

WA Cares Fund Coverage for Workers and Other Benefits

Long-term care coverage is based upon a need for assistance with activities of daily living (ADL) such as getting in/out of bed, using the toilet, getting dressed, bathing and brushing of teeth. When individuals meet the ADL criteria, they can also receive services with things such as house cleaning, making meals and transportation.

WA Cares Fund is designed to help pay for care when people can't do these things on their own due to a functional disability. Car accidents, strokes, and other reasons for functional disability may be temporary, but still require the same level of support in the home as someone with a degenerative condition. Below is a grid that shows the extent to which other benefits could support people who are working to address their need for help with activities of daily living.

Benefits and Coverage	Worker Scenarios		
Benefits and Coverage Criteria	Working person needs assistance to get ready for work due to functional disability	Working person takes time off for major surgery like hip replacement, needs shorter-term help with activities of daily living	Working person fractures spine doing recreational activities, needs help with activities of daily living
WA Cares Fund: Services and supports when people need assistance with at least three activities of daily living regardless of the reason for disability, covers help with bathing, dressing, hygiene, transportation, meals, etc.	Yes	Yes	Yes
WA Paid Medical Leave: Partial wage replacement when not working based on a qualifying event; a maximum of \$1,327 per week (in 2022) or up to 90% of your average wage	No	Partial wage replacement only, assistance with ADLs would be out of pocket	Partial wage replacement only, assistance with ADLs would be out of pocket.

<p>WA Paid Family Leave: Partial wage replacement when not working based on a qualifying event; a maximum of \$1,327 per week (in 2022) or up to 90% of your average wage for a family member</p>	<p>No</p>	<p>Partial wage replacement for family caregiver, if they can afford to take the reduction in income</p>	<p>Partial wage replacement for family caregiver, if they can afford to take the reduction in income</p>
<p>Private Health Insurance Out of pocket costs vary based on plan. If a person needs skilled care (RN, OT, PT, speech), may also cover limited home health care including bathing, toileting, dressing. Doesn't cover help with tasks like eating, hygiene, cooking, cleaning, shopping, transportation</p>	<p>No</p>	<p>Maybe for a limited time when skilled care is required, does not cover help with certain daily living activities</p>	<p>Maybe for a limited time when skilled care is required, does not cover help with certain daily living activities</p>
<p>Medicaid Apple Health with Long-Term Care Covers medical care and services and supports when people meet assistance with activities of daily living criteria regardless of the reason for disability. Health care for Workers with Disabilities allows workers who meet federal disability requirements to pay a premium up to 7.5% of income for coverage without income or asset tests.</p>	<p>Yes, when eligibility criteria are met</p>	<p>No (unless low income and low asset)</p>	<p>No (unless low income and low asset)</p>
<p>Private Short-Term or Long-Term Disability (not a universal benefit) Pays partial wage replacement while unable to work; amount depends on the policy (60% or 50% is common)</p>	<p>No</p>	<p>If purchased a policy, partial wage replacement only, assistance with ADLs would be out of pocket</p>	<p>If purchased a policy, partial wage replacement only, assistance with ADLs would be out of pocket</p>

<p>Social Security Disability Insurance Wage replacement only for people who are unable to work for 1 year or more. No benefits are payable for partial disability or for short-term disability</p>	No	No	No
<p>Workers Compensation Pays some medical expenses and partial wage replacement only for people who are recovering from an on-the-job injury</p>	No	No	No
<p>Older Americans Act Services May provide limited services to people 60+, including meals, transportation, and respite. There are some costs to some services. Not designed for daily supports. Not available for people under 60.</p>	No (unless age 60 or older)	No (unless age 60 or older)	No (unless age 60 or older)