WA CARES FUND

Updated October 2026

Benefits Guide

The WA Cares Fund ensures all working Washingtonians can earn access to long-term care benefits.



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How it works

The WA Cares Fund is designed to help people live independently in their own homes for as long as possible.

Most people think of long-term care as care in a facility like a nursing home or assisted living, but it also includes in-home care and other services and supports to help you stay in your own home. Long-term care is not medical care, and WA Cares does not cover costs for things like doctor's appointments and treatments for medical conditions.

Contributions

By automatically contributing a small part of each paycheck during your working years, you earn benefits you can use when you need long-term care. If you access your benefits early and return to the workforce, your contributions resume.

State agencies you'll work with

The Employment Security Department determines whether you meet the contribution requirement.

The Department of Social and Health Services determines whether you meet the care needs requirement and helps you manage your benefits.

The Health Care Authority works with providers on pre-authorizations and payment.

Benefits

When you apply for benefits, we'll check your contribution history and send you a letter with the benefit amount you've earned. You can use your benefit amount on any covered services and supports up until you have spent the full amount. Each year, the benefit amount you have available will grow with inflation.

Once you have been approved to start using your benefits, you can choose when and how to use them.

You can hire a caregiver to provide support in your home or you can get care in an adult family home, assisted living facility or nursing home. You can use your benefit for services like home modifications, home-delivered meals, transportation and more. You can also buy supplies, equipment or assistive technology like weighted utensils or a medication device.

You will be able to use your benefit without having to pay out of pocket up front. You'll find a registered provider and we will pay the provider directly on your behalf.

Benefit eligibility

To access your benefits, you need to meet both the contribution requirement and care needs requirement. After we check your contribution history and complete your care needs assessment, we'll send you a letter to tell you whether you are approved to use benefits.

If you're not eligible for benefits, the letter will include information on how you can appeal the decision.

Managing your benefits online

You can manage your WA Cares benefits account online or have a loved one or representative manage your benefits by signing up as an authorized user.

When you are signed into your benefits account, you'll be able to view your benefit amount, approve pre-authorizations, get customer support and more.

Create or log in to a benefits account by visiting:

wacaresfund.wa.gov/account

Covered services and supports

Some services may not be available statewide.



Adaptive equipment and technology

Some devices may be covered by your medical insurance.

Medication devices	Devices to help with medication management, such as a medication reminder or dispenser.
Safety devices	Devices to support your safety, such as an automatic door lock, monitoring device, auto-shutoff for kitchen appliances or devices that help you get in and out of a car.
Vision and communication devices	Devices that help with sensory limitations, such as a talking watch or lighted doorbell. Note: We don't cover glasses or hearing aids.
Assistive technology services	Professional support, assistance and consultation about what assistive technology might help with cognitive, physical and sensory limitations.



Adaptive equipment and technology (continued)

Vehicle modifications	Changes made to the main vehicle you use to improve your accessibility, safety, and ease of use as the driver or passenger.
Care equipment and supplies	Adult briefs for incontinence, personal hygiene aids and more.
Medical equipment and aids	Devices such as bath benches, raised toilet seats or commodes. Note: We don't cover hospital beds or wheelchairs.



In-home personal care and respite services

An in-home caregiver can help you with daily activities in your home, such as eating, bathing and managing your medications. Caregivers can also do housework, errands or meal preparation.

Paid family caregiver	Paid in-home care from a family member or loved one, which can include a spouse or registered domestic partner. They can work for a home care agency or for Consumer Direct Care Network Washington as an individual provider.
Home care agency	Help with daily activities from a caregiver who works for a registered home care agency. You work with the agency to create a care plan that meets your needs. The agency assigns you a caregiver and supervises their work.
Consumer Direct Care Network Washington	Help with daily activities from an individual provider. You use an online database called Carina to find a caregiver if you don't already have one in mind. Consumer Direct Care Network Washington hires the individual providers and then you would supervise their work, including assigning their tasks and setting their schedule. WA Cares recommends completing a Care Agreement with your individual provider.
Respite for family caregivers	Short-term service that gives your paid or unpaid family caregiver a break by ensuring you receive care from someone else. You can get respite care in your home from Consumer Direct Care Network Washington or a home care agency, or in the community from an adult day care, adult family home, assisted living facility or nursing home. You can use this service multiple times to meet your needs.

Beneficiary and caregiver supports

Adult day services	Adult day care and adult day health both provide supervised care and activities during the day that promote social interaction, health and well-being. Adult day health also includes skilled services from medical professionals, which are directed by your health care provider.
Dementia and behavioral supports	Help from a behavioral health professional to develop a behavior support plan with strategies for addressing unsafe behaviors like wandering or aggression. Note: Your medical insurance plan may cover additional behavior-related supports.
Education and consultation	Education, consultation and training for you and your caregivers for your care, diagnoses and chronic health issues. The goal is to help you manage your activities of daily living, health and wellness.
Housework and errands	Housework may include general cleaning, help with laundry, changing bedding and removing clutter. Errands may include grocery shopping and essential local trips, such as going to the pharmacy or post office. Note: These tasks are included in rates for in-home personal care and respite. If you already have a paid in-home caregiver, consider having them handle these tasks.
Yardwork and snow removal	Help with maintaining safe access to your home by mowing, trimming branches and clearing snow and ice when needed.

Health and wellness

Care transition coordination	Designed to support your recovery when you leave a hospital or nursing home. The service is available for up to two months after you return home. It includes making sure that you understand the instructions you were given, that you have and know how to take all medications prescribed while you were in the hospital, and that you have set up all appointments for images like x-rays or tests with your health care team. Note: This service may be covered by your medical insurance or the hospital or nursing facility.

Health and wellness (continued)

Professional nursing services	**Skilled nursing:** Short-term treatment that a health care provider orders when you need nursing care for an ongoing condition. These are nursing tasks that you can't do yourself and that can't be delegated to a nursing assistant or home care aide. Note: Skilled nursing may be covered by your medical insurance through a home health benefit. **Nurse delegation:** Allows a registered nurse to delegate specific tasks to your trained nursing assistants or home care aides. Tasks that can be delegated include, but are not limited to: • Oral and topical medication administration • Nasal sprays and eye drops • Gastrostomy tube feedings • Simple wound care determined by the delegating nurse • Blood glucose monitoring and insulin or non-insulin injectables for the treatment of diabetes • Non-sterile tracheal and oral suctioning These aren't the only tasks that can be delegated, but some tasks must be completed by a registered nurse. **Private duty nursing:** Allows you to receive skilled nursing care for a complex medical need at home instead of going to a hospital or facility. If you need private duty nursing, it's because you rely on daily mechanical treatments such as a ventilator, complex respiratory support, a tracheostomy, or intravenous (IV) or parenteral medications or nutrition.

Home safety

Home modifications	Changes to your home to support your health, welfare, safety, accessibility and independence. Examples include ramps, stair lifts, widening doorways or modifying bathrooms.
Home safety evaluation	Assessment of your home (rented or owned) by a physical or occupational therapist. This service improves accessibility inside your home and helps you identify and reduce fall or safety hazards. Note: This service may be covered by your medical insurance or the hospital/nursing facility.
Personal emergency response systems	Medical alert systems that signal a monitoring center to call for help in an emergency. These systems may include medication reminders, fall detection, wellness checks and GPS finder.

Meals and transportation

Home-delivered meals	Nutritionally balanced meals delivered to your home, including ready-made meals and hot meals.
Transportation	Transportation to and from the grocery store, medical appointments, social services and therapeutic recreational activities. You may be able to get reimbursement for some transportation costs, including mileage, bus passes, taxi scrips, parking fees associated with medical appointments and ferry tickets. Note: Transportation to medical appointments may be covered by your medical insurance.

Care in a facility

Adult family home	Home-like setting where a small number of residents receive personal care, specialty care, room and board.
Assisted living facility	Setting where residents receive basic services for their safety and well-being, which can include meals, laundry, supervision and varying levels of care.
Nursing home	Setting that provides 24-hour supervised nursing care, personal care, therapy, nutrition management, organized activities, social services, room, board and laundry.
Memory care	Safe and structured environment for residents with Alzheimer's disease or other forms of dementia who live in an assisted living facility.

Managing your benefits

You can use your benefits for any covered services and supports. When you're approved to use benefits, you'll get a list of suggested services. You can use the suggestions to think about care options, but you aren't required to choose from that list.

Since WA Cares provides a limited lifetime benefit amount, you will want to budget your benefits carefully. To make your benefit amount last longer, consider whether you can meet your care needs with less expensive services, such as in-home care and supports. Keep in mind that the cost of services varies based on where you live and your care needs. You may want to get quotes from multiple providers before choosing one.

If you only want to use part of your benefit amount now, you can use the rest if you need care in the future. Even after you start using your benefits, your remaining benefit amount will continue to grow over time with inflation.

If you stop using benefits for more than 12 months, you will need go through the same application process as before if you need to use them again. Just as before we'll check your contribution history and meet with you to discuss your care needs.

Paying for care

Understanding rates

You can choose your providers based on what you're willing to pay. It's important to keep in mind that the cost of services depends on where you live, your specific health conditions, and your care needs. You may want to get quotes from multiple providers before choosing one.

The insert provided with this guide includes information on rates. Each covered service or support has a maximum rate. Providers can't charge more than the maximum and can't ask you to pay extra out of pocket.

If you need a service or support that costs more than the maximum rate, the provider can request approval to charge more.

Approving pre-authorizations

After you've contacted a provider and agreed on the cost and details of the services they'll provide you, they will complete a pre-authorization. You need to approve the pre-authorization in your benefits account before you can start receiving services. The pre-authorization is a formal agreement with details on the services you'll receive and the costs.

You should make sure the pre-authorization matches what you discussed with the provider. If everything looks correct, you'll approve it. If not, you should deny it and contact the provider. You must approve the pre-authorization by the end of the "take action by" date listed in the pre-authorization details in your account. If you don't, it will automatically expire and your provider will need to create a new one for you to approve.

We'll pay your providers directly for the services and supports you receive. Your provider can charge up to the amount in the pre-authorization, but you don't need to use the full amount you approved.

If you don't want to continue receiving services from that provider, you can contact WA Cares and ask to cancel the pre-authorization. You'll still need to pay for any services you've already received.

Most pre-authorizations can be created for up to three calendar months, or 93 days. To continue receiving services from a provider after the current authorization ends, they will need to create a new pre-authorization for you to approve.

If you have both Apple Health (Medicaid) and WA Cares benefits, Apple Health won't pay for services you could have accessed through WA Cares. If you receive a long-term care service through Apple Health (Medicaid), you may be required to pay for it using your WA Cares benefit amount. If you have questions, you can contact the WA Cares team.

If a provider has an issue with a payment for services they've already provided you, we may need to complete a pre-authorization for you.

Tracking your balance

You can find your current benefit amount in your benefits account. You'll see your original benefit amount, minus the cost of services you've received and the cost of any pre-authorizations you've approved, which are withheld from your available balance.

Getting adaptive equipment and technology

You can work directly with a registered provider to receive equipment, supplies, devices or aids to support your health, safety and independence. Our financial management services vendor, GT Independence, can help you find and buy what you need. You can contact them at:

877-659-4500

gtindependence.com/state/washington/wa-cares-fund

Reimbursement

You may be able to get reimbursement for covered transportation services or adaptive equipment and technology. If you pay out of pocket after you've been approved to use your benefits, you can ask for reimbursement. Make sure to check the requirements before you purchase something. You'll need to get it approved in advance and there is a maximum reimbursement amount each month.

Our financial management services vendor, GT Independence, can answer questions before you purchase the item about whether you'll be able to get reimbursed. For more information about requesting reimbursement from GT Independence, contact them at:

877-659-4500

gtindependence.com/state/washington/wa-cares-fund

How to find a provider

Searching for registered providers	
WA Cares Provider Network Directory: waclc.org/wacares	All WA Cares providers must be registered by the Department of Social and Health Services. Once a provider is registered, they will be added to the WA Cares Provider Network Directory. The provider directory is public, so you won't need to create an account to access it. The provider directory allows you to find providers in your area based on the type of service you are searching for. The listing will include the provider's name, contact information and any additional languages they offer. Caregivers paid through Consumer Direct Care Network Washington won't be listed in the provider directory. More information on paid family caregiving is included below.

Finding a provider on your own	
Provider application process wacaresfund.wa.gov/providers	You may find or already know a provider that you would like to work with. If they are not already registered as a provider with WA Cares, they will need to submit an application. If they meet the minimum qualifications, they will be contracted and become a registered provider. Once they are registered, you may hire them for their services. If they are a caregiver, they can work for either a home care agency or Consumer Direct Care Network Washington.

In-home personal care

You have two options for receiving in-home personal care, which are listed below. All caregivers must meet training and background check requirements, but you can decide which registered provider you want to use to hire your caregiver.

Consumer Direct Care Network Washington 866-214-9899 option 4 consumerdirectwa.com/wa-cares-fund	CDWA is registered with WA Cares and employs caregivers known as individual providers. You can use this option to hire a family member, friend or professional caregiver. CDWA will help you find a caregiver through their online matching database, if needed. If you choose this option, you will enroll in CDWA and become the caregiver of your choice's managing employer. You will be responsible for: 1. Assigning them tasks through a care agreement you complete 2. Setting their schedule and hours 3. Terminating their employment with you (if necessary)
Home care agency	Caregivers hired through this option are legally employed by the home care agency. The agency will meet with you to find out about your needs and preferences before creating a plan of care. Once you agree on a plan and schedule, the home care agency supervisor will assign you a caregiver. You will then communicate any changes or concerns about your care directly with the supervisor so they may support you appropriately. If you want to use this option to hire a family member, including a spouse, they will need to be employed by a home care agency and assigned to provide your care.

Transitioning from WA Cares

Once you've used your full benefit amount, you will not be able to receive additional benefits through the program. If you know you will need more long-term care than WA Cares covers, you should prepare for a transition to another resource. There are several resources to choose from, depending on your eligibility, care needs and the types of services you want.

Department of Social and Health Services

If you have used all your WA Cares benefits and still need care, you may be able to access other long-term care benefits from DSHS. These programs have financial and functional eligibility requirements. These requirements vary depending on the program you are applying for. If you need help paying for long-term care services, you may want to apply with DSHS.

Where to apply	
If you are under age 65 and ineligible for Medicare:	**If you are age 65 or older, blind, disabled or on Medicare:**
wahealthplanfinder.org	washingtonconnection.org Or, complete and submit the HCA 18-005 Washington Apple Health Application for Aged, Blind, Disabled/Long-Term Care coverage which can be found at: hca.wa.gov/free-or-low-cost-health-care/forms-and-publications Anyone who needs additional help with their application can contact their local Area Agency on Aging.

Get started	
Home and Community Services Office locator: dshs.wa.gov/ALTSA/resources Learn more: dshs.wa.gov/altsa/long-term-care-services-information	Home and Community Services offers programs to support your long-term care needs. The services available to you will depend on your needs and the setting you choose.
Developmental Disabilities Administration Enrollment information: dshs.wa.gov/dda/consumers-and-families/eligibility Information on services: dshs.wa.gov/dda Submit a request online: dshs.wa.gov/dda/service-and-information-request Office locator: dshs.wa.gov/dda/find-ddcs-office	The Developmental Disabilities Administration offers services and supports for children and adults with intellectual and developmental disabilities. This includes personal care, respite, employment, residential support and more. To be eligible for services, you must be enrolled and meet functional and financial eligibility requirements. You can request services at any time during the enrollment process. You don't need to know the name of the services you want. Contact your local office or apply online.

Area Agencies on Aging

Washington state's Community Living Connections is a network of state and community organizations, provided through your local Area Agency on Aging, that can connect you with the kind of help you need.

Community Living Connections can help older adults, adults living with disabilities and caregivers access a wide range of public and private resources. They provide the long-term services and supports you need to keep living independently in your community for as long as possible.

Their goal is to promote well-being, independence, dignity and choice for all individuals they serve. Please contact your local AAA for information about community resources and service options to meet your needs.

For help locating the AAA in your area:

Visit: waclc.org/consumersite/connect

Call: 855-567-0252

Assistance and support

General questions

Customer support is available Monday to Friday from 8:30 a.m. to 4:30 p.m. (closed state holidays).

Phone support	Other support
844-CARE4WA (844-227-3492) Language assistance is available. For TTY/TDD or Washington Relay Service, dial 711.	Visit wacaresfund.wa.gov/contact to contact us by email or live chat.

How can we serve you better?

Tell us how we're doing	We are committed to continually improving the program. If you have feedback about your experience, call 844-CARE4WA (844-227-3492) or visit wacaresfund.wa.gov/contact to contact us by email or live chat.

Reporting concerns

Abuse and neglect	If you have concerns about a vulnerable adult being abused, neglected or exploited (even if they don't know, they should call): • Report online at dshs.wa.gov/altsa/reportadultabuse • Call 877-734-6277 (TTY/TDD: call 711) If you or someone else is in imminent danger, call 911 immediately.
Fraud	If you believe someone is committing fraud or misusing WA Cares benefits: • Call 844-CARE4WA (844-227-3492) • Visit wacaresfund.wa.gov/contact to contact us by email or live chat.

Reporting concerns (continued)	
Civil rights and discrimination	If you are experiencing unfair treatment and want to file a civil rights or discrimination complaint: • Call 866-737-0617 • Email investigationsupport@dshs.wa.gov
Privacy	If you believe WA Cares or the Department of Social and Health Services has violated your privacy, you can complete a privacy complaint form number 27-115, which can be found at dshs.wa.gov/office-of-the-secretary/forms. You may also write or submit a complaint electronically with the same information. You may submit your complaint: • By email to DSHSPrivacyOfficer@dshs.wa.gov • By mail to DSHS Privacy Officer, PO Box 45135, Olympia, WA 98504-5135

Other complaints	
Complaints about WA Cares	If you want to solve a problem or file a general complaint regarding the WA Cares Fund or a WA Cares employee: • Visit DSHS Constituent Services online at dshs.wa.gov/contact-department-social-and-health-services • Call 800-865-7801
Complaints about a provider	If you have a complaint regarding one of your providers, please report the issue to the provider directly and attempt to resolve the issue with them. If you are unable to or are uncomfortable doing so, please reach out using one of these options: • For any complaints, you can contact WA Cares at 844-CARE4WA (844-227-3492). • For complaints about a facility you live in, you can also contact Residential Care Services at 800-562-6078.

WA CARES FUND

Learn more

Visit wacaresfund.wa.gov
or call 844-CARE4WA (844-227-3492)