

WA Cares Basics

What Workers Need to Know



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Get slides and recording at wacaresfund.wa.gov/webinars

Defining long-term care

- Help with **activities of daily living** like bathing, eating, and living
- In **your own home** or a **residential setting**



Positive effects of home care*



Quality of life



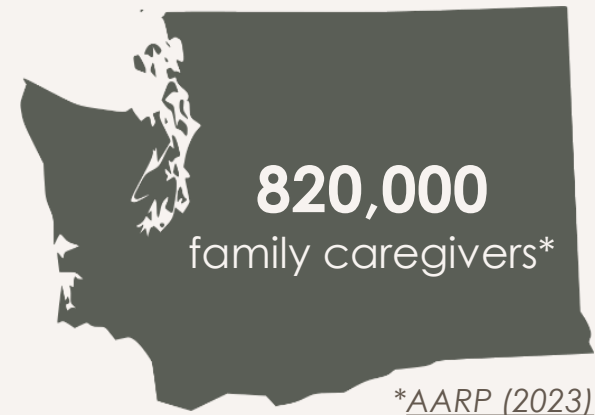
Depressive symptoms
Risk of loneliness

**Carrino et al (2025)*

We all have care stories in our families.

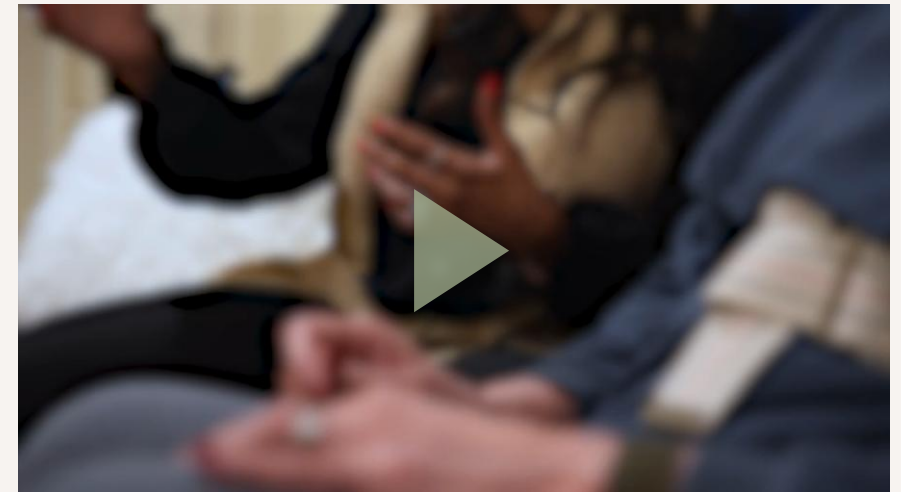
KD (Shoreline)

KD's mother-in-law Kathleen has multiple sclerosis and gets in-home care to help her eat, bathe and dress. Her caregivers provide her with companionship and help her get around the house using her wheelchair or walker.

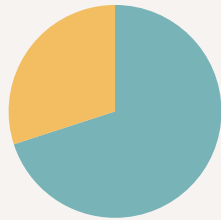


“

**The last thing you want
people thinking about** in
their golden years is
money.



Long-term care is predictable & expensive



70% of us
will need long-term care*



Not covered
by health insurance or Medicare

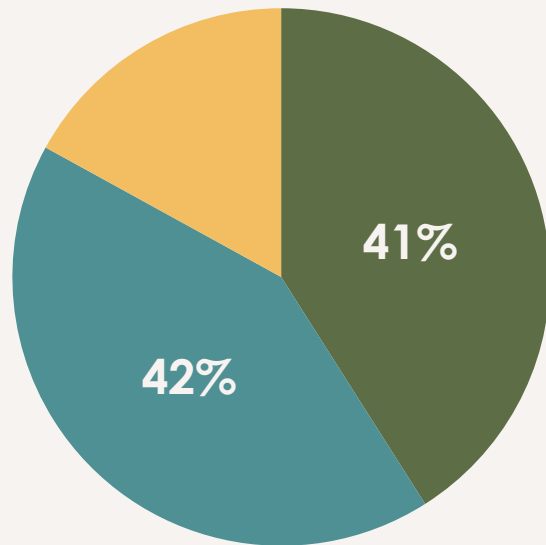


\$23,400/six months
of 20 hours of home care per week†



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

83% of Washington workers won't be able to afford to pay for long-term care in retirement



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

← **42%** have no pension and only enough 401 (k)/IRA savings to replace <10% of their pre-retirement income.[†]

^{*}U.S. Census Bureau (2024)

[†]Washington State Department of Commerce (2017)

Families need a better way to pay for care

- WA Cares moves cost to years when your income is higher
- Public insurance model covering all workers keeps contribution rate low



Contribute at a low rate
during working years



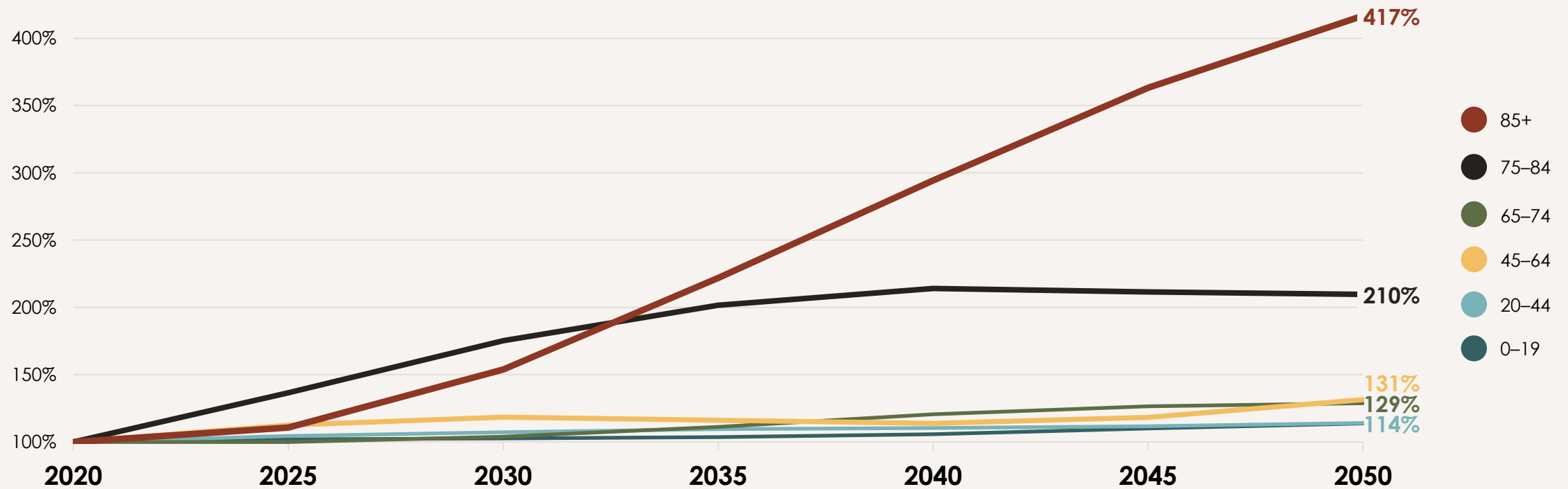
Contributions end
after retirement



Access benefits
when you need care

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

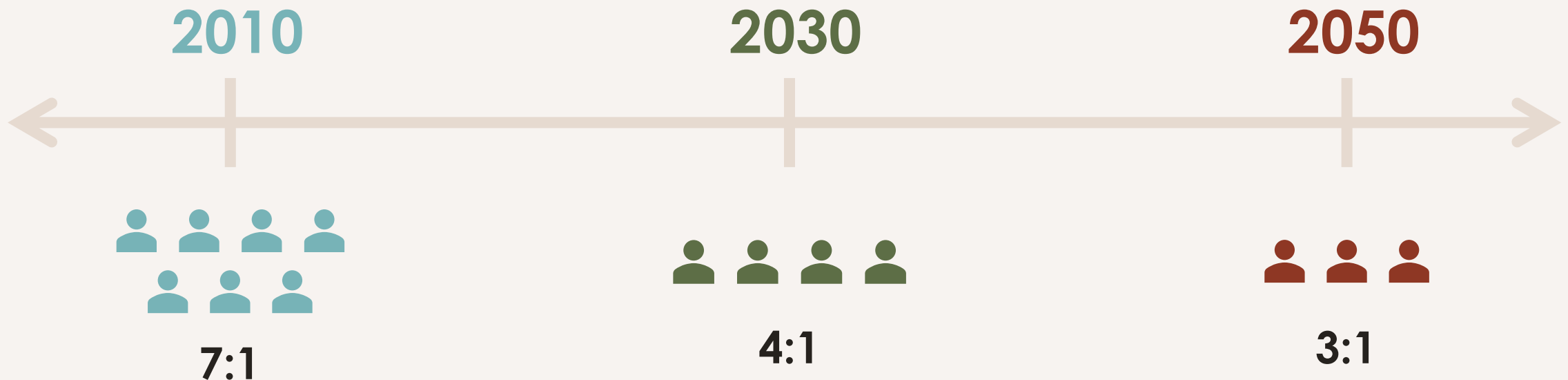
Growth in Washington state population by age range relative to 2020 population



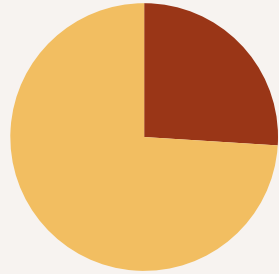
*Washington State Office of Financial Management Statewide Population Forecast (accessed April 2024)

Families can't meet the need

Number of potential family caregivers for each person likely to need care

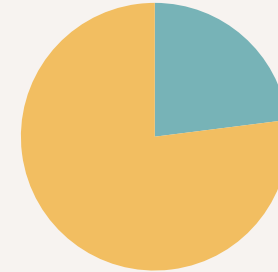


Family caregiving isn't free



26%

Average amount of their own income
caregivers spend on care expenses*



23%

of caregivers say their health
has worsened since taking on role†



More than \$300,000

Average lost wages and benefits for
caregivers 50+ who leave workforce early‡

**AARP Research (2021)*

† AARP, Caregiving in the United States (2020)

‡ MetLife (2011)

Program timeline

2014

Research on policy options for long-term care

2019

WA Cares (LTSS Trust Act) enacted

2022

Pro-rated benefits for transition (pre-1968) generation enacted

2023

July 1 – Workers began contributing

2024

Out-of-state coverage opt-in created

2025

Supplemental insurance market created

2026

July 1 – Benefits become available



How it works

Automatically contribute

Contribute **0.58% of your paycheck** during your working years



Qualify for benefits

Apply to access benefits if you've met contribution and care needs requirements.
Benefits become available in July 2026.



Use your benefits

Choose how to use your **\$36,500 lifetime benefit amount** (grows with inflation) on covered services



Affordable contributions across your career

\$40,000 annual salary	
Per month	\$19
Over 30 years	\$6,960

TYPICAL WA WORKER	
\$59,000 annual salary*	
Per month	\$29
Over 30 years	\$10,260

\$80,000 annual salary	
Per month	\$39
Over 30 years	\$13,920

To earn benefits that start at **\$36,500** and grow over time

**Washington State Employment Security Department data*

Most Washington workers contribute

Not included

- **Don't work in Washington**
- **Federal employee**
- **Self-employed people**
Can opt in
- **Employees of tribal businesses**
Only included if tribe has opted in
- **Approved private insurance exemption**
Can opt in
January 2026 – July 2028

Can apply for exemption

Workers who live out of state	Conditional
Temporary workers on non-immigrant visas <i>Automatically exempt starting January 2026</i>	Conditional
Spouses & domestic partners of active-duty U.S. armed forces	Conditional
Active-duty service members with civilian job <i>Available starting January 2026</i>	Conditional
Veterans with 70%+ service-connected disability	Permanent

Self-employed workers can opt in

- Get same affordable benefits available to other Washington workers
- Contribute 0.58% of net earnings and gross wages
- Must work 500+ hours per year to earn benefits
- Must opt in:
 - By July 1, 2026 (currently self-employed)
 - Within 3 years of becoming self-employed for first time
- Learn more: wacaresfund.wa.gov/opt-in



Contribution requirement

Meet requirements for one of three pathways to qualify

FULL BENEFIT AMOUNT

Permanent

Permanent access
if contributed for
10+ years at any
point in career



Temporary

Temporary access
if contributed at least
3 of last 6 years at time
you apply for benefits



PRO-RATED AMOUNT

Transition

if born before 1968

Permanent access
to **10% of full benefit
amount for each year**
contributed



For example: 2 years earns
20% of full benefit amount

Care needs requirement

- Need help with **3+ activities of daily living**
- Will continue to need help for **at least 90 days**



Transferring



Medication
management



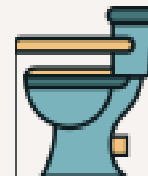
Bed mobility



Bathing



Mobility



Toileting



Eating

Applying for benefits

- Create an online account at wacaresfund.wa.gov/apply
- Submit your application
- We confirm you've met the contribution requirement
- Schedule an appointment to talk about your care needs
- We let you know if you're approved to use benefits

Need support?



Someone else can
manage your account



Your local Area Agency
on Aging can help

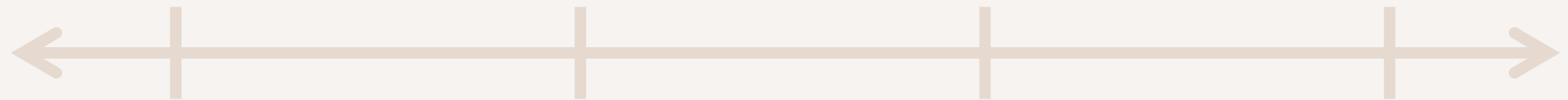
Upcoming milestones

**Jan. 6,
2026**

**April 1,
2026**

**May 18,
2026**

**July 1,
2026**



Pilot begins
in Lewis, Mason,
Thurston &
Spokane counties

Online account
creation begins &
contribution status
available

Applications
open
statewide

Benefits
available
statewide

Use your benefits for any covered services

Up to **\$36,500** in services and supports from WA Cares providers

To help you stay at home

In-home care (individual provider or home care agency)

Home safety evaluations

Home modifications

Home-delivered meals

Transportation

Adaptive equipment and technology

Personal emergency response systems

Housework and yardwork

To support your family caregiver

Paid care from a loved one

Respite care in your home or a facility

Education and consultation

Dementia and behavioral supports

Care transition coordination

In your community

Adult family home

Adult day services

In a facility

Assisted living

Nursing home

Memory care services

How far will the benefit go?

Family caregiver

Paying family caregiver 10 hours/week for 2 years	\$31,200
Care supplies 2 years of incontinence products	\$3,600
Total	\$34,800

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

Home accessibility

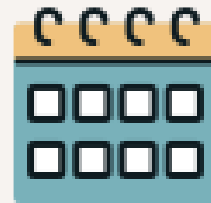
Home safety renovations Build ramp & widen 3 doorways	\$8,000
Personal emergency response system Installation & 3 years of service	\$3,124
Weekly meal delivery 10 meals/week for 3 years	\$24,960
Total	\$36,084

Temporary support

Part-time caregiver 20 hours/week for 6 months	\$23,400
Home modification Ramp	\$5,000
Safety equipment Bedside commode, bath bench	\$500
Total	\$28,900

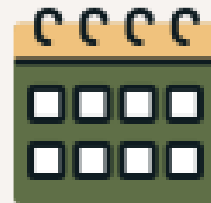
Supplemental Private LTC Insurance

- New standards created for supplemental private insurance
- Public-private partnership like Medicare + Medicare Supplemental
- Policies kick in seamlessly after WA Cares benefits exhausted
- Likely more affordable than current private LTC insurance
- Additional consumer protections



May 2026

Office of the Insurance Commissioner finalizes rules



Early 2027

Policies could become available

Taking benefits out of state

- **July 2026:** Can continue participating after leaving the state if you:
 - Have contributed for at least 3 years (500+ hours per year)
 - Opt in within 1 year of leaving
- Keep contributing during your working years
- **July 2030:** Benefits available for out of state participants



“If my family had WA Cares, **I would’ve had a different reality.** WA Cares and your ability to take it to another state is huge.”

– Kendall, family caregiver in Seattle

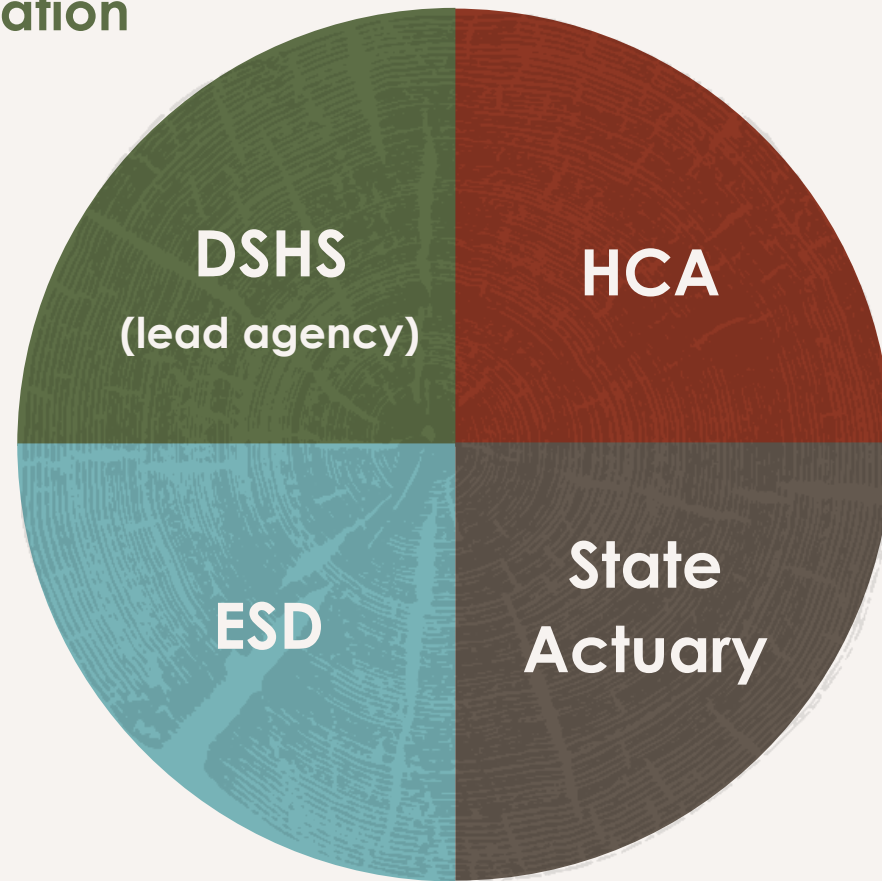
Cross agency responsibilities

Benefits & provider registration

- Process benefit applications
- Determine care needs
- Manage providers

Employers & exemptions

- Collect premiums and wage reports
- Determine contribution status
- Process exemptions
- Process opt-in requests



Provider payment

- Manage payment system

Actuarial analysis

- Analyze and monitor solvency



Questions & answers

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