

Spotlight on

Paid Family Caregiving with WA Cares



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Kristen Maki

Community Relations and Outreach Program
Manager, DSHS

Kristine Kane

Provider Network Development Program
Manager, DSHS

Chantelle Diaz

Provider Policy and Network Development
Manager, DSHS



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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)*

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



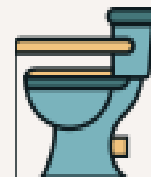
Transferring



Mobility



Medication
management



Toileting



Bed mobility



Eating

Applying for benefits

- Create an online account at wacaresfund.wa.gov/apply
- 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

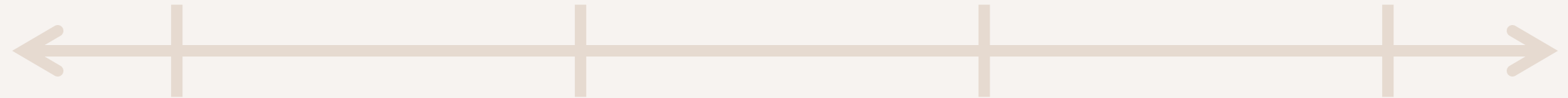
2026 milestones

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

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

Becoming a paid family caregiver

Who can apply

- Any family member related by blood, marriage or adoption (including spouses and domestic partners)
- Loved ones without a formal relationship can still become a paid caregiver with some differences

Employer options

Beneficiary and family member decide which they prefer

- Consumer Direct Care Network Washington
- Home care agencies

Consumer Direct Network Washington

- CDWA is a registered provider so beneficiaries can hire individual providers for personal care
- We will encourage beneficiaries to complete a care agreement
- The beneficiary will be the managing employer of the IP including:
 - Selecting who to hire
 - Setting the schedule
 - Assigning care tasks (through a care agreement)
 - Dismissing or firing
- If a beneficiary were to transition to Medicaid, the family caregiver may continue to be paid to provide care (not including spouses and registered domestic partners)
- Will offer a set 'standard' rate and a set 'family' rate
 - Standard rate includes employee benefits and unlimited hours as determined by the beneficiary
 - Family rate is only for family/spouse individual providers, excludes employee benefits and must be under 20 hours/week

Home care agency

- Can be employed by a home care agency registered with WA Cares
- Supervised by agency, tasks assigned based on agency-created plan of care, as directed by beneficiary
- Will vary depending on agency you work for:
 - Hourly wage and frequency of pay
 - Health insurance and other benefits
 - Union status
- If unable to support your loved one when scheduled to do so, back-up care may be available

Comparing options

Questions to consider	CDWA	Home care agency
Who will be my legal employer?	CDWA	The home care agency
Who will be my supervisor?	The beneficiary	An agency supervisor
What will be my hourly wage/pay?	Current starting wage is \$22.52	Set by the agency
Will I have worker's compensation coverage?	Yes	Yes
Will I be paid for mileage if I use my car to take the beneficiary somewhere?	Yes	Yes
Will I have to fill out a timesheet?	Yes	Yes
Will I be offered health insurance?	Standard rate: Yes Family rate: No	Yes, if full-time

Comparing options

Questions to consider	CDWA	Home care agency
Will I have vacation time and holiday pay?	Yes	Yes
Would I get paid overtime if I work more than 40 hours?	Yes	Yes
Will I get retirement benefits?	Standard rate: Yes, vested after six months Family rate: No	Depends on agency benefits
If I cannot work a shift, will there be a substitute caregiver?	No	Yes, if one is requested
Will I have to pass a background check?	Yes	Yes
Could I work for more than one beneficiary/client?	Yes	Yes

Comparing options

Questions to consider	CDWA	Home care agency
How often will I be paid?	Every two weeks	Depends on the agency
Is there a union?	Yes	Depends on the agency
Will I have to pay taxes?	Yes	Yes
If my family member transitions to Medicaid, can I still be their caregiver?	Yes, if not a spouse/ domestic partner	No
Will I have a care plan to follow?	Optional – Beneficiaries are encouraged to do a care agreement	Yes – Agencies are required to create a plan of care

Requirements for both options

Upon application:

- Pass a name and date of birth background check
- Complete five hours of online universal safety and orientation training

Once hired:

- Complete the required training within 120 days of first day of employment
 - Family provider: 30 hours
 - Spouse or domestic partner provider: 16 hours



Pass a fingerprint background check requirement within 120 days of employment



Supports and services for all family caregivers

Beneficiary can get covered services to support any family caregiver

- Respite for family caregivers (In-home and residential)
- Dementia support
- Education and consultation
- Housework and errands
- Yardwork and snow removal

Outside-the-box supports

- Adaptive equipment and technology, such as:
 - Handheld shower head
 - Portable bidet
 - Dressing aids
 - Transfer poles
 - Medication dispensers
 - Telehealth support devices
- Transportation
- Home-delivered meals
- Adult day care



Resources for caregivers

- [Resources for Family Caregivers | WA Cares Fund](#)
- [Dementia Action Collaborative](#)
- National associations (Alzheimer's, MS, Heart Disease, etc.)
- [Family Caregiver Support Program](#)
- [AAAs](#)
- [Community Living Connections: Family Caregivers tab](#)
- Your employer
- Your union



Questions & answers



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844-CARE4WA