Supplemental private long-term care insurance

The WA Cares Fund provides a foundation of long-term care coverage for all eligible Washington workers. Workers who want additional coverage will be able to purchase it through the supplemental private long-term care insurance market.

HOW IT WORKS

Policies approved under Washington's new framework must meet specific requirements to ensure they work effectively with WA Cares:

- **Additional coverage beyond WA Cares:** Designed to start paying benefits after WA Cares benefits are used, not to replace or duplicate WA Cares coverage. WA Cares benefits will count towards the deductible for these policies.
- **Minimum protection:** Must cover at least 12 months once you've used your full benefit amount.
- **Continuity of care:** Must support staying with the same long-term care providers where possible, so beneficiaries do not have to change providers when they transition from WA Cares.
- **Premiums:** Must offer consumers choices to maintain their policy if they can no longer afford premium payments.
- **Family caregiver support:** Must cover family caregivers.

ADDITIONAL RESOURCES

When deciding whether to purchase supplemental private long-term care insurance, there are several factors to consider. The Office of the Insurance Commissioner regulates WA Cares supplemental insurance, just as it regulates all private long-term care insurance in the state. It also educates consumers about this coverage and holds insurers and other regulated entities accountable for violations of the law.

Learn more about the range of factors to consider as well as what questions to ask when deciding whether to purchase supplemental private insurance in the Consumer's Guide to Supplemental Private Long-Term Care Insurance.

CONTACT

For more information about supplemental private long-term care insurance, contact the Office of the Insurance Commissioner. For general questions, contact WA Cares. Both are available Monday to Friday, 8:30 a.m.–4:30 p.m. (except state holidays).

Office of the Insurance Commissioner

Phone: 800-562-6900

Email or chat: insurance.wa.gov/about-us/contact-us

Website: insurance.wa.gov/insurance-resources

WA Cares

Phone: 844-CARE4WA (844-227-3492)

Email or chat: wacaresfund.wa.gov/contact

Website: wacaresfund.wa.gov

Language assistance is available. For the most up-to-date information visit wacaresfund.wa.gov.