

聚焦

WA Cares的护理选择

2026年2月24日

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幻灯片及录播视频可访问：wacaresfund.wa.gov/webinars

目前我们支付长期护理费用的方式存在问题

高昂的长期护理费用会对我们所有人产生影响，尤其是在人口老龄化加剧的背景下。

大多数人无力承担长期护理费用。



70%
的人在一生中需要护理服务。



\$23,400
每周20小时居家照护，持续6个月的费用为



\$69,000
华盛顿州年长者家庭年均收入中位数为

家庭照护并非无偿。



近半数老年人表示曾因照护产生相关经济困境

\$303,880
因提前退出劳动力市场，损失的薪资与福利总额为



26%
照护者需将自身的收入用于照护相关支出

企业和经济均会受到影响



61%
的在职照护者表示工作受到影响



1.5倍
其薪金的
替换离职员工的成本
相当于该员工

运作方式

自动缴费

工作期间，按**薪资的0.58%**
自动缴费

使用福利

可从**\$36,500福利额度**（随通货膨胀增长）中，自主选择用于符合条件的服务

获得福利资格

若满足缴费要求与护理需求要求，
即可申请领取福利。**福利金将于
2026年7月1日开始发放。**

缴费要求

需通过以下三条路径中的任意一条满足要求，方可获得资格

全额福利额度

永久路径

永久获取资格：
职业生涯中
任意时段累计
缴费**10年及以上**

临时路径

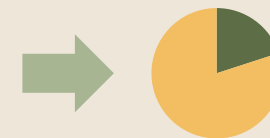
临时获取资格：
申请福利时，
过去6年中至少有3年
参与缴费

按比例计算额度

过渡路径

若为1968年前出生人群

永久获取资格：
每缴费一年，可永久享受
全额福利额度的**10%**



示例：缴费2年，
可享受全额福利额度的**20%**

职业生涯期间负担得起的缴费金额

\$40,000 年薪	
每月	\$19
30年间	\$6,960

华盛顿州典型劳动者	
\$59,000 年薪*	
每月	\$29
30年间	\$10,260

\$80,000 年薪	
每月	\$39
30年间	\$13,920

可获得初始额度**\$36,500**且随时间增长的福利

* 华盛顿州就业保障部数据

护理需求要求

- 需在**3项及以上**日常生活活动中获得帮助
- 该帮助需求将持续**至少90天**



洗浴能力

转移能力



活动能力

药物
管理

如厕能力

床上活动能力

饮食能力

申请福利

- 创建在线账户：
wacaresfund.wa.gov/apply
- 提交申请
- 我们确认您是否满足缴费要求
- 预约面谈
沟通护理需求
- 通知福利申领
是否获批

需要支持？



可由他人代为管理您的账户



您所在地区的老龄化事务局可提供帮助

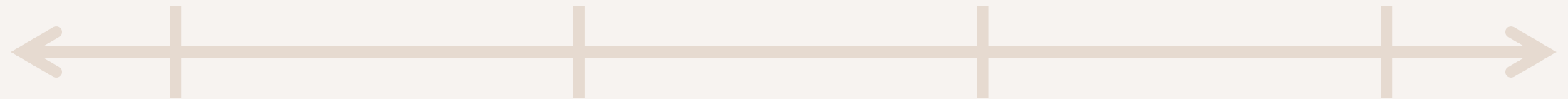
即将到来的重要节点

1月6日,
2026年

4月1日,
2026年

5月18日,
2026年

7月1日,
2026年



启动试点

在Lewis县、Mason县、Thurston县和Spokane县

在线账户

开放创建功能，可查询缴费状态

开放申请

全州

开始发放福利

全州

州外使用福利

- **2026年7月**：满足以下条件者，离开本州后仍可继续参与计划：
 - 已缴费至少3年（每年工作500小时及以上）
 - 离开本州后1年内选择继续参与
- 工作期间持续缴费
- **2030年7月**：州外参与者可享受福利



“如果我的家人当时有WA Cares，**我的生活可能会完全不同。**WA Cares，以及能在其他州使用福利这一点，意义重大。”

- Kendall, 西雅图的家庭照护者

寻找医疗服务提供者

- 获得福利资格后，您可自主选择所需服务
- 必须选择注册的WA Cares医疗服务提供者
- 无个案经理 - 您需自行查找并联系医疗服务提供者
- 访问WA Cares医疗服务提供者网络名录，查找您所在地区的医疗服务提供者
- 如果您在浏览名录时需要帮助，可致电我们或当地AAA获取支持

WA Cares医疗服务提供者网络名录

线上查询地址：wacalc.org/wacares

医疗服务提供者清单包含以下信息：

- 医疗服务提供者姓名（名称）
- 提供的服务
- 联系方式
- 可提供的其他语言服务

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, there is a paragraph of text explaining the fund's purpose and how to use the directory. Underneath, there is a search bar 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", "Beneficiary & Caregiver Supports", "Caregivers", "Equipment & Supplies", "Health & Wellness", "Home Safety", "Meals & Transportation", and "Residential Care".

访问名录

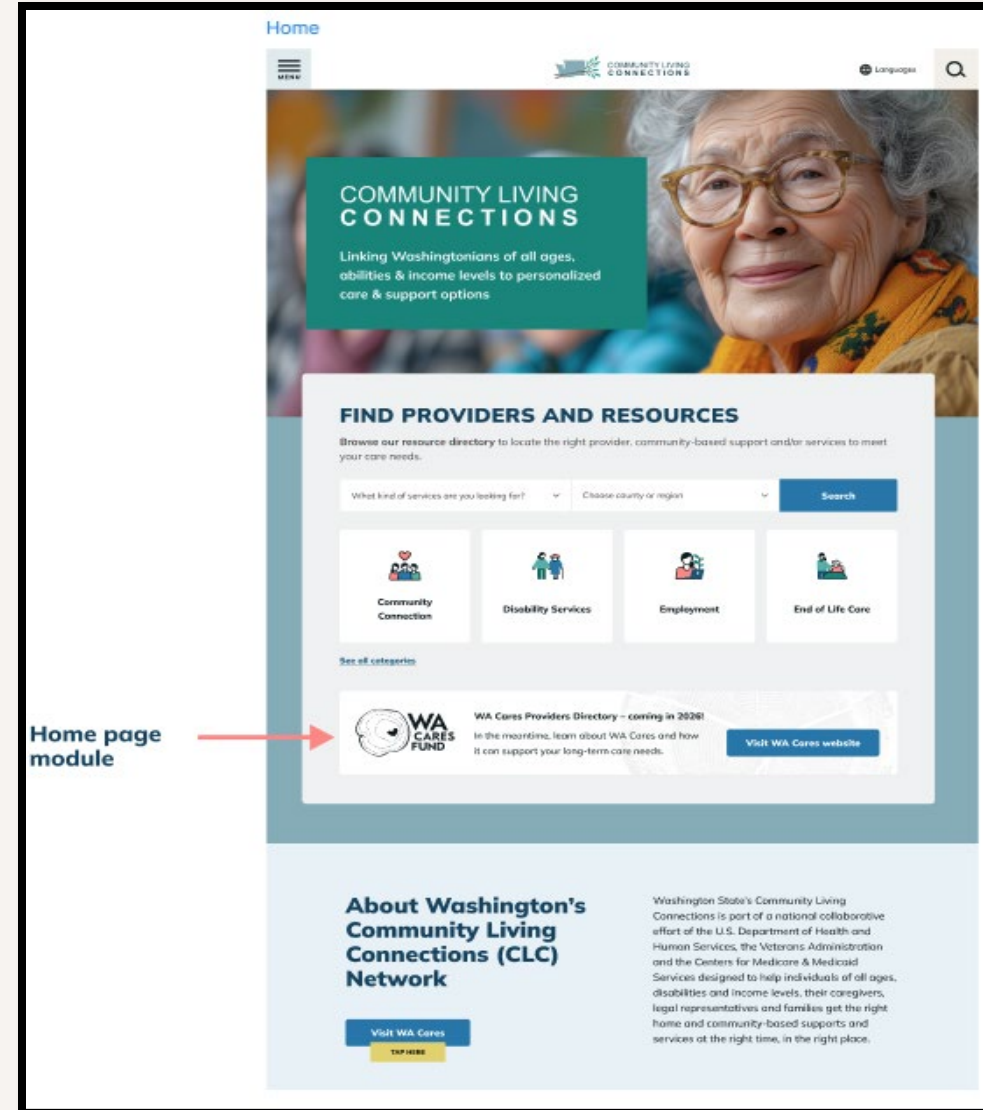
在线查找WA Cares医疗服务提供者网络名录

支持设备访问

- 台式电脑
- 平板电脑
- 手机

具备无障碍功能

- 屏幕阅读器兼容
- 高对比度及大字体显示
- 翻译工具

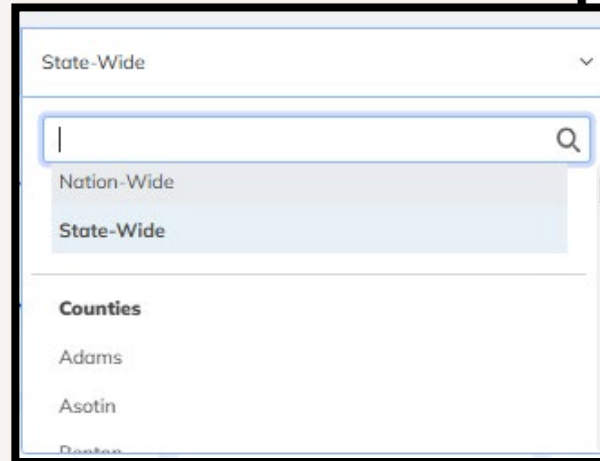
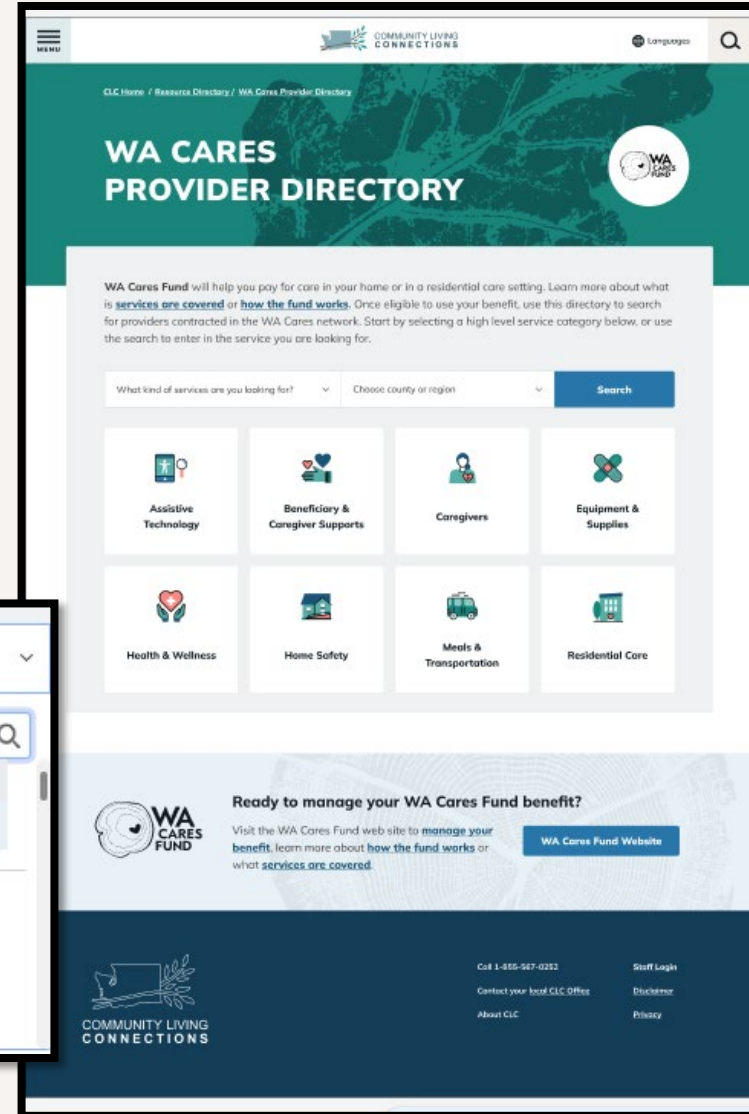


如何搜索

可按服务类型、所在地区或两者结合搜索WA Cares医疗服务提供者

使用下拉菜单或选择服务图块开始搜索

地区选项支持全州范围搜索或按县查看结果



更多搜索工具

开始搜索后，您可通过筛选条件对结果进行排序

可打印、通过电子邮件发送结果，或在地图上查看

 Print

 Email

 Show map

如需更多帮助

有网络访问条件时

- 访问WA Cares网站：
www.wacaresfund.wa.gov
- 通过电子邮件联系我们：
www.wacaresfund.wa.gov/form/contact
- 访问Community Living Connections网站：
www.waclc.org

无网络访问条件时

- 拨打WA Cares团队成员电话：844-CARE4WA (844-227-3492)
- 拨打Community Living Connections电话：1-855-567-0252，联系当地耆英地区办事处

对比医疗服务提供者

- 您可能会找到多个提供您感兴趣服务的医疗服务提供者
- 选择医疗服务提供者的方法：
 - 访问其网站（如有）
 - 致电或发送电子邮件给每位医疗服务提供者，咨询以下问题
 - 提供哪些服务
 - 服务提供地点
 - 服务价格
 - 其他您关心的问题

选择医疗服务提供者

- 确保您的WA Cares账户余额足以支付服务费用
- 确定您希望接受服务的医疗服务提供者，并直接与他们联系
- 与医疗服务提供者就以下方面达成共识：
 - 您将享受的服务
 - 您可能有的任何偏好或特定需求
 - 服务价格或费用
 - 服务日期（如适用）

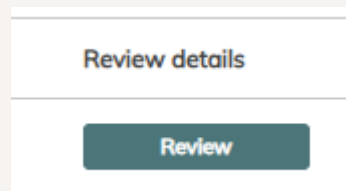
选择医疗服务提供者后


- 医疗服务提供者将为双方达成共识的服务提交预授权申请。该申请将作为您与医疗服务提供者之间的服务协议凭证
- 预授权申请将包含您同意的服务、价格及日期
- 预授权申请提交后，您将通过WA Cares账户收到需采取行动的通知



在账户中管理预授权申请

- 账户仪表盘将显示相关通知
- 仪表盘还将显示您的可用余额
- 预授权申请的总金额将从您的可用余额中扣除
- 如需查看预授权申请详情，点击“审核”按钮



 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.

在账户中管理预授权申请

- 审核预授权申请详情的准确性，确保与您和医疗服务提供者达成的共识一致
- 系统将提示您批准或拒绝该预授权申请
- 预授权申请详情页面将显示若您未采取行动，该申请的到期日期

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			

在账户中管理预授权申请

- 如需批准预授权申请，点击“批准”按钮

Approve

- 系统将显示确认页面，告知您申请已获批准
- 医疗服务提供者将收到批准通知，以便开展后续工作

**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](#)

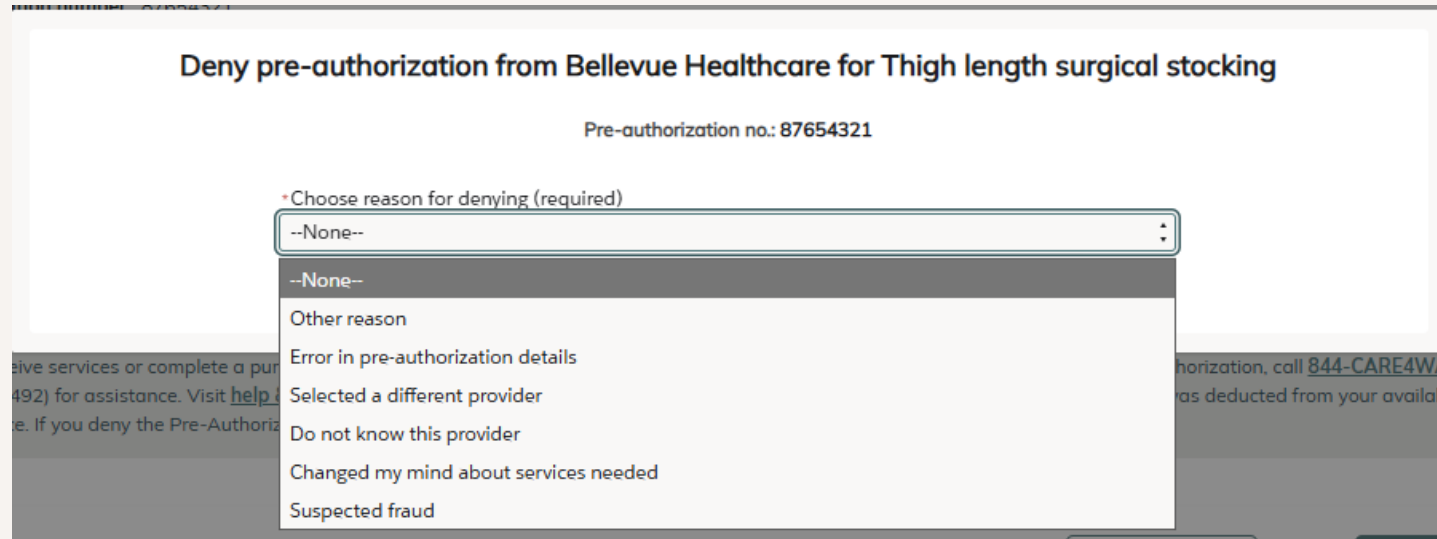
在账户中管理预授权申请

- 如需拒绝预授权申请，点击“拒绝”按钮



Deny

- 从下拉菜单中选择拒绝理由



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

Pre-authorization no.: 87654321

*Choose reason for denying (required)

--None--

--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

在账户中管理预授权申请

- 选择拒绝理由后，点击“拒绝预授权申请”按钮

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

- 系统将显示确认页面，告知您预授权申请已被拒绝
- 医疗服务提供者将收到拒绝通知，以便开展后续工作

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

福利活动页面

- 批准或拒绝预授权申请后，系统将提示您前往活动页面

Back to benefit activity

- 您可查看预授权申请历史记录并审核详情

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

福利活动页面

- 也可从仪表盘直接访问福利活动页面

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

福利活动页面

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.

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Total pending pre-authorizations: \$400.00

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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



问答环节



我们的表现如何？

我们重视您的反馈！请填写简短问卷，分享您对本次演示的看法。

谢谢！

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联系电话
(雇主与豁免管理)

833-717- 2273

联系电话
(其他疑问)

844-CARE4WA