WA Cares Basics

What Workers Need to Know

October 6, 2026

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Employment Security Department Washington State

Washington State Health Care Authority

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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**

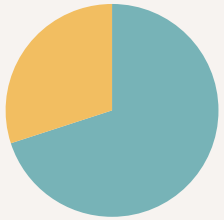
Positive effects of home care*

Quality of life

Depressive symptoms
Risk of loneliness

*Carrino et al (2025)

Long-term care is predictable & expensive



70% of us
will need long-term care*

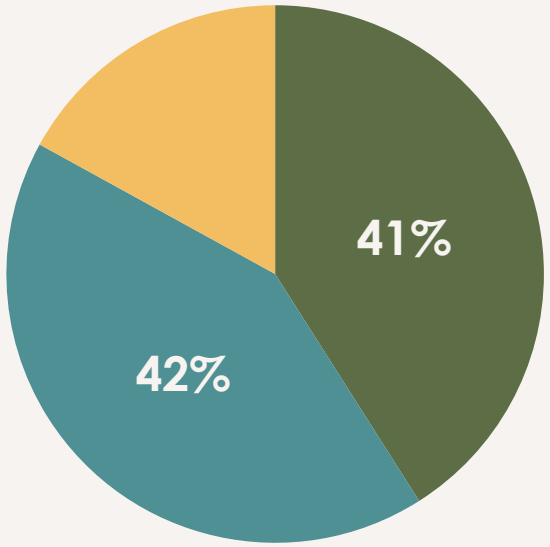
Not covered
by health insurance or Medicare

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

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

*U.S. Department of Health & Human Services
† 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.

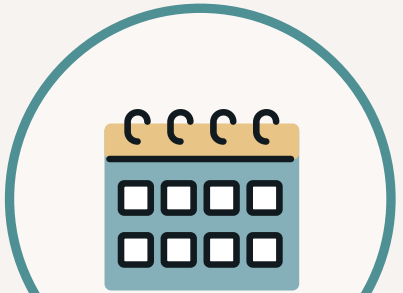
← **42%** have no pension and only enough 401(k)/IRA savings to replace <10% of their pre-retirement income.†

*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

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*

Most Washington workers contribute

Not included

- **People who don't work in Washington**
- **Federal employees**
- **Temporary workers on non-immigrant visa**
- **Self-employed workers**
  Can opt in
- **Employees of tribal businesses**
  Only included if tribe opts in
- **Approved private insurance exemption**
  Can opt in from Jan. 2026 – June 2028

Can apply for exemption	
Workers who live out of state	Must continue to meet condition
Spouses and domestic partners of active-duty U.S. armed forces	Must continue to meet condition
Active-duty service members with civilian job	Must continue to meet condition
Veterans with 70%+ service-connected disability	Permanent

Learn more: wacaresfund.wa.gov/exemptions

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:
  - 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

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

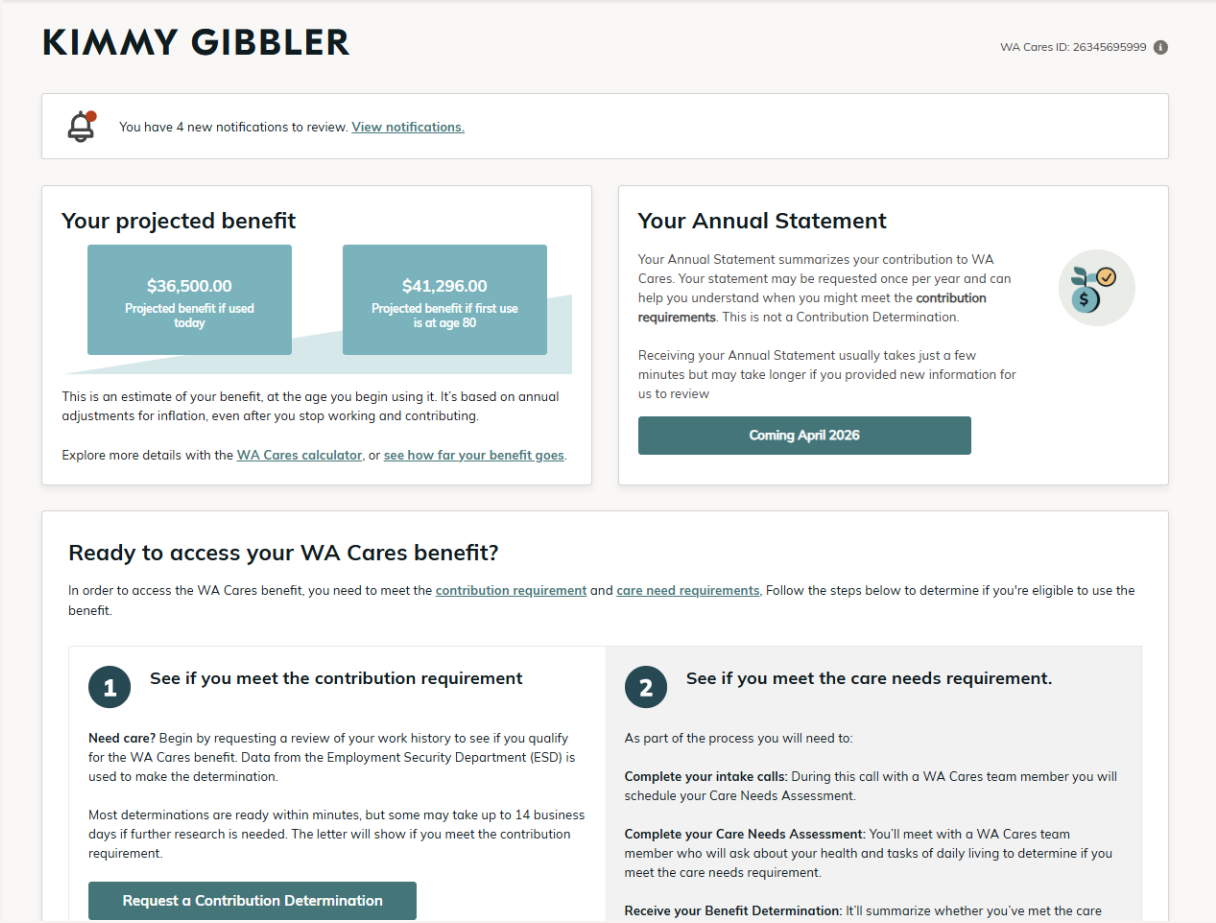
Create your benefits account

1 Get access through SecureAccess Washington

- Create an account or log in to an existing account
- Add "WA Cares Benefits Account" as a service

2 Set up your benefits account

- Enter your name and basic information
- Set your language preferences
- Choose how you want us to contact you



Get your contributions confirmed

To start your application, request a contribution determination

Ready to access your WA Cares benefit?

In order to access the WA Cares benefit, you need to meet the contribution requirement and care need requirements, Follow the steps below to determine if you're eligible to use the benefit.

1 See if you meet the contribution requirement

Need care? Begin by requesting a review of your work history to see if you qualify for the WA Cares benefit. Data from the Employment Security Department (ESD) is used to make the determination.

Most determinations are ready within minutes, but some may take up to 14 business days if further research is needed. The letter will show if you meet the contribution requirement.

Request a Contribution Determination

2 See if you meet the care needs requirement.

As part of the process you will need to:

Complete your intake calls: During this call with a WA Cares team member you will schedule your Care Needs Assessment.

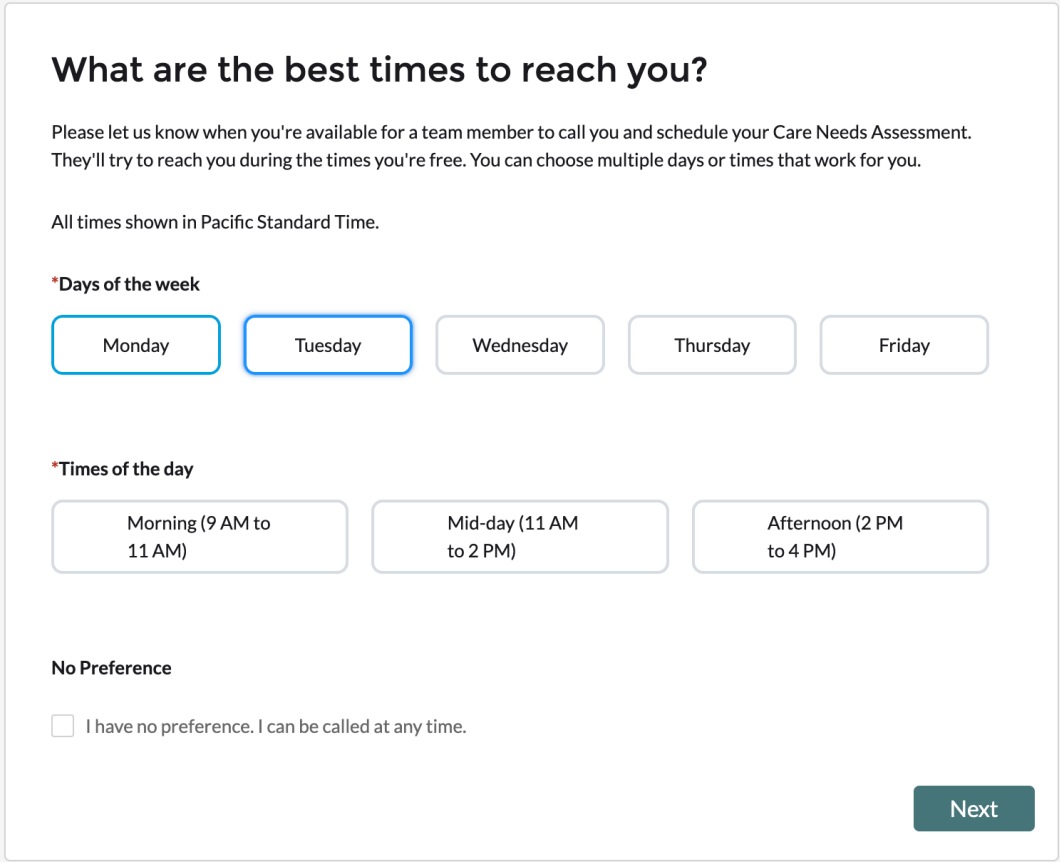
Complete your Care Needs Assessment: You'll meet with a WA Cares team member who will ask about your health and tasks of daily living to determine if you meet the care needs requirement.

Receive your Benefit Determination: It'll summarize whether you've met the care needs requirement and how to use your benefit.

Discuss your care needs

Complete an intake call

- Use your online account to request a time or contact us at **844-CARE4WA**
- During the call:
  - Tell us about your care needs
  - Schedule an appointment with a WA Cares team member
  - Let us know about any language assistance or accessibility needs for your appointment



Discuss your care needs

Meet with us for your assessment

- Held in person at your home (or can request to meet at Department of Social and Health Services office)
- Meet with a WA Cares team member from DSHS or local Area Agency on Aging staff
- Can bring one or more support people
- Discuss your daily activities and health care needs
- Appointment may take up to 90 minutes

You may be able to meet with us remotely if you're receiving hospice care or live in a care facility.

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

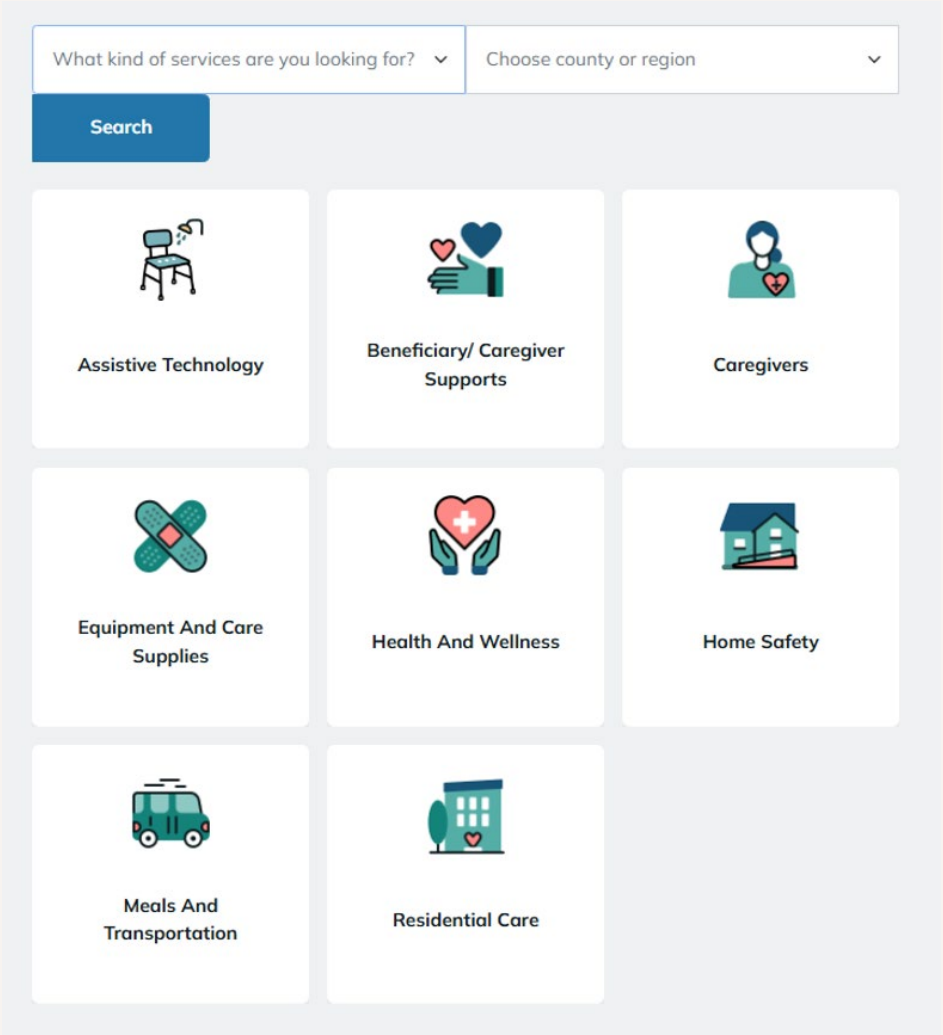
Provider Network Directory

Available online at
waclc.org/wacares

Provider listings include:

- Provider's name
- Service(s) they provide
- Their contact information
- Additional languages they offer

Call us at 844-CARE4WA if you need help using the directory



Getting started with a provider

Find a provider

- Compare multiple providers
  - Visit their websites, if available
  - Call or email to ask about services they offer, location, availability and prices
- Choose a provider and agree on
  - Details of your services
  - Costs, dates and times
  - Other preferences or needs

Approve services

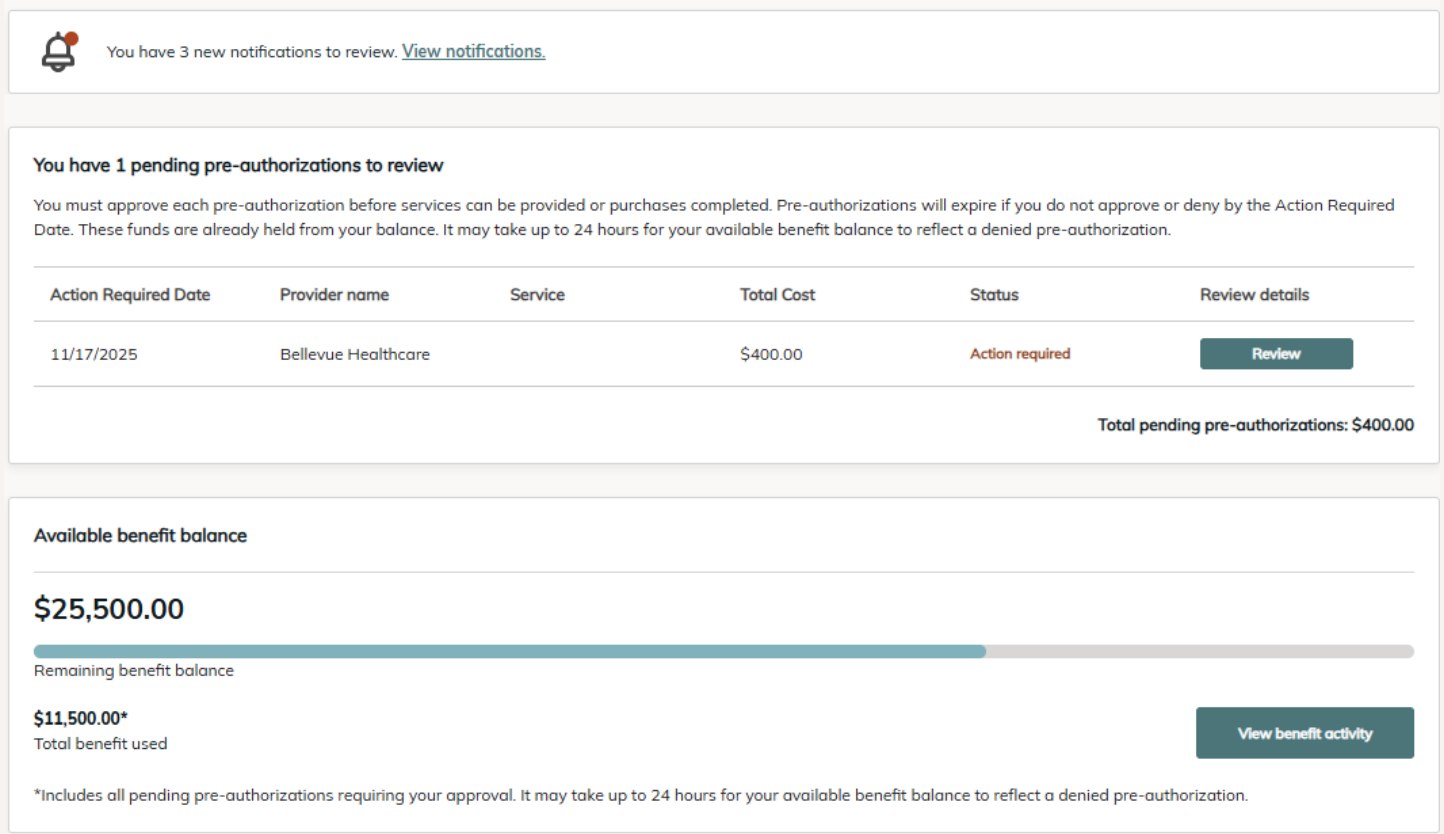
- Must approve a pre-authorization before your services start
- Used as official agreement between you and provider
- Provider will send WA Cares a pre-authorization with details you discussed
- You will get a notification in your online account to approve it

Managing your benefits

Log in at wacaresfund.wa.gov/account

On your dashboard:

- Notifications
- Pre-authorizations from your providers
- Benefit amount available



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

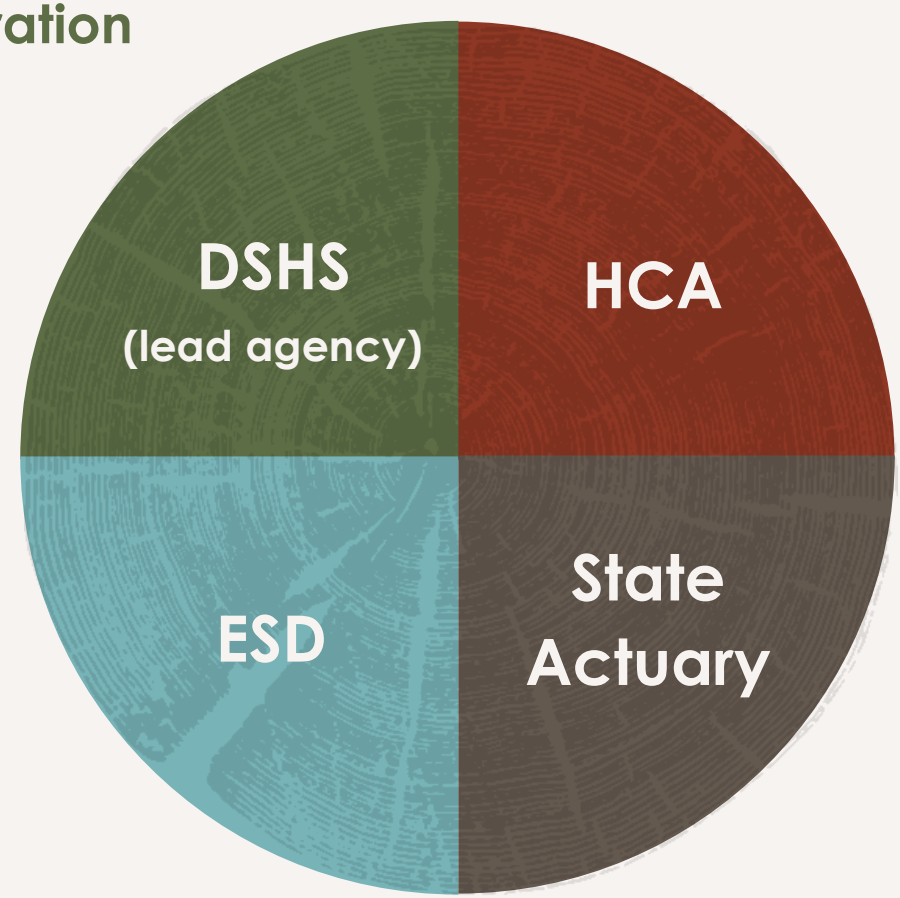
Cross-agency responsibilities

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

Questions & answers

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