WA Cares Conversations:

Stories and lessons from family caregivers

November 3, 2026

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Stories and lessons from family caregivers

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

1 Automatically contribute

Contribute **0.58% of your paycheck** during your working years

2 Qualify for benefits

Apply to access benefits if you've met contribution and care needs requirements. **Benefits became available in July 2026.**

3 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

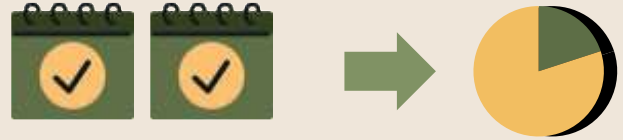
Temporary access if contributed at least **3 of last 6 years** at time you apply for benefits

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

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

CDWA
WCF Family Caregiver Webinar

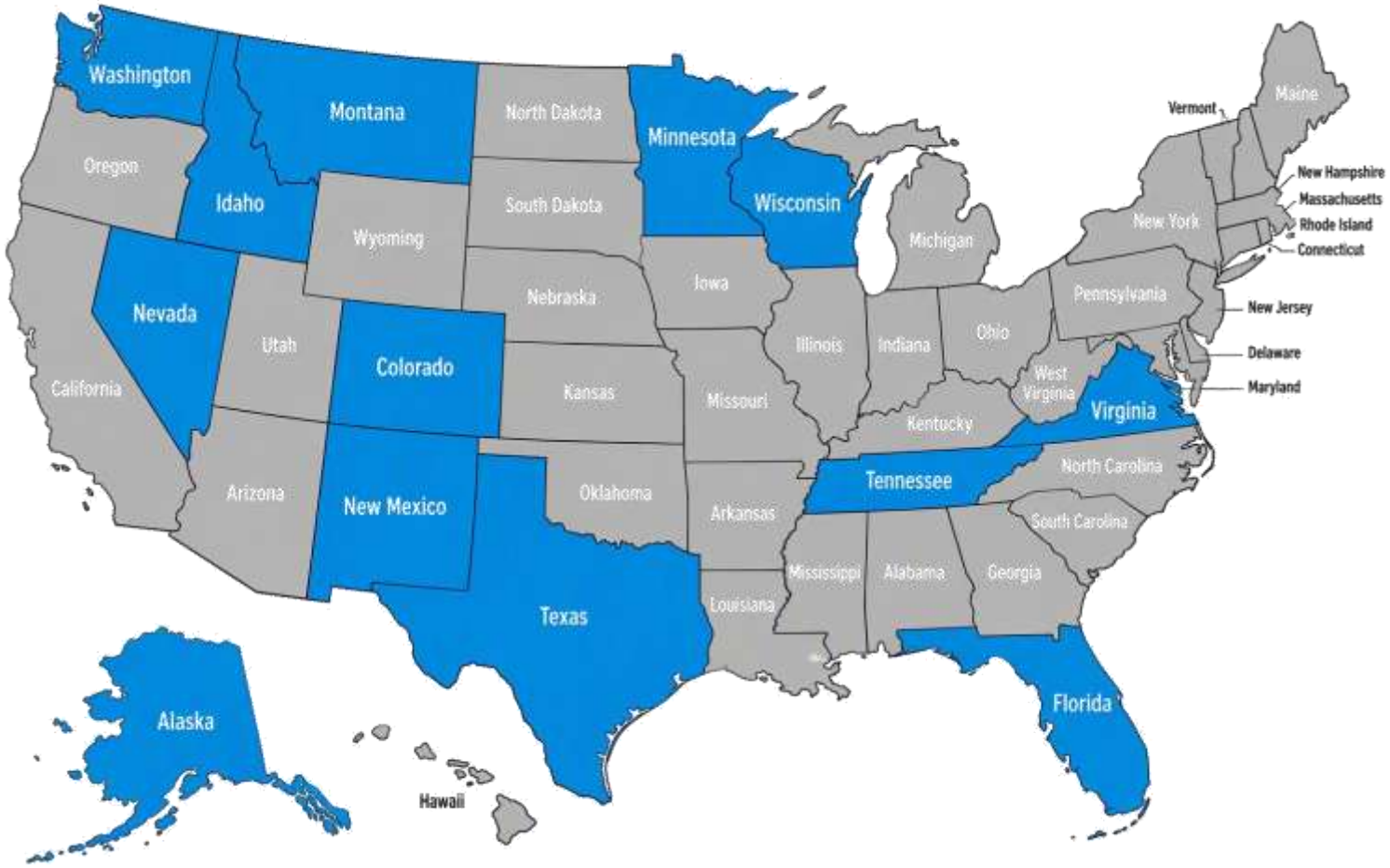
November 3, 2026

CONSUMER DIRECT CARE NETWORK WASHINGTON

EMPLOYEE-OWNED EO CERTIFIED

Consumer Direct
Who We Are

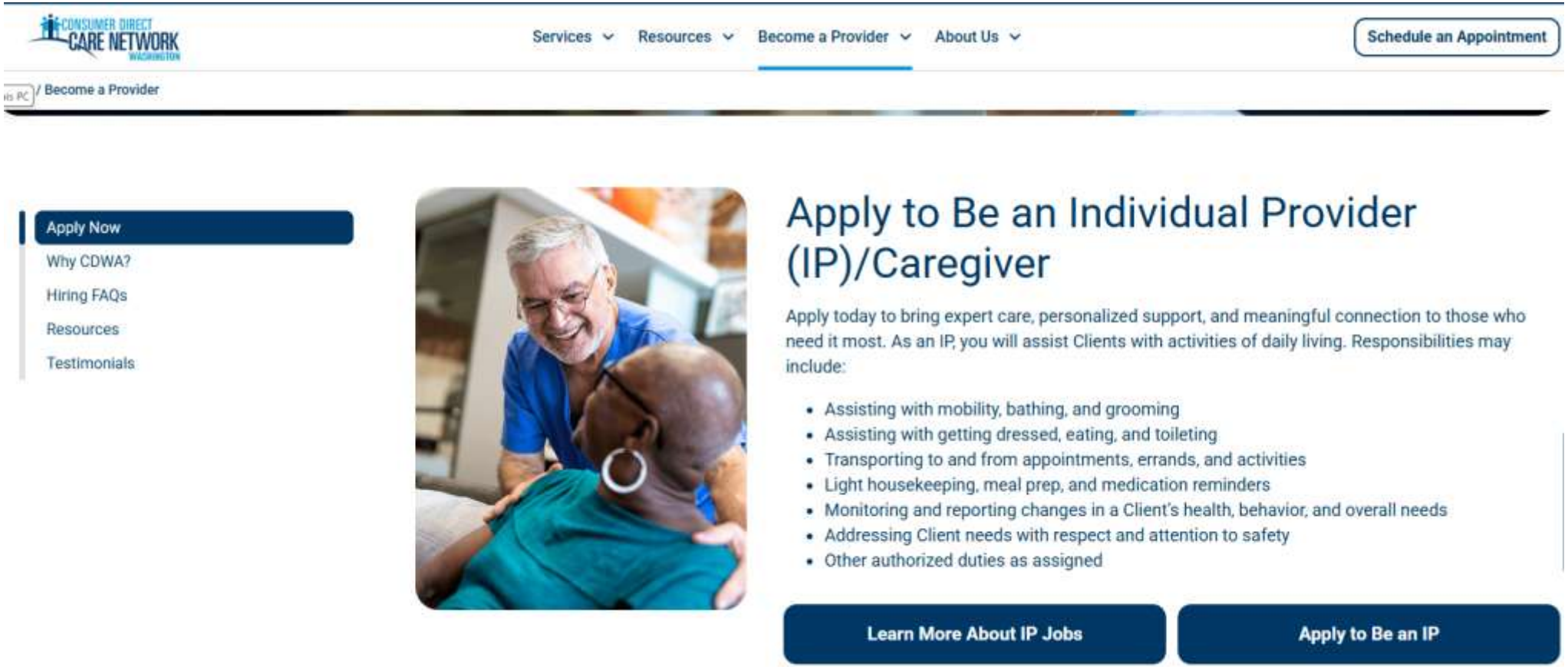
- Over 30 years experience supporting home care services
- 30% employee-owned
- CDWA provided services:
  - Medicaid since 2021
  - WA Cares Fund since 2026
- We serve:
  - 63,000 Clients
  - 91,000 Individual Providers



What We Do

- Help beneficiaries get started with services
- Employ and pay Individual Providers (IPs)
- Provide onboarding, training, and ongoing support
- Maintain state and federal compliance

Individual Provider Hiring Process



www.conusumerdirectwa.com

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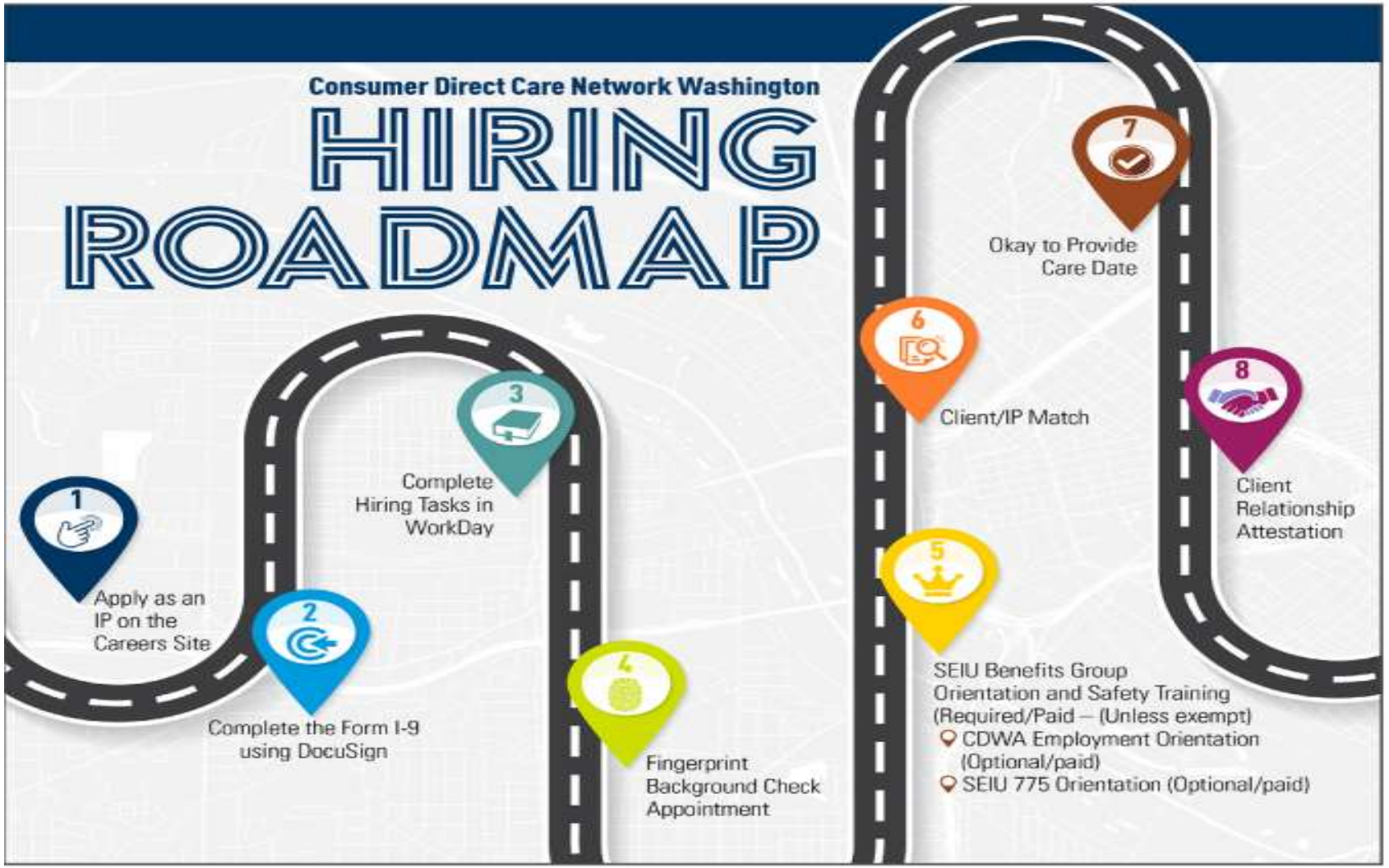

Questions & answers

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Call us (benefits and provider registration)

844-CARE4WA

Call us (employers and exemptions)

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