

Comparing WA Cares and Paid Leave



The WA Cares Fund and Washington Paid Family and Medical Leave are both public programs designed to help Washington workers when they are focusing on care needs.

WA CARES

WA Cares is a public long-term care insurance program that allows Washington workers to earn up to \$36,500 (grows over time with inflation) to pay for long-term care services and supports. Applicants must meet a contribution requirement and a care needs requirement to qualify for WA Cares benefits.

WA Cares will let the applicant know whether they're approved to use benefits as well as the benefit amount they have available. Beneficiaries can then start receiving covered services and supports from a WA Cares provider.

PAID FAMILY AND MEDICAL LEAVE

Allows Washington workers to take paid time off when:

- A serious health condition prevents them from working
- They need time to care for a family member
- They need time to bond with a new child
- They need time with a family member preparing for or returning from military service overseas

To qualify, the employee must have worked 820 hours in Washington over a 12-month qualifying period (full-time, part-time, temporary and seasonal work counts). After applying, the employee will receive a determination letter in the mail. If approved, the letter will state the employee's weekly benefit amount, based on wages reported by their employer(s). Once their leave begins, the employee must file weekly claims to receive their benefits.

SIMILARITIES AND DIFFERENCES

Premiums

Both programs are funded by premiums collected by the Washington State Employment Security Department.

PREMIUMS	WA CARES	PAID LEAVE
Employee premiums	Yes	Yes
Employer premiums	No	Yes
Premium rate	0.58%	1.13% (updated annually)

All Washington employers are required to collect WA Cares premiums from their employees regardless of staff numbers.

Businesses with fewer than 50 employees are exempt from paying employer premiums for Paid Leave but must still collect or opt to pay employee premiums.

Exemptions

Certain workers are exempt from participating in Paid Leave or WA Cares:

EXEMPTION PATHWAY	WA CARES	PAID LEAVE
Federal employees	Yes	Yes
Employees of tribal businesses	Yes, unless tribe opts in	Yes, unless tribe opts in
Self-employed workers	Yes, but can opt in	Yes, but can opt in
Out-of-state workers	Yes, but can opt in	No, but can apply for a waiver
Active-duty service members with an off-duty civilian job	Yes	No
Spouses or registered domestic partners of active-duty service members	Yes	No
Veterans with a 70% service-connected disability rating or higher	Yes	No
Workers with a non-immigrant work visa	Yes, but can opt in	No

SecureAccess Washington

Self-employed workers will need a [SecureAccess Washington account](#) to elect WA Cares and/or Paid Leave coverage. [Learn how to elect coverage for both.](#)

Workers with a WA Cares exemption will also use SAW to create an [exemption account](#).

WA Cares

For questions about WA Cares, call 844-CARE4WA or visit wacaresfund.wa.gov/help-support.

Paid Leave

For questions about Paid Leave, call 833-717-2273 or visit paidleave.wa.gov/help-center.