

Spotlight on

Care options with WA Cares



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Loegan Sargent

Outreach and Language Access Lead, DSHS

Kristine Kane

Provider Network Development Program Manager, DSHS

Chantelle Diaz (she/her)

Provider Policy and Network Development Manager

Janice Tadeo

Benefits Authorization Program Manger



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 hours of home care/week for six 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

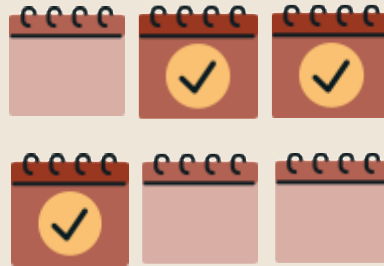
Permanent

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
- 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

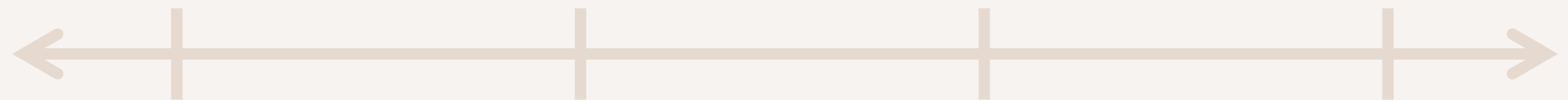
2026 milestones

**Jan. 6,
2026**

**April 1,
2026**

**May 18,
2026**

**July 1,
2026**



Pilot began
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

Finding providers

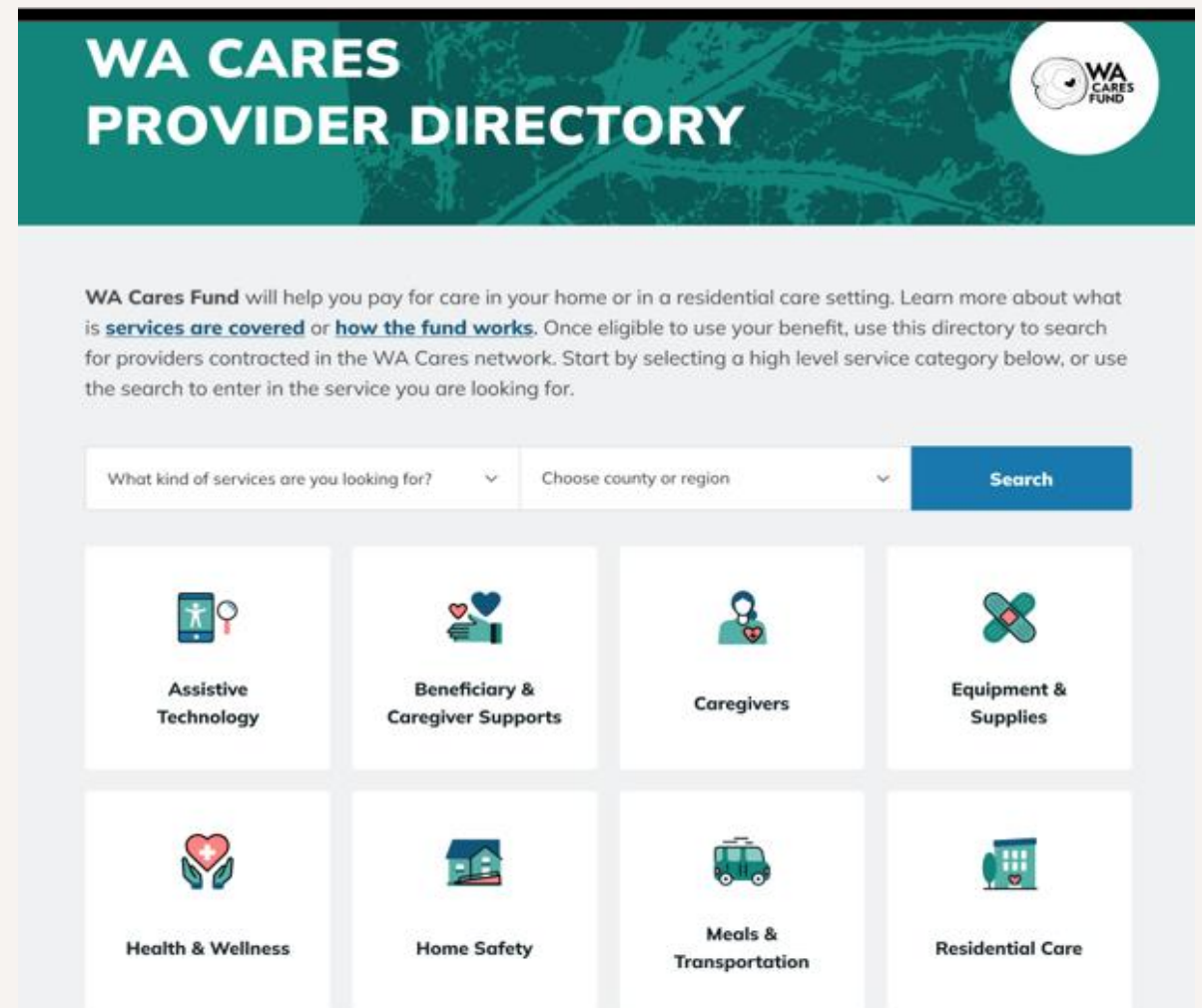
- After you qualify for benefits, you choose the services you want
- Must use a registered WA Cares provider
- No case managers – you find and contact providers
- Visit the WA Cares Provider Network Directory to find a provider in your area
- If you need help navigating the directory, call us or your local AAA for support

WA Cares Provider Network Directory

Available online at:
wacalc.org/wacares

Provider listings include:

- Provider's name
- Service(s) they provide
- Their contact information
- Additional languages offered



The screenshot shows the WA Cares Provider Directory website. At the top, there is a teal header with the text "WA CARES PROVIDER DIRECTORY" and the WA Cares Fund logo. Below the header, a paragraph explains that the WA Cares Fund helps pay for care in a home or residential setting and provides instructions on how to use the directory. A search bar is located below the text, with two dropdown menus: "What kind of services are you looking for?" and "Choose county or region", followed by a blue "Search" button. Below the search bar, there is a grid of eight service categories, each with an icon and a label: "Assistive Technology" (person with magnifying glass), "Beneficiary & Caregiver Supports" (hands holding hearts), "Caregivers" (person with heart), "Equipment & Supplies" (bandage), "Health & Wellness" (hands holding heart), "Home Safety" (house), "Meals & Transportation" (bus), and "Residential Care" (building).

Accessing the directory

Find the WA Cares provider network directory online

Can access with device

- Desktop computers
- Tablets
- Mobile phones

Offers accessibility features

- Screen reader compatibility
- High-contrast and large-print display
- Translation tools

Home

COMMUNITY LIVING CONNECTIONS

Linking Washingtonians of all ages, abilities & income levels to personalized care & support options

FIND PROVIDERS AND RESOURCES

Browse our resource directory to locate the right provider, community-based support and/or services to meet your care needs.

What kind of services are you looking for? Choose county or region Search

Community Connection Disability Services Employment End of Life Care

See all categories

Home page module

WA CARES FUND WA Cares Providers Directory - coming in 2026!
In the meantime, learn about WA Cares and how it can support your long-term care needs. Visit WA Cares website

About Washington's Community Living Connections (CLC) Network

Washington State's Community Living Connections is part of a national collaborative effort of the U.S. Department of Health and Human Services, the Veterans Administration and the Centers for Medicare & Medicaid Services designed to help individuals of all ages, disabilities and income levels, their caregivers, legal representatives and families get the right home and community-based supports and services at the right time, in the right place.

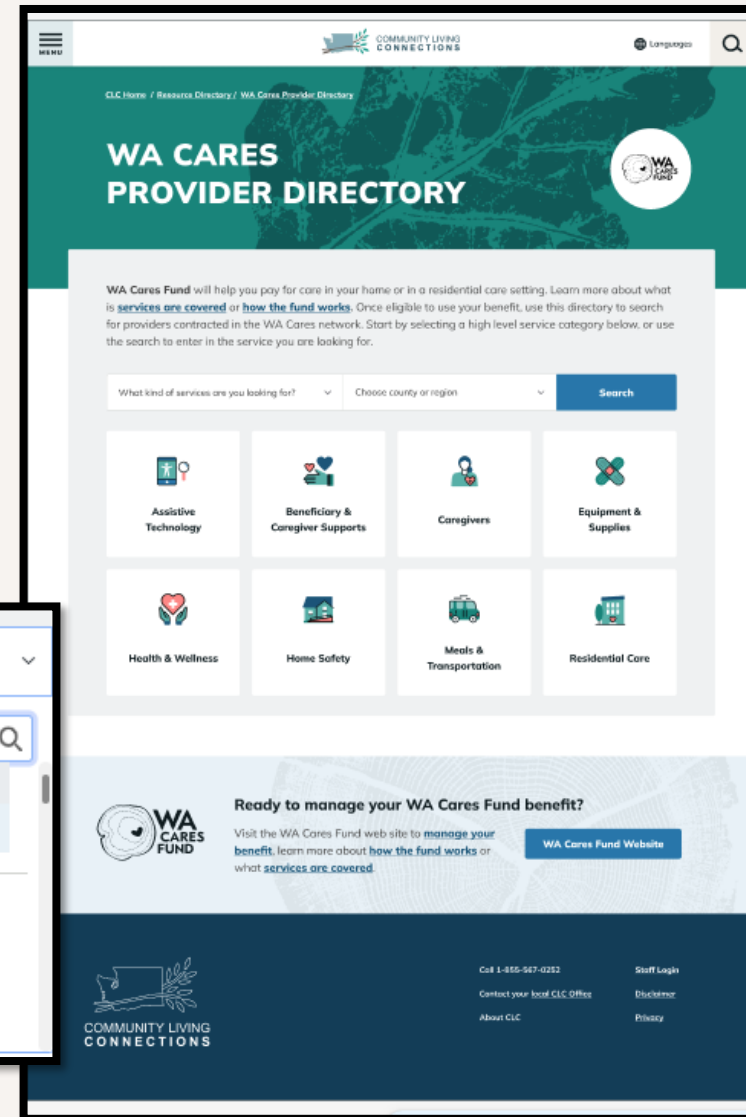
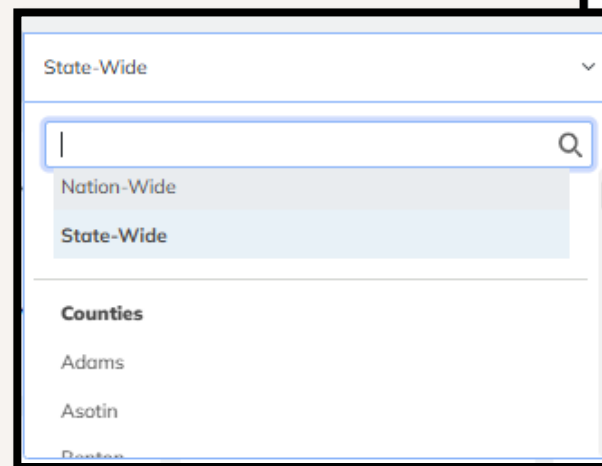
Visit WA Cares TOP HERE

How to search

Search for WA Cares providers by service type, location or both

Use drop-down menus or select a service tile to begin your search

Location options let you search statewide or see results by county



More search tools

After starting a search, you can sort results using filters

Can print or email your results or see them on a map

A blue rounded rectangular button with a white printer icon and the text "Print".

Print

A blue rounded rectangular button with a white envelope icon and the text "Email".

Email

A blue rounded rectangular button with a white location pin icon and the text "Show map".

Show map

For more help

If you have internet access

- Visit the WA Cares website at www.wacaresfund.wa.gov
- Contact us by email at www.wacaresfund.wa.gov/form/contact
- Visit the Community Living Connections website at www.waclc.org

If you don't have internet access

- Call a WA Cares team member at 844-CARE4WA (844-227-3492)
- Call Community Living Connections at 1-855-567-0252 to connect with your local Area Agency on Aging

Comparing providers

- You may find more than one provider for the service you're interested in
- To choose which provider to use:
 - Visit their websites, if available
 - Call or email each of the providers and ask about
 - What services they offer
 - Where they offer services
 - Their prices
 - Any other questions you might have for them

Choosing a provider

- Make sure your WA Cares balance has enough funds for the services
- Decide which provider you would like to receive services from and contact them directly
- Agree with the provider on:
 - Service(s) you will receive
 - Any preferences or specific needs you might have
 - Rate or cost for the service
 - Dates of service, as applicable

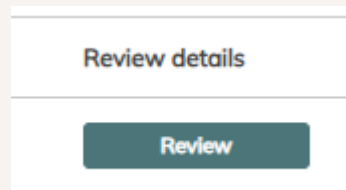
After choosing a provider

- Provider will submit a pre-authorization for the services you agreed to. This acts as a type of service agreement between the two of you
- Pre-authorizations will include the service, rate and dates you agreed on
- After a pre-authorization is submitted, you'll be notified through your WA Cares account that you need to take action



Managing pre-authorizations in your account

- Notifications available in your account dashboard
- Dashboard also will include your available balance
- Total cost of pre-authorization will be subtracted from your available balance
- To view your pre-authorization details, click the review button



The dashboard is divided into three main sections. The top section is a notification banner with a bell icon and the text 'You have 3 new notifications to review. [View notifications.](#)'. The middle section is titled 'You have 1 pending pre-authorizations to review' and includes a descriptive paragraph. Below this is a table with columns for 'Action Required Date', 'Provider name', 'Service', 'Total Cost', 'Status', and 'Review details'. A single row shows a pending authorization for 'Bellevue Healthcare' with a total cost of '\$400.00' and a status of 'Action required'. A 'Review' button is located in the 'Review details' column. To the right of the table, it says 'Total pending pre-authorizations: \$400.00'. The bottom section is titled 'Available benefit balance' and shows a large '\$25,500.00' for the remaining balance. Below this is a progress bar and a 'Total benefit used' of '\$11,500.00*'. A 'View benefit activity' button is positioned to the right of the used balance. A footnote at the bottom explains that the asterisk includes all pending pre-authorizations requiring approval.

You have 3 new notifications to review. [View notifications.](#)

You have 1 pending pre-authorizations to review

You must approve each pre-authorization before services can be provided or purchases completed. Pre-authorizations will expire if you do not approve or deny by the Action Required Date. These funds are already held from your balance. It may take up to 24 hours for your available benefit balance to reflect a denied pre-authorization.

Action Required Date	Provider name	Service	Total Cost	Status	Review details
11/17/2025	Bellevue Healthcare		\$400.00	Action required	Review

Total pending pre-authorizations: \$400.00

Available benefit balance

\$25,500.00

Remaining benefit balance

\$11,500.00*
Total benefit used [View benefit activity](#)

*Includes all pending pre-authorizations requiring your approval. It may take up to 24 hours for your available benefit balance to reflect a denied pre-authorization.

Managing pre-authorizations in your account

- Review pre-authorization details for accuracy to make sure it's what you agreed on with the provider
- Prompted to approve or deny pre-authorization
- Pre-authorization details screen will show date when pre-authorization will expire if you haven't taken action

Action required by: 2025-11-15 or the pre-authorization will expire and the total cost will return to your benefit balance within 24 hours.

Benefit activity / Pre-authorization details

PRE-AUTHORIZATION DETAILS

Action required

Bellevue Healthcare

Pre-authorization number: 87654321
Total pre-authorization cost: \$400.00
Date received: 10/28/2025
Action required by: 2025-11-15 or the pre-authorization will expire and the total cost will return to your benefit balance within 24 hours.

Comments:

⚠ To receive services or complete a purchase, you need to approve the Pre-Authorization. If you need to change anything about your Pre-Authorization, call [844-CARE4WA](tel:844-CARE4WA) (844-227-3492) for assistance. Visit [help & support](#) for customer care hours and TTY/TDD options. The total amount of this Pre-Authorization was deducted from your available balance. If you deny the Pre-Authorization, the total amount will go back to your available benefit balance.

Total pre-authorization cost:
\$400.00

To understand the total cost of your Pre-Authorization, review the service details below. If any changes are needed or if you have questions about the list we have provided, reach out to your provider.

Service details for

Thigh length surgical stocking 11/17/2025 - 11/17/2025 Service total: \$400.00

Cost breakdown

To ensure transparency in the total cost of your Pre-Authorization, review the service details below. If adjustments are needed, contact the provider.

Dates of Service	No. of units	Base price	Taxes	Monthly Total
11/17/2025 - 11/17/2025	2 Units			

Managing pre-authorizations in your account

- To approve pre-authorization request, click the approve button



Approve

- Will get a confirmation screen that request has been approved
- Provider will receive approval so they can take next steps

**You've approved a Pre-authorization from
Bellevue Healthcare for multiple services**

Pre-authorization no.:
87654321

You'll now see this authorized as approved on your benefit activity page. The provider will be notified that the work has been approved.

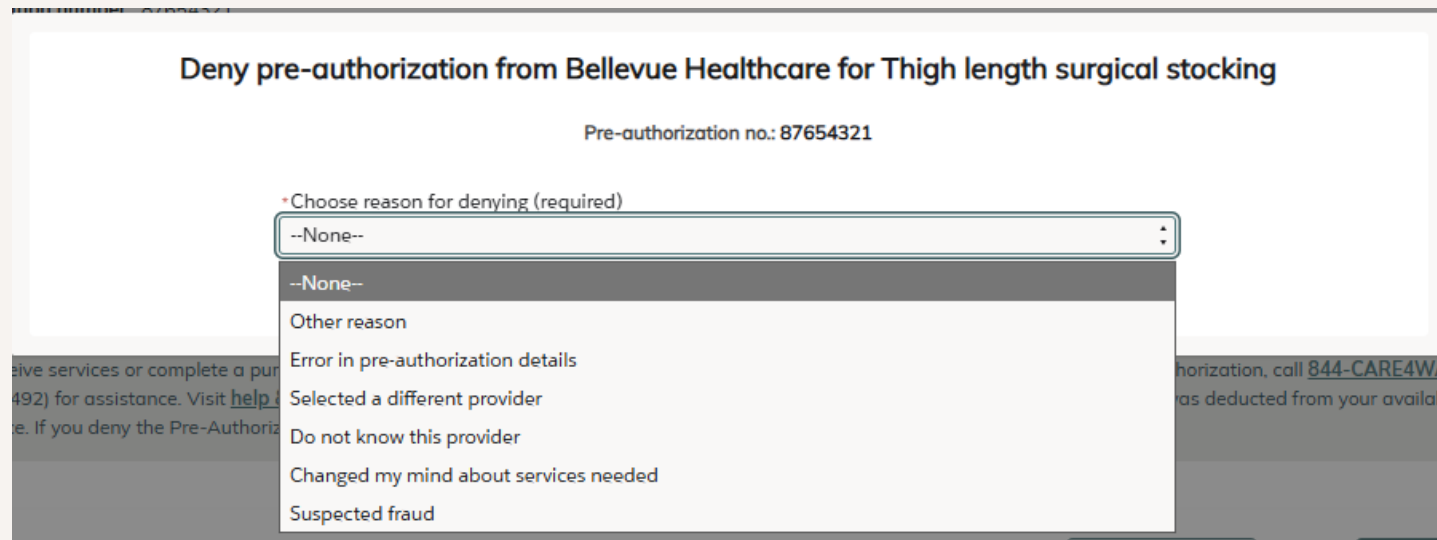
[Back to benefit activity](#)

Managing pre-authorizations in your account

- To deny pre-authorization, click deny button

A rectangular button with rounded corners and a thin border, containing the word "Deny" in a dark blue font.

- Choose your denial reason from drop-down menu

A screenshot of a web form titled "Deny pre-authorization from Bellevue Healthcare for Thigh length surgical stocking". Below the title, it says "Pre-authorization no.: 87654321". There is a required field labeled "*Choose reason for denying (required)" with a dropdown menu. The dropdown menu is open, showing the following options: "--None--", "Other reason", "Error in pre-authorization details", "Selected a different provider", "Do not know this provider", "Changed my mind about services needed", and "Suspected fraud".

Deny pre-authorization from Bellevue Healthcare for Thigh length surgical stocking

Pre-authorization no.: 87654321

*Choose reason for denying (required)

--None--

Other reason

Error in pre-authorization details

Selected a different provider

Do not know this provider

Changed my mind about services needed

Suspected fraud

Managing pre-authorizations in your account

- After choosing your denial reason, click deny pre-authorization button

Deny pre-authorization from Bellevue Healthcare for Thigh length surgical stocking

Pre-authorization no.: 87654321

*Choose reason for denying (required)

Error in pre-authorization details

Deny pre-authorization

- Will get a confirmation screen that pre-authorization has been denied
- Provider will receive denial so they can take next steps

You've denied a Pre-authorization from Bellevue Healthcare for Thigh length surgical stocking

Pre-authorization no.: 87654321

You'll now see this authorized as denied on your benefit usage history page and the provider will be notified. Reach out to the provider if you would like them to submit a new Pre-authorization.

Back to benefit activity

Benefit activity page

- After approving or denying your pre-authorization, will be prompted to go to your activity page

Back to benefit activity

- Can see your pre-authorization history and review details

BENEFIT ACTIVITY

Available benefit balance

\$25,500.00

Remaining benefit balance

\$11,500.00*

Total benefit used

*Includes all pending pre-authorizations requiring your approval. It may take up to 24 hours for your available benefit balance to reflect a denied pre-authorization.

Pre-authorization activity

To view payment activity of approved Pre-Authorizations, check the individual Pre-Authorization details. The total cost of your approved and pending Pre-Authorizations were deducted from your benefit balance. Providers will only be paid once the services are completed. If anything seems incorrect, call [844-CARE4WA](tel:844-CARE4WA) (844-227-3492) for assistance. Visit [help & support](#) for customer care hours and TTY/TDD options.

Dates of Service	Provider name	Service	Total Cost	Status	Review details
-	Eastside Home Medical Su...		\$1,000.00	Canceled	View details
11/17/2025 - 11/17/2025	Bellevue Healthcare	Thigh length surgical stock...	\$400.00	Denied	View details
10/27/2025 - 10/27/2025	Eastside Home Medical Su...	Above knee surgical stocki...	\$1,000.00	Expired	View details
8/1/2025 - 8/30/2025	Bellevue Healthcare	In-home Personal Care: Ho...	\$10,000.00	Completed	View details

Benefit activity page

- Can also access your benefit activity page from your dashboard

STEPH TANNER

WA Cares ID: 26345695998 ⓘ

Available benefit balance

\$25,500.00

Remaining benefit balance

\$11,500.00*

Total benefit used

[View benefit activity](#)

*Includes all pending pre-authorizations requiring your approval. It may take up to 24 hours for your available benefit balance to reflect a denied pre-authorization.

Your contribution determination

Your Annual Statement

Benefit activity page

WA CARES FUND Dashboard Documents Notifications (4) Support Messages Settings Languages Steph Tanner

BENEFIT ACTIVITY

Available benefit balance

\$25,500.00

Remaining benefit balance

\$11,500.00*
Total benefit used

*Includes all pending pre-authorizations requiring your approval. It may take up to 24 hours for your available benefit balance to reflect a denied pre-authorization.

You have 1 pending pre-authorizations to review

You must approve each pre-authorization before services can be provided or purchases completed. Pre-authorizations will expire if you do not approve or deny by the Action Required Date. These funds are already held from your balance. It may take up to 24 hours for your available benefit balance to reflect a denied pre-authorization.

Action Required Date	Provider name	Service	Total Cost	Status	Review details
11/17/2025	Bellevue Healthcare		\$400.00	Action required	Review

Total pending pre-authorizations: \$400.00

Pre-authorization activity

To view payment activity of approved Pre-Authorizations, check the individual Pre-Authorization details. The total cost of your approved and pending Pre-Authorizations were deducted from your benefit balance. Providers will only be paid once the services are completed. If anything seems incorrect, call [844-CARE4WA](#) (844-227-3492) for assistance. Visit [help & support](#) for customer care hours and TTY/TDD options.

Dates of Service	Provider name	Service	Total Cost	Status	Review details
-	Eastside Home Medical Su...		\$1,000.00	Denied	View details
10/27/2025 - 10/27/2025	Eastside Home Medical Su...	Above knee surgical stocki...	\$1,000.00	Expired	View details
8/1/2025 - 8/30/2025	Bellevue Healthcare	In-home Personal Care: Ho...	\$10,000.00	Completed	View details



Questions & answers