

Out-of-state coverage



ELECTING COVERAGE

Beginning July 1, 2026, Washington workers can continue participating in WA Cares even if they move out of state. Out-of-state participants must:

- Not have an active WA Cares exemption
- Have worked at least 500 contributing hours each year for three years in Washington since July 1, 2023; and
- Elect coverage within one year of establishing a primary residence outside of Washington state.

REPORTING REQUIREMENTS

Once you have elected coverage:

- You must file a wage report each year, even if you did not have any out-of-state earnings.
 - If you are 67 years or older and you did not have any earnings, you will not need to file a report.
- You may not withdraw from coverage. However, if you fail to report wages or pay assessed premiums, your coverage will be cancelled. If your coverage is cancelled, you will never be eligible to receive WA Cares benefits.

BENEFIT ELIGIBILITY

You must meet two requirements to access benefits.

I. CONTRIBUTION REQUIREMENT

You can meet the contribution requirement through one of the three pathways.

1. Permanent pathway

Earn lifetime access to the full benefit amount by contributing for at least 10 years.

2. Temporary pathway

Earn the full benefit amount if you have contributed for at least three of the last six years at the time you apply for benefits.

3. Transition pathway:

If you were born before 1968, earn lifetime access to 10% of the full benefit amount for each year you contribute.

We will count each calendar year you work at least 500 hours.

2. CARE NEEDS REQUIREMENT

We must determine that you either need help with at least two out of six activities of daily living for 90 days or longer, or need substantial supervision to protect your health and safety due to problems with memory or decision making. The six activities we assess for out-of-state coverage are:



Eating



Toileting



Transferring
(getting in or
out of a chair)



Bathing



Dressing



Continence

Benefits will become available for out-of-state participants starting in July 2030.

CONTACT



Phone

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Email or live chat

wacaresfund.wa.gov/contact

Language assistance is available.

For the most up-to-date information
visit wacaresfund.wa.gov.