

WA Cares Basics

for self-employed workers



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Get slides and recording at wacaresfund.wa.gov/webinars

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*



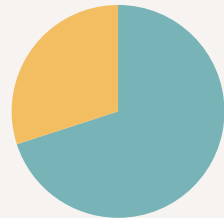
Quality of life



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

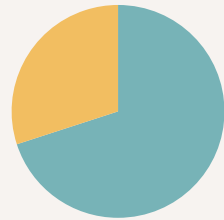


\$23,400/six months
of 20 hours of home care per week†



Only covered by Medicaid once savings are
spent down to \$2,000

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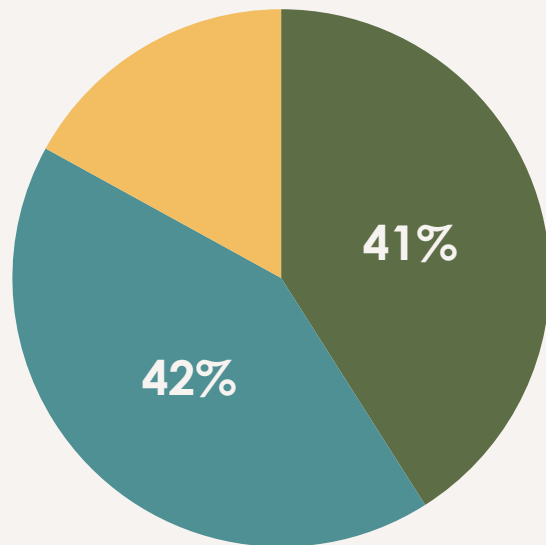
\$23,400/six months
of 20 hours of home care per week†



Only covered by Medicaid once savings are
spent down to \$2,000

*WA Cares Fund estimates

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



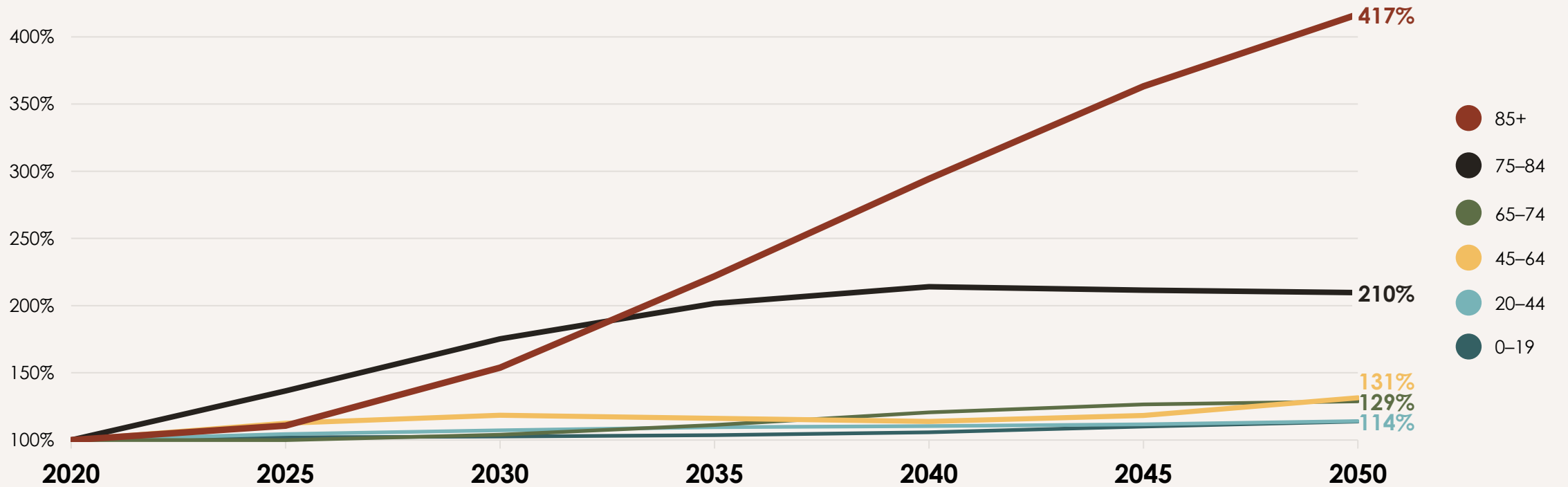
Contribute at a low rate
during working years

Contributions end
after retirement

Access benefits
when you need care

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

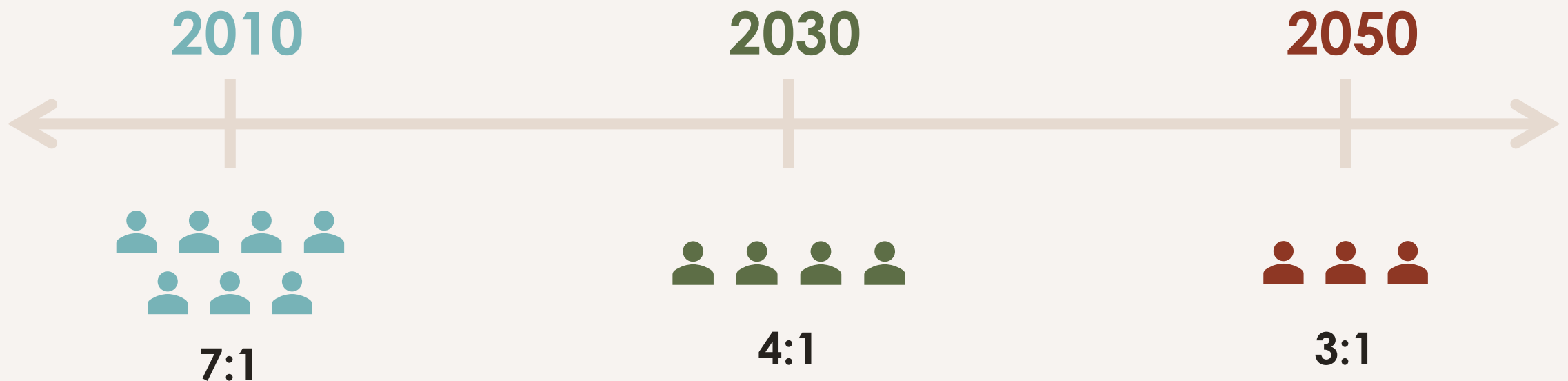
Growth in Washington state population by age range relative to 2020 population



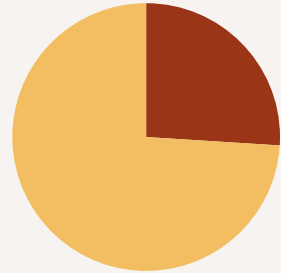
*Washington State Office of Financial Management Statewide Population Forecast (accessed April 2024)

Families can't meet the need

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

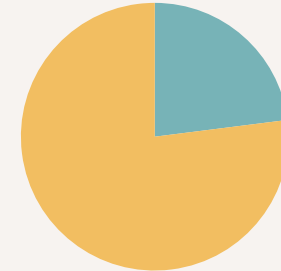


Family caregiving isn't free



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)

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



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



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*

Self-employed workers can opt in

- Get same affordable benefits available to other Washington workers
- Contribute 0.58% of net earnings and gross wages
- Must work 500+ hours per year to earn benefits
- Must opt in:
 - By June 30 (currently self-employed)
 - Within 3 years of becoming self-employed for first time
- Learn more: wacaresfund.wa.gov/opt-in



Contribution requirement

Meet requirements for one of three pathways to qualify

FULL BENEFIT AMOUNT

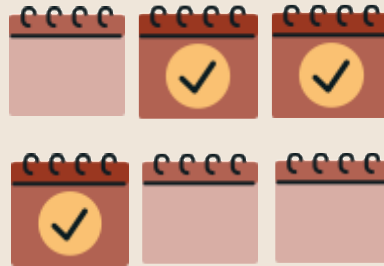
Permanent

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**



Transferring



Medication management



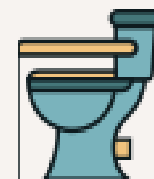
Bed mobility



Bathing



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

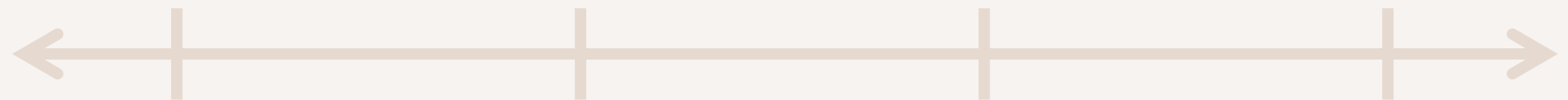
2026 milestones

Jan. 6

April 1

May 18

July 1



Pilot began

in Lewis, Mason,
Thurston &
Spokane counties

Online account

creation begins &
contribution status
available

Applications

open
statewide

Benefits

available
statewide

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

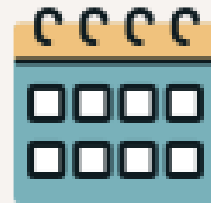
Home safety renovations Build ramp & widen 3 doorways	\$8,000
Personal emergency response system Installation & 3 years of service	\$3,124
Weekly meal delivery 10 meals/week for 3 years	\$24,960
Total	\$36,084

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

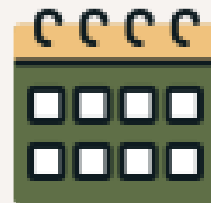
Supplemental Private LTC Insurance

- Statutory framework for supplemental private LTC insurance enacted in 2025
- Public-private partnership like Medicare + Medicare Supplemental
- Policies kick in seamlessly after WA Cares benefits exhausted
- Likely more affordable than current private LTC insurance
- Additional consumer protections



May 2026

Office of the Insurance Commissioner finalizes rules



Early 2027

Policies could become available

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

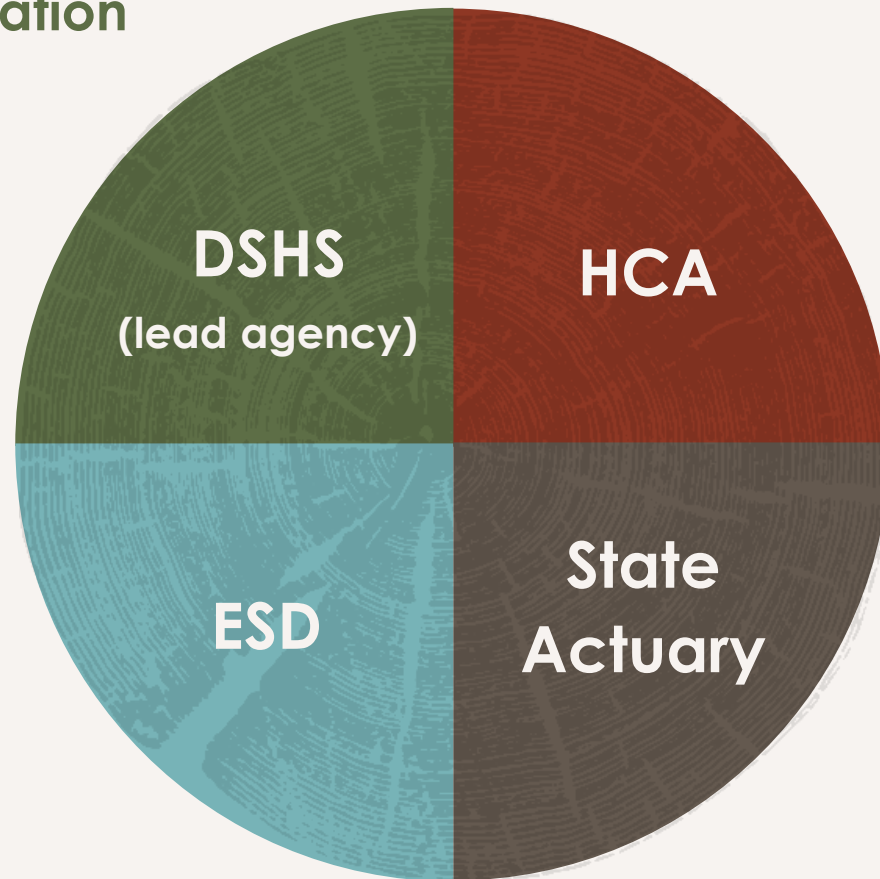
Cross agency responsibilities

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

Self-employed individuals

Sole proprietor

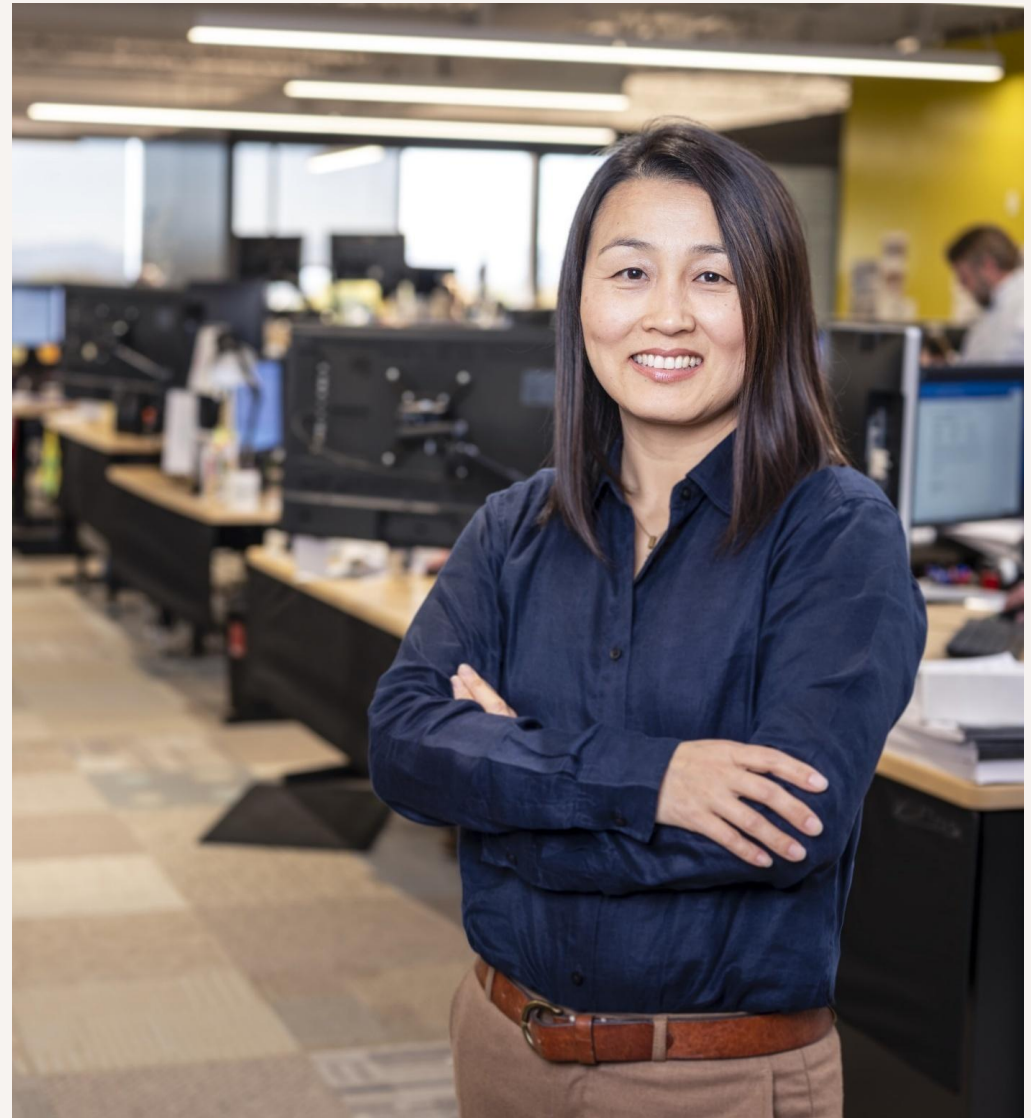
Joint venturer or a member of a partnership

Member of a limited liability company

Independent contractor as defined in RCW 50a.05.010

Transportation network company driver after June 9, 2022

Otherwise in business for yourself



Creating elective coverage account

In SecureAccess Washington, add Paid Family and Medical Leave as a service

- Listed with other Employment Security Department services
- Click link to Paid Family and Medical Leave

Create elective coverage account

- Customers will use their individual SSN or ITIN



Opting in for elective coverage

- Once you have created your elective coverage account, you may opt-in to Paid Leave, WA Cares or both

Individuals with an approved exemption for WA Cares will not be able to elect coverage for WA Cares

Employment Security Department
WASHINGTON STATE

Hi, BentonBunny | [Return To SAW](#)

[Home](#) [Payments](#) [Manage Account](#) [Wage Reporting](#) [Add/Switch Account](#)

Elector Name Oly Oxenfray - Benton Bunny	Customer ID C02C3Q6NGY
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Welcome to your Elective Coverage Account

Paid Leave ⓘ
For more information on Paid Leave elective coverage visit paidleave.wa.gov/elective-coverage/.
[Opt In to Paid Leave](#)

WA Cares ⓘ
For more information on WA Cares elective coverage visit wacaresfund.wa.gov/self-employed-opt-in/.
[Opt In to WA Cares](#)

Elective coverage details

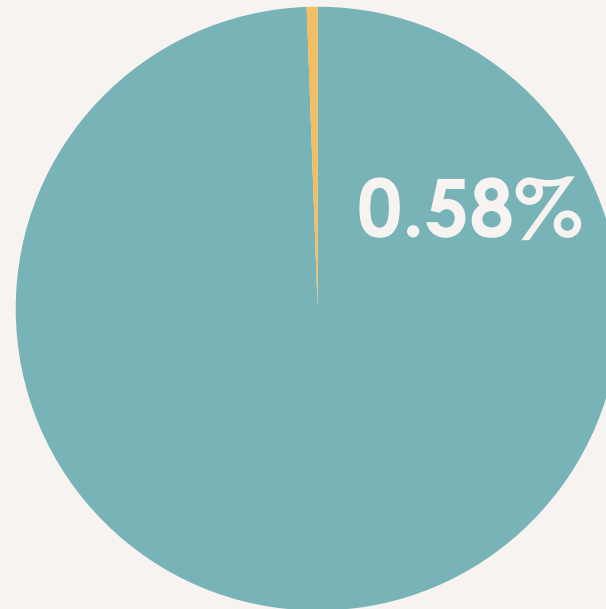
- Opt-in started July 1, 2023
- Need to opt-in by June 30, 2026, or within 3 years of becoming self-employed for the first time
- May not withdraw coverage
- Will be required to pay premiums until you are no longer self-employed or retire
- Responsible for 100% of all premiums assessed to an employee
- No Social Security cap
- Individuals with an approved exemption will not be able to elect coverage for WA Cares

Elective coverage premiums

Reportable income includes:

- Your net earnings
AND
- Gross wages paid to you
from your business entity

No Social Security cap



Total premium
0.58%
of reportable
income

*(reportable
income x .0058)*

Important dates for elective coverage

Notice of election of coverage date

Elective coverage effective start date

Quarterly reporting and payment schedule

July 1, 2023

Quarter after opting in

Due April 30

Due July 31

Due Oct. 31

Due Jan. 31

Self-employed individuals may begin electing coverage for WA Cares

Start withholding premiums for elective coverage individuals

For Q1:
January, February, March

For Q2:
April, May, June

For Q3:
July, August, September

For Q4:
October, November, December

Canceling elective coverage

- There is no option to withdraw after you have elected coverage for WA Cares. WA Cares elective coverage is permanent.
- If you retire or are no longer self-employed, you must notify the department to cancel your elective coverage account.

NOTE: ESD may cancel elective coverage if the individual fails to make required payments or file reports.



The screenshot shows the WA Cares Fund website interface. At the top left is the WA Cares Fund logo. Below it, a text link provides more information: "For more information on WA Cares elective coverage visit wacaresfund.wa.gov/self-employed-opt-in/". Below this is a table with two columns: "Coverage Period" and "Action". The table contains one row with the following data:

Coverage Period	Action
10/01/2023 - Ongoing	Cancel coverage (when no longer self-employed)

At the bottom left of the table area, it says "1 record".

Comparing paid leave and WA Cares

Paid Family and Medical Leave	WA Cares Fund	Common between programs
<ul style="list-style-type: none">• Opt-in any time during your self-employment	<ul style="list-style-type: none">• Opt-in by June 30, 2026, or within 3 years of becoming self-employed	<ul style="list-style-type: none">• Definition of self-employed individual• Definition of wages and hours• Same reporting requirements and deadlines
<ul style="list-style-type: none">• Initial coverage is for 3 years and renews automatically each year after that	<ul style="list-style-type: none">• Coverage is permanent until retirement or no longer self-employed	
<ul style="list-style-type: none">• EE share premium	<ul style="list-style-type: none">• Full premium	
<ul style="list-style-type: none">• Social Security cap	<ul style="list-style-type: none">• No Social Security cap	



Questions & answers



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Thank you!



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