

From: MacCaul, Cathleen <cmaccaul@aarp.org>
Sent: Monday, September 12, 2022 8:21 PM
To: Veghte, Ben (DSHS/AL TSA/HCS) <benjamin.veghte@dshs.wa.gov>
Subject: AARP Comment Email for LTC Commissioners

External Email

(Also submitted through online form)

Date: September 12, 2022
To: Washington State Long Term Care Trust Commission
From: Cathy MacCaul, Advocacy Director AARP

Thank you to the Commissioners of the Washington State Long Term Care Trust Commission. AARP has more than 900,000 members in Washington State and has been actively engaged in supporting the creation and now implementation of WA Cares. AARP is represented on the Commission by Mike Tucker, former AARP State President and a retired insurance executive.

On August 21, the Seattle Times ran a story titled "*Need for home care rising, but caregivers are hard to find in rural WA.*" The article was written with the support of a journalism fellowship from The Gerontological Society of America, The Journalists Network on Generations and the Commonwealth Fund.

In addition to describing the increased challenges older adults living in Washington state's rural communities, the article highlighted several important facts:

- More than 1 million Washington residents are 65 and older; by 2025, this population will reach 1.5 million and continue growing, according to DSHS. To meet that need, the number of professional caregivers will need to grow by at least 50%.
- Most older adults needing care rely on a relative or friend; an estimated 850,000 unpaid caregivers provide about 80% of the long-term care needs in Washington — care that would equal about \$10 billion if paid for, according to DSHS. Within that unpaid group, 350,000 care for a loved one with Alzheimer's or another form of dementia, according to the Alzheimer's Association of Washington.
- Nationally, 61% of family caregivers have a job in addition to their role as caregiver, according to a 2020 joint report by the National Alliance for Caregiving and AARP. The assisted-living providers, too, has struggled with staffing, mirroring a worker shortage in long-term care facilities across Washington State and the U.S.

One of the key components that AARP and other organizations advocated for in WA Cares focused on the importance of individuals to use their benefit to pay family caregivers. Given the current caregiving workforce shortages, this is an innovative and effective way to remove some of the financial burden families incur when caring for a loved one.

We also know that the country is facing a "caregiving cliff." 10,000 Baby Boomers turn 65 daily, and by 2030, the older cohorts will enter their 80s. Long-term care facilities continue to face crisis-level staffing

shortages. WA Cares funds will be a critical support to ensure folks can afford the help they need with daily living tasks and stay in their own home as long as possible.

Please continue the visionary work ahead as Washington State is becoming a model for the rest of the country in how to meet the need for affordable, flexible, long term care benefits and reduce the reliance and strain on state funded Medicaid programs.

Cathleen MacCaul MPS | Advocacy Director
AARP Washington

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From: Porsche Everson <porsche@relevantstrategies.com>
Sent: Monday, September 12, 2022 8:41 PM
To: Meewes Sanchez, Andrea C (DSHS/AL TSA/HCS) <andrea.meewessanchez@dshs.wa.gov>
Cc: Veghte, Ben (DSHS/AL TSA/HCS) <benjamin.veghte@dshs.wa.gov>
Subject: Fwd: Public Comment for the Long Term Care Commission Meeting
----- Forwarded message -----
From: **Victoria Bickford** <vbickford@gmail.com>
Date: Mon, Sep 12, 2022, 7:52 PM
Subject: Public Comment for the Long Term Care Commission Meeting
To: <Porsche@relevantstrategies.com>, <ben.veghte@dshs.wa.gov>

The sooner WA Cares goes into effect, the sooner millions of people will have the option to live at home as long as possible.

I can make \$36,500 go a long way. When the time comes for me to need help, I know as a caregiver that I'll have the option to stay in my home as I age. I don't want to go to a nursing home - just like all of my clients don't. I want to stay in a place that I've worked hard for, that reflects me, surrounded by a community and neighbors who know and respect me.

I've heard the nightmare of corporate long term care insurance policies that fail. Many have paid tens of thousands of dollars into their policies, even after they were retired, but are getting stuck with unjust denials and delays when they tried to use their benefits.

I can't afford to have that happen. So please give your support to the Washington Cares Fund - get it operational as soon as possible. Millions of us want and need this.

Thank you,
Vicki Bickford

From: Anthony Jones <anthony.donnell.jones@gmail.com>
Sent: Tuesday, September 13, 2022 9:37 AM
To: Porsche@relevantstrategies.com; ben.veghte@dshs.wa.gov
Subject: Comments for Wa Cares

For Wa Cares:

A lot of working age folks think only older, or very disabled people, need long term care.

I was just 19 when all of a sudden, I started experiencing extreme fatigue, inflammation, and pain in my joints. I was diagnosed with Lupus, a condition so severe I had to be treated with cytotoxin chemotherapy.

Thankfully, I'm still working and living completely independently. But my condition is unpredictable. Some days I feel 100 percent. Other days the joint inflammation in my foot is so bad I can't even walk my dog, or go to work. Some days the pain in my hands is so severe I can't hold a pot or cook for myself, and I know it's going to get worse as time goes on.

Now I'm worried about facing the prospect of losing my savings to qualify for Medicaid when I need help at home.

Even if I could afford the expensive premiums, private long term care insurance denies policies for people with preexisting conditions. That's why I was so happy to learn about the WA Cares fund. WA Cares funds will help me help cover the costs of a home care aide, medical equipment or even home modifications.

Knowing I'll be able to stay in my own home, even when my condition gets really bad, gives me so much relief. Help is on the way for those of us with pre-existing conditions thanks to WA Cares.

I urge the state to continue to protect and strengthen WA Cares. You are making a life saving difference to the millions of us Washingtonians who will face debilitating disease, illness or injuries.

Anthony Donnell Jones, Renton, WA

Sent from my iPhone

From: [Mini Mehrok](#)
To: [DSHS WA CARES Fund](#)
Subject: Public Comment
Date: Wednesday, October 26, 2022 4:52:41 PM

External Email

Hello,

My name is Mini and I am a resident of King County. Both my husband and I bought the Long-term care insurance privately and were able to submit proof and get an exemption from WA State. Recently, my husband passed away and since he was the primary bread winner, I had to cancel my Long-term care from the private carrier as I could not afford it.

I was under the impression that I could avail the LTC via state but was told that is not possible. I understand that the law has been put on hold till summer of 2023. I have tried getting insurance through other companies but a lot of them are not offering them anymore.

Given my unique situation, where my spouse has passed away and I cannot afford LTC privately, I find it unacceptable that the state won't allow me to enroll in the benefit next year.

I have lived in WA state for 20 years, have paid my taxes and am a citizen of good standing.

I would appreciate some help and guidance to be able to enroll in LTC via state when the time comes next summer.

Looking forward to hearing back from you.

Sincerely,
Mini