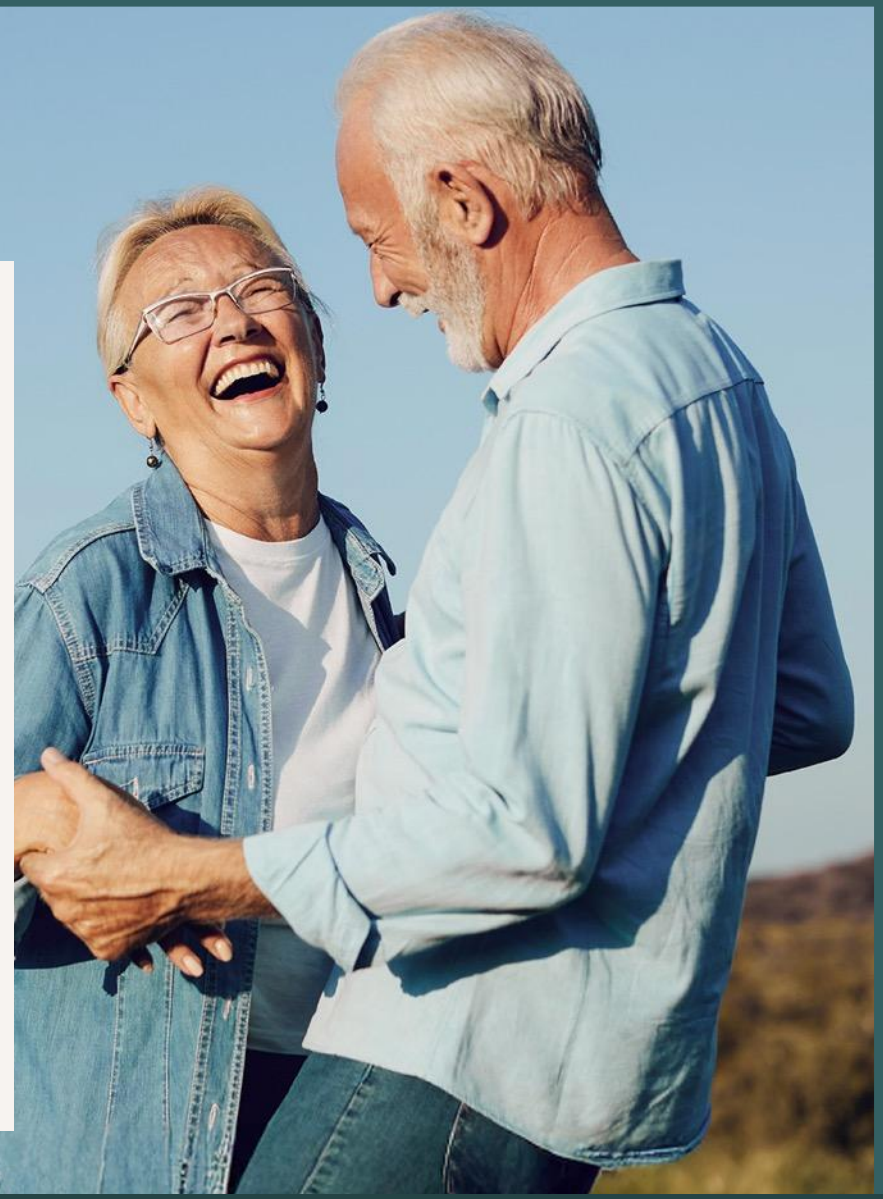
DSHS Washington State Department of Social and Health Services

Employment Security Department Washington State

Washington State Health Care Authority

LTSS Trust Commission Meeting

WA CARES FUND



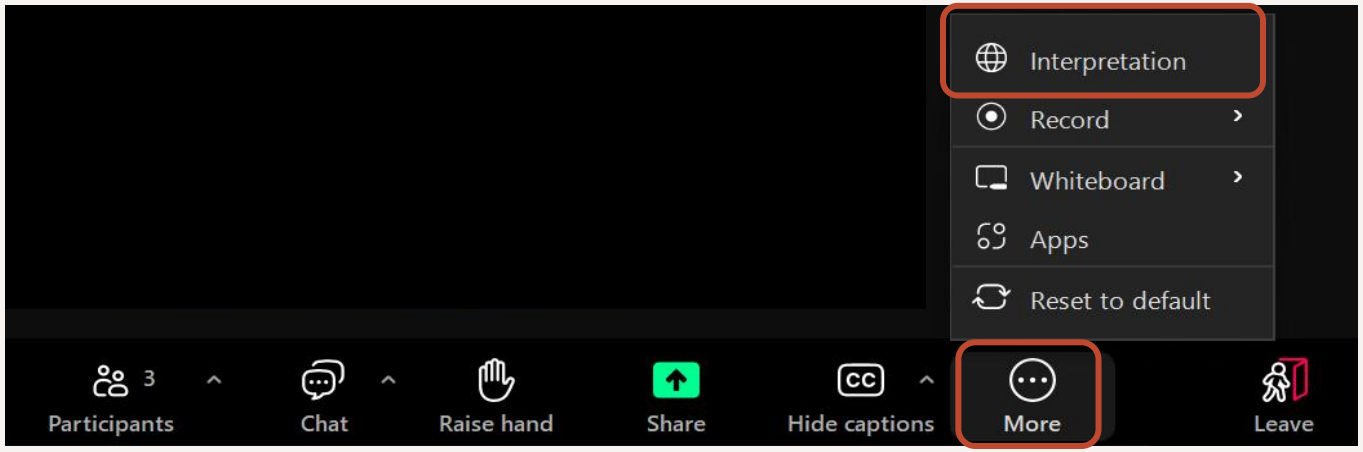
September 30, 2026

Get slides and materials at wacaresfund.wa.gov/commission

Language Interpretation – Zoom Setup

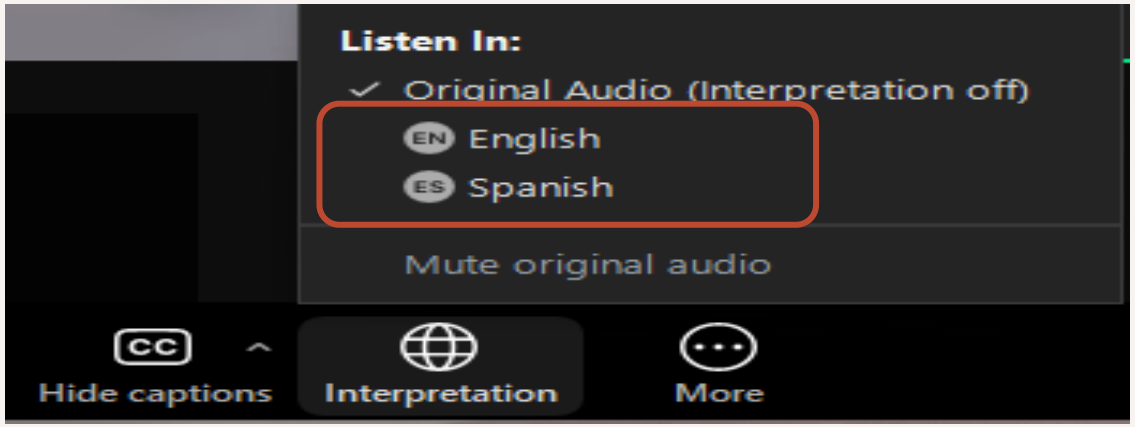
Step 1:

- Select "More"
- Click on "Interpretation"



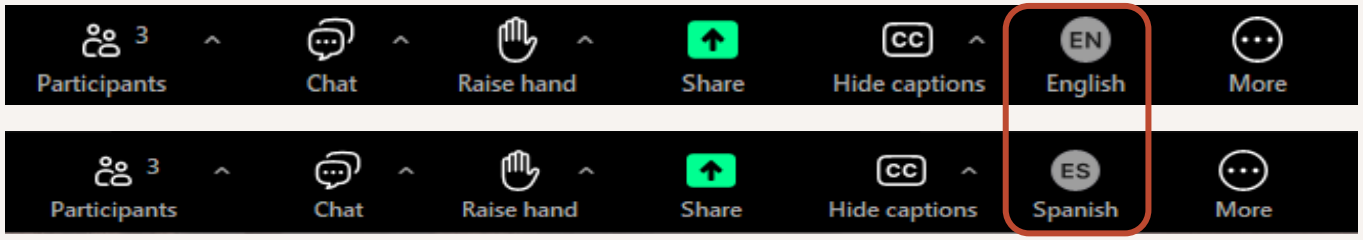
Step 2:

- Select the language you would like to listen in



Step 3:

- Verify this is the correct language



Meeting Guidelines

Commission Members

- Please turn on your video
- Stay muted unless talking
- Encourage active participation
- Raise hand to speak if necessary

Audience Members

- Opportunity to provide public comment later in the meeting

WELCOME & CALL TO ORDER

WA CARES FUND

Thank you, LTSS Trust Commission!

Meeting Goals

- Listen to Understand Respectfully
- Approve Consent Agenda
- Receive Program Update
- Receive Rulemaking Update
- Technical Fixes in RCW 50B.04
- Receive Report Out from Program Integrity Review Workgroup

Approve Consent Agenda

- 06/24/2026 Commission Meeting Minutes

- 2027 LTSS Trust Commission Meeting Schedule
  - May 26, 2027 from 1:00 to 4:00 p.m.
  - July 14, 2027 from 1:00 to 4:00 p.m.
  - September 15, 2027 from 1:00 to 4:00 p.m.
  - October 27, 2027 from 1:00 to 4:00 p.m.
  - December 8, 2027 from 1:00 to 4:00 p.m.

WA Cares Fund Program Refresh

Morgan Wilson, DSHS

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

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

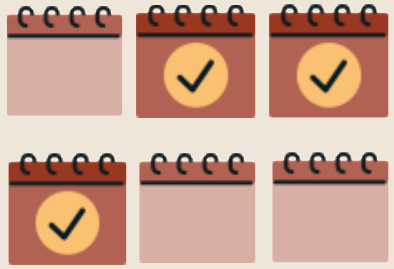
FULL BENEFIT AMOUNT

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

Care needs requirement

- Need help with **3+ activities of daily living**
- Will continue to need help for **at least 90 days**

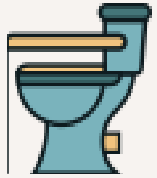
Transferring

Medication management

Bed mobility

Bathing

Mobility



Toileting

Eating

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

Program Update

Andrea Meewes Sanchez, DSHS

Rebecca Grady, ESD

Alena Tourtellotte, DSHS

Follow-up Action Items from June LTSS Trust Commission Meeting

Contribution requirement

Meet requirements for one of three pathways to qualify

FULL BENEFIT AMOUNT

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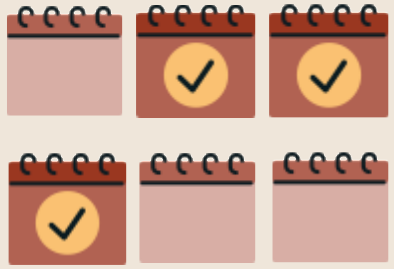
Temporary access if contributed at least **3 of last 6 years** at time you apply for benefits



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

Temporary Pathway to Full Benefit Amount

What is the 3 of the last 6 years pathway (temporary)?

- Early access if an individual contributed at least 3 of last 6 years at time they need care.
- Each individual has a 6-year lookback into their work history from the date they apply for benefits.
- There is no expiration on benefits for this pathway based on contribution history when someone is eligible.
- If someone's work history of contributions is beyond 6 years when they need care, they will not qualify unless they've reached 10 years, or were born before 1968.

Why does this pathway exist?

- Provides insurance for people who need long-term care and are in the workforce now.
- Provides access to benefits early in the program's implementation to demonstrate the value of contributions to Washington workers.
- Serves a population who needs help with activities of daily living while working or shortly after retirement.

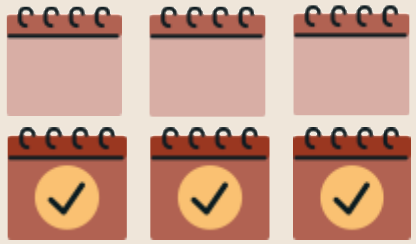
Example Beneficiary: Maria

- **Name: Maria** (she/her)
- **Age:** 50 years old
- **Year:** 2026
- **Background:** Maria has been contributing since 2023, and this year she experienced a car accident during which she sustained a traumatic brain injury and required a leg amputation.
- **Lookback**: Maria's 6-year lookback begins in 2026 based on when she applied for benefits. She has contributed for 3 years.

Maria meets the Temporary Pathway to Full Benefit Amount requirements

Contribution Requirement

Working from 2023 to 2026, she has contributed at least **3 of last 6 years** when applying for benefits



Care Needs Requirement

Maria needs help with three **activities of daily living (ADLs)** for at least 90 days.

Receives Benefits for Covered Services

Through WA Cares, Maria can use **up to $36,500 for covered services** while she needs care.

Covered Services
Home safety evaluation
Home modifications
In-home caregiver

Beneficiary story highlight

Sue from Puyallup

After a 28-year career managing finance, human resources and administrative teams, Sue was faced with early retirement due to disability.

Sue can use WA Cares benefits for:

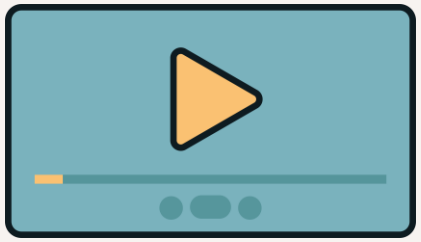
- Home safety evaluation
- Home modifications
- Adaptive equipment and technology
- Housework and errands

> “We can’t afford to pay out of pocket for things like we used to. So, it gives me a sense of relief that we have those benefits available.

Annual statement information

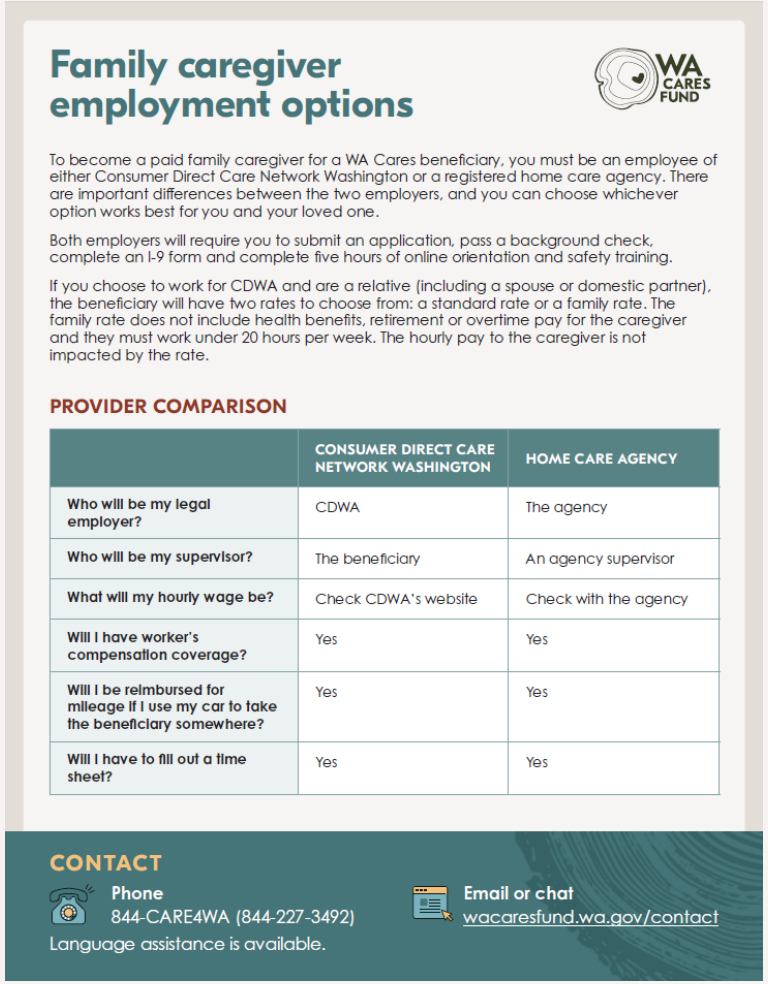
New and expanded materials in development

- Website visuals comparing with contribution determination
- FAQ video on annual statements
- Updated webinar content
- Comparison and links in application information
- Ongoing highlights in newsletter and other resources



Resources for paid family caregivers

- Web content
- Detailed comparison of employment options
- Dedicated webinars
- Information integrated into other core materials like benefits guide
- Regular features in newsletter and on social media



Family caregiver employment options

WA CARES FUND

To become a paid family caregiver for a WA Cares beneficiary, you must be an employee of either Consumer Direct Care Network Washington or a registered home care agency. There are important differences between the two employers, and you can choose whichever option works best for you and your loved one.

Both employers will require you to submit an application, pass a background check, complete an I-9 form and complete five hours of online orientation and safety training.

If you choose to work for CDWA and are a relative (including a spouse or domestic partner), the beneficiary will have two rates to choose from: a standard rate or a family rate. The family rate does not include health benefits, retirement or overtime pay for the caregiver and they must work under 20 hours per week. The hourly pay to the caregiver is not impacted by the rate.

PROVIDER COMPARISON

	CONSUMER DIRECT CARE NETWORK WASHINGTON	HOME CARE AGENCY
Who will be my legal employer?	CDWA	The agency
Who will be my supervisor?	The beneficiary	An agency supervisor
What will my hourly wage be?	Check CDWA's website	Check with the agency
Will I have worker's compensation coverage?	Yes	Yes
Will I be reimbursed for mileage if I use my car to take the beneficiary somewhere?	Yes	Yes
Will I have to fill out a time sheet?	Yes	Yes

CONTACT

Phone
844-CARE4WA (844-227-3492)

Email or chat
wacaresfund.wa.gov/contact

Language assistance is available.

Access this document at https://wacaresfund.wa.gov/caregiving-comparison

Communications and outreach overview

Public communications

- **Public information campaigns**
  - Spring/summer reached est. 464,000 near retirees and 384,000 recent retirees
  - Fall 2026 and early 2027 in development
- **FAQ videos** on new & updated topics
- **Website & toolkit updates** as needed
- **Beneficiary stories** to highlight who may qualify & covered benefits
- **Public webinars** each month
- **Newsletters & social media** ongoing

Community outreach

- **Outreach and relationship building** with wide range of organizations
  - Aging & disability
  - Health care
  - Social services
  - Health care
  - Community resources
  - Faith
  - Financial planning
  - Business & HR
- **Partner roundtable sessions** with organizations across state
- **Local community conversation** events
- **Area Agency on Aging partnerships** to amplify outreach statewide

Commission Feedback

Data and Outcomes

Contributing and qualified individuals

Data as of 9/2/26

All those contributing any premiums since program start (Q3 2023), excluding currently-exempt

4,453,922

Worked 500+ hours in 10+ years

Permanent pathway

--

People will begin reaching in 2032

Worked 500+ hours in 3 of the past 6 years

Temporary pathway

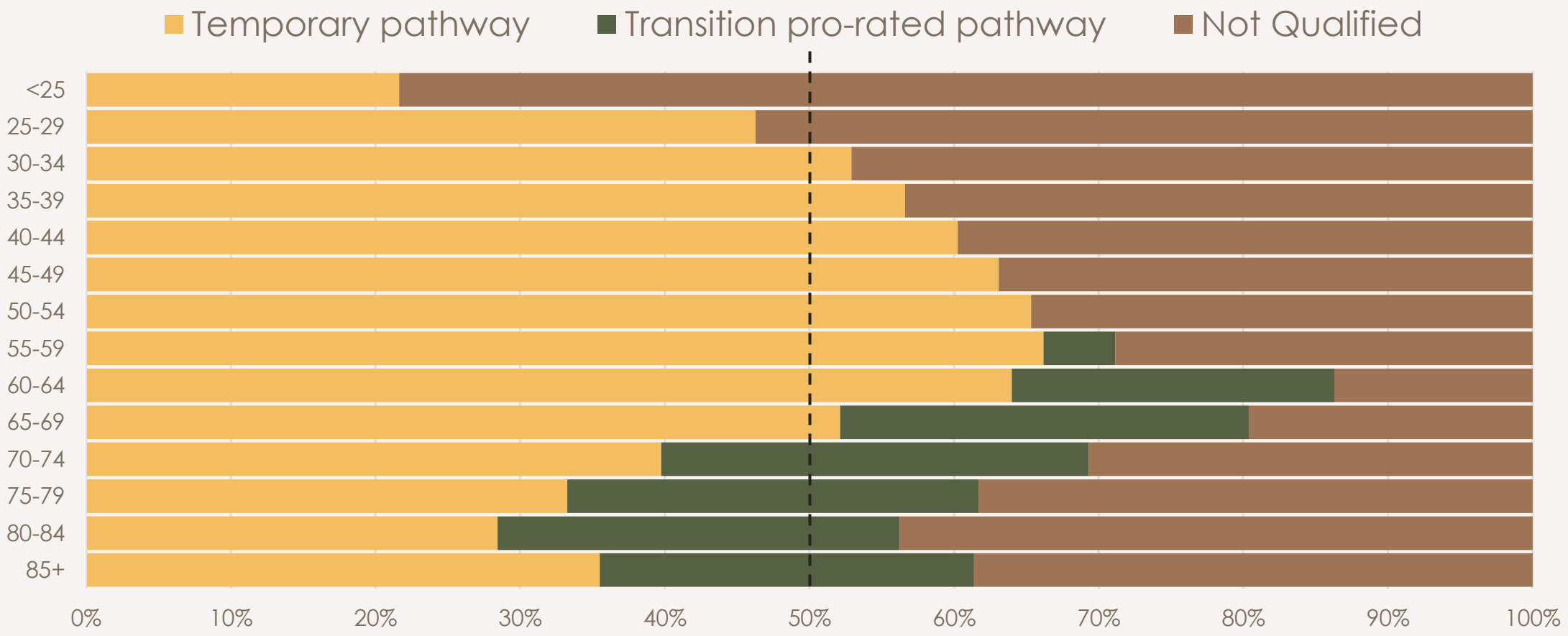
2,255,397

Meet neither above criteria, worked 500+ hours for 1+ year, and born before 1/1/1968

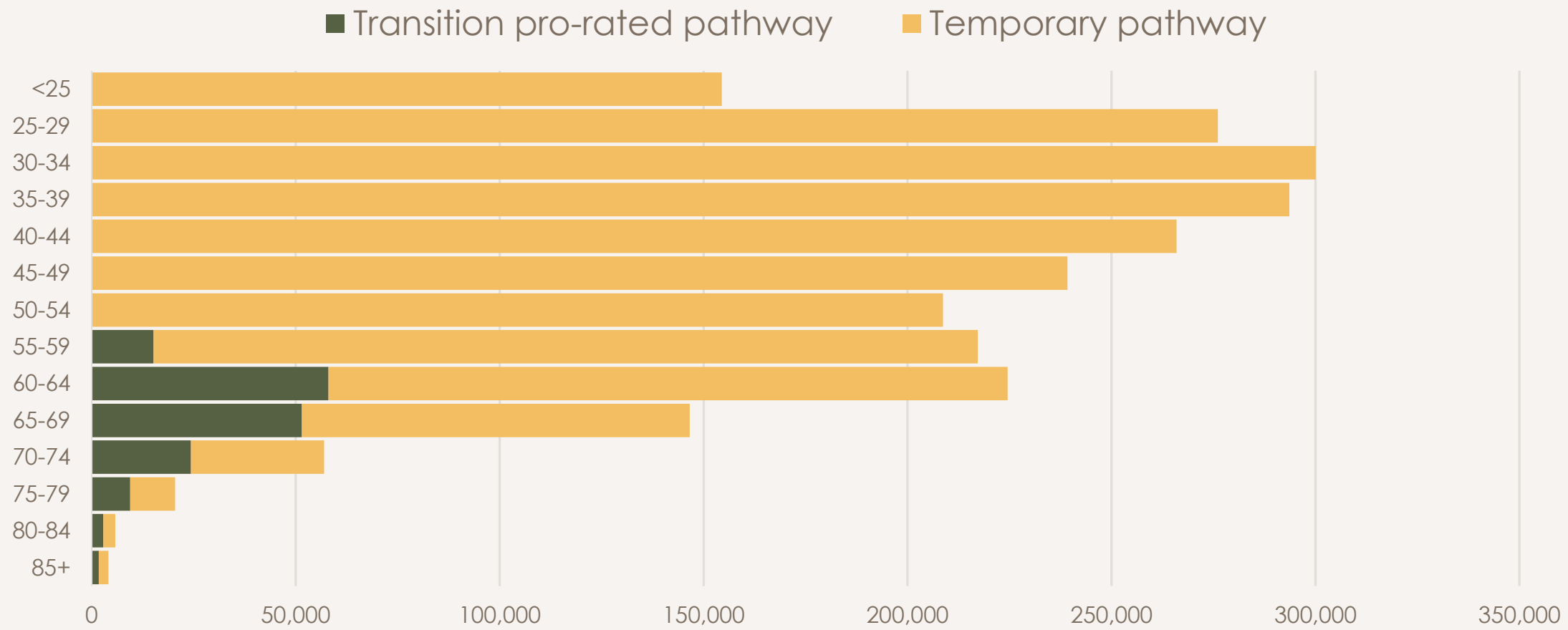
Transition pathway (pro-rated benefit)

163,027

Except for workers under 30 years old, over half of those working in WA since 2023 Q3 in any age group would currently qualify via either the temporary or transition pathway

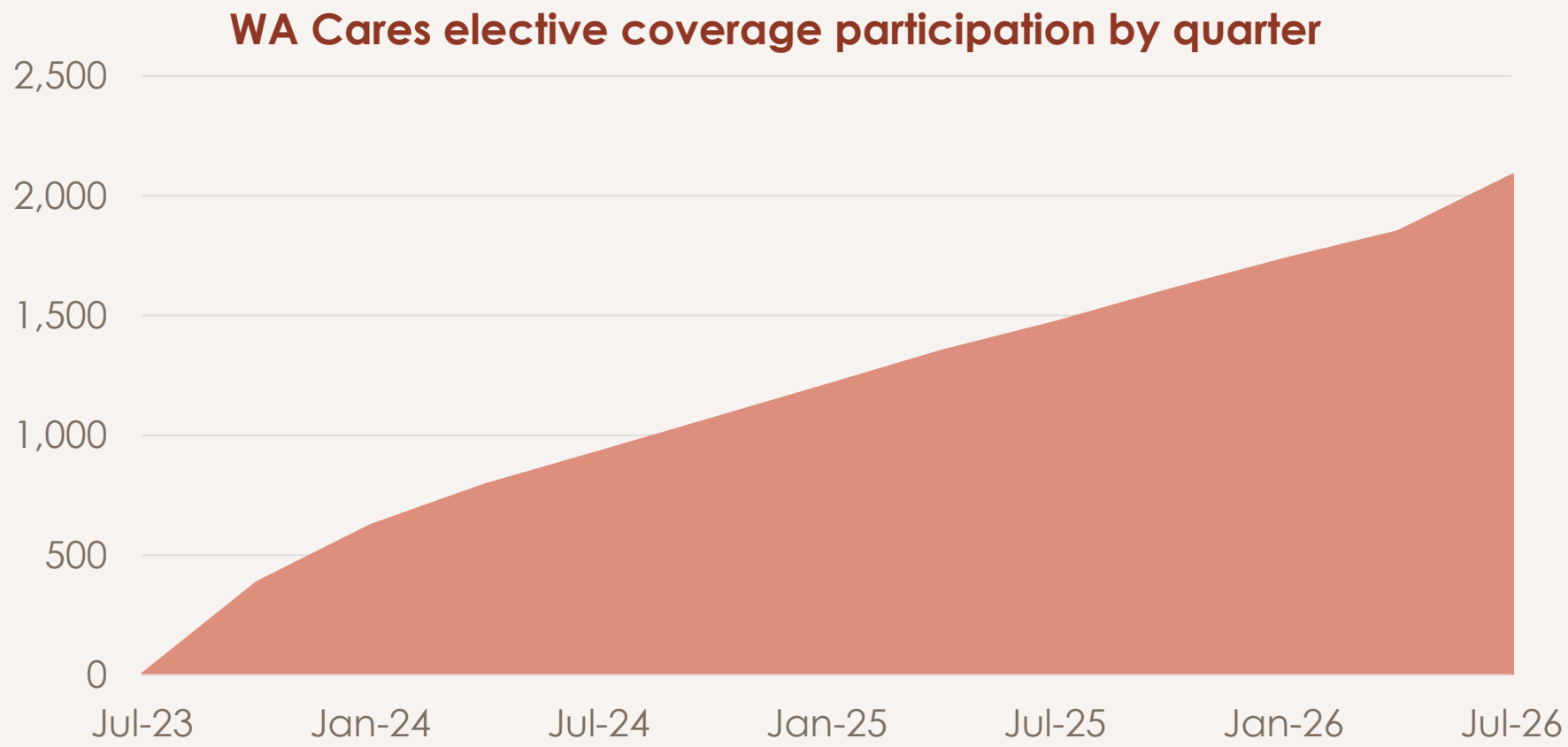


Below age 80, the majority of those with eligible work history would currently qualify through the temporary pathway



Self-Employed Opt-in

- 2,092 self-employed people are participating in WA Cares at the beginning of fiscal year 2027.



WA Cares Exemptions

- At the start of FY 27, there were 511,986 total WA Cares Exemptions.
  - About 94% of exemptions are for private insurance.

	Private Insurance	Out-Of-State	Disability Veteran	Active-Duty Partner	Active-Duty Service Member
July 1, 2026	480,667	24,295	5,331	1,681	12

  - 1,243 people have cancelled their private insurance exemption to join WA Cares.
    - This window to re-join WA Cares runs from 1/1/26-6/30/28.

All data as of 7/1/2026

Data as of 9/28/26

Program Counts

6,782
WA Cares Account Users

769
Applicants

452
Met Contribution Requirement

316
Did Not Meet Contribution Requirement

Note: Some results may still be pending

220
Approved for Benefits

46
Applications Pending

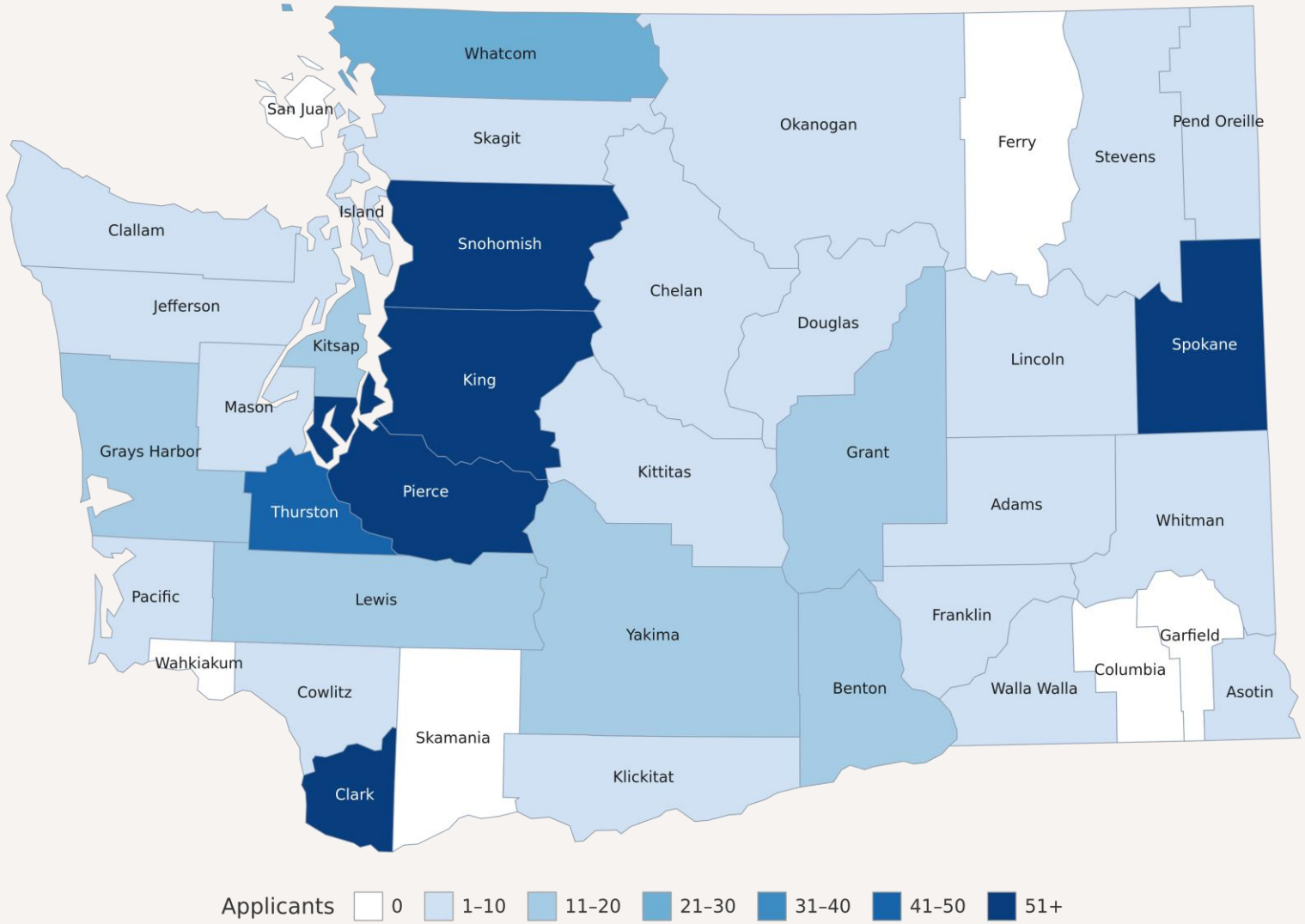
7
Not Approved for Benefits

179
Applications Withdrawn

Total amount paid to providers:
$419,111

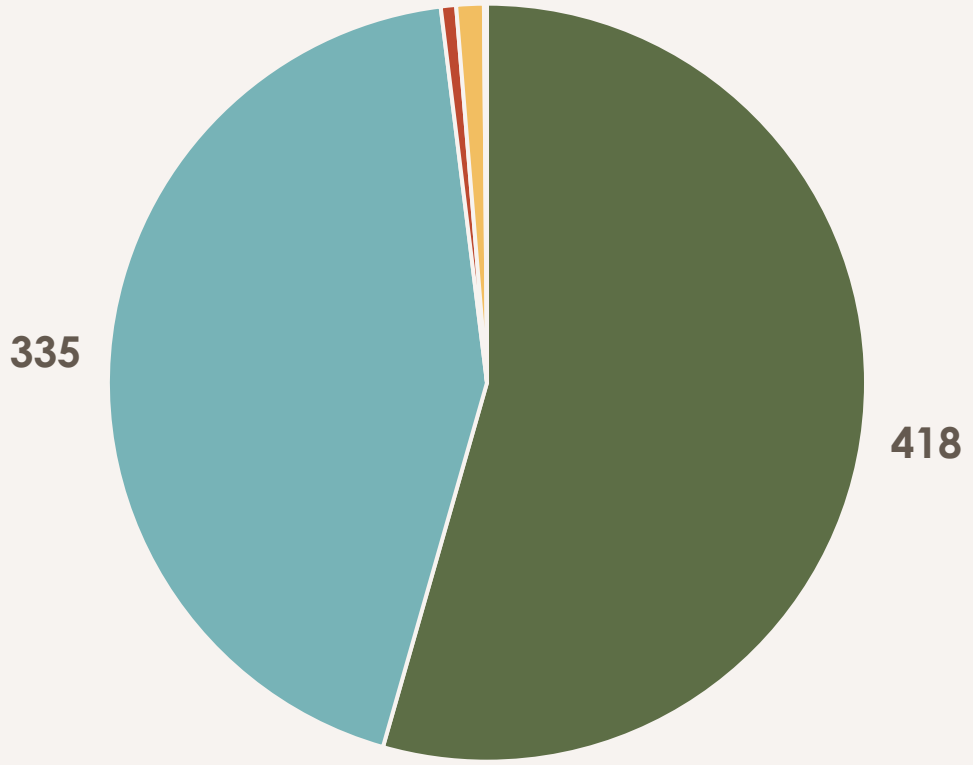
Data as of 9/28/26

Applicants by County



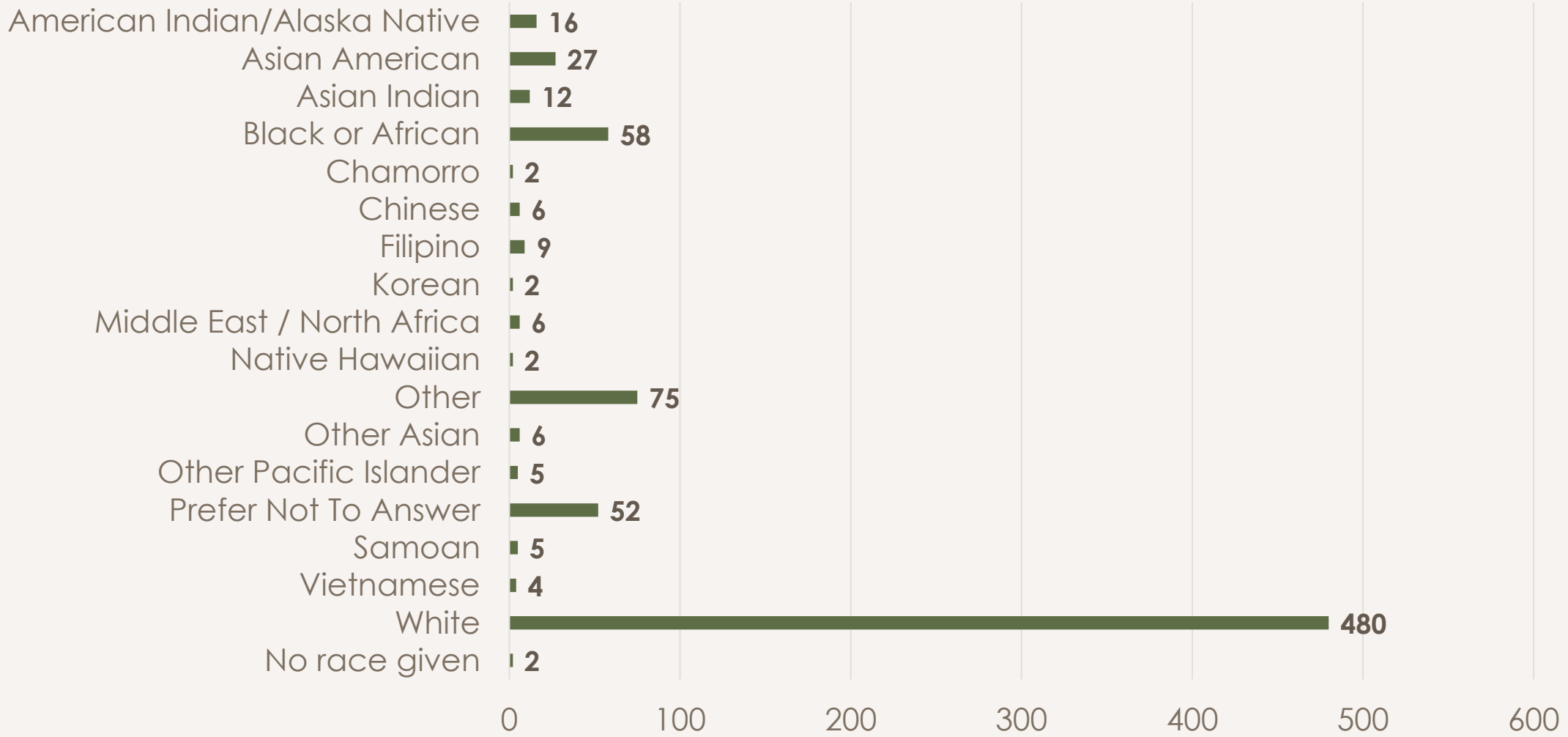
Data as of 9/28/26

Applicants by Gender Identity



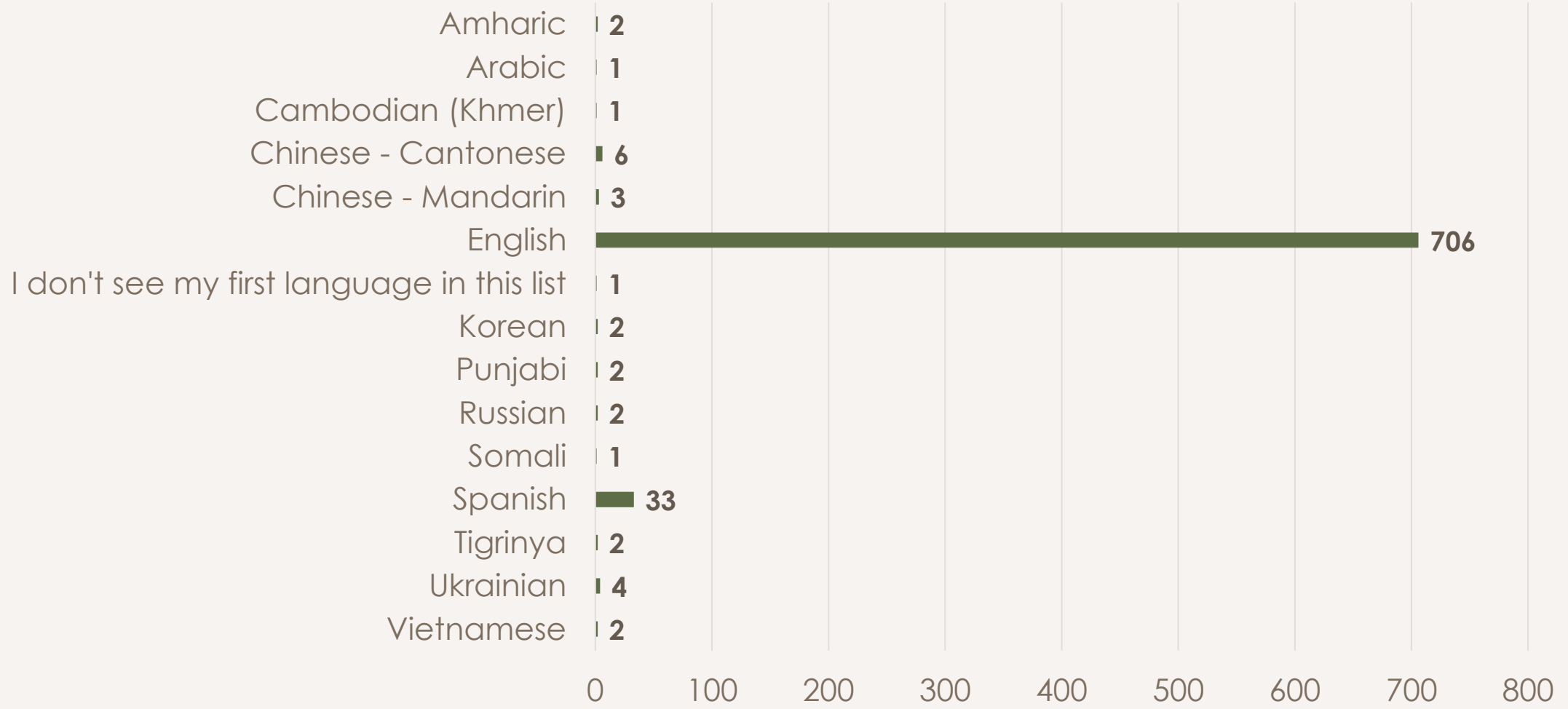
Data as of 9/28/26

Applicant by Race



Data as of 9/28/26

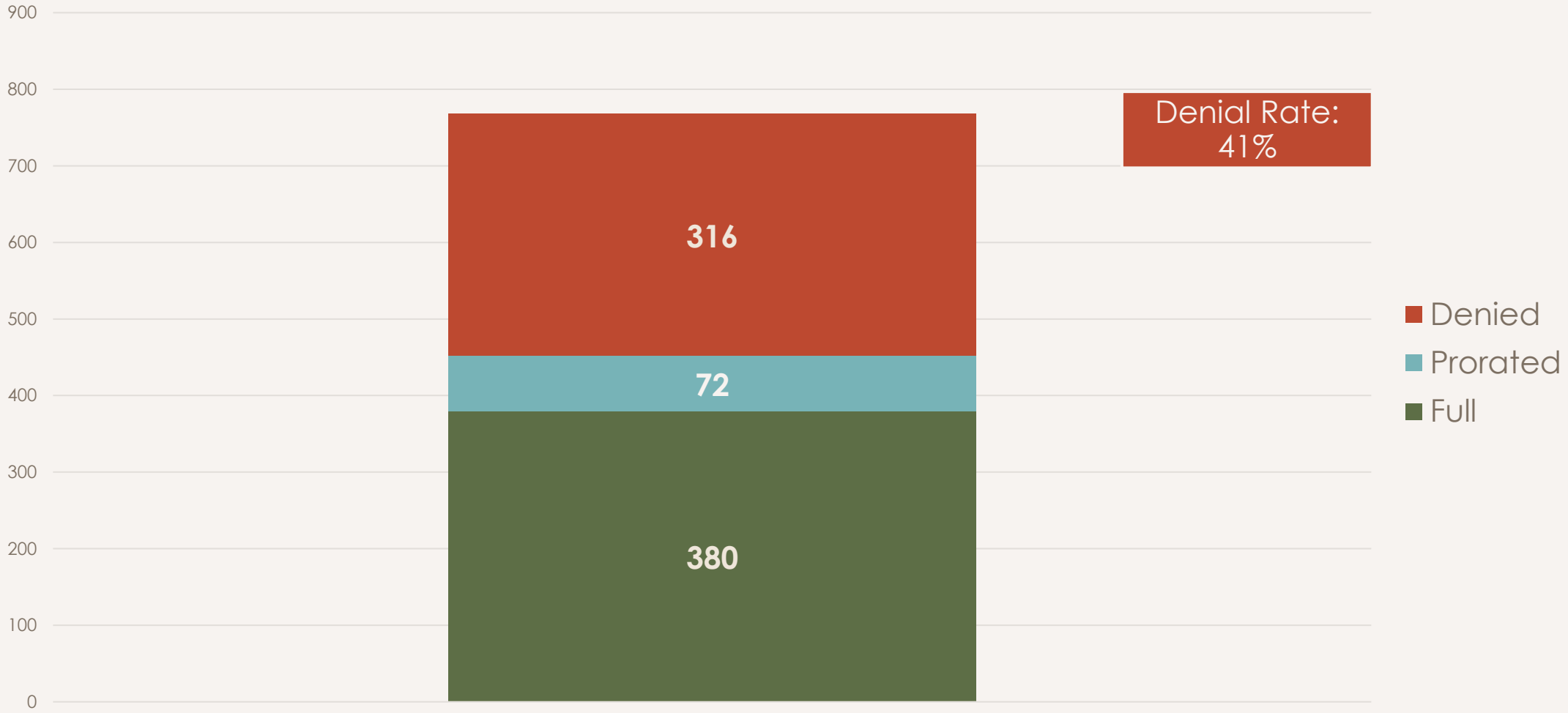
Applicants by Preferred Spoken Language



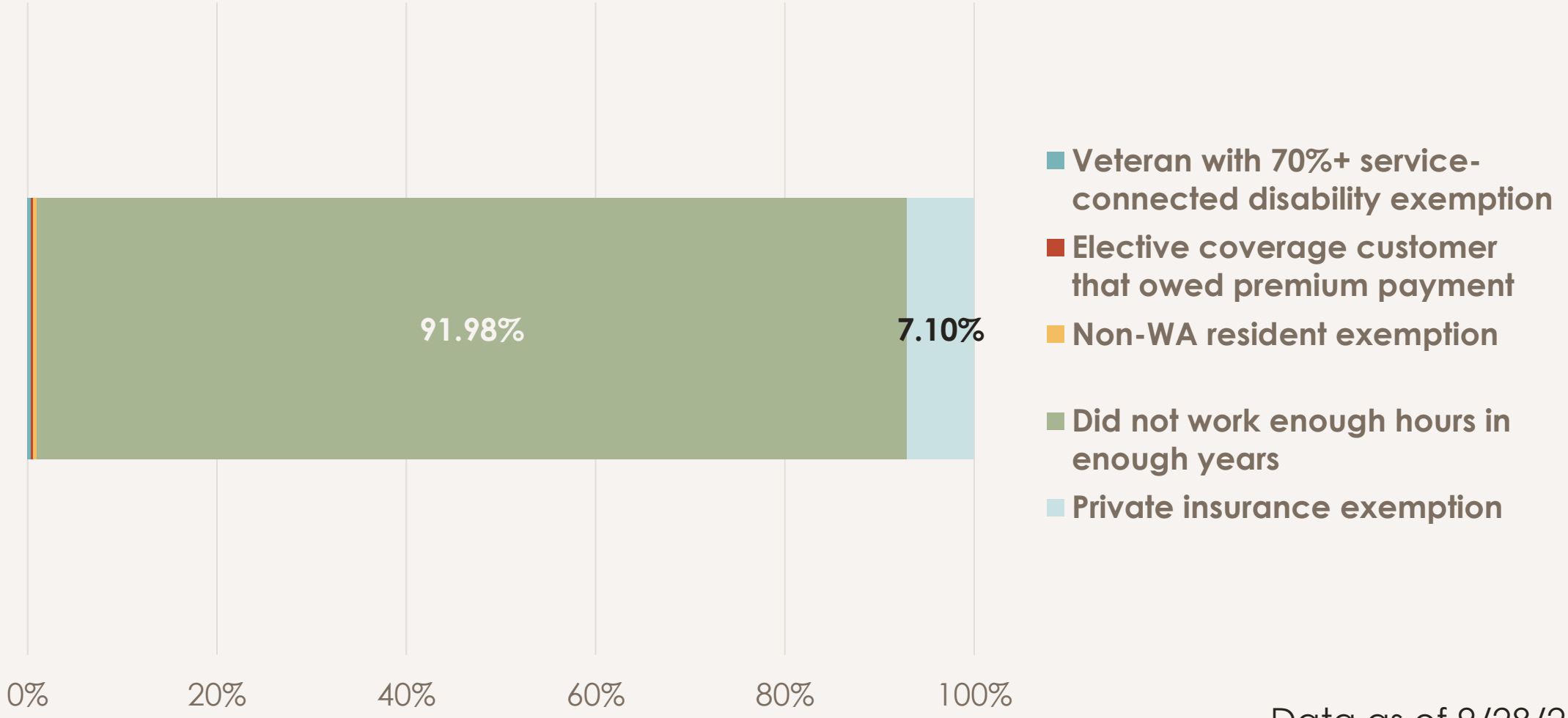
Note: No language indicated for one applicant

Data as of 9/28/26

Contribution Determination Results



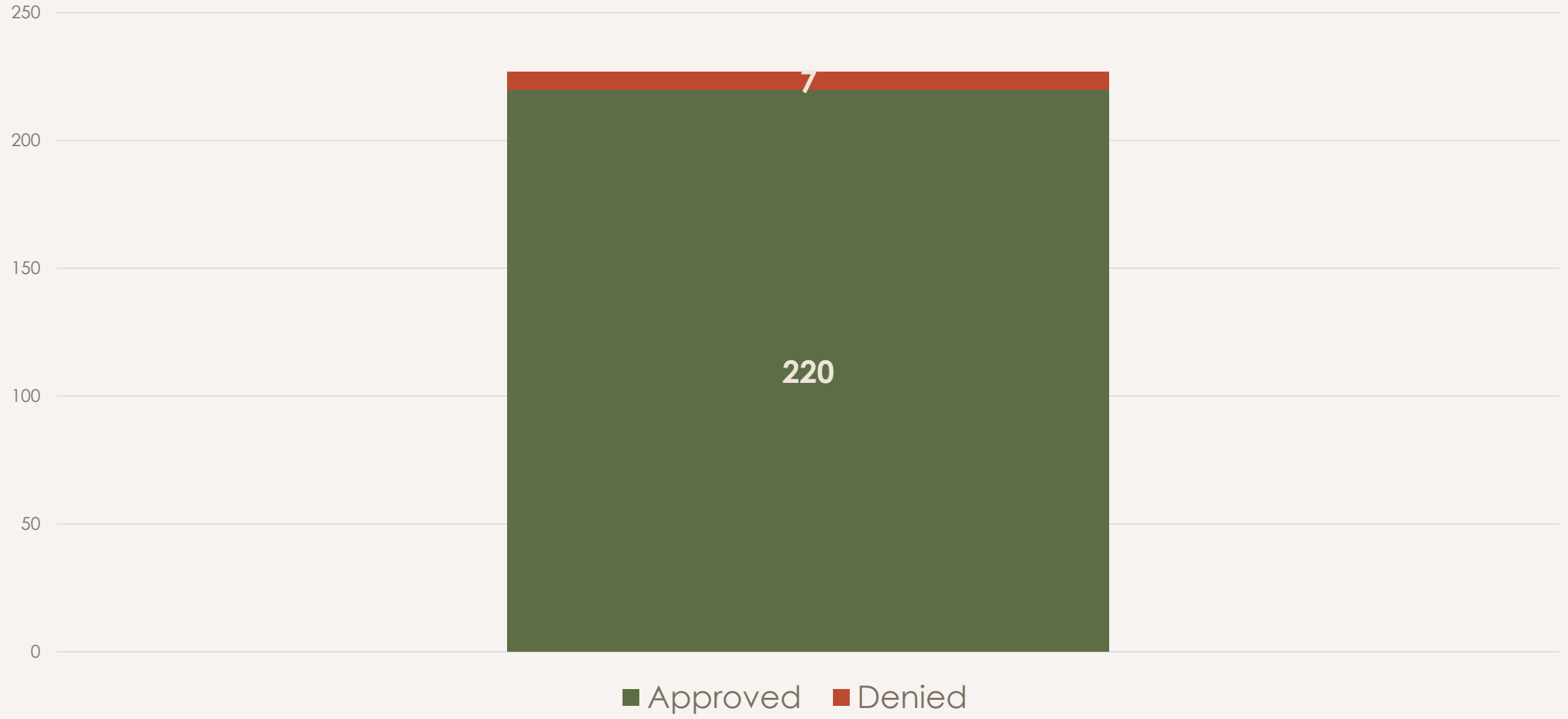
Contribution Determination Denial Reasons



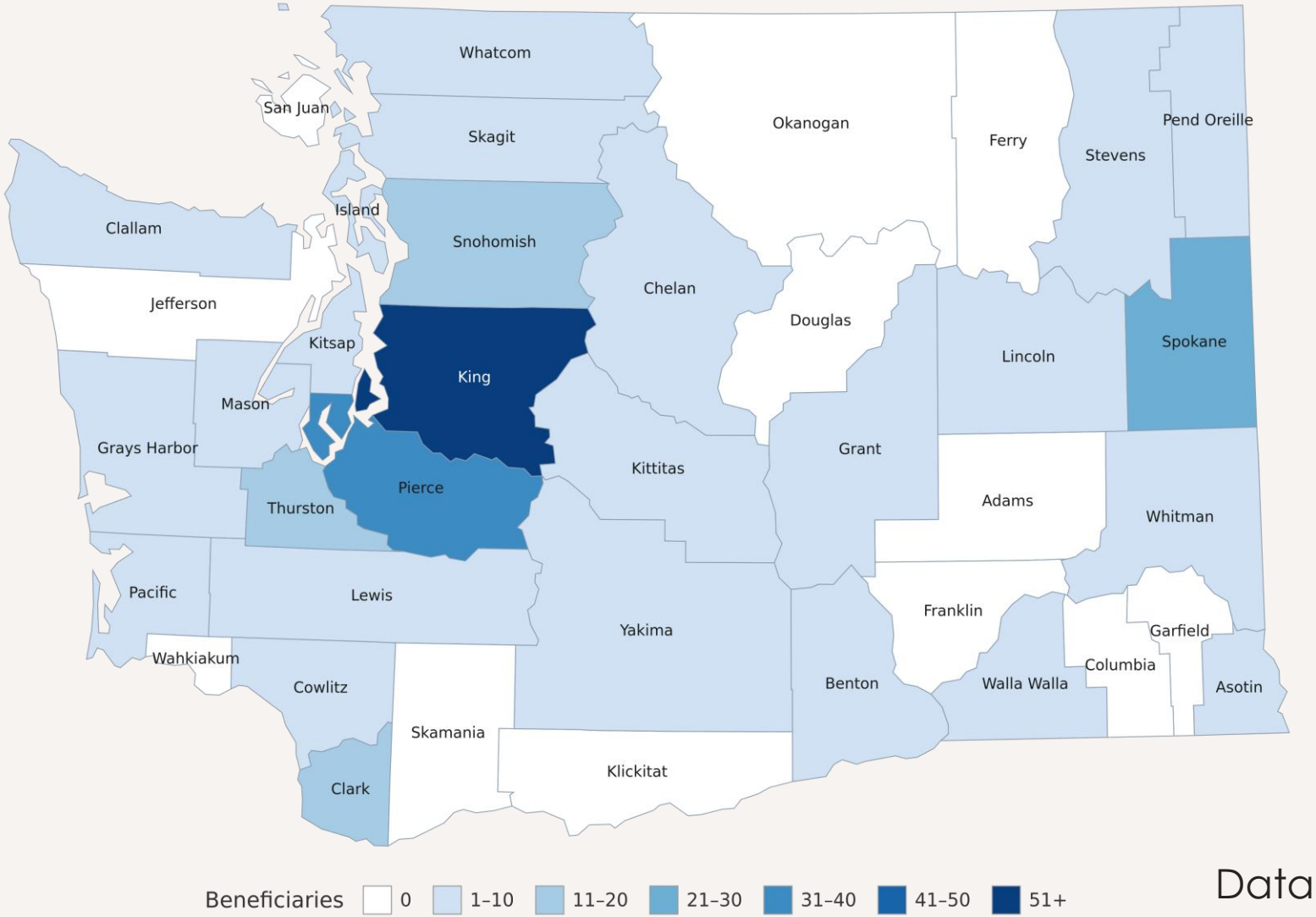
Data as of 9/28/26

Assessment Results

Data as of 9/28/26



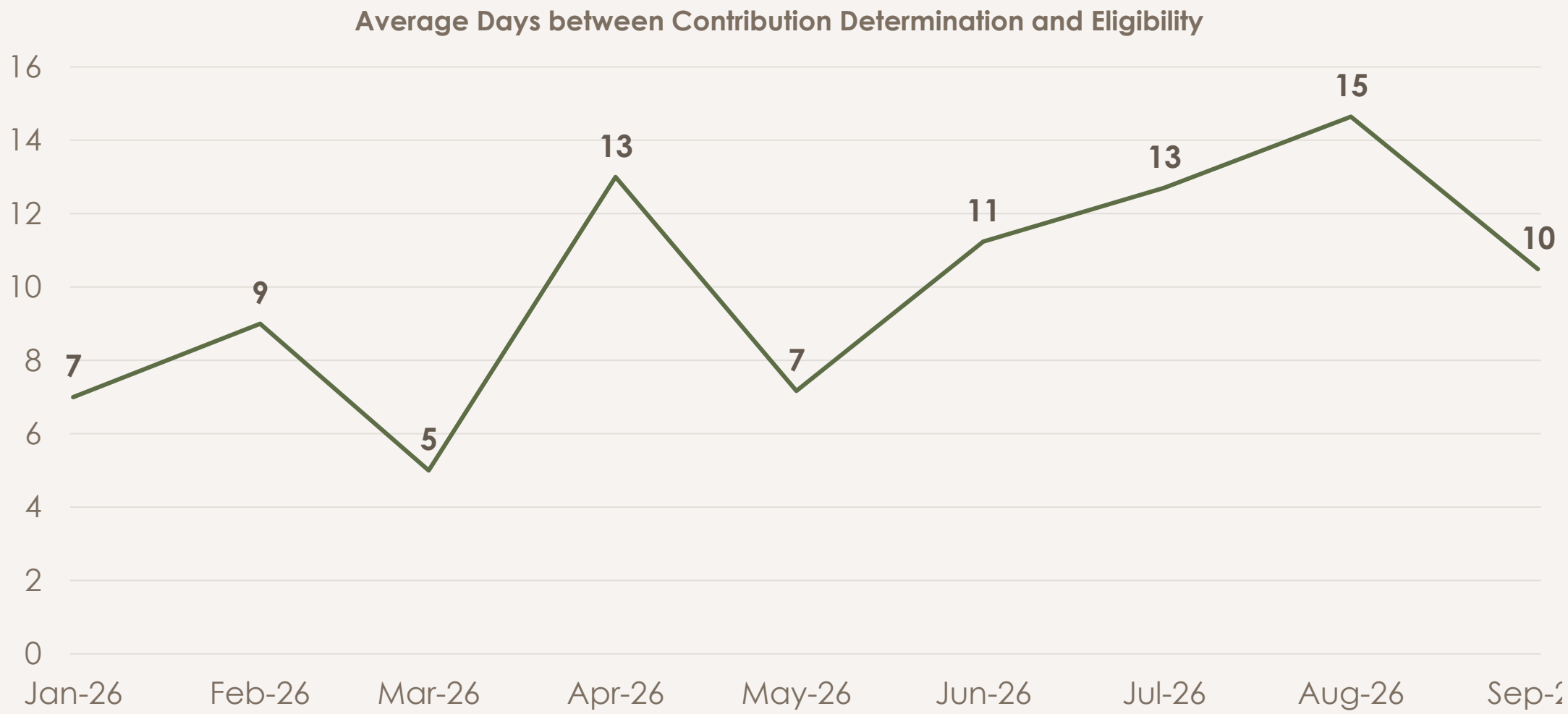
Beneficiaries Approved for Benefits by County



Data as of 9/28/26

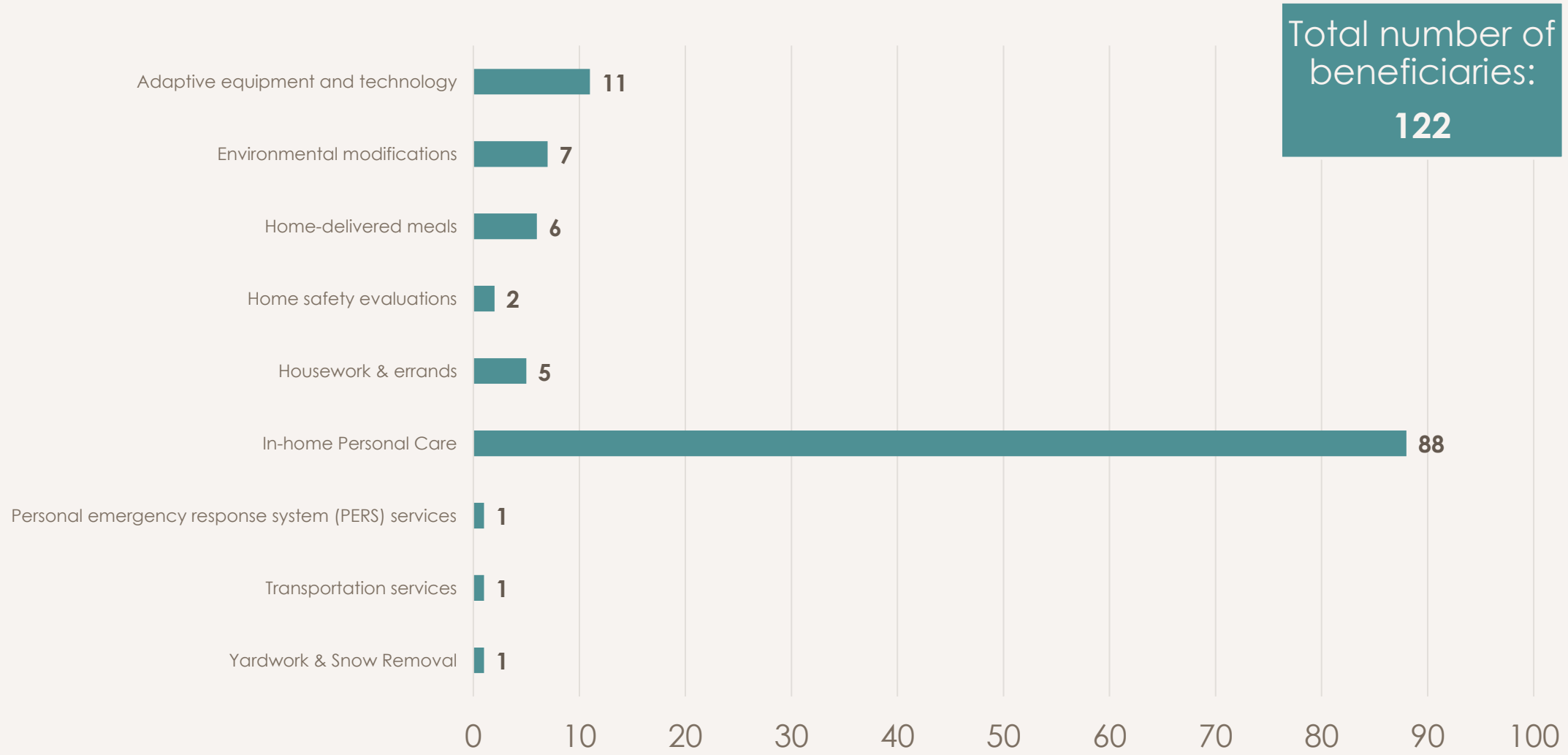
Data as of 9/28/26

Program Timeliness



Data as of 9/28/26

Number of Beneficiaries with Pre-authorizations

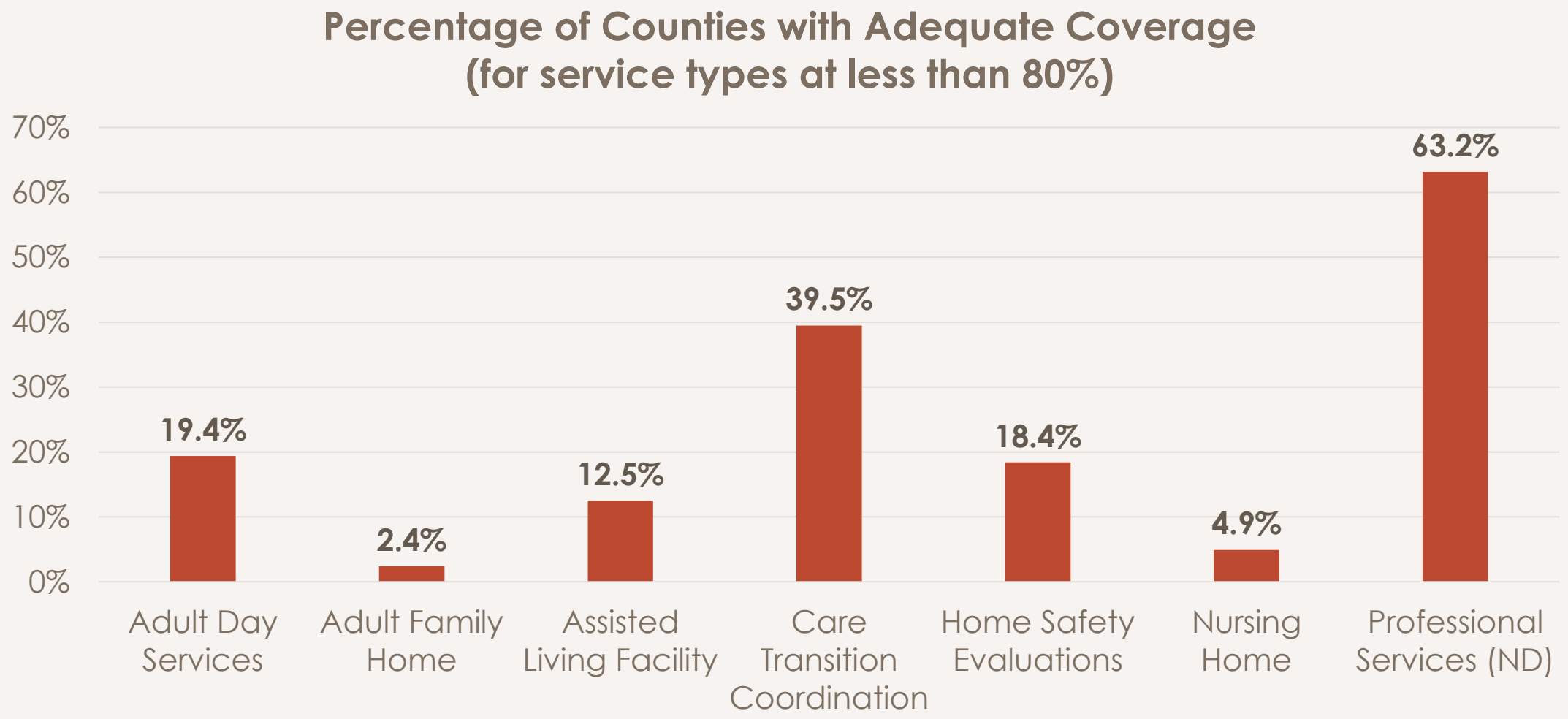


Provider Network Update

- **Services with >80% counties with adequate coverage:**
  - Adaptive Equipment and Technology
  - Dementia and Behavioral Support
  - Education and Consultation
  - Environmental Modification
  - Home-delivered Meals
  - Housework & Errands
  - In-home Personal Care
  - PERS
  - Professional Services (PDN)
  - Professional Services (Skilled Nursing)
  - Transportation
  - Yardwork & Snow Removal

Data as of 9/28/26

Provider Network Update



Rulemaking Update

Chantelle Diaz, DSHS

Janette Benham, ESD

DSHS Rulemaking Update

DSHS is conducting two rulemaking projects:

- **Services provided by financial management services (FMS) vendors**
  - Addresses transportation mileage reimbursement for family and friends of eligible beneficiaries and purchases of adaptive equipment and technology
  - Amendments effective October 23rd
- **Minimum qualifications and maximum rates**
  - Amends minimum qualifications for education and consultation providers and home safety evaluation providers, and it adjusts maximum rates for approved services for calendar year 2027 to account for inflation
  - Public hearing is scheduled for October 27th at 10:00 a.m.
  - Rules are expected to take effect January 1, 2027

ESD Rulemaking Update

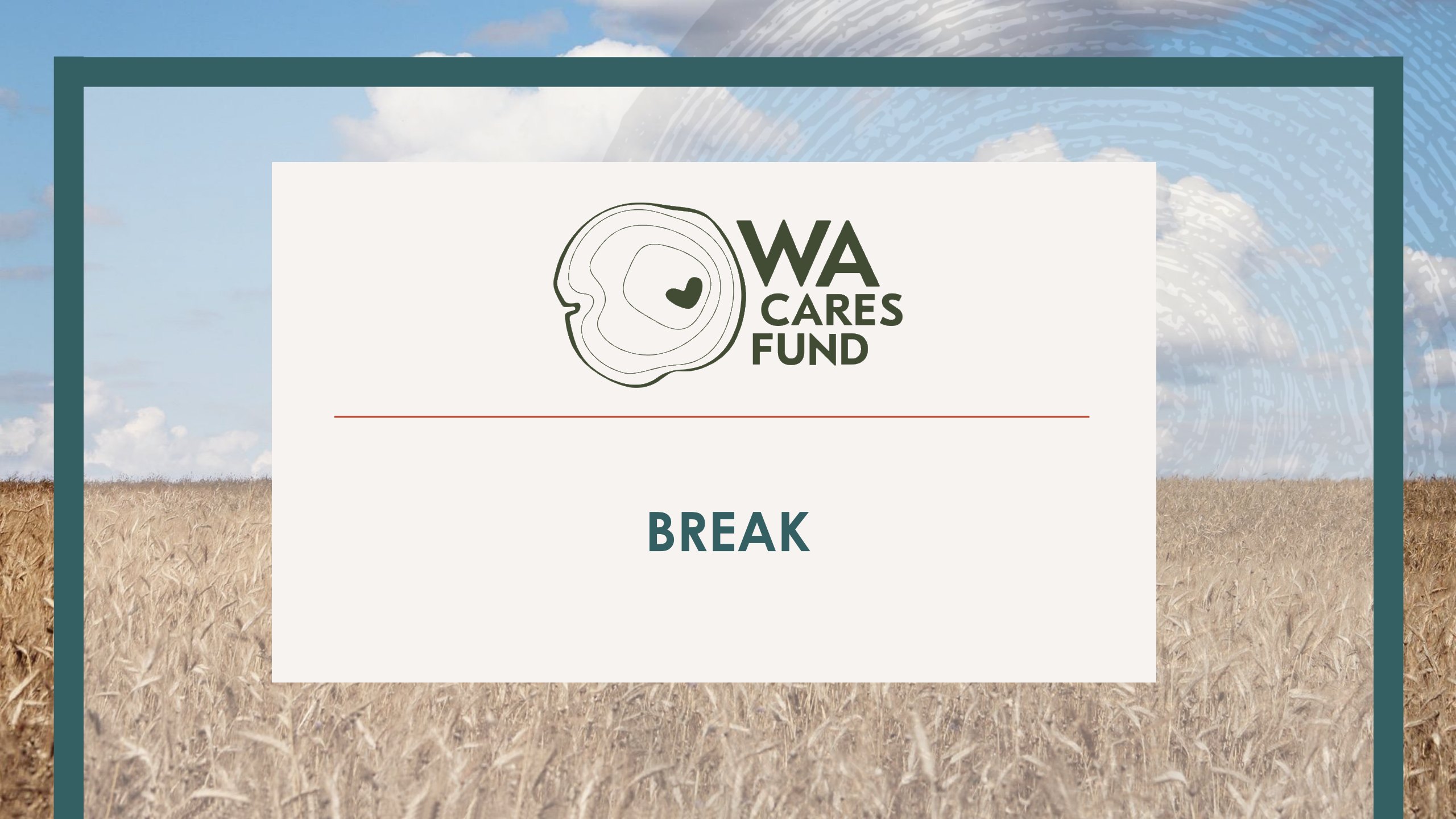
- **Phase 3 – ESSB 5291 (2025)**

  Penalties and Interest *RCW 50B.04.190*, *RCW 50B.04.195*

  - To the extent feasible, utilizing administrative practices under title 50A RCW (*RCW 50B.04.080*, *RCW 50B.04.020*)
  - This rules package will primarily address:
    - Willful failure to remit premiums
    - Interest on delinquent payments
    - Waiver of penalties and interest
    - Payment plans
    - Utilization of benefit prohibits exemption approvals

Rulemaking Timeline – Phase 3 – ESSB 5291 (2025) Penalties and interest

Timeline may be adjusted as needed



BREAK

Topics for Consideration by Commissioners

The following issues are being presented as a preview of recommendations to be voted on by commissioners in the next Commission Meeting.

If approved in the next meeting, these recommendations will be included in the Commission Report.

Proposed Technical Fixes in RCW 50B.04

Andrea Meewes Sanchez, DSHS

Janette Benham, ESD

Benefit Unit Definition

- RCW 50B.04.010(3) **"Benefit unit" means up to $100** paid by the department of social and health services to a long-term services and supports provider as reimbursement for approved services provided to an eligible beneficiary on a specific date.
- RCW 50B.04.060(3)(a) An eligible beneficiary may receive approved services and benefits through the program in the form of **a benefit unit** payable to a long-term services and supports provider.
  - (b) Except as limited in RCW 50B.04.050(2), **an eligible beneficiary may not receive more than the dollar equivalent of 365 benefit units over the course of the eligible beneficiary's lifetime.**
    - (i) If the department of social and health services reimburses a long-term services and supports provider for approved services provided to an eligible beneficiary and the payment is less than the benefit unit, only the portion of the benefit unit that is used shall be taken into consideration when calculating the person's remaining lifetime limit on receipt of benefits.
    - (ii) **Eligible beneficiaries may combine benefit units** to receive more approved services per day as long as the total number of lifetime benefit units has not been exceeded.

Benefit Unit Definition

- The WA Cares Fund benefit is referred to as a $36,500 benefit to the public, in our technical systems, and to staff.
- Aligning the statute with how the WA Cares team is currently operationalizing the definition would simplify and eliminate confusion. There are no actuarial impacts to changing this definition to align with the cash value of the benefit.

Exemption Update

- DSHS and ESD identified a gap in exemption language for people receiving benefits.

- This is a minor technical fix that ESD is also pursuing rulemaking on. Supportive legislative changes would be encouraged to align.

Program Integrity Review Workgroup

Mark Stensager, Commissioner

Andrea Meewes Sanchez, DSHS

Background

Workgroup Purpose

- Establish recommendations to support DSHS's efforts in ensuring program integrity by protecting the program from fraud or misuse of funds.

- The workgroup evaluated scenarios, statutory authorities, and gaps, and developed response options to enhance program integrity.

Proposed Workgroup Recommendations

Proposed Recommendation: Provide Investigative Authority to DSHS

- Give the DSHS Office of Fraud and Accountability (OFA) authority to investigate fraud through a statute change in RCW 50B.04.

Proposed Recommendation: Establish Response Options

- Provide DSHS with response options as tools to address this such as:
  - **Criminal prosecution** – Coordination by OFA with law enforcement when there is sufficient evidence of criminal fraud
  - **Repayment of fraudulent claim** – Authority for OFA to collect overpayments
  - **Penalties & Interest** – Proportional monetary fines, escalation with additional convictions, plus interest
  - **Termination of benefits** – Only in escalating cases of repeat offences
  - **Redetermining eligibility** – Limited to cases where a person would not have been eligible for benefits, but for fraud

Public Comment

Submit written comments or questions to: wacaresfund@dshs.wa.gov

For more information about the program, visit wacaresfund.wa.gov

Sign up for Public Comment

- Submit written comments or questions to: wacaresfund@dshs.wa.gov
- For more information about the program, visit wacaresfund.wa.gov

Attendees: Click on the *Raise Hand* icon to sign up for public comment

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***9**

Phone callers: Press *9 to raise your electronic hand

Then, when recognized, press *6 to unmute yourself

Review Agenda for October 28, 2026 Meeting

- Approve 09/30/2026 LTSS Trust Commission meeting minutes
- Approve Agency Administrative Expenses Report
- Receive Program Update
- Report Out and Vote on Proposed Technical Fixes in RCW 50B.04
- Report Out and Vote on Program Integrity Review Workgroup
- Report Out on Late Career Worker Moving to Washington Workgroup
- Review Draft Commission Recommendations Report

Wrap Up

- Action items review
- Adjourn

Thank you!