

WA Cares for employers

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Ryan Williams

Employer Reporting Supervisor, ESD

Sebastian Cahe

Outreach and Language Access Lead, DSHS

Loegan Sargent

Outreach and Language Access Lead, DSHS



Defining long-term care

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



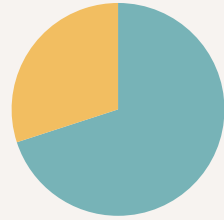
Positive effects of home care*

Quality of life

Depressive symptoms
Risk of loneliness

**Carrino et al (2025)*

Long-term care is predictable & expensive



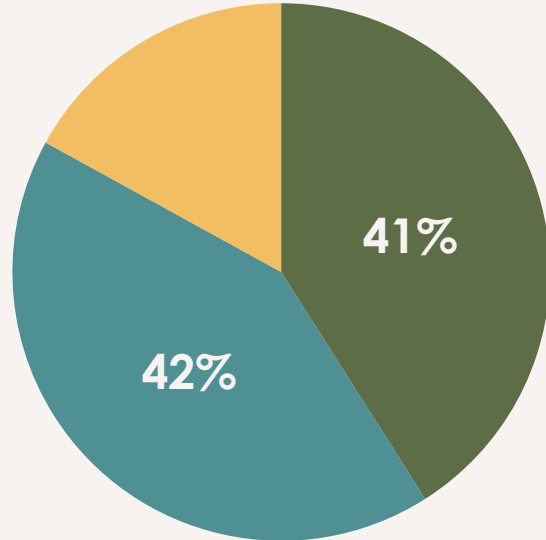
70% of us
will need long-term care*

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

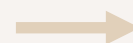
- WA Cares moves cost to years when your income is higher
- Public insurance model covering all workers keeps contribution rate low



Contribute at a low rate
during working years



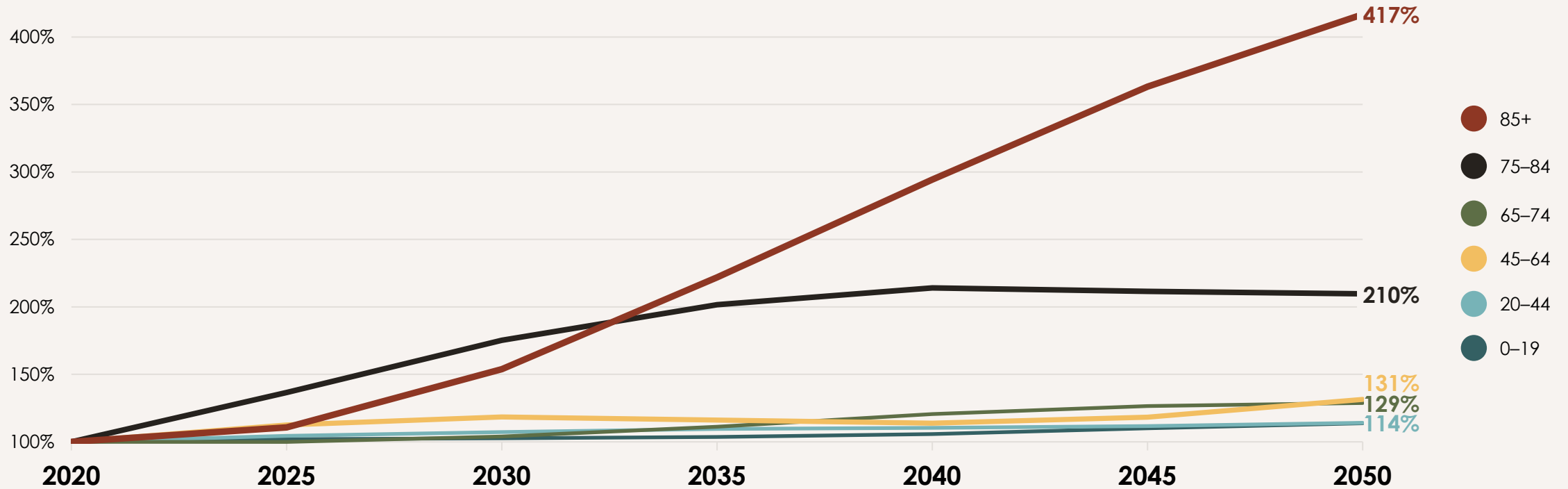
Contributions end
after retirement



Access benefits
when you need care

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

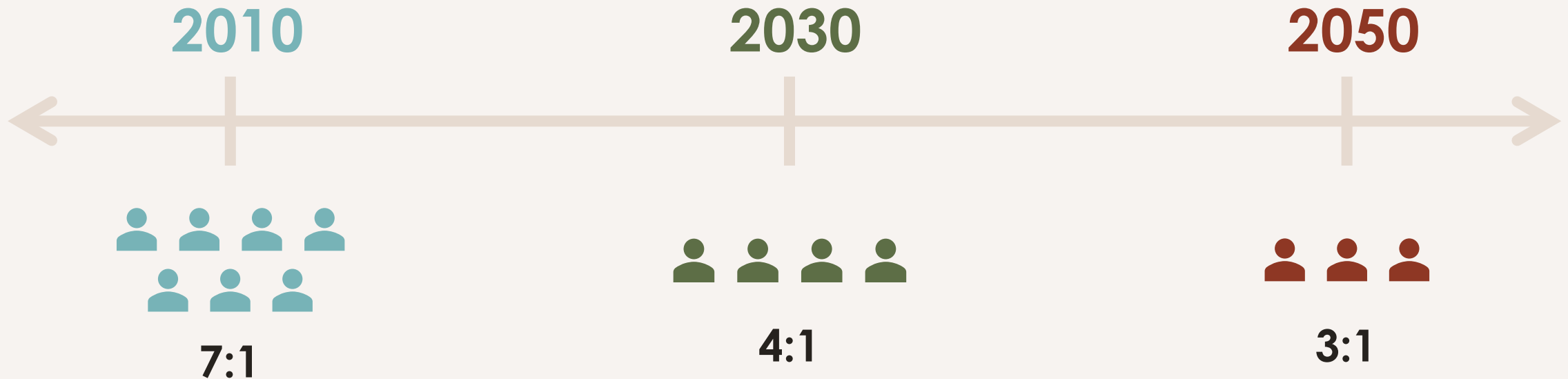
Growth in Washington state population by age range relative to 2020 population



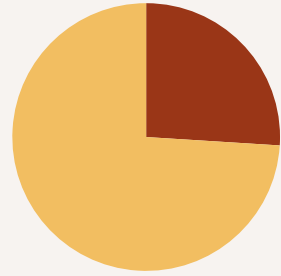
*Washington State Office of Financial Management Statewide Population Forecast (accessed April 2024)

Families can't meet the need

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

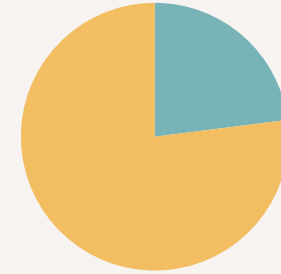


Family caregiving isn't free



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

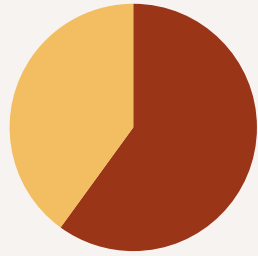
Average lost wages and benefits for caregivers 50+ who leave workforce early‡

**AARP Research (2021)*

† AARP, Caregiving in the United States (2020)

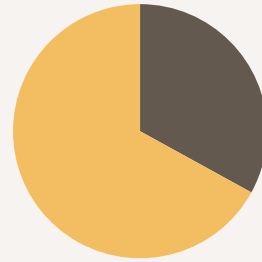
‡ MetLife (2011)

Family caregiving impacts at work



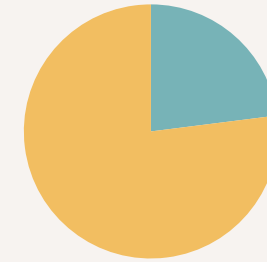
61%

of working caregivers say care responsibilities impacted their job*



about 1/3

of working caregivers say boss isn't aware of care situation †



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 (2020)

† MetLife (2011)

‡ AARP, Caregiving in the United States (2020)

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

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.**

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*

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

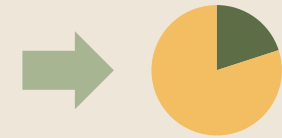
Temporary access if contributed at least **3 of last 6 years** at time you apply for benefits

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**



Bathing

Transferring



Mobility

Medication
management

Toileting

Bed mobility

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:** 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

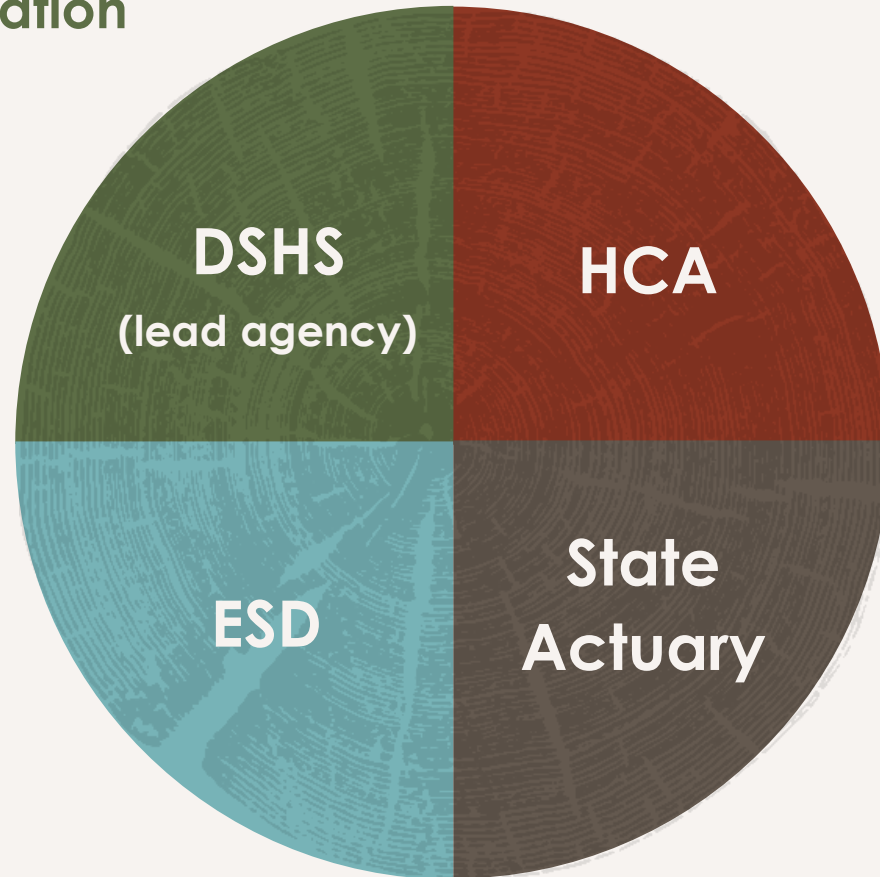
Cross agency responsibilities

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



Manage
exemptions



Withhold premiums



Report and
pay quarterly



Employer responsibilities

- Employers don't contribute, but will:
- Maintain record of exempt employees.
- Collect premiums on wages paid.
- Report employee hours and wages and remit premiums to ESD quarterly.
 - Definitions of employer, employee and remuneration are consistent with Paid Family & Medical Leave.
 - Definition of wages also applies, excluding the social security tax cap, which does not apply.

Employee exemptions

Private insurance exemptions

- For people who had private long-term care insurance **before Nov. 1, 2021**.
- Applications were accepted from **Oct.1, 2021 through Dec.31, 2022**.



- **Application no longer available** but people with approved exemption are still permanently exempt.
- Opportunity to rescind an approved exemption **starting Jan. 1, 2026**.

Employee exemptions

Exemption pathways

Applications available for:

- Veterans with a 70% or greater service-connected disability.
- Spouses & registered domestic partners of active-duty service members.
- Out-of-state residents.

Starting Jan. 1, 2026:

- Automatic exemption for non-immigrant visa holders.
- New exemption category for off-duty civilian employment for active-duty service members.

Application process

- Gather required documentation.
- Create an exemptions account.
- Details and instructions available at wacaresfund.wa.gov/how-it-works/exemptions



Managing exemptions

- Employee's responsibility to apply and — if approved — to provide a copy of their approval letter to all current and future employers.
- Once notified of an employee's approved exemption, employers must:
 - Keep a copy of the employee's approval letter on file.
 - Not deduct WA Cares premiums from exempt workers.
- Employees aren't entitled to a refund of premiums withheld before their approved exemption was effective or before they provided their approval letter to their employer.

 **Employment Security Department**
WASHINGTON STATE
P.O. Box 19020 | Olympia, WA 98507-0020

Exemption ID:
<<EXEMPTION ID>>

<<FIRST NAME>> <<LAST NAME>>
<<ADDRESS>>
<<CITY>>, <<STATE>> <<ZIP>>

<<MAILING DATE>>

Exemption ID: <<EXEMPTION ID>>

Dear <<FIRST NAME>> <<LAST NAME>>,

We've approved your application to be exempted from the WA Cares Fund (WA Cares).

Your permanent exemption takes effect on <<EFFECTIVE START DATE>>. Beginning on this date:

- You're exempt from paying the WA Cares premium.
- You'll never be eligible to receive WA Cares benefits.

What to do next

You must give all current and future employers a copy of this letter to notify them you're exempt. If you lose this letter, you can log in to your WA Cares exemption account and download a copy.

Why it's important for you to give employers a copy of this letter

You are required to give your employer(s) a copy of this letter. Until your employer(s) receives this letter, they will automatically deduct premiums from your pay. After receiving the letter, your employer(s) should stop deducting WA Cares premiums as of the day your exemption is effective. If, after receiving this letter, your employer(s) still deducts premiums then they are required to give you a refund. You are not entitled to a refund of any WA Cares premiums deducted before you notified your employer(s) or before the effective date of your exemption.

Estimate your premiums

Select the correct year and then click "estimate".

Enter gross payroll

2025

Estimate

Paid Leave

If you have employees whose gross wages are over the Social Security wage cap, this estimator may overestimate your total Paid Leave premiums.

	Sum	Employer	Employee
Family Leave Premium	\$0.00	\$0.00	\$0.00
Medical Leave Premium	\$0.00	\$0.00	\$0.00
Total Paid Leave Premium	\$0.00	\$0.00	\$0.00

WA Cares

WA Cares premiums apply to wages paid starting July 1, 2023.

	Sum	Employer	Employee
WA Cares Premium	—	—	\$0.00
Total WA Cares Premium	—	—	\$0.00

Reset

Premium withholding

- Premium is 0.58 percent of an employee's gross wages
 - Social Security cap does not apply
 - Employers do not contribute
- Estimate your premiums online at paidleave.wa.gov/

**Employee's gross wages X
0.0058 = premium withholding**

Quarterly reporting

One report for Paid Leave and WA Cares

- Combined wage report for WA Cares and Paid Family & Medical Leave.
- Use existing Paid Leave employer account to file reports and make payments.



Reporting requirements

General

- UBI
- Business name
- Total Paid Leave premiums collected
- Total WA Cares premiums collected
- No Payroll if no wage information to report for the quarter

For each employee

- SSN or ITIN
- First and last name
- WA Cares exemption status
- Wages paid & associated hours worked
- DOB

Filing methods

Manual

- Individually enter up to 50 employees.

File upload

- .csv file; Template available online.



Employment Security Department
WASHINGTON STATE

Hi, Jane_Doe | Return To SAW

Home Payments Manage Account Wage Reporting More Add/Switch Account

Employer Legal Entity Name Test Business 757650778 CORP	Customer ID C757650778
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1 Select Filing Method 2 Provide Wage Details 3 Confirmation

Reporting Period

Year* Select One Quarter* Select One

Reporting Option and Filing Method

Report Quarterly
File your quarterly wage report for Paid Leave and WA Cares.
For additional instructions and template please visit paidleave.wa.gov/reporting.

Which report would you like to file?*

I have NO payroll to report.
Select to file if you had no payroll expenses.

I have payroll to report via File Upload.
Select to file all your employee's wage details by uploading a .CSV or .txt file.

I have payroll to report via Manual Entry.
Select to file your employee's wage details manually. Limited to 50 employees.

Cancel Next

Employment Security Department
WASHINGTON STATE

Hi, Jane_Doe | Return To SAW

Home \$ Payments Manage Account Wage Reporting More Add/Switch Account



Employer Legal Entity Name Test Business 757650778 CORP	Customer ID C757650778
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Pay Your Premiums

You must make two premium payments – one for each program.

Paid Leave and WA Cares premiums are held in separate trust funds at different banks. If you combine your payments or send them to the wrong bank, there will be a delay crediting your payment to your account. Payments are due by the last day of the month after each completed calendar quarter.

Please allow 3-5 business days for your account balance to update.

	Paid Leave Amount Due ⓘ	\$ 1,678.93	Pay Paid Leave Premiums
	WA Cares Amount Due ⓘ	\$ 0.00	Pay WA Cares Premiums

If you believe there is an error in your premium calculation or current balance, please call the Customer Care Team at 833-717-2273 or email us at paidleave@esd.wa.gov

[Home](#)

Payments

One report, two payments

- Payments for **Paid Leave** and **WA Cares** are separate.

Payment options

- Check/money order, ACH, credit card

Quick links to learn more

WA Cares employer information:

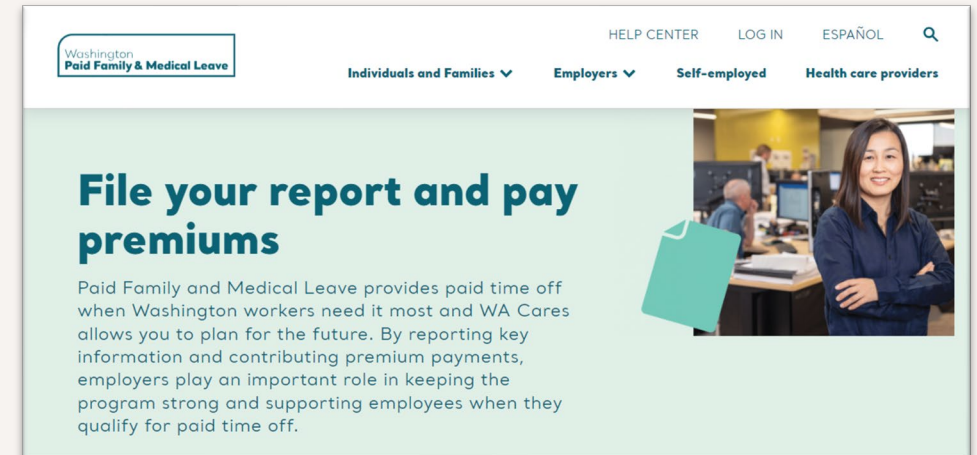
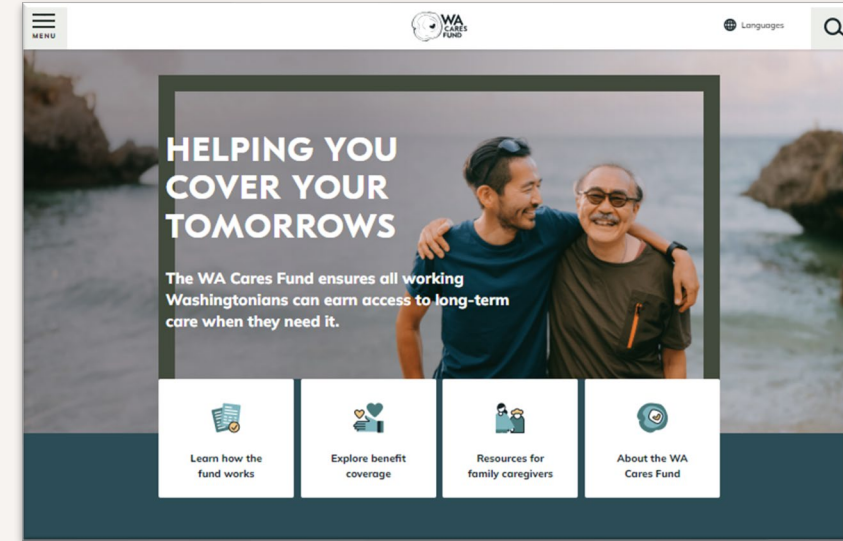
- wacaresfund.wa.gov/employers

Employee exemptions:

- wacaresfund.wa.gov/how-it-works/exemptions

WA Cares & Paid Leave reporting:

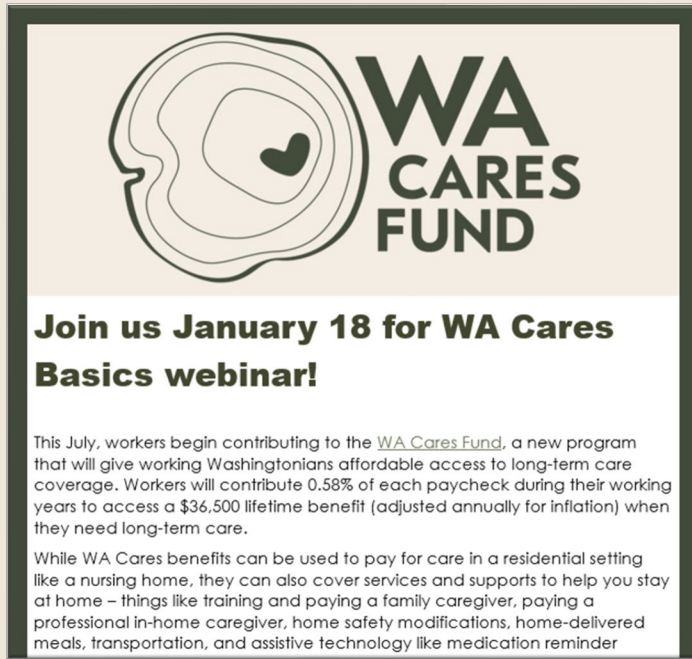
- paidleave.wa.gov/reporting



Email updates

WA Cares email newsletter

- Monthly updates, event announcements, notifications when new resources are available



ESD employer newsletter

- for monthly updates on WA Cares, along with other programs like Paid Leave and Unemployment Insurance



Learn more about accounts, reporting, and payments.

Employer toolkit

The screenshot shows the Washington Paid Family & Medical Leave website's help center. At the top, there are navigation links for 'HELP CENTER', 'LOG IN', and 'ESPAÑOL'. Below these are dropdown menus for 'Individuals and Families', 'Employers', 'Self-employed', and 'Health care providers'. A large teal banner asks 'How can we help?' with a search bar below it. The 'Employers & Employer Agents' section is highlighted in yellow. Underneath, there is a 'Documents and forms' section with a grid of 12 links, each with a download icon. The links include: Voluntary plan guide, Employer toolkit - Reporting and Premiums, Employer to employee notice, Employer checklist, Employer agent power of attorney form, Conditional waiver, Temporary employee payroll form (small business assistance grants), Instructions for creating a .CSV file (v8) 2023, .CSV wage report template (v8) 2023, Form W-9 (Paid Leave), Form W-9 (WA Cares), Employer toolkit - Benefits, 2025 paycheck insert (English), 2025 paycheck insert (Spanish), 2025 required poster (English), and 2025 required poster (Spanish).

Questions, contact us by email paidleave@esd.wa.gov

To get you to the right team, include "UBI" followed by your 9-digit UBI number or "BUSINESS" followed by your business name in the subject line.

Contact us by phone
(employers & exemptions)

833-717-2273

A photograph of a forest with a dirt path leading through trees and undergrowth. The path is in the foreground, and the forest extends into the background. The trees are tall and thin, and the undergrowth is dense with green plants and ferns. The overall scene is a lush, green forest.

Questions & answers



How did we do?

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

Thank you!

Find webinar materials at wacaresfund.wa.gov/webinars

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Contact us by email

wacaresfund.wa.gov/contact-us

**Contact us by phone
(employers & exemptions)**

833-717- 2273

**Contact us by phone
(other questions)**

844-CARE4WA