# Spotlight on ProviderOne

WA CARES FUND

**September 9, 2026**


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# A better way to pay for long-term care

## Costs create a financial burden for the whole family

**$23,400**
Cost of 20 hours per week of home care for 6 months

**$69,000**
Median annual household income for WA seniors

**26%**
of family caregivers' own income spent on care

## WA Cares moves cost to years when income is higher

**Contribute at a low rate**
during working years

**Contributions end**
after retirement

**Access benefits**
when you need care

# 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 became 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 WORKER WHO PARTICIPATES<br>$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

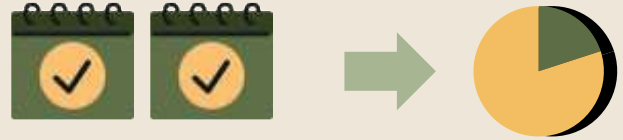
Temporary access if contributed at least **3 of last 6 years** at time you apply for benefits

## 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**

# Apply for benefits

- Create a benefits account at [wacaresfund.wa.gov/apply](wacaresfund.wa.gov/apply)
- Submit your application online
- Get your contribution history confirmed
- Schedule an appointment to talk about your care needs
- Get approval to use your benefits

## Need support?

Someone else can manage your account

Your local Area Agency on Aging can help

Call 844-CARE4WA to apply over the phone

# 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 your benefits will go

## Family caregiver

| | |
|---|---|
| **Paying family caregiver**<br>10 hours/week for 2 years | $31,200 |
| **Care supplies**<br>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

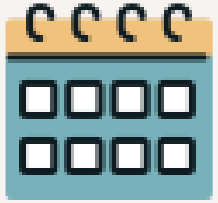
| | |
|---|---|
| **Home safety renovations**<br>Build ramp & widen 3 doorways | $8,000 |
| **Personal emergency response system**<br>Installation & 3 years of service | $3,124 |
| **Weekly meal delivery**<br>10 meals/week for 3 years | $24,960 |
| **Total** | **$36,084** |

## Temporary support

| | |
|---|---|
| **Part-time caregiver**<br>20 hours/week for 6 months | $23,400 |
| **Home modification**<br>Ramp | $5,000 |
| **Safety equipment**<br>Bedside commode, bath bench | $500 |
| **Total** | **$28,900** |

# Additional coverage

- Standards created for supplemental private insurance
- Public-private partnership like Medicare
- Policies kick in after WA Cares benefits
- Likely more affordable than current private insurance
- Additional consumer protections



**May 2026**

Office of the Insurance Commissioner finalized rules

# Take your benefits out of state

- 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

# ProviderOne for WA Cares

Providers and beneficiaries will work together to agree on services and rates. Since WA Cares does not have case managers, providers will have direct access in ProviderOne to:

- Confirm if a beneficiary has been approved for benefits and track their available benefit balance
- Submit claims for services rendered
- Create and view the status of pre-authorizations, which must be approved or denied by the beneficiary at least two days before the service start date and within 30 days of submitting the pre-authorization for review

Additional guidance is available in the provider toolkit at [wacaresfund.wa.gov/providers/toolkit](wacaresfund.wa.gov/providers/toolkit)

**See the provider guides section under resources for billing.**

# Limits to pre-authorization length

ProviderOne enforces the following duration limits for WA Cares services:

- Care transition coordination pre-authorizations must not exceed two calendar months (up to 62 days)
- Environmental modification pre-authorizations must not exceed six calendar months (up to 183 days)
- Pre-authorizations for all other WA Cares service codes must not exceed three calendar months (up to 93 days)

Please note that these limits do not limit total service length, just the amount of time that can be pre-authorized at a time. More information can be found on the corresponding service code data sheet on the WA Cares provider toolkit at wacaresfund.wa.gov/providers/toolkit.

# Timely claims

Claims must be submitted, without errors, no more than **60 days** after the end date in the pre-authorization.

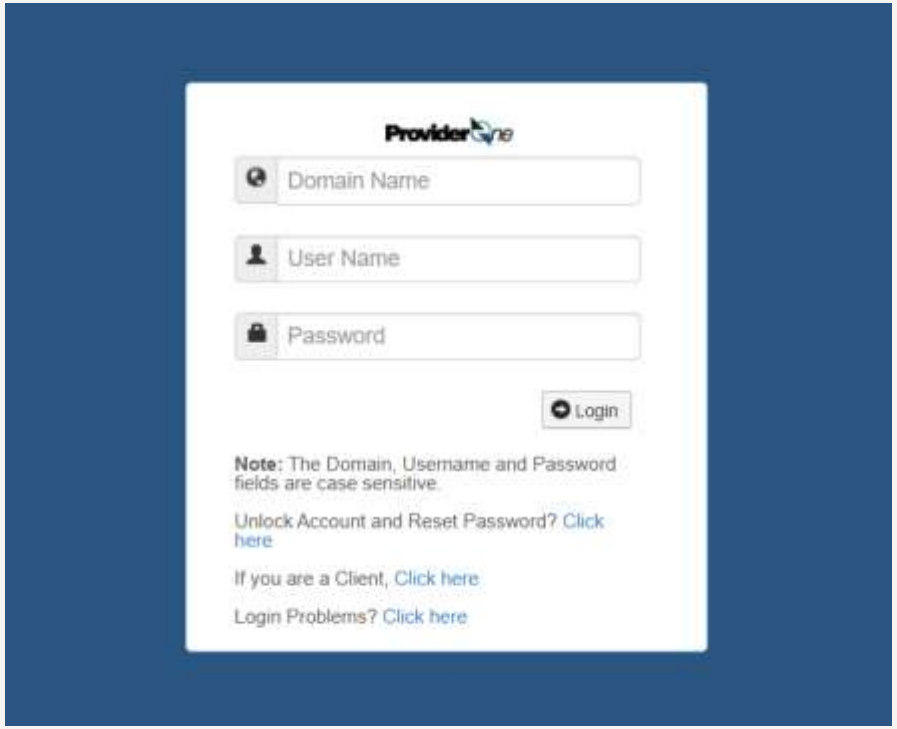
This means providers must:

1. Clear any claims edits that post; and
2. Complete any adjustments or modifications to the claim within the 60-day window.

Please note that this timeline differs from Medicaid timely filing rules.

# ProviderOne

- The ProviderOne system is what providers will use to check on a beneficiary's available balance, submit pre-authorizations and submit claims for payment.
- Providers must submit a pre-authorization for services to the beneficiary to review and approve before they can deliver services and be reimbursed.



# How to get started in ProviderOne

Once a provider has executed their WA Cares contract, a ProviderOne profile will be created for the provider.

- A welcome letter will be sent to the provider.
- A unique ProviderOne ID  will be assigned.
- A ProviderOne user access request letter will be sent to the provider with instructions on how to access their ProviderOne account. That letter will include the provider's domain and ProviderOne ID.

# Contact

- For help with pre-authorizations and creating claims, please call 800-562-3022, then choose option four, WA Cares Fund.

- For help with direct deposit, contact information or communication preferences, please call 800-562-3022, Ext. 16137

- For help logging into ProviderOne, your password or your account, please contact ProviderOne Security at provideronesecurity@hca.wa.gov.

# Questions & answers

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844-CARE4WA