

# Spotlight on

## WA Cares Applications



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

# 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



**26%**  
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



## 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



# 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



Toileting



Bed mobility



Eating

# Applying for benefits

- Create an online account at [wacaresfund.wa.gov/apply](https://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

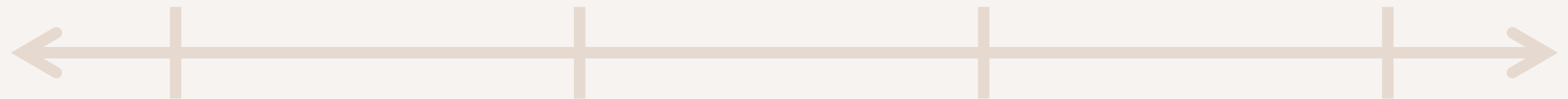
# Upcoming milestones

**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

# 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

# Account creation

## Welcome to your WA Cares Fund account!

Thank you for connecting your SecureAccess Washington (SAW) account to the WA Cares Fund. We just need to collect a few pieces of information about you.

[Set up your WA Cares Profile](#)

Have questions or need assistance in creating your WA Cares profile? Call our customer care team at 844-CARE4WA (844-227-3492). Visit [help & support](#) for customer care hours and TTY/TDD options.

## Have this information ready

- Legal name and preferred name
- Basic demographic information

# Account creation

## Confirm or update name and pronouns

**Let's start with your basic information.**

First, we need your legal name. You'll also have a chance to tell us if you go by a different name, so we know how to refer to you.

**Is your legal name displayed correctly?**  
First name: Kimmy  
Last name: Gibbler

I go by a different name  My legal name is not displayed correctly

**Let's correct your legal name.**  
Correcting how your name appears in the fields below will be updated in your profile right away. However, entering a different legal name may require a WA Cares team member to review your name. They may also reach out for documentation to verify the new name.

\* Legal First Name  Legal Middle Name (if applicable)  \* Legal Last Name

What pronouns do you go by?

- Clear --
- He/Him
- She/Her
- They/Them
- Ze/Hir
- Ze/Zim
- Ze/Zir

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## Share your language and communication preferences

**How can WA Cares support your language and communication preferences?**

Please select from the available written and spoken languages, as well as accessible formats for blind or visually impaired people. We will provide support and send documents in your language.

**Spoken Communication**  
Such as phone calls and assessments

\* Preferred Spoken Language

\* Is this also your native language?  
 Yes  No

Would you like TTY or Sign Language Services?

**Written Communication**  
Such as documents and letters

\* Preferred Written Language

Would you like braille or large print notices?

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# Account creation

## Finally, how do you want to receive notifications?

WA Cares will notify you of any important updates to your account or benefit, such as eligibility notifications, application notifications and actions required by you.

Email (Automatically sent for all account updates)

SMS/Text message

Must be able to receive SMS/Text messages. Data rates apply.

Mail (Allow 10 business days)

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You can review and edit your notification preferences at any time by navigating to your account settings and selecting communication preferences.

## SETTINGS

WA Cares ID: 26345695999 ⓘ

Beneficiary profile

**Communication preferences**

Authorized user

WA Cares account

Forms

### Communication preferences

We automatically email you about account updates such as application status, benefit balance, new authorizations, or account changes. You can also opt into receive notifications by SMS/Text Message and/or mail (paper notifications).

#### Notifications about your benefit or account

[Edit](#)

##### Email

Automatic (default)

##### SMS/Text message

No

##### Paper messages (by mail)

Yes

#### Stay connected to WA Cares!

Sign-up for our WA Cares newsletter to ensure you receive the latest news on policy changes, announcements and community events.

[Go to GovDelivery to sign-up](#)

# Account creation

Your WA Cares account is now set up! You can go to your WA Cares dashboard.

[Go back to dashboard](#)

Have questions about becoming an authorized user? Call the WA Cares at [844-CARE4WA](tel:844-CARE4WA) (844-227-3492). Visit [help & support](#) for customer care hours and TTY-TDD options

# Account creation



Dashboard

Documents

Notifications (4)

Support Messages

Settings

Languages

Kimmy Gibbler

## KIMMY GIBBLER

WA Cares ID: 26345695999



You have 4 new notifications to review. [View notifications.](#)

### Your projected benefit

\$36,500.00

Projected benefit if used today

\$41,296.00

Projected benefit if first use is at age 80

This is an estimate of your benefit, at the age you begin using it. It's based on annual adjustments for inflation, even after you stop working and contributing.

Explore more details with the [WA Cares calculator](#), or [see how far your benefit goes](#).

### Your Annual Statement

Your Annual Statement summarizes your contribution to WA Cares. Your statement may be requested once per year and can help you understand when you might meet the **contribution requirements**. This is not a Contribution Determination.



Receiving your Annual Statement usually takes just a few minutes but may take longer if you provided new information for us to review

Coming April 2026

### Ready to access your WA Cares benefit?

In order to access the WA Cares benefit, you need to meet the [contribution requirement](#) and [care need requirements](#). Follow the steps below to determine if you're eligible to use the benefit.

1

#### See if you meet the contribution requirement

**Need care?** Begin by requesting a review of your work history to see if you qualify for the WA Cares benefit. Data from the Employment Security Department (ESD) is used to make the determination.

Most determinations are ready within minutes, but some may take up to 14 business days if further research is needed. The letter will show if you meet the contribution requirement.

Request a Contribution Determination

2

#### See if you meet the care needs requirement.

As part of the process you will need to:

**Complete your intake calls:** During this call with a WA Cares team member you will schedule your Care Needs Assessment.

**Complete your Care Needs Assessment:** You'll meet with a WA Cares team member who will ask about your health and tasks of daily living to determine if you meet the care needs requirement.

**Receive your Benefit Determination:** It'll summarize whether you've met the care

# Request your contribution determination

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**Receive your Benefit Determination:** It'll summarize whether you've met the care needs requirement and how to use your benefit.

# Request your contribution determination



 Languages

 Save & exit



## We've submitted your request! Your Contribution Determination is pending.

The Employment Security Department (ESD) will review your contribution and work history to determine if you meet the [contribution requirement](#). Most Contribution Determination are ready in minutes, but some may take up to 14 business days if further research is needed. You will receive a notification when your Contribution Determination is available.

**In need of more immediate care services?** There may be resources that can assist you. Find [additional resources](#) or call us at [844-CARE4WA \(844-227-3492\)](#). Visit help & support for customer care hours and TTY/TDD options.

[Go back to dashboard](#)

Have questions about the contribution determination process?  
Call the Employment Security Department at [\(833\) 717-2273](#).

# Sign your application

## Ready to access your WA Cares benefit?

In order to access the WA Cares benefit, you need to meet the [contribution requirement](#) and [care need requirements](#). Follow the steps below to determine if you're eligible to use the benefit.

### 1 See if you meet the contribution requirement.

**You meet the contribution requirement! Your contributions may qualify you for the full benefit.**

You can now schedule your Care Needs Assessment to see if you meet the care needs requirement.

Contribution Determination (Uploaded )

[View](#)

View your Contribution Determination document for more details.

### 2 See if you meet the care needs requirement.

As part of the process you will need to:

**Complete your intake calls:** During this call with a WA Cares team member you will schedule your Care Needs Assessment.

**Complete your Care Needs Assessment:** You'll meet with a WA Cares team member who will ask about your health and tasks of daily living to determine if you meet the care needs requirement.

**Receive your Benefit Determination:** It'll summarize whether you've met the care needs requirement and how to use your benefit.

[Submit Application](#)

# Complete your intake call

Intake is the process of gathering necessary information from an applicant to prepare for, determine the type of, and schedule a Care Needs Assessment.

**What are the best times to reach you?**

Please let us know when you're available for a team member to call you and schedule your Care Needs Assessment. They'll try to reach you during the times you're free. You can choose multiple days or times that work for you.

All times shown in Pacific Standard Time.

**\*Days of the week**

Monday Tuesday Wednesday Thursday Friday

**\*Times of the day**

Morning (9 AM to 11 AM) Mid-day (11 AM to 2 PM) Afternoon (2 PM to 4 PM)

**No Preference**

I have no preference. I can be called at any time.

Next

# Complete care needs assessment and review benefit determination

**LORELAI GILMORE**

WA Cares ID: 26345696003 



You have 7 new notifications to review. [View notifications.](#)

Your WA Cares application is complete and your Benefit Determination is ready for review.

[Withdraw my application](#)



Submit Application



Schedule Care Needs Assessment



Complete Care Needs Assessment 



Receive your Benefit Determination 

Next step:

## Review your Benefit Determination

Your Benefit Determination tells you whether you have been approved or denied. Please review this document to understand the decision and your rights.

You can review your Benefit Determination at any time in [Documents](#).

[View Benefit Determination](#)





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## Questions & answers



# 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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[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