

Spotlight on

WA Cares Assessments

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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

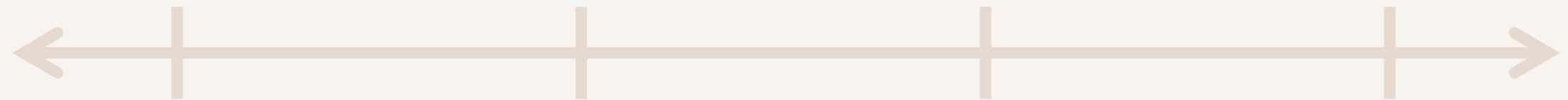
Upcoming milestones

**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

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



Purpose of your care needs assessment

- Make an eligibility determination
- Provide suggested services based on responses during the assessment

“I’d never really seen anyone my age need long-term care until it happened to me. **Life happens to all of us.**”

– Dani, long-term care recipient & caregiver in Asotin

Care needs requirement

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



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Transferring



Mobility

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Determining if care needs will continue for 90+ days

We'll consider:

- Diagnosed chronic condition or condition that impacts activities of daily living (likely to last 90+ days)
- Terminal illness, hospice, or palliative care
- Home-based assistance received from family, friends, or paid providers within the last month
- Care in a residential setting
- Recent history of falls resulting in serious injury or hospitalization

Assessments

- Will be conducted in-person and may take place in your home or at a community setting you prefer
- Conducted by a WA Cares team member from the Department of Social and Health Services or staff from your local Area Agency on Aging
- Assessments may take up to 90 minutes to complete

Remote assessments may be offered to beneficiaries receiving hospice care or that reside in a care facility.



Scheduling your assessment

- Schedule a call with us using your online account
- During the call, you will:
 - Answer questions about your care needs
 - Set up your assessment appointment
 - Let us know if you need language assistance or accessibility accommodations
- Welcome to bring a support person (or multiple people) to your assessment

If you can't schedule online, contact us: wacaresfund.wa.gov/contact



How to prepare

- Confirm assessment time and date
- Make sure your technology is ready for virtual assessment
- Recommend gathering personal information (medical history, medication, support network)
- Think about areas where you need help with daily living activities
- Bring information on your long-term care services (current or in past month) and current care plan (if available)

During your assessment

- Trained assessor will meet you (in person or virtually) and explain process
- You'll answer questions about daily living activities and health care needs
- Assessor will use your answers to determine whether you meet care needs requirement
- Assessor may speak with your family or support system with your permission

Goal: To understand your overall care needs

Benefit determination letter

If you're eligible

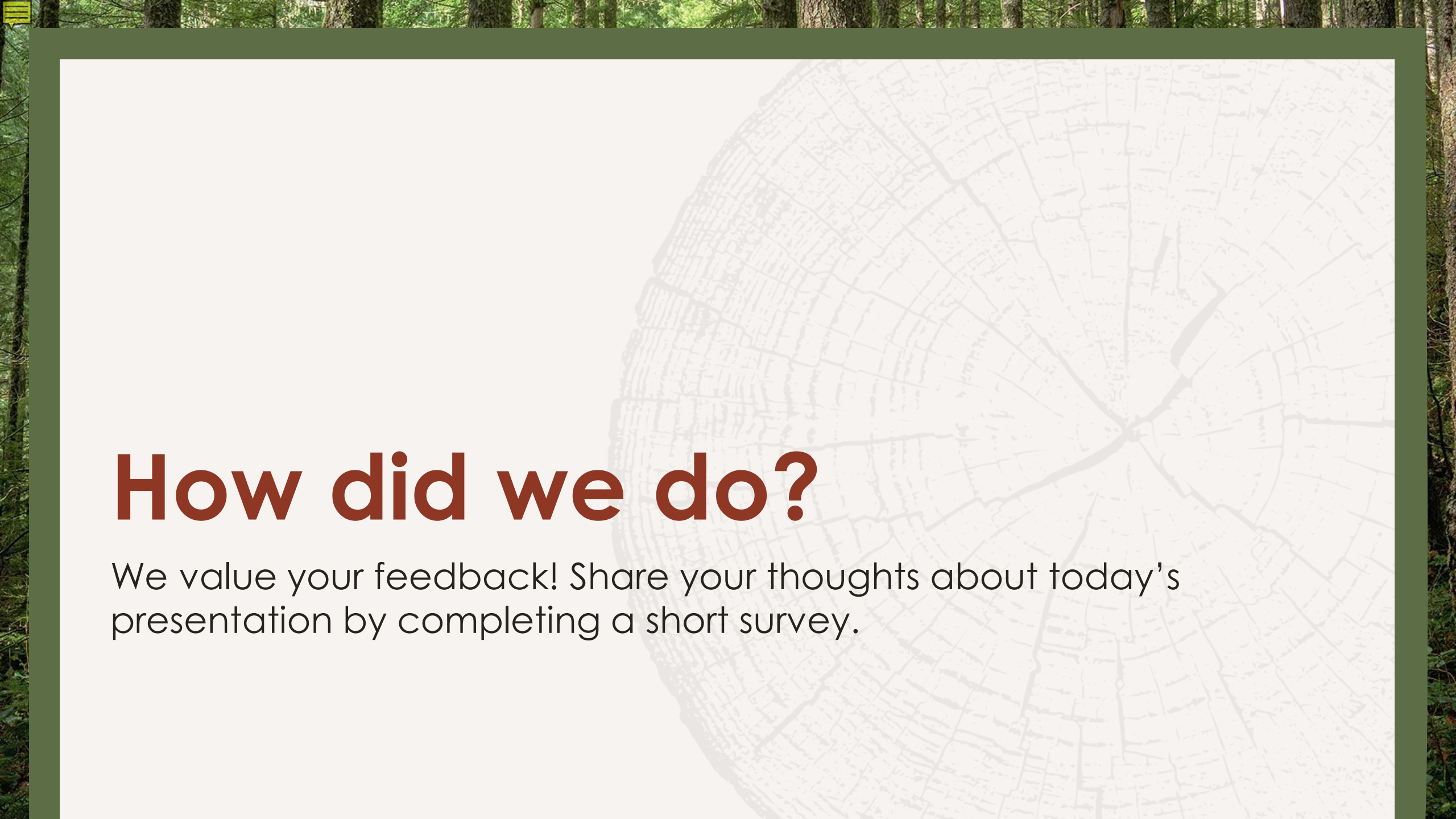
- Letter includes suggested services and supports based on your assessment
- Choose any services you want (don't have to use suggestions) and start using benefits

If you're not eligible

- Can request an appeal using information in letter
- If your health or care needs change, you can reapply

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 internal growth rings in a light gray tone. The text is positioned on the left side of the slide, set against a white background.

How did we do?

We value your feedback! Share your thoughts about today's presentation by completing a short survey.

Thank you!

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