf>
2. U.S. Department of Health and Human Services: <https://aspe.hhs.gov/reports/what-lifetime-risk-needing-receiving-long-term-services-supports>
3. Genworth: <https://www.genworth.com/aging-and-you/finances/cost-of-care.html>
4. U.S. Census Bureau: <https://data.census.gov/cedsci/table?q=Washington%20Income%20and%20Poverty&tid=ACST1Y2019.S1903&hidePreview=false>
5. Washington State Department of Commerce: <http://www.commerce.wa.gov/wp-content/uploads/2017/12/Commerce-Retirement-Readiness-Study-2017.pdf>
6. AARP: [https://www.aarp.org/content/dam/aarp/research/public\\_policy\\_institute/lrc/2013/baby-boom-and-the-growing-care-gap-insight-AARP-ppi-lrc.pdf](https://www.aarp.org/content/dam/aarp/research/public_policy_institute/lrc/2013/baby-boom-and-the-growing-care-gap-insight-AARP-ppi-lrc.pdf)
7. AARP: <https://www.aarp.org/research/topics/care/info-2016/family-caregivers-cost-survey.html>
8. MetLife and National Alliance for Caregiving: <https://www.caregiving.org/wp-content/uploads/2011/06/mmi-caregiving-costs-working-caregivers.pdf>
9. AARP: <https://www.aarp.org/content/dam/aarp/ppi/2020/05/full-report-caregiving-in-the-united-states.doi.10.26419-2Fppi.00103.001.pdf>
10. AARP: <https://www.aarp.org/ppi/info-2020/managing-a-paid-job-and-family-caregiving.html>
11. Washington Office of the State Actuary and Milliman: [https://leg.wa.gov/osa/additionalservices/Documents/Report02-WA.Cares.Fund.Medicaid.Savings\\_20211105.pdf](https://leg.wa.gov/osa/additionalservices/Documents/Report02-WA.Cares.Fund.Medicaid.Savings_20211105.pdf)
12. Office of Financial Management: <https://ofm.wa.gov/budget/state-budgets>