WA Cares for employers

WA CARES FUND

September 16, 2026

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DSHS Washington State Department of Social and Health Services

Employment Security Department Washington State

Washington State Health Care Authority

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)

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

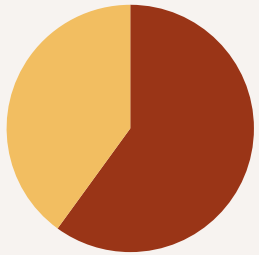
WA Cares moves cost to years when income is higher

Contribute at a low rate
during working years

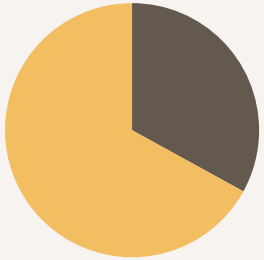
Contributions end
after retirement

Access benefits
when you need care

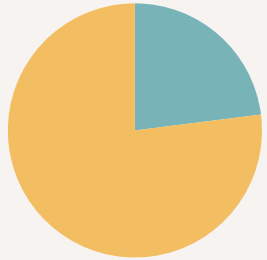
Family caregiving impacts at work



61%
of working caregivers say care responsibilities impacted their job*



about 1/3
of working caregivers say boss isn't aware of care situation †



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 (2020)
† MetLife (2011)
‡ AARP, Caregiving in the United States (2020)

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 $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

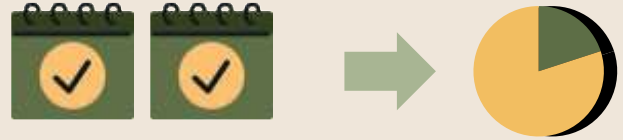
Temporary access if contributed at least **3 of last 6 years** at time you apply for benefits

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**

Transferring

Medication management

Bed mobility

Bathing

Mobility

Toileting

Eating

Apply for benefits

- Create a benefits account at 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 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

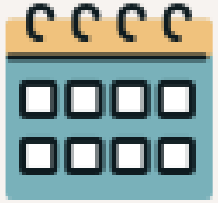
Home safety renovations Build ramp & widen 3 doorways	$8,000
Personal emergency response system Installation & 3 years of service	$3,124
Weekly meal delivery 10 meals/week for 3 years	$24,960
Total	**$36,084**

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**

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

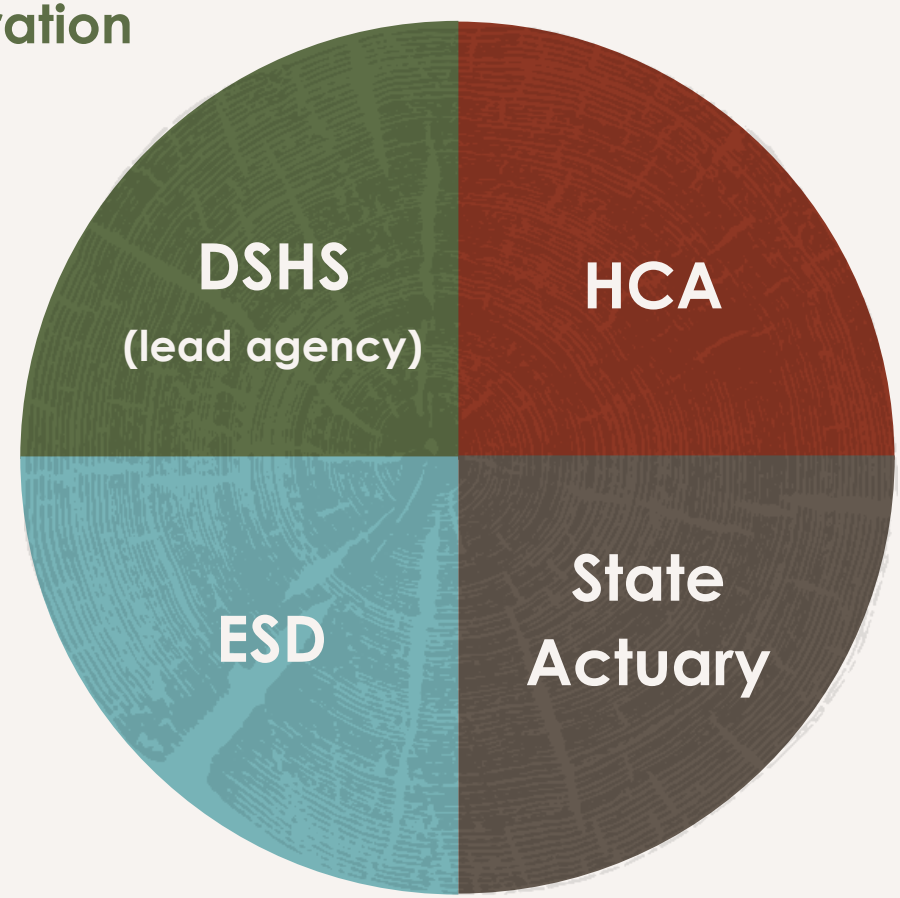
Cross-agency responsibilities

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

Manage exemptions

Withhold premiums

Report and pay quarterly

Employer responsibilities

- Employers don't contribute, but will:
- Maintain record of exempt employees.
- Collect premiums on wages paid.
- Report employee hours and wages and remit premiums to ESD quarterly.
  - Definitions of employer, employee and remuneration are consistent with Paid Family & Medical Leave.
  - Definition of wages also applies, excluding the social security tax cap, which does not apply.

Employee exemptions

Private insurance exemptions

- For people who had private long-term care insurance **before Nov. 1, 2021**.
- Applications were accepted from **Oct.1, 2021 through Dec.31, 2022**.

- **Application no longer available** but people with approved exemption are still permanently exempt.
- Opportunity to rescind an approved exemption **starting Jan. 1, 2026.**

Employee exemptions

Exemption pathways

Applications available for:

- Veterans with a 70% or greater service-connected disability.
- Spouses & registered domestic partners of active-duty service members.
- Out-of-state residents.

Starting Jan. 1, 2026:

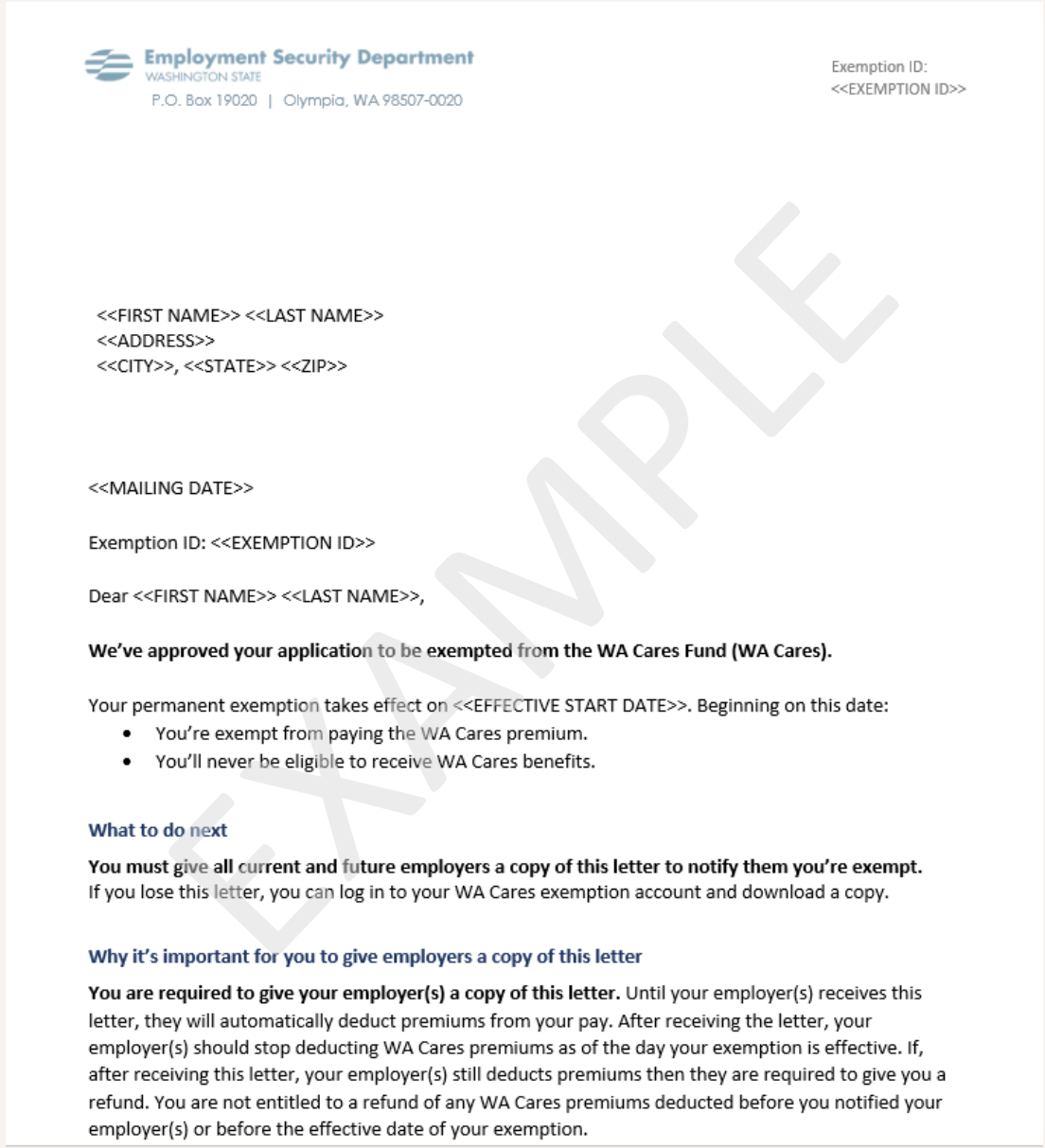
- Automatic exemption for non-immigrant visa holders.
- New exemption category for off-duty civilian employment for active-duty service members.

Application process

- Gather required documentation.
- Create an exemptions account.
- Details and instructions available at wacaresfund.wa.gov/how-it-works/exemptions

Managing exemptions

- Employee's responsibility to apply and — if approved — to provide a copy of their approval letter to all current and future employers.
- Once notified of an employee's approved exemption, employers must:
  - Keep a copy of the employee's approval letter on file.
  - Not deduct WA Cares premiums from exempt workers.
- Employees aren't entitled to a refund of premiums withheld before their approved exemption was effective or before they provided their approval letter to their employer.



Employment Security Department
WASHINGTON STATE
P.O. Box 19020 | Olympia, WA 98507-0020

Exemption ID:
<<EXEMPTION ID>>

<<FIRST NAME>> <<LAST NAME>>
<<ADDRESS>>
<<CITY>>, <<STATE>> <<ZIP>>

<<MAILING DATE>>

Exemption ID: <<EXEMPTION ID>>

Dear <<FIRST NAME>> <<LAST NAME>>,

We've approved your application to be exempted from the WA Cares Fund (WA Cares).

Your permanent exemption takes effect on <<EFFECTIVE START DATE>>. Beginning on this date:

- You're exempt from paying the WA Cares premium.
- You'll never be eligible to receive WA Cares benefits.

What to do next

You must give all current and future employers a copy of this letter to notify them you're exempt. If you lose this letter, you can log in to your WA Cares exemption account and download a copy.

Why it's important for you to give employers a copy of this letter

You are required to give your employer(s) a copy of this letter. Until your employer(s) receives this letter, they will automatically deduct premiums from your pay. After receiving the letter, your employer(s) should stop deducting WA Cares premiums as of the day your exemption is effective. If, after receiving this letter, your employer(s) still deducts premiums then they are required to give you a refund. You are not entitled to a refund of any WA Cares premiums deducted before you notified your employer(s) or before the effective date of your exemption.

EXAMPLE

Premium withholding

- Premium is 0.58 percent of an employee's gross wages
  - Social Security cap does not apply
  - Employers do not contribute
- Estimate your premiums online at paidleave.wa.gov/

Employee's gross wages X 0.0058 = premium withholding

Quarterly reporting

One report for Paid Leave and WA Cares

- Combined wage report for WA Cares and Paid Family & Medical Leave.
- Use existing Paid Leave employer account to file reports and make payments.

Reporting requirements

General

- UBI
- Business name
- Total Paid Leave premiums collected
- Total WA Cares premiums collected
- No Payroll if no wage information to report for the quarter

For each employee

- SSN or ITIN
- First and last name
- WA Cares exemption status
- Wages paid & associated hours worked
- DOB

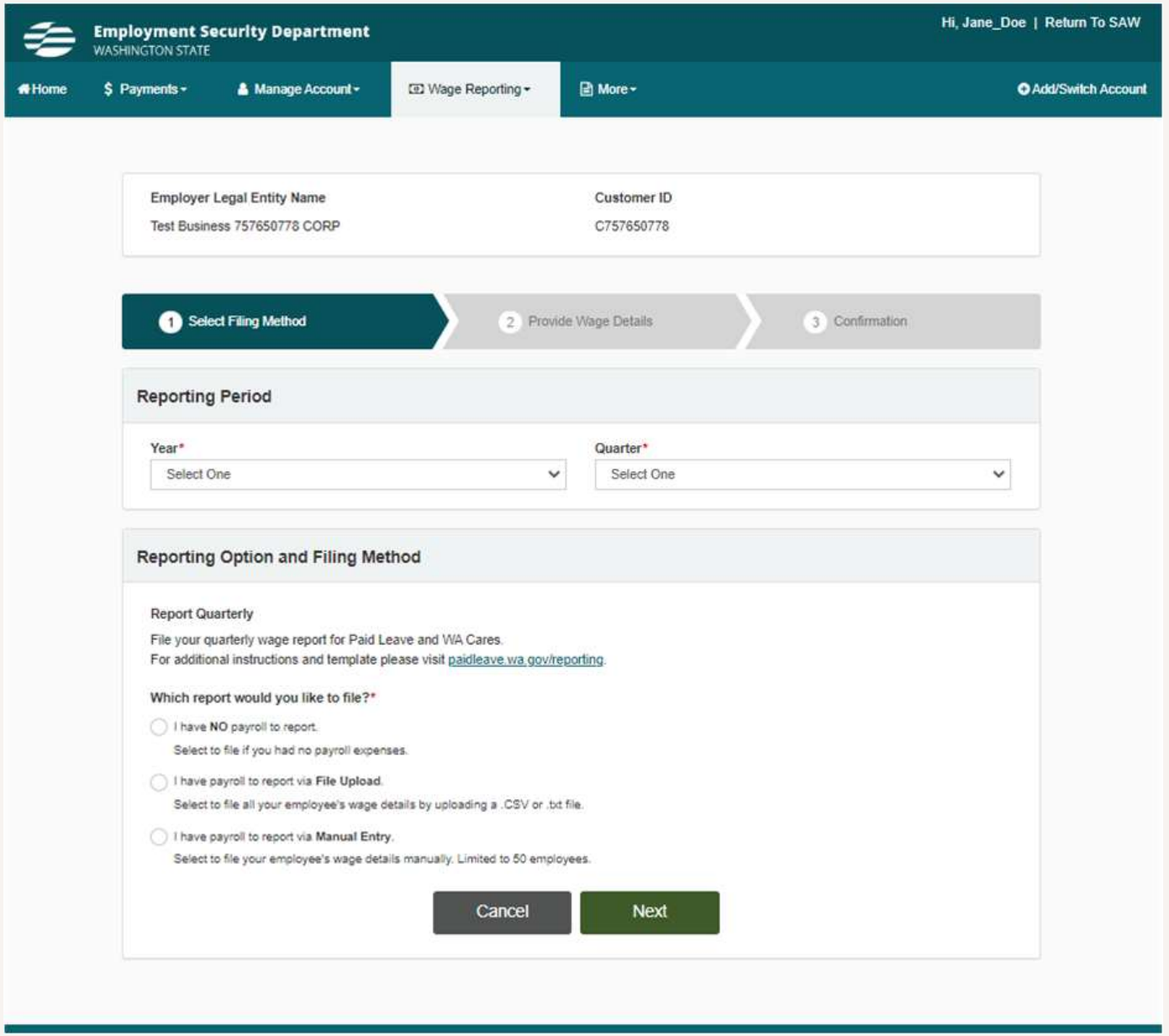
Filing methods

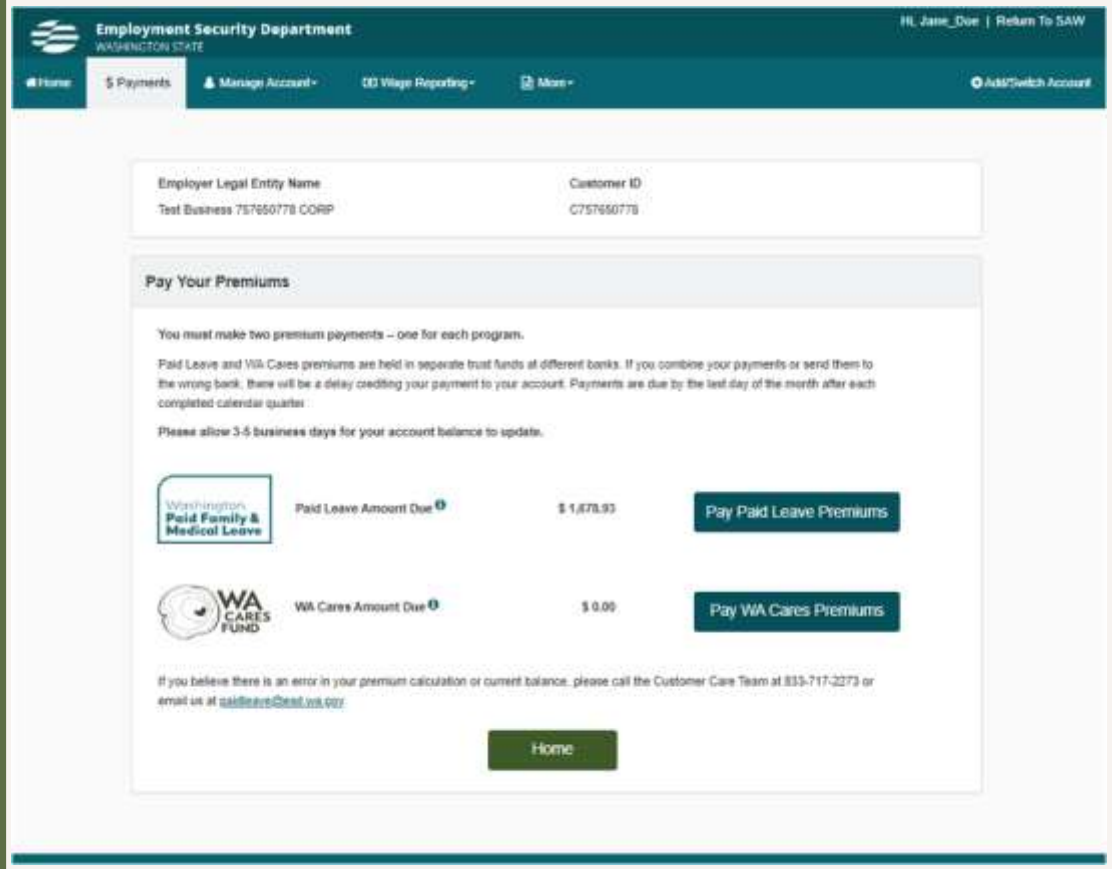
Manual

- Individually enter up to 50 employees.

File upload

- .csv file; Template available online.





Payments

One report, two payments

- Payments for **Paid Leave** and **WA Cares** are separate.

Payment options

- Check/money order, ACH, credit card

Quick links to learn more

WA Cares employer information:

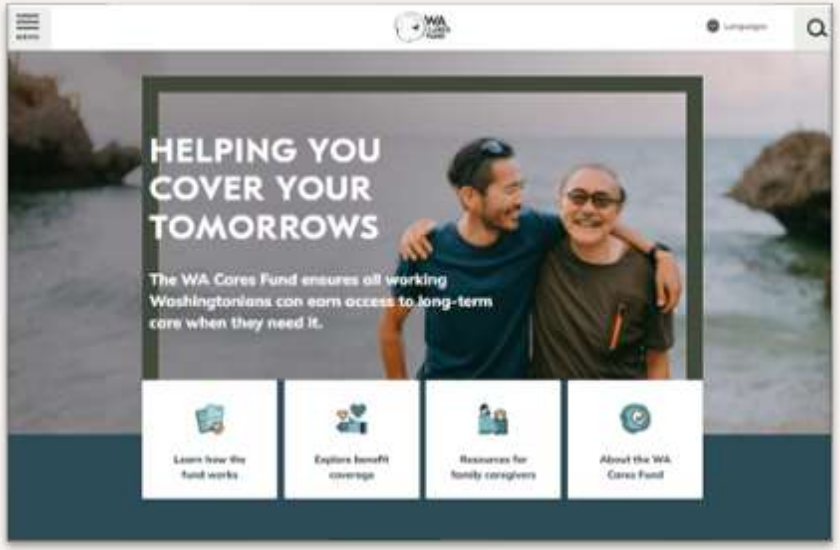
- wacaresfund.wa.gov/employers

Employee exemptions:

- wacaresfund.wa.gov/how-it-works/exemptions

WA Cares & Paid Leave reporting:

- paidleave.wa.gov/reporting



Email updates

WA Cares email newsletter

- Monthly updates, event announcements, notifications when new resources are available

WA CARES FUND

Join us January 18 for WA Cares Basics webinar!

This July, workers begin contributing to the WA Cares Fund, a new program that will give working Washingtonians affordable access to long-term care coverage. Workers will contribute 0.58% of each paycheck during their working years to access a $36,500 lifetime benefit (adjusted annually for inflation) when they need long-term care.

While WA Cares benefits can be used to pay for care in a residential setting like a nursing home, they can also cover services and supports to help you stay at home – things like training and paying a family caregiver, paying a professional in-home caregiver, home safety modifications, home-delivered meals, transportation, and assistive technology like medication reminder

ESD employer newsletter

- for monthly updates on WA Cares, along with other programs like Paid Leave and Unemployment Insurance

Employment Security Department
WASHINGTON STATE

Employer Newsletter

March 2023 | Issue 32

WA Cares: Find the resources you need

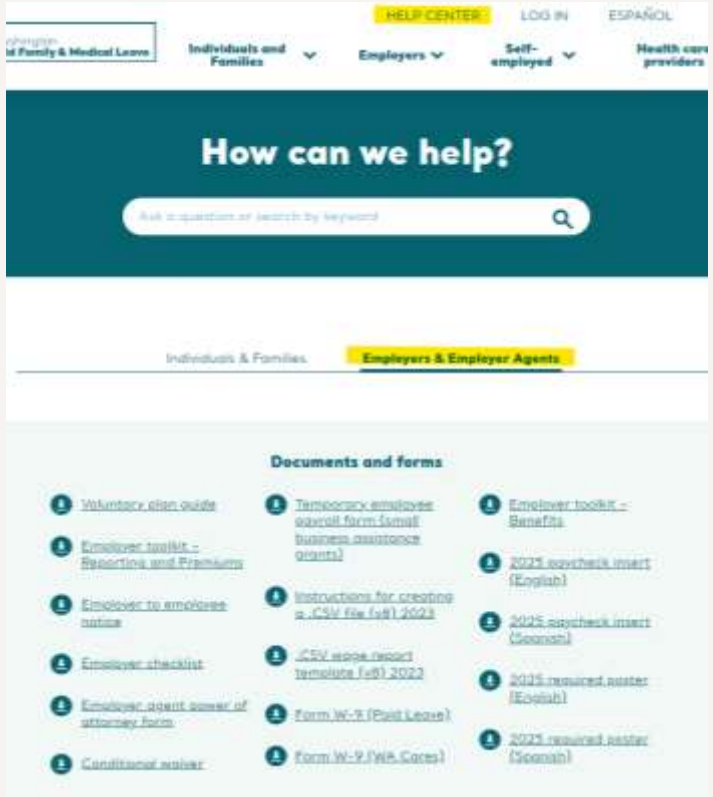
Newly published toolkit now available

WA Cares has designed a new toolkit to help you prepare your employees for the launch of the WA Cares Fund in July 2023. Your workers may reach out to you with a range of questions, and this toolkit equips you with the answers.

The toolkit contains information you can include in staff messages each month between now and July. It also includes graphics, videos, FAQs and even a calendar that

Learn more about accounts, reporting, and payments

Employer toolkit



Questions, contact us by email paidleave@esd.wa.gov

To get you to the right team, include "UBI" followed by your 9-digit UBI number or "BUSINESS" followed by your business name in the subject line.

Contact us by phone (employers & exemptions)

833-717-2273

Questions & answers

How did we do?

We value your feedback! Share your thoughts about today's presentation by completing a short survey.

Thank you!

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844-CARE4WA