

WA Cares Basics

What Providers Need to Know

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Washington State
Health Care Authority

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

The way we pay for long-term care isn't working

We all face consequences of high long-term care costs, especially as our population ages.

Most of us can't afford long-term care.



70%
of us will need care.



\$23,400
Cost of 20 hrs of
home care/week for
6 months



\$69,000
Median annual
household income for
WA seniors

Family caregiving isn't free.



Almost half report a
related financial
setback

\$303,880
lost in wages &
benefits by leaving
workforce early



25%
of caregivers' own
income spent

Businesses & economy are impacted



61%
of working
caregivers report
job impacts



**1.5 times
their salary**
Cost of replacing
a worker who quits

How it works

Automatically contribute

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

Use your benefits

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

Qualify for benefits

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

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

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*

Care needs requirement

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



Bathing

Transferring



Mobility

Medication
management

Bed 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

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

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

Becoming a WA Cares provider

STEP 1	STEP 2	STEP 3
Apply & meet minimum qualifications	Contract with DSHS or AAA	DSHS issues your registration

Depending on service and location, **DSHS** or an **Area Agency on Aging** may be responsible for:

- Processing applications
- Managing contracts
- Monitoring providers

DSHS has sole responsibility for registration and termination of registration.

Covered services

DSHS holds all contracts for providers who serve the entire state.

DSHS-contracted

- Adaptive equipment & technology
- Adult family home
- Assisted living facility
- Care transition coordination
- In-home personal care and respite care with Consumer Direct Care Network Washington (CDWA)
- Memory care (in assisted living facility)
- Nursing home
- Professional services, specifically nurse delegation & private duty nursing
- Respite care in adult family home, assisted living facility, or nursing home

Covered services

DSHS holds all contracts for providers who serve the entire state.

AAA-contracted

- Adult day services:
 - Adult day care (including respite care)
 - Adult day health
- Dementia and behavioral support (community-based)
- Education and consultation
- Environmental modifications
- Home-delivered meals
- Home safety evaluation
- In-home personal care and respite care with home care agencies
- Personal emergency response system (PERS)
- Professional services, specifically skilled nursing
- Services that assist paid and unpaid caregivers, specifically:
 - Housework and errands
 - Yard work and snow removal
- Transportation

Provider application detail documents

For each service:

- Service definition
- Minimum qualifications
- Example client service contract
- Documentation you need to submit



wacaresfund.wa.gov/providers/toolkit

PROVIDER TOOLKIT

RESOURCES FOR YOUR APPLICATION

Application details

Hide section ^

Learn about the service definition, minimum qualifications and the documentation you need to apply.

Adaptive
equipment and
technology

Adult day
services

Adult family
home

Assisted living
services

Care transition
coordination

Dementia and
behavioral
supports

Education and
consultation

Environmental
modifications

Home care
agency

Home safety
evaluation

Home-
delivered meals

Housework
and errands

Nursing home
services

Personal
emergency
response system

Professional
nursing services

Transportation

Yardwork and
snow removal

Application process

- Apply through online form – no paper application
- Routed to appropriate agency to process
- Be ready to respond quickly to requests for more info from DSHS or AAA
 - Must comply within 30 calendar days or application may be denied
- Can withdraw at any time
- Contact info available to request assistance



Applications are open.

wacaresfund.wa.gov/providers

If application is denied

- Administrative hearing rights to appeal
- Information on requesting an appeal are provided in the denial notice sent to the provider
- May be able to reapply depending on reason for denial

Permanent disqualifiers include:

- Failed background checks with barred offenses or substantiated findings
- Contracts terminated for cause or default with DSHS

Contracting and registration

Contracting

- Next step after application approved
- Will receive new client service contract for signature
- Contract length is either two or four years depending on service
 - Services with standard 4-year contract – can sign 2-year instead
 - Can't extend if standard is 2 years



Registration

- Officially a registered provider once contract is complete and you receive your registration number
- Must have valid contract to be registered
- Removed if contract terminated/ends
- Automatically added to WA Cares Provider Directory

Requirements for registration

You must:

- Comply with all service-specific statutes and rules (federal, state, local)
- Comply with background check requirements
- Meet minimum qualifications (must hold all current licenses, credentials, certifications, trainings, and other requirements for your service type)
- Meet insurance requirements (aligned with Medicaid)
- Not have a contract terminated with DSHS for cause or default



WA Cares Provider Directory

- No case managers—beneficiaries find and contact providers
- Online WA Cares Provider Directory available Jan. 2026
 - Hosted by CLC

Your listing includes:

- Your name
- Service(s) you provide
- Your contact information
- Additional languages you offer

WA CARES PROVIDER DIRECTORY



WA Cares Fund will help you pay for care in your home or in a residential care setting. Learn more about what is [services are covered](#) or [how the fund works](#). Once eligible to use your benefit, use this directory to search for providers contracted in the WA Cares network. Start by selecting a high level service category below, or use the search to enter in the service you are looking for.


Assistive
Technology


Beneficiary &
Caregiver Supports


Caregivers


Equipment &
Supplies


Health & Wellness


Home Safety


Meals &
Transportation


Residential Care

Rates

Beneficiaries and providers agree to terms and rate

DSHS will maintain a rate sheet which is available online

WA Cares pays within your usual, customary and reasonable rate range up to maximum rate for that service

ProviderOne

Use for pre-authorizations
and claims for payment

Enrolled automatically
if you don't have an
account

WA Cares menu
automatically added
if you have an
account

Pre-authorizations

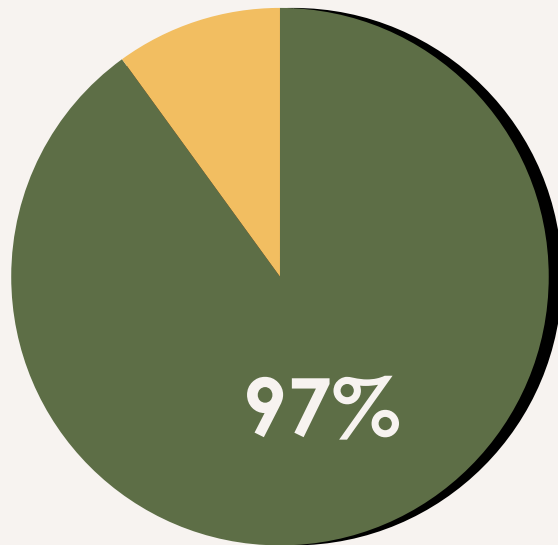
Cannot begin providing/ billing until approved

- You must discuss rates and services with beneficiary before drafting pre-authorization
- You create a pre-authorization in ProviderOne
- Beneficiary receives notifications in their WA Cares account
 - Up to 30 days to take action on a pre-authorization
 - Must be approved by the start date
 - Must resubmit if no action taken

Pre-authorizations

- Good for up to 90 days, except for:
 - **Care transition coordination:**
up to 60 days
 - **Environmental modifications:**
up to 6 months
- To continue services after, submit new pre-authorization

Claims for payment



97% submitted
within 60 days
of service

- **Submit in ProviderOne** for processing
- Must submit claim with no errors by **60 calendar days from end date** of pre-authorization
- **Claims submitted after this deadline will be denied** and funds will return to beneficiary's balance

Provider rulemaking topics

- Approved service definitions
- Requirements to provide approved services
- Provider registration and discontinuing provider registration
- Payment and reimbursement for approved services
- Administrative hearings
- Notice of department determinations

Status and rules:

- wacaresfund.wa.org/rulemaking
- Sign up for our newsletter (select rulemaking)
- See chapter 388-116 WAC

Pilot

Timeline and location

- **Jan. 6, 2026**
- Only in Lewis, Mason, Thurston, Spokane counties
- If you choose to be a statewide provider, you can participate in the pilot areas

Pilot providers

- **Oct. 1, 2025:**
Prioritized for processing when application opens
- **Jan. 6, 2026:**
Can begin providing services

Other providers

- Start services in **July 2026**

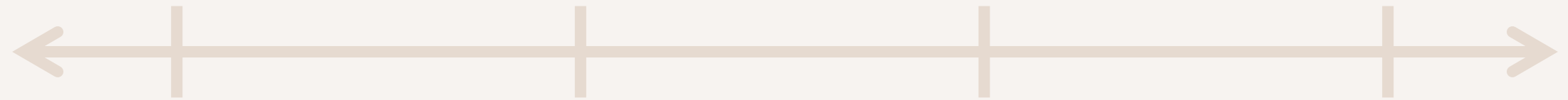
Milestones

**Oct. 1,
2025**

**Jan. 6,
2026**

**May 18,
2026**

**July 1,
2026**



**Applications
open**
for all providers

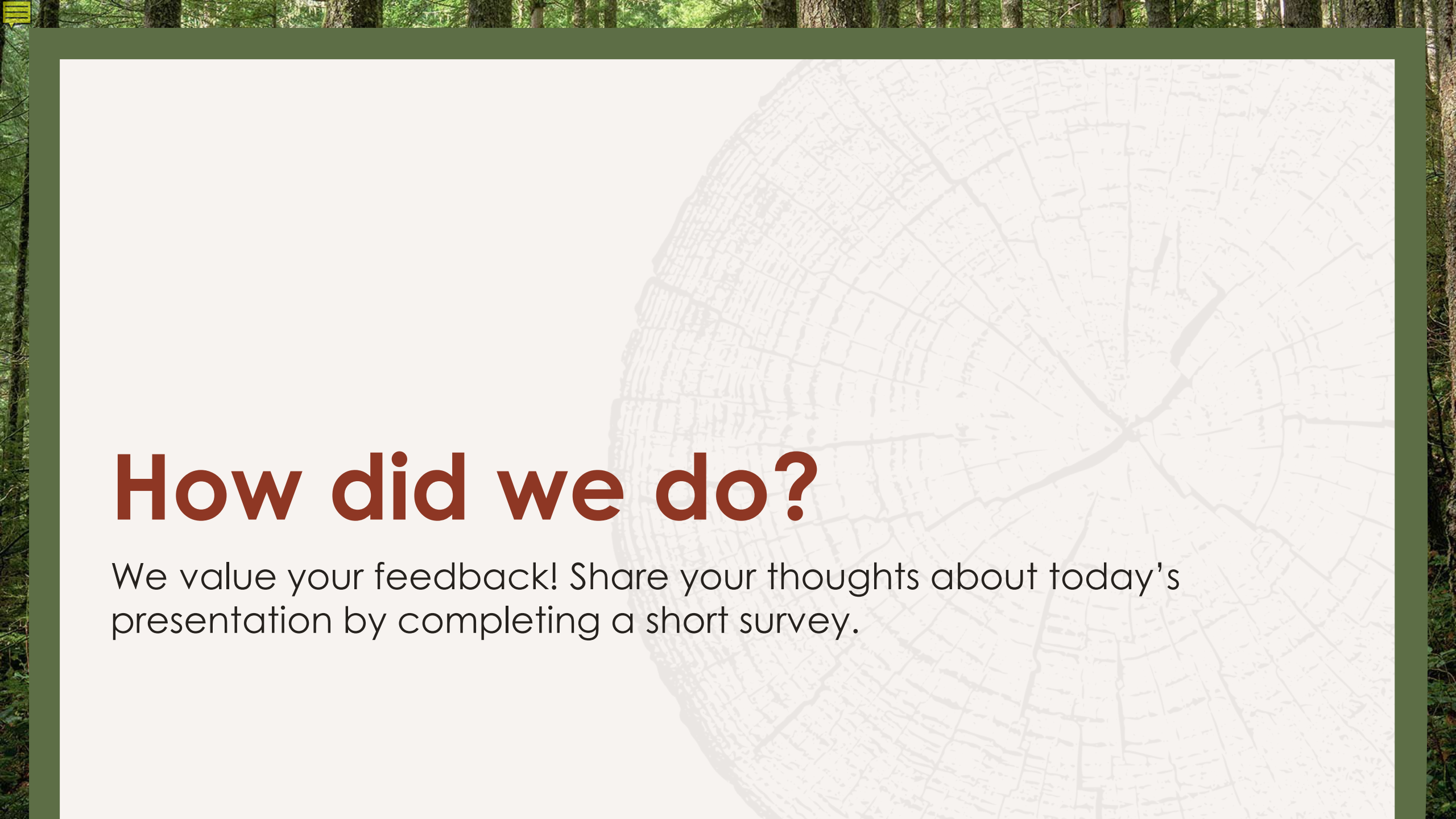
Pilot begins
in Lewis, Mason,
Spokane, Thurston
counties

**Applications
open**
statewide

**Registered
providers**
can begin services

A photograph of a dense forest with tall, thin trees and a path leading into the distance. A white rectangular box is overlaid on the image, containing the text "Questions & answers".

Questions & answers

The background of the slide features a lush green forest with tall trees. Overlaid on the right side of the slide is a large, semi-circular cross-section of a tree trunk, showing its growth rings in a light gray tone. The text is positioned on the left side of the slide, set against a white background.

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