



## WA CARES BASICS: What Employers Need to Know

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**JULY 9, 2025**

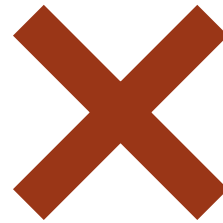
Get slides and recording at [wacaresfund.wa.gov/webinars](https://wacaresfund.wa.gov/webinars)

# 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

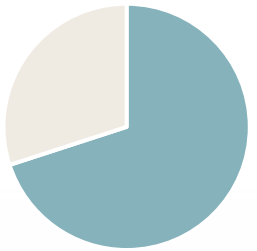


services & supports provided  
**in your own home**



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

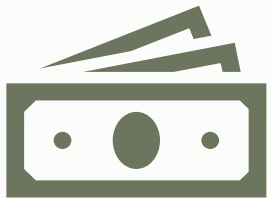
# Long-term care is predictable and expensive



**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**

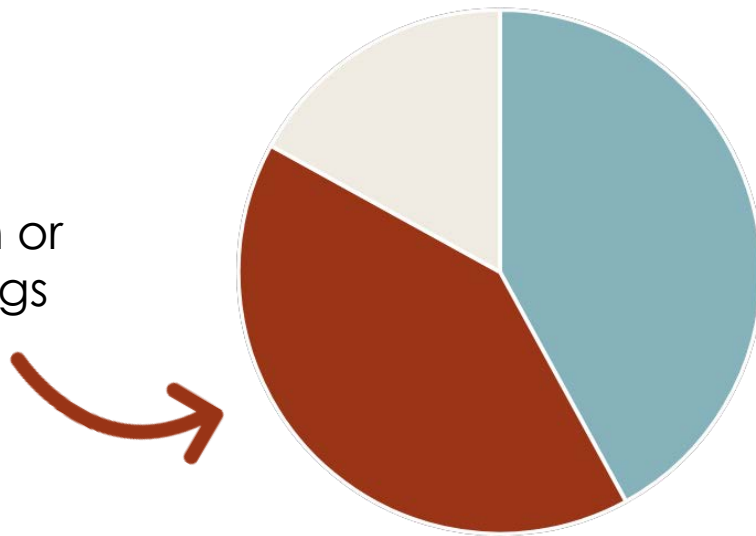
# Most don't have a way to pay

**\$56,000/year**

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

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

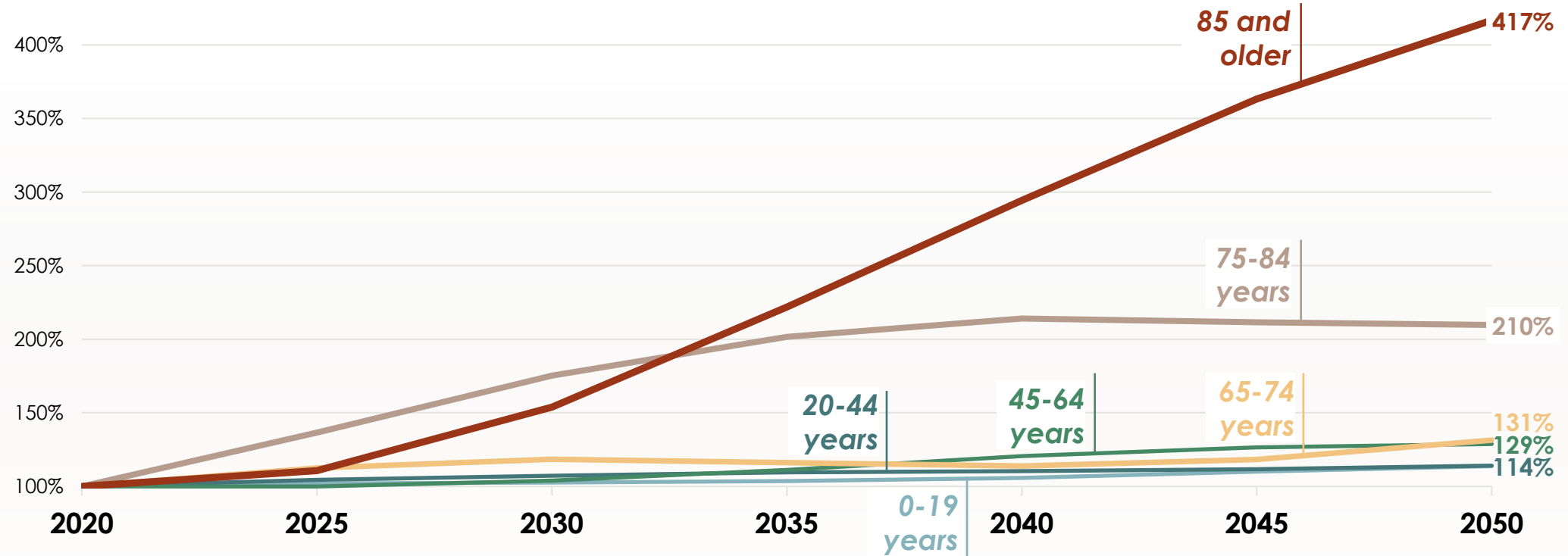
**41%**  
have no pension or  
401(k)/IRA savings



Another **42%**  
have no pension & only  
enough 401(k)/IRA savings  
to replace 10% of their  
pre-retirement income

# 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

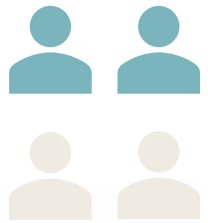
# Families are increasingly unable to meet care needs

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

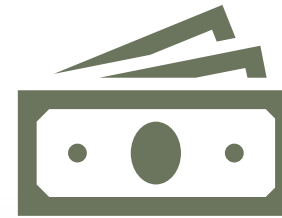




# Family caregiving isn't free



**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>

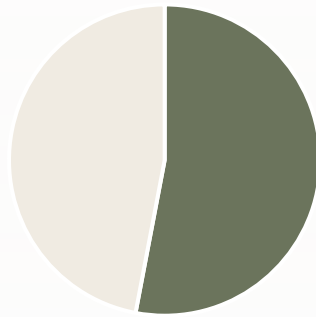
61%

report caregiving responsibilities impacted their job



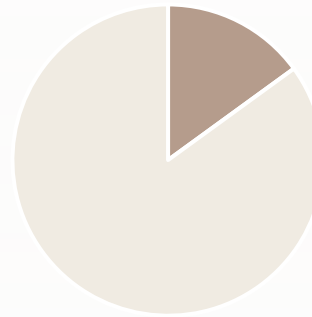
53%

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



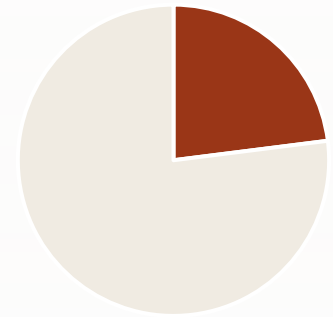
15%

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



23%

report their health has worsened since taking on the role





# 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

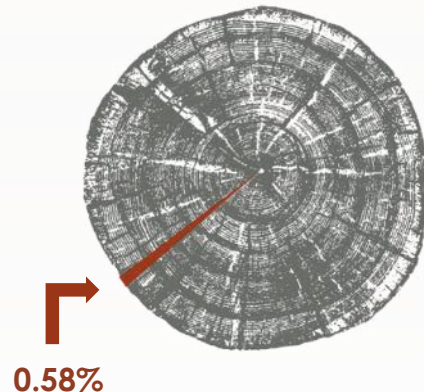
- Earned benefit
- Self-funded by worker contributions
- Works like an insurance program
- Only contribute while you're working
- Everyone covered at same rate regardless of pre-existing conditions
- No copays, no deductibles, and you never have to file a claim

## 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

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

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

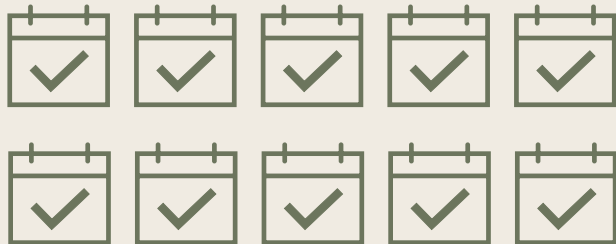
<b>\$75,000</b> annual salary	
<b>Each year</b>	\$435
<b>Over 10 years</b>	\$4,350
<b>Over 20 years</b>	\$8,700
<b>Over 30 years</b>	\$13,050

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

# 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-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



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

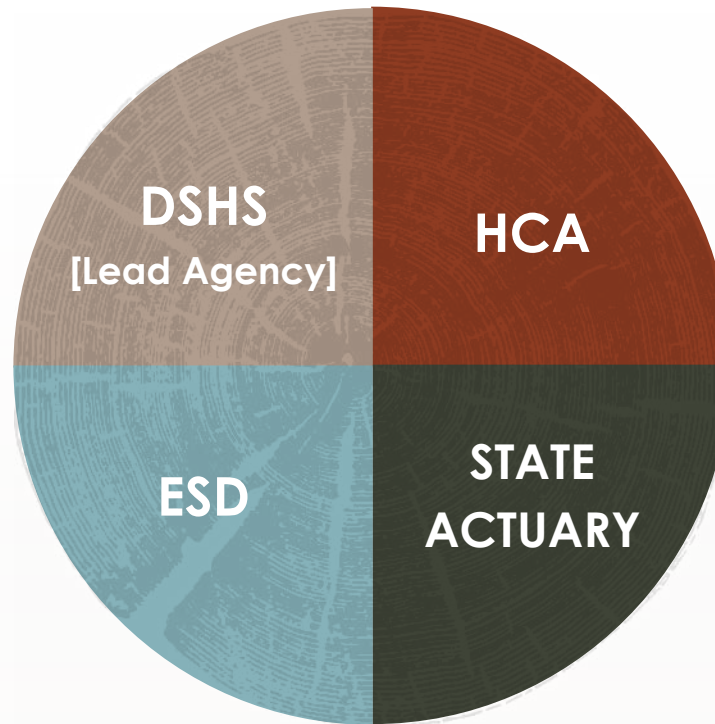
- New law passed this year to allow workers to use their benefit outside Washington
- **Starting in July 2026**, workers can choose to continue participating in WA Cares if they move out of state
- Must have contributed to WA Cares for **at least 3 years** (working 500+ hours per year) and must opt in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



# 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

# 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.*

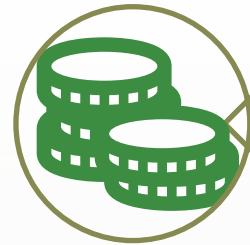
# Employer responsibilities

Employers don't contribute but will:

- Maintain record of exempt employees.
- Collect premiums on wages paid.
- Report employee hours and wages and remit premiums to ESD quarterly.
  - Definitions of employer, employee and remuneration are consistent with Paid Family & Medical Leave.
  - Definition of wages also applies, excluding the social security tax cap, which does not apply



*Manage exemptions*



*Withhold premiums*



*Report & pay  
quarterly*

# Employee exemptions

## Private insurance exemptions

- For people who had private long-term care insurance before Nov. 1, 2021.
  - Applications were accepted from Oct. 1, 2021, through Dec. 31, 2022.
- 
- Application no longer available but people with an approved exemption are still permanently exempt.
  - Opportunity to rescind an approved exemption coming Jan. 1, 2026.



# Employee exemptions

## Exemption pathways

- Applications available for:
  - Veterans with a 70% or greater service-connected disability.
  - Spouses & registered domestic partners of active-duty service members.
  - Out-of-state residents.
- Coming Jan. 1, 2026:
  - Automatic exemption for non-immigrant visa holders.
  - New exemption category for off-duty civilian employment for active-duty service members.

## Application process

- Gather required documentation.
- Create an exemptions account.
- Details and instructions available at [wacaresfund.wa.gov/exemptions](https://wacaresfund.wa.gov/exemptions).



# Managing exemptions

- Employee's responsibility to apply and — if approved — to provide a copy of their approval letter to all current and future employers.
- Once notified of an employee's approved exemption, employers must:
  - Keep a copy of the employee's approval letter on file.
  - Not deduct WA Cares premiums from exempt workers.
- Employees aren't entitled to a refund of premiums withheld before their approved exemption was effective or before they provided their approval letter to their employer.

 **Employment Security Department**  
Washington State  
P.O. Box 19020 | Olympia, WA 98507-0020

Exemption ID:  
-<<EXEMPTION ID>>-

<<FIRST NAME>> <<LAST NAME>>  
<<ADDRESS>>  
<<CITY>>, <<STATE>> <<ZIP>>

<<MAILING DATE>>

Exemption ID: <<EXEMPTION ID>>

Dear <<FIRST NAME>> <<LAST NAME>>,

**We've approved your application to be exempted from the WA Cares Fund (WA Cares).**

Your permanent exemption takes effect on <<EFFECTIVE START DATE>>. Beginning on this date:

- You're exempt from paying the WA Cares premium.
- You'll never be eligible to receive WA Cares benefits.

## What to do next

**You must give all current and future employers a copy of this letter to notify them you're exempt.** If you lose this letter, you can log in to your WA Cares exemption account and download a copy.

## Why it's important for you to give employers a copy of this letter

**You are required to give your employer(s) a copy of this letter.** Until your employer(s) receives this letter, they will automatically deduct premiums from your pay. After receiving the letter, your employer(s) should stop deducting WA Cares premiums as of the day your exemption is effective. If, after receiving this letter, your employer(s) still deducts premiums then they are required to give you a refund. You are not entitled to a refund of any WA Cares premiums deducted before you notified your employer(s) or before the effective date of your exemption.

# Estimate your premiums

Select the correct year and then click "estimate".

Enter gross payroll 2025 ▼ Estimate

## Paid Leave

If you have employees whose gross wages are over the Social Security wage cap, this estimator may overestimate your total Paid Leave premiums.

	Sum	Employer	Employee
Family Leave Premium	\$0.00	\$0.00	\$0.00
Medical Leave Premium	\$0.00	\$0.00	\$0.00
<b>Total Paid Leave Premium</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

## WA Cares

WA Cares premiums apply to wages paid starting July 1, 2023.

	Sum	Employer	Employee
WA Cares Premium	—	—	\$0.00
<b>Total WA Cares Premium</b>	<b>—</b>	<b>—</b>	<b>\$0.00</b>

Reset

# Premium withholding

- Premium is 0.58 percent of an employee's gross wages
  - Social Security cap does not apply
  - Employers do not contribute
- Estimate your premiums online at [paidleave.wa.gov](https://paidleave.wa.gov)

***Employee's gross wages X 0.0058 =  
premium withholding***

# Quarterly reporting

## One report for Paid Leave and WA Cares

- Combined wage report for WA Cares and Paid Family & Medical Leave.
- Use existing Paid Leave employer account to file reports and make payments.

## Reporting requirements

- **General**
  - UBI
  - Business name
  - Total Paid Leave premiums collected
  - Total WA Cares premiums collected
  - No Payroll if no wage information to report for the quarter
- **For each employee**
  - SSN or ITIN
  - First and last name
  - **WA Cares exemption status**
  - Wages paid & associated hours worked
  - DOB

# Filing methods

## Manual

- Individually enter up to 50 employees.

## File upload


- .csv file; Template available online.

The screenshot shows the Washington State Employment Security Department (ESD) online filing interface. The header includes the ESD logo, the text "Employment Security Department WASHINGTON STATE", and a user profile "H, Jane\_Doe | Return To SAW". Navigation links include "Home", "Payments", "Manage Account", "ES Wage Reporting", "More", and "Add/Switch Account".

The main form area contains the following sections:

- Employer Legal Entity Name:** Test Business 757650778 CORP
- Customer ID:** C757650778
- Progress Bar:** 1 Select Filing Method (active), 2 Provide Wage Details, 3 Confirmation
- Reporting Period:** Year\* (Select One) and Quarter\* (Select One)
- Reporting Option and Filing Method:**
  - Report Quarterly:** File your quarterly wage report for Paid Leave and VVA Cares. For additional instructions and template please visit [pubdeserv.wa.gov/reording](#)
  - Which report would you like to file?\***
    - ☐ I have NO payroll to report. Select to file if you had no payroll expenses.
    - ☐ I have payroll to report via File Upload. Select to file all your employee's wage details by uploading a .CSV or .txt file.
    - ☐ I have payroll to report via Manual Entry. Select to file your employee's wage details manually. Limited to 50 employees.

At the bottom of the form are "Cancel" and "Next" buttons.

 **Employment Security Department**  
WASHINGTON STATE

HR, Jane\_Doe | [Return To SAW](#)

[Home](#) | [Payments](#) | [Manage Account](#) | [Wage Reporting](#) | [More](#) | [Add/Switch Account](#)

Employer Legal Entity Name  
Test Business 757650778 CORP



Customer ID  
C757650778

### Pay Your Premiums

You must make two premium payments – one for each program.

Paid Leave and WA Cares premiums are held in separate trust funds at different banks. If you combine your payments or send them to the wrong bank, there will be a delay crediting your payment to your account. Payments are due by the last day of the month after each completed calendar quarter.

Please allow 3-5 business days for your account balance to update.

	Paid Leave Amount Due ⓘ	\$ 1,678.93	<a href="#">Pay Paid Leave Premiums</a>
	WA Cares Amount Due ⓘ	\$ 0.00	<a href="#">Pay WA Cares Premiums</a>

If you believe there is an error in your premium calculation or current balance, please call the Customer Care Team at 833-717-2273 or email us at [paidleave@tedi.wa.gov](mailto:paidleave@tedi.wa.gov)

Home

# Payments

## One report, two payments

- Payments for Paid Leave and WA Cares are separate.

## Payment options

- Check/money order, ACH, credit card



Learn more about accounts,  
reporting, and payments here

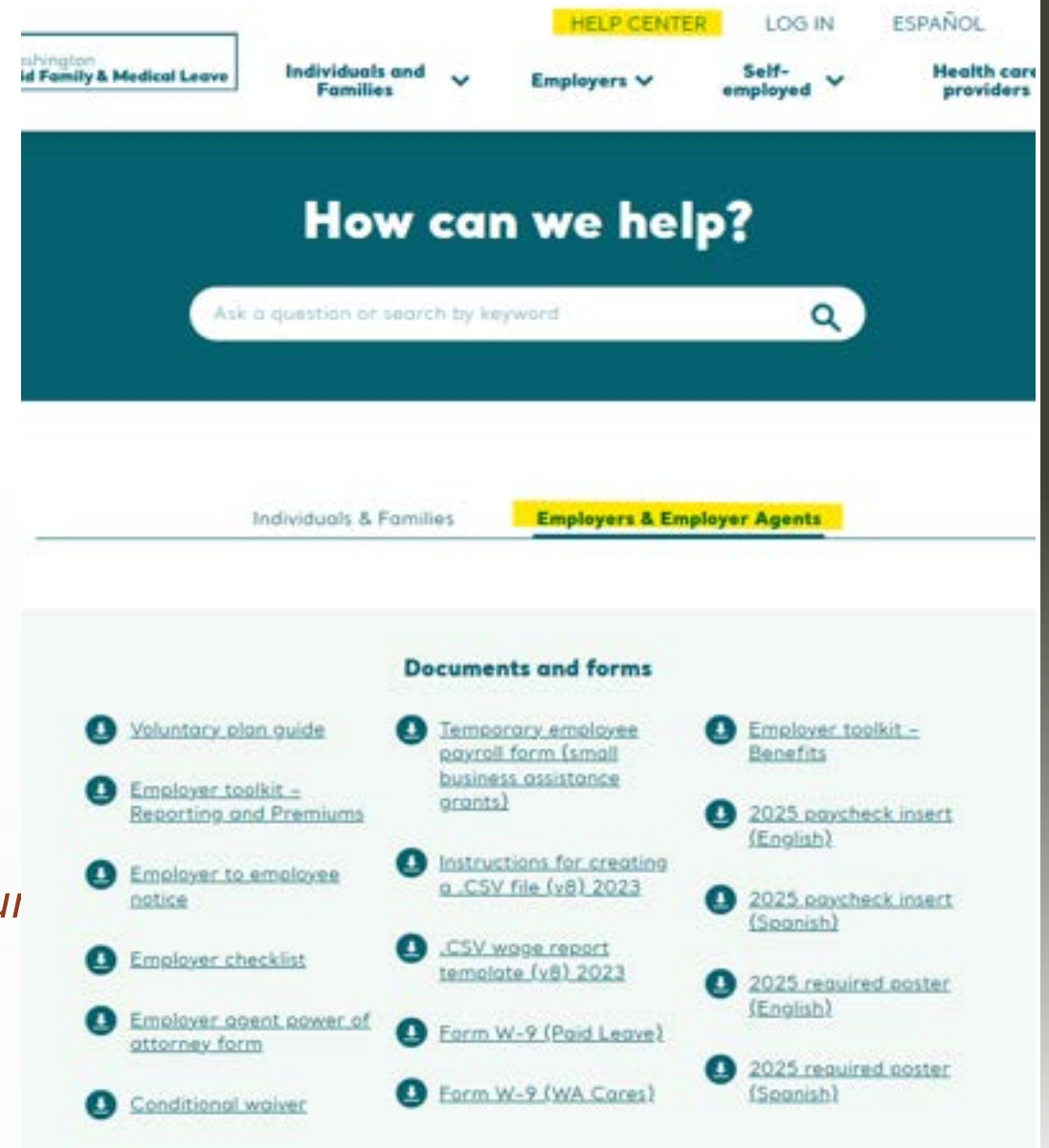
**Employer Toolkit:** [Employer-Wage-Reporting-and-Premiums-Toolkit-v23.1-202505.pdf](#)

For questions contact us

By email: [paidleave@esd.wa.gov](mailto:paidleave@esd.wa.gov)

*To get you to the right team, include “UBI” followed by your 9-digit UBI number or “BUSINESS” followed by your business name in the subject line.*

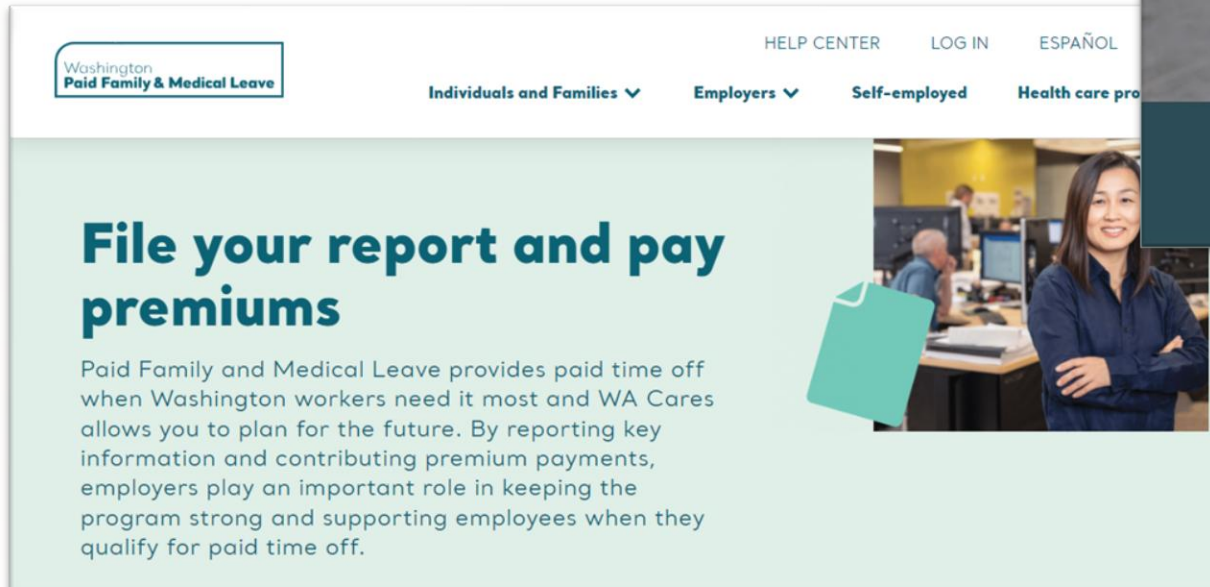
By phone: 833-717-2273





# Quick links to learn more

- **WA Cares employer information:**  
[wacaresfund.wa.gov/employers](https://wacaresfund.wa.gov/employers)
- **Employee exemptions:**  
[wacaresfund.wa.gov/exemptions](https://wacaresfund.wa.gov/exemptions)
- **WA Cares & Paid Leave reporting:**  
[paidleave.wa.gov/reporting](https://paidleave.wa.gov/reporting)



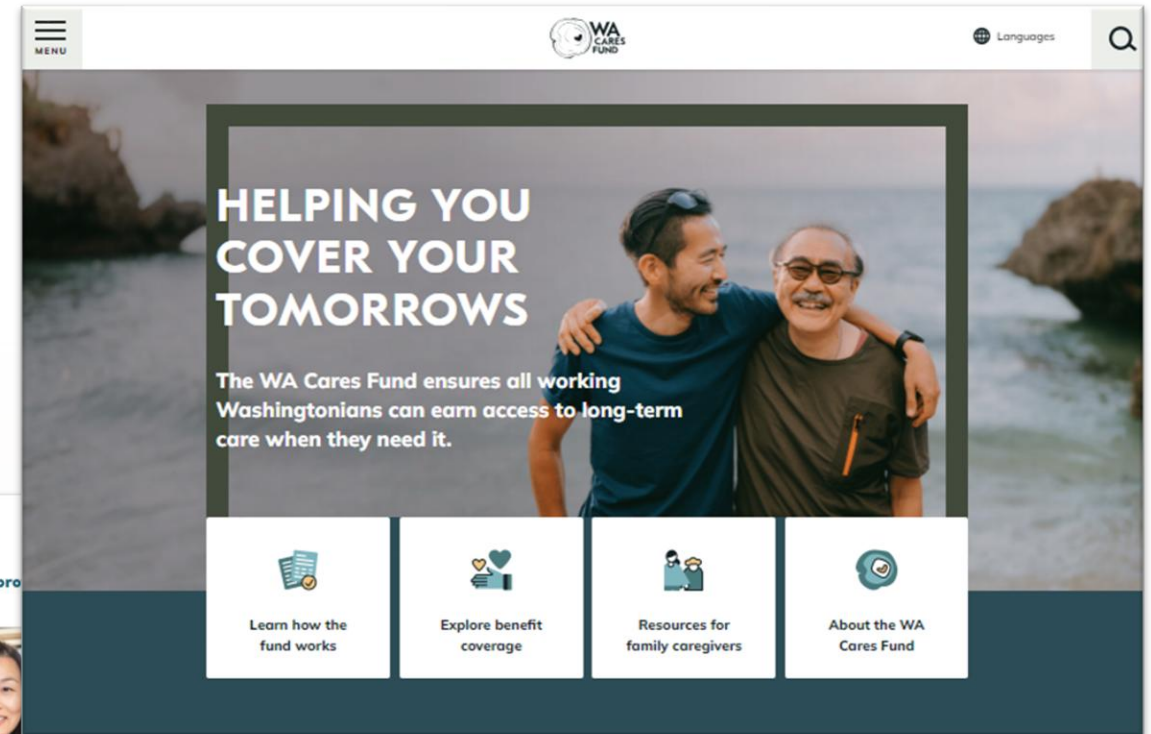
**Washington Paid Family & Medical Leave**

HELP CENTER LOG IN ESPAÑOL

Individuals and Families ▾ Employers ▾ Self-employed Health care pro

## File your report and pay premiums

Paid Family and Medical Leave provides paid time off when Washington workers need it most and WA Cares allows you to plan for the future. By reporting key information and contributing premium payments, employers play an important role in keeping the program strong and supporting employees when they qualify for paid time off.



WA CARES FUND Languages


## HELPING YOU COVER YOUR TOMORROWS

The WA Cares Fund ensures all working Washingtonians can earn access to long-term care when they need it.

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

# Email updates

- [WA Cares email newsletter](#) with monthly updates, event announcements, notifications when new resources are available
- [ESD employer newsletter](#) for monthly updates on WA Cares, along with other programs like Paid Leave and Unemployment Insurance




**WA CARES FUND**

**Join us January 18 for WA Cares Basics webinar!**


This July, workers begin contributing to the [WA Cares Fund](#), a new program that will give working Washingtonians affordable access to long-term care coverage. Workers will contribute 0.58% of each paycheck during their working years to access a \$36,500 lifetime benefit (adjusted annually for inflation) when they need long-term care.

While WA Cares benefits can be used to pay for care in a residential setting like a nursing home, they can also cover services and supports to help you stay at home – things like training and paying a family caregiver, paying a professional in-home caregiver, home safety modifications, home-delivered meals, transportation, and assistive technology like medication reminder devices.

To learn more about long-term care and the WA Cares Fund, join us for a webinar on WA Cares Basics: What Workers Need to Know on **Wednesday, January 18 from 12-1 p.m.**



Employment Security Department  
WASHINGTON STATE



**Employer Newsletter**

March 2023 | Issue 32

**WA Cares: Find the resources you need**  
**Newly published toolkit now available**

WA Cares has designed [a new toolkit](#) to help you prepare your employees for the launch of the WA Cares Fund in July 2023. Your workers may reach out to you with a range of questions, and this toolkit equips you with the answers.

The toolkit contains information you can include in staff messages each month between now and July. It also includes graphics, videos, FAQs and even a calendar that recommends how and when to use the materials.

Want more WA Cares information sent straight to your email? [Sign up for our mailing list!](#)

# Questions & answers





# 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