

Frequently asked questions

PILOT PROGRAM

For more information, visit wacaresfund.wa.gov/pilot.

ABOUT THE PILOT

What is the pilot program? Why is it needed?

Before benefits become available statewide, we will start accepting applications and providing benefits to a small group of participants in a pilot program. During the pilot, we will gather feedback from participants and test our systems. We'll be able to use the lessons we learn during the pilot to make sure our statewide rollout goes smoothly and improve the experience for all applicants and beneficiaries.

When will the pilot take place?

If you want to participate, you can contact us to get started at any point before applications close. Pilot participants can submit their application starting Jan. 6, 2026. Applications for the pilot will close on Feb. 28 or once we've reached the maximum number of applicants.

The pilot formally ends April 30, but participants will continue to receive their services after that without interruption.

PARTICIPATION

Who can participate in the pilot?

We're accepting a limited number of applications for the pilot program in the order they're submitted. To participate, you:

- Must live in Lewis, Mason, Spokane or Thurston counties
- Must meet contribution and care needs requirements
- Can't have Apple Health or a case manager for Medicaid long-term care services

How do I meet the contribution requirement during the pilot?

In 2026, there are two pathways workers can use to meet the contribution requirement.

- **Temporary pathway:** If you apply in 2026 and have contributed for at least three years, you've earned access to the full benefit amount of \$36,500. This pathway is for workers who have contributed recently but haven't yet earned lifetime access to benefits, so check the [pathway details](#) if you plan to apply in the future.

- **Transition pathway:** If you were born before 1968, you earn lifetime access to 10% of the full benefit amount (\$36,500) for each year you contribute.

We count each calendar year you worked in Washington for 500 hours or more. Workers began contributing to WA Cares July 1, 2023.

I don't know if I contribute to WA Cares. How do I check?

Contributions are automatic for most Washington workers. If you're not sure whether you contribute, check your pay stub. The deduction may be labeled "WA Cares Fund," "WA Cares LTC," or a similar name. You can also ask your employer.

I have an exemption from WA Cares but contributed before I was exempt. Can I qualify for benefits?

If you have an approved WA Cares exemption, you cannot qualify for WA Cares benefits — even if you worked and contributed to the fund before your exemption went into effect.

If you have an approved WA Cares [exemption](#), you cannot qualify for WA Cares benefits. If you properly discontinued a conditional exemption for which you no longer qualify, or withdrew a private insurance exemption, the contributions and hours you worked outside of your exemption period will be considered.

I'm self-employed and I'm not sure if I opted in/not sure if I meet the contribution requirement. How do I check?

If you're self-employed and aren't sure whether you've contributed enough to meet the contribution requirement, you can check your past contributions and hours you worked in your elective coverage account or [contact](#) the Employment Security Department.

How do I meet the care needs requirement?

You can find more information on the care needs requirement [on our website](#).

Which Medicaid programs disqualify their participants from participating in the WA Cares pilot?

If you have Apple Health or a case manager for Medicaid long-term care services, you won't be able to participate in the pilot program. If you're not sure whether this applies to you, we can check for you during the pilot screening process.

Why can't people who receive Medicaid services participate?

If you already receive services through a Medicaid program, we want to make sure the services you're already getting aren't affected while we are testing our processes. You'll be able to apply for and receive benefits when they become available statewide in July 2026.

APPLICATION PROCESS

Is the application process different for pilot participants?

The primary difference for pilot participants is that you'll contact us before you begin your application. We'll ask a few questions about your situation, then share information on next steps if you meet pilot requirements.

What is the process for participating in the pilot?

1. Start by [checking the pilot requirements](#). If you need more details on one of the requirements, you can contact us.
2. Contact us by phone at 844-227-3492 (toll-free) or by [email](#). We'll ask a few questions about your situation, then share information on next steps if you meet pilot requirements.
3. Create an online account to submit your application. You can also call us to complete your application over the phone. Applications for the pilot will be open from Jan. 6 – Feb. 28 (or until we reach the maximum number of applicants).
4. Follow the [application process](#). We'll check to make sure you've met the contribution requirement and you'll schedule an appointment with us to talk about your care needs.
5. Once you're approved, you can start receiving [covered services and supports](#) from a WA Cares provider.

How does the process work if I'm referred by an Area Agency on Aging?

Area Agencies on Aging in the pilot counties are also screening people they work with to find pilot participants. Their staff will ask questions to find out whether you might be a good fit, then share your contact information with the WA Cares team for follow-up.

When will I hear back if I sent an email or was referred by Area Agency on Aging staff

If you contacted us using the form on our website or gave your information to Area Agency on Aging staff, we'll call the phone number you provided to get more information and explain the next steps.

We will start contacting potential participants on Oct. 20 and will respond within three business days of receiving your information.

We will try calling you twice after we get your information. If you don't answer or call us back, we will close your inquiry. You can reopen it at any time by calling us.

How soon can I start my application after my screening call?

You'll be able to create your online account and start your application on Jan. 6, 2026. We'll contact you with a reminder and details on the application process before applications open.

What should I do if I change my mind about participating?

If you completed a screening with WA Cares and later decide you don't want to participate in the pilot, please contact us by phone at 844-227-3492 or [by email](#). Since we're limiting how many people participate in the pilot, this will help us make sure someone else can apply instead.

Where can I find details on the application process?

We will publish detailed information on the [application process](#) later this year and share those resources with pilot participants.

Who can help with my application?

If you have a loved one or a representative who can help manage your account, they will be able to sign up as an authorized user. You can also call us at 844-227-3492 to complete your application over the phone.

Your local Area Agency on Aging can also help you understand your options for getting help with long-term care, including WA Cares:

- For Lewis, Mason or Thurston counties, contact [Lewis-Mason-Thurston Area Agency on Aging](#) (360-644-1268, select option 2).
- For Spokane County, contact [Aging & Long-Term Care of Eastern Washington](#) (509-960-7281).

MANAGING BENEFITS

How soon can I start receiving services?

If you're a pilot participant, you'll be able to start services in 2026 as soon as you're approved to use benefits.

What services and supports can I receive during the pilot?

You can use your benefits to get [covered services and supports](#) from a WA Cares provider.

Nursing home services and memory care services won't be available until July 1, 2026. To receive adaptive equipment or technology during the pilot, you'll need to work directly with a WA Cares provider. Starting July 1, you may also be able to get reimbursed for some equipment purchases you make out of pocket.

Are there additional requirements pilot participants will complete?

During the screening process for the pilot, we'll ask if you're willing to provide feedback through surveys or another method. While we appreciate any information you can share on your experience, it isn't a requirement to participate.

What happens to my benefits after the pilot ends?

If you start using your benefits during the pilot, your services will continue with no interruption after pilot applications close and before benefits become available statewide. You can continue receiving services until you've used your full benefit amount.