

**LTSS Trust Commission
Meeting Minutes**

Meeting Date	9/23/2021	Time	1:00 to 4:00
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Attendees

✓ Senator Karen Keiser	✓ Representative Paul Harris	Senator Judy Warnick
✓ Representative Frank Chopp	✓ Representative Nicole Macri	✓ Senator Steve Conway
✓ Senator Curtis King	Representative Drew MacEwen	✓ Bill Moss (Chair) Assistant Secretary, ALTA, DSHS
✓ ESD Acting Commissioner Cami Feek	✓ Taylor Linke Director, Division of Medicaid Eligibility & Community Support, HCA	✓ Madeline Foutch, Representative of a union representing LTC workers
TBD, Individual receiving Long-Term Services and Supports	✓ Ruth Egger, Individual receiving Long-Term Services and Supports Designee	✓ Andrew Nicholas, Worker who will likely be paying the premium
✓ Sarai Childs, Representative of an organization of employers whose members collect the premium	✓ John Ficker, Adult Family Home Providers Representative	✓ Dan Murphy, Area Agencies on Aging Representative
✓ Peter Nazzal, Home Care Association Representative	✓ Michael Tucker, Representative of an organization representing retired persons	✓ Lauri St. Ours, Representative of an association representing SNF/ALF providers

Guest Speakers

✓ Ben Veghte, DSHS	✓ Matt Smith, State Actuary	✓ Luke Masselink, OSA
✓ Lisa Kissler, ESD	✓ Kelly Lindseth, ESD	✓ Cathy MacCaul, AARP

Topic	Minutes
Welcome and call to order	<ul style="list-style-type: none"> Commission members in attendance indicated above. Bill Moss reviewed the meeting goals.
Consent Agenda • Minutes from 7/23/2021	<ul style="list-style-type: none"> Senator Keiser moved that the minutes from the 7-23-2021 meeting be approved. Representative Harris seconded the motion. A voice vote was taken, and the motion was passed.
Old Business • Outreach activities	<ul style="list-style-type: none"> Ben Veghte provided an update on DSHS outreach activities. He also shared information about the WA Cares Fund brand and how it was developed, the branding materials, the creative marketing assets and the marketing campaign that launched this week. Kelly Lindseth provided an update on ESD outreach activities. Cathy MacCaul provided information about outreach being done by the coalition partners for the LTC Trust Act and outreach being done by AARP.



Topic	Minutes
<p>Old Business</p> <ul style="list-style-type: none"> OSA Solvency Report and Recommendations Outline 	<ul style="list-style-type: none"> Matt Smith shared the progress on the recommendations made by the Office of the State Actuary (OSA) in their first report (the 2021 report). <ul style="list-style-type: none"> Recommendation: Clarify key program parameters – this is currently in progress. Recommendation: Clarify the investment policy – expected to be completed by the end of this calendar year. Recommendation: Perform an updated baseline analysis reflecting the prior bullets – on hold until there is further clarity on the first two recommendations. Recommendation: Establish a risk management framework consistent with the program's funding goals – expected to be completed by the end of the calendar year. Establish a funding policy consistent with the above – expected to be completed by the end of the calendar year. Matt reviewed an outline of the recommendations OSA plans to make for the 2022 report. <ul style="list-style-type: none"> Recommendation: Clarify key program parameters to ensure actuarial modeling is in line with expected program administration, specifically clarifying the benefit eligibility trigger and elimination period – Recommendation: Perform an updated baseline analysis There was concern about the length of time it will take to determine eligibility. <ul style="list-style-type: none"> Per the statute DSHS must make a determination of eligibility within 45 days. <ul style="list-style-type: none"> The actuarial study had to make an assumption and so a 45-day elimination period was used in the modeling. However, there is not actual elimination period in statute that requires a person to pay out of pocket to fulfill the elimination period. Milliman also modeled a 90-day and a zero-day elimination period in the 2020 actuarial study. The WA LTSS Trust Actuarial Study by Milliman, 2020 can be found on the OSA website. In the private market elimination periods are typically 100-120 days and people have to pay out of pocket during the elimination period. Over the next couple of year DSHS will be working on how quickly applications can be processed and the Commission will have an opportunity to weigh in on this. The statute envisioned trying to keep administrative expenses to a minimum, the number of staff hired to process applications affects administrative expenses. DSHS will work toward making it as seamless as possible and easy as possible for people to get the WA Cares Fund benefit. There was a concern about the assumption made in the long-term actuarial projections, such as the state's average wage rate. <ul style="list-style-type: none"> As part of the risk management framework the actual experience will be compared to the assumptions. This is a part of standard actuarial analysis and expected for WA Cares Fund as a new program. Based on the Milliman assumptions, the Trust is currently solvent for the first 50-years. There are a lot of levers that can be used to make the Trust solvent beyond 50-years.
<p>Old Business</p> <ul style="list-style-type: none"> Risk Management Framework workgroup update 	<ul style="list-style-type: none"> Luke Masselink provided a recap of the Risk Management Framework that was presented at the Commission meeting in July, the Commission provided no input on the framework. It will include: <ul style="list-style-type: none"> Funding goals (desired outcomes for the program) Risk management approaches (to support funding goals) Risk management reporting and metrics (to support and inform those approaches) Response strategies (when your funding goals are not met or are threatened) <ul style="list-style-type: none"> Strategic response Policy actions Coordinate a plan with other entities

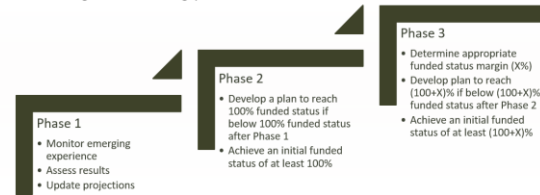
Old Business

- Risk Management Framework workgroup update (continued)

- Luke provided a recap of the risk management glidepath approach

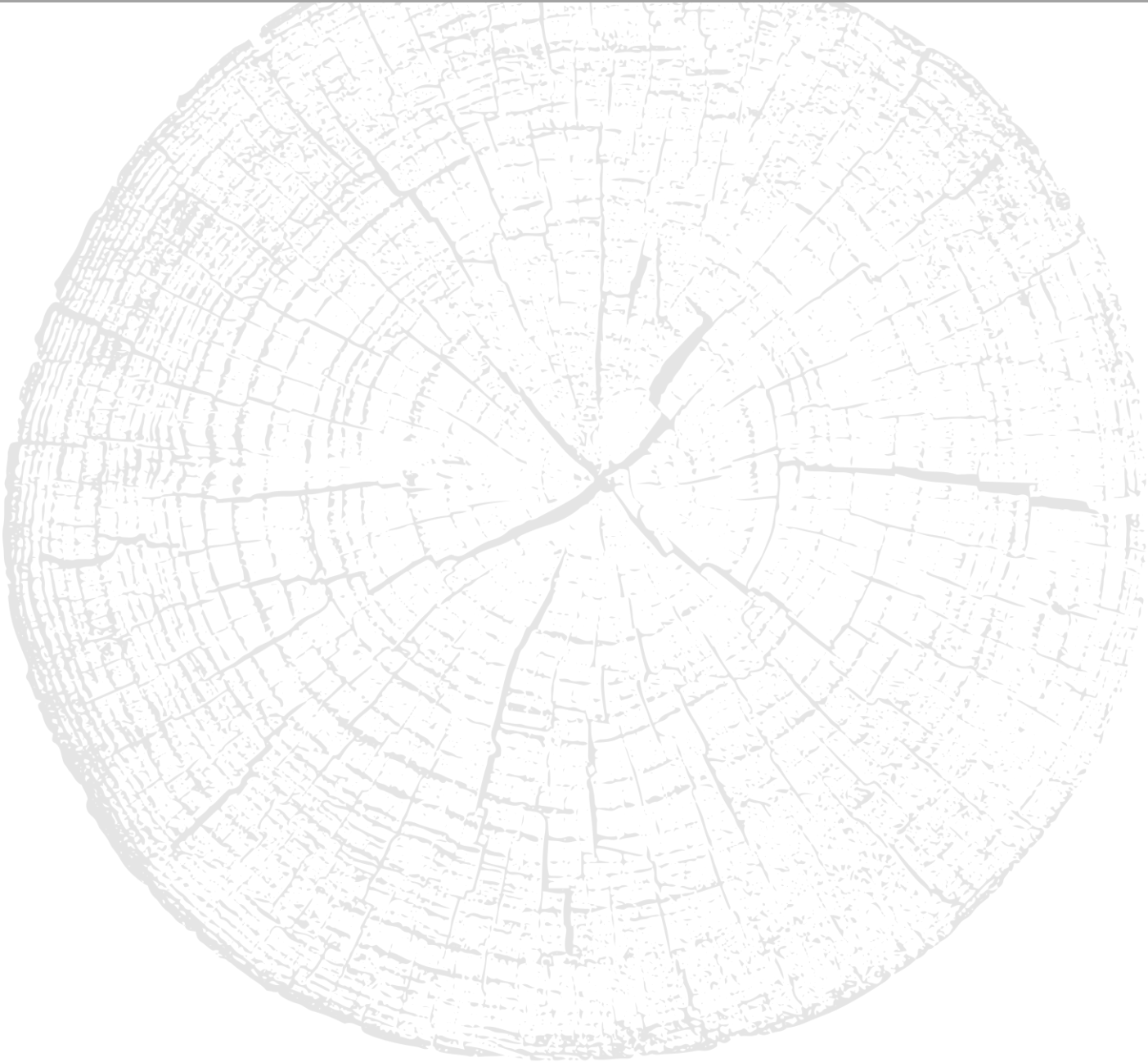
Recap of Risk Management Approach Hybrid Glidepath

- Fund is projected to pay full benefits and expenses through 2075
- Phase 1 to end no sooner than 2026
- Timing of remaining phases less certain



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- At the July meeting Commission members asked that timing be added when the phases would occur. Phase 1 would end no sooner than 2026 after the program has collected some premium and initial benefit payment experience. Timing for the other two phases was not added because there are a number of variables and it largely depends on where the program stands at the end of phase 1. Throughout all of the phases there will be consistent program monitoring.
- Luke introduced what will be included in the actuarial measures and reporting section of the Risk Management Framework
 - Actuarial reporting supports the program's funding goal and risk management approach
 - Reporting provides a consistent way to measure, monitor and communicate about WA Cares Fund solvency
 - Measures and reporting will be relied on to make informed decisions impacting the program
 - Actuarial measures and key metrics will be shared through
 - Program projections
 - Funded ratio or funded status calculations
 - Assumption sensitivities to identify key risks and key items to track as actual experience is collected
 - WA Cares Fund benefit value comparisons
 - Reporting will also include metrics on meaningful benefits such as annual median costs of care and length of care
 - OSA will prepare reports that will compare actual experience compared to what was assumed in Milliman's modeling. Early tracking will focus on premium collections and opt-out data.
 - Statute requires OSA to produce reports every other year.
 - OSA will continue to provide additional analysis with Milliman's help as needed.
- Ben shared response strategies for the Risk Management Framework that were developed by the workgroup
 - For Phase 1 the only recommendation is to consider a constitutional amendment to allow the State Investment Board to invest WA Cares Fund reserves in a diversified portfolio.
 - In Phase 2 the workgroup is recommending considering policy actions, if necessary, that would reduce expenditures and/or increase revenue to get to 100% funded status over 75 years.
 - Phase 3 starts once 100% funded status is achieved. Policy actions would then be considered to get WA Cares Fund to a funded status with a margin ((100+X)%).
- Other entities, DSHS, ESD, HCA, the LTSS Trust Council and the Pension Funding Council will be impacted by the Risk Management Framework, either through providing data to support the actuarial analysis or decision makers that will receive the analysis when making program decisions.
- The final Risk Management Framework will be presented to the Commission for approval at the November meeting.
- At the April Commission meeting there will be an agenda item to discuss whether a new risk management workgroup is needed and to create a governance structure for dealing with ongoing reporting.

Topic	Minutes
	<ul style="list-style-type: none">• There was no feedback received from the Commission on the Risk Management Framework.



Old Business

- Commission recommendation options

• **Benefit Eligibility Coverage Gaps**

- Andrea Meewes Sanchez shared that the benefit eligibility workgroup was charged by charter with exploring options to address coverage gaps where people would pay into WA Cares Fund but due to the vesting requirements or in-state residency requirements in the law, would likely not be able to claim the WA Cares Fund benefit. The workgroup looked at the following groups:
 - Near retirees
 - Border state residents (Oregon, Idaho, Canada) commuting to work in Washington
 - Nonimmigrant visa holders
 - People who leave the state
- Ben shared a list of possible policy actions available that could mitigate the cost of addressing these coverage gaps.
- Dan Murphy shared the recommendations from the workgroup for the Commission to consider along with other options the workgroup discussed but are not recommending.
 - **Near Retirees Recommendation:** Allow individual who retire before they can reach permanent vesting status in 2032 to elect continuing coverage. This option would allow workers to continue contributing after retirement by paying an annual premium equal to their average annual premium during their previous vesting years (adjusted for wage inflation) – until they hit the ten-year mark, at which point they would become permanently vested and owe no further premiums.
 - **Border State Residents Recommendation:** Automatically exclude individuals from owing WA Cares Fund premiums if their permanent home address is in another state or Canada. This is not a lifetime exemption. If they were to move to WA in the future, they would be included (owing premiums and earning vesting years). This impacts approximately 150,000 people who will begin paying premiums in 2022 and will affect many more in the decades to come.
 - **NOTE:** ESD clarified that in order for work to be localized in Washington, at least some of the work has to be performed here. It's nuanced in details, but in an example in which an employee never works in Washington, those services won't be localized in Washington, meaning wages are not subject to premium assessments.
 - **Non-Immigrant Visa Holders Recommendation:** Allow a voluntary opt-out on the basis of having a non-immigrant visa (without needing to purchase private long-term care insurance). This would include people who are allowed to work in the U.S. temporarily under a variety of non-immigrant visas, including H2A agricultural workers and other specialized workers with visas issued by US Citizenship and Immigration Services (USCIS).
 - A commission member suggested looking into including people with temporary protected status who are only here temporarily because of unsafe conditions in their home country, and people here under DACA whose US residency depends on biennial approvals from the USCIS.
 - **ACTION ITEM:** DSHS will do some stakeholding and provide more information on these two groups.
 - **People Who Leave the State:** The workgroup did not put forward a recommendation on how to address this coverage gap. The options considered by the workgroup were costly and/or administratively infeasible at this time from a benefits delivery standpoint. There was some interest in continuing to look at this issue to see if a viable option can be identified in the future.

• **Joint Resolution to propose an amendment to the State Constitution concerning the investment of LTSS Trust Funds**

- Bill shared some options for the Commission to consider:
 - Make the same recommendation as the January 2021 report *"To allow the LTSS Trust Fund to be invested by the Washington State Investment Board in a full range of investments that helps ensure that the fund can pay benefits to eligible Washingtonians over the long-term and keep worker premiums low, the*

Topic	Minutes
	<p>Commission recommends that the legislature propose a joint resolution for an amendment to the state constitution for consideration by voters in the 2022 general election."</p> <ul style="list-style-type: none"> • Make this recommendation but for a general election in a different year • Make this recommendation but don't specify a year ▪ Make no recommendation in this year's report
<p>Old Business</p> <ul style="list-style-type: none"> • Charter for Supplemental Private LTC Insurance workgroup 	<ul style="list-style-type: none"> • Ben provided an overview of the revised charter based on input from the Commission at the July meeting. • Sen. King moved that charter be approved. Senator Keiser seconded the motion. A voice vote was taken, and the motion was passed.
<p>New Business</p> <ul style="list-style-type: none"> • Status update on exemption application readiness/go-live 	<ul style="list-style-type: none"> • Kelly Lindseth provided an update on ESD's readiness for implementing the employee exemption provision of WA Cares Fund. All deliverables to successfully launch Employee Exemptions on October 1st are completed. • Kelly also shared that ESD has done a lot of work to prepare for a possible surge in applications. Daily huddles are set up for the first two weeks to review how many applications are coming in and the processing time so they can make adjustments to meet the needs and initiate contingency plans if needed.
<p>New Business</p> <ul style="list-style-type: none"> • Draft Administrative Expenses Report 	<ul style="list-style-type: none"> • Ben reminded the Commission about what is in the statute regarding the Administrative Expenses Report. • The final report will be presented to the Commission for approval at the November meeting. A volunteer from the Commission will need to submit the report. • FY21 ended last week so the FY21 expenditures in the final report may be slightly different that what is in the draft report. • Ben presented the DSHS expenditures in the 19-21 biennium and highlighted some of their activities. • Matt Smith presented the OSA expenditures in the 19-21 biennium and highlighted some of their activities. • Lisa Kissler presented the ESD expenditures in the 19-21 biennium and highlighted some of their activities. • Taylor Linke presented the HCA expenditures in the 19-21 biennium and highlighted some of their activities. • Ben presented the budget appropriations made to each agency for the 21-23 biennium. Please Note: <ul style="list-style-type: none"> ○ These appropriations were made during the 2021 legislative session based on the decision packages submitted by the agencies in 2020. ○ DSHS submitted a small decision package for the 2022 supplemental budget and will share this at the November Commission meeting.
<p>New Business</p> <ul style="list-style-type: none"> • ESD request legislation 	<ul style="list-style-type: none"> • Kelly Lindseth shared information about the ESD request legislation submitted to the Governor's office. In order for ESD to share employer data for WA Cares Fund with agency partners an amendment is needed to RCW 50A.25.070 and RCW 50A.25.110 and a new section is needed in RCW 50B.
<p>Public Comment</p>	<ul style="list-style-type: none"> • Several people provided public comment during the meeting. Each person speaking was given one minute. Several others submitted public comment in the Zoom Chat feature. The Appendix below includes all public comments made during the meeting.
<p>Set Agenda for next meeting, November 10th</p>	<ul style="list-style-type: none"> • Bill reviewed the list of agenda items so far for the November 10th Commission meeting. • ACTION ITEM: Commission members can submit additional agenda items to Ben, Crystal, or Bill.
<p>Wrap Up</p> <ul style="list-style-type: none"> • Action items review • Adjourn 	<ul style="list-style-type: none"> • Action items are captured in the table below • The meeting adjourned at 4:15

Action Items

ID	Meeting Date	Action Item	Owner	Due Date	Comments/Updates	Status	Completion Date
42	09/23/21	Look at two more groups for the Non-Immigrant Visa Holders	Andrea Meewes Sanchez	11/10/21	For the Non-Immigrant Visa Holders issue addressed by the Benefit Eligibility workgroup, a commission member suggested looking into including people with temporary protected status who are only here temporarily because of unsafe conditions in their home country, and people here under DACA whose US residency depends on biennial approvals from USCIS. DSHS will do some stakeholdering and provide more information on these two groups.	New	
44	09/23/21	Send agenda items for November 10 th Commission meeting	Commission members	10/08/21	Commission members can submit additional agenda items for the November Commission meeting to Ben, Crystal, or Bill.	New	

Appendix: Public Comment

Public comment provided during the meeting	
Name	Comment
Pat Johnson	Hi there. I am an AARP member and a volunteer which is why I know about WA Cares Fund. And I strongly support this based on my experience with my parents, both my parents lived into their 90s, but they had very different healthcare needs. My father was diagnosed with Alzheimer's about three years before he died, and my mother was sharp as a tack until the day she died. But had physical problems. So one of the things that I learned from helping to care for them is how unpredictable old age can be, and what your care needs will be. And that's one of the reasons I really like the WA Cares Fund, I think it's a great safety net, I think it's affordable, I think it's wonderful that it's so flexible, and can be spent on so many benefits, including family care, because our parents got a lot of our family care. It's affordable and the rates stay the same. It covers those with preexisting conditions, and I don't see how anybody gets to be a senior without preexisting conditions. And it's also wonderful that women pay the same as men, and they get the same benefits. And also you stop paying after you retire. That's my comment.
Darin Dalmat	Good afternoon. I represent the airline pilots association, and we appreciate both this program in general and also the work that the benefits eligibility group has done, particularly on the nonresident commuter exception. We think the recommendation of automatic exclusion of nonresidents from the program is not only good policy, but it's also constitutionally required as a matter of the dormant commerce clause, and the privileges and immunities clause. And we also -- and given that we've got a January 1 clock for when the remissions start to happen, we'd like to work cooperatively with the commission to make sure that legislation moves quickly to address that problem. Separately, for those who are residents, the pilots and other flight crew and want to participate in the program, some of them have employers who are recalcitrant, and we want to make sure that the commission --

Public comment provided during the meeting	
Name	Comment
David Martin Air Line Pilots Association	Thank you for the opportunity. I'll pick up and finish Darin's sentence. I'm with the airline pilots association government affairs shop in Washington, DC. Where Darin was going regarding recalcitrant employers, making sure that employees aren't punished for their employers not collecting the tax. I think this commission should be commended and I appreciate all of the thoughtful conversation about how we address the issues that Darin mentioned earlier. And particularly to Senator Keiser, we look forward to working with you to address the issues you raised regarding the employees you represent, and we represent as well of the airline pilots association. Thank you.
Claude Thau	I wanted to comfort you on the difference between a 45-day EP and zero day. It has a lot less difference, it's only about 6% according to Milliman in your program, because a lot of people are going to use the full benefit whether it's zero day or 45 day. The insurance industry has bigger impact because they have more benefits. So, with an EP you don't get to use as much of your benefits. By the way, an EP is entirely different, has nothing do with how long it takes to administer the claim. I also wanted to compliment Dan Murphy's ideas, and on the one about the people that retire out of state, recognizing insurance industry has been administering premiums and claims for people who move from one state to another for a long time. So maybe they can help you, the similarity is more on the claims side than on the collections side. I want to applaud the idea of working with the industry, but it's really discouraging for some of us in the industry because there is so much miseducation about the industry. For example, on this call there was talk about elimination periods, 92% of the elimination period sold in the industry last year were between 84-91 days.
Sandy Wood	I've been an insurance agent in Washington for about 35 years. I'm with the benefits academy. A couple of things I'd like to mention. The benefit triggers being used in the current program are three out of 10ADLs. It looks like Milliman has been using or cognitive impairment in their study. Based on the law, it is, cognitive impairment is one of the 10. So, I'd like that to be addressed in the next Milliman study. And also, the private insurance wrap-around product will probably use something that the insurance companies use, which is two of six ADLs, or cognitive impairment. I'd like the state to look at changing yours to be more like the insurance industry. So that there's not confusion when we're doing a wrap-around. The other thing is the certification for coverage opt-out. Right now, it sounds like you're going to just go off an attestation and you're not going to require the upload of a certificate of coverage from people. I contend this is going to cause confusion in the marketplace to people, especially employers. Just because later you're going to have to deal with people --
Julie B	Hi. I just wanted to state that I do have a long-term care policy that would allow me to opt out of the tax. My out of state employer recently sent me my options to opt out of the tax, and I feel it's really my social responsibility to pay this tax as a capable working person in our state. It's a small tax, and I'm probably in a higher tax bracket, and obviously I have long-term care policy that will allow know opt out financially, it would allow me to opt out, but it's the responsibility to help our elderly. And I think it has to be more on that focus rather than what will I get out of this someday. Is that I'm capable, it's a small tax, we need to support the elderly people in our state and the tax helps us do that. That's it.

Public comment provided during the meeting	
Name	Comment
Brian	(Read by Porsche/facilitator) I wish to provide public comment. Are we planning to disclose in the marketing campaign or on the website that the opt-out option worked well for the wealthier employees at Amazon and Microsoft to access private insurance, yet working class people who don't work for large companies are unable to opt out of WA Cares due to it breaking the private insurance market before the deadline has passed. In other words, the billionaires and companies aren't being asked to help fund this program while the working-class people are locked in due to the broken insurance market. Will we be transparent about this unequal outcome on the website and in the marketing campaign that the general public is paying for?
Vicky Bickford	My name is Vicky Bickford, I'm a healthcare worker and I am fully in support of this fund. I provide care for two very disabled adults who could not afford their own insurance or healthcare, until they became so poor they qualified for Medicaid. We have this WA Cares, and I know just like Social Security all the folks in Washington State will have a way to stay safe as with all find ourselves needing the care and all of the different services this fund is going to help with. It breaks my heart that folks have been sales pressured into opting out having experienced myself withholding of services the private insurance companies have been doing to us in order to improve their profits and enhance their stock prices. This fund will help thousands, maybe someday even millions of us to age with safety and dignity. So please keep up your good work and protect the integrity and the promise of WA Cares. Thank you.
Jay Taylor	Thank you very much for getting me over to the panelists. I wish I could see what's going on, to see how well you're all carrying out these -- anyway, I grew up with a mother who lived incapacitated by multiple sclerosis for much of her life I was her sole caregiver. I also married to a woman who has a wonderful son who is autistic and I'm heavily involved with his care. When I think back to the time spent giving my mother care, one thing that stand out is how much she would have benefited from these services that WA Cares Fund provide. Earlier you had a slide that mentioned that the 36,500 would cover almost a year of home healthcare. That one year would have meant one extra year for her to be in her home, and if leveraged correctly perhaps even more. It would have been one more year out of the two years remaining that she had. I look back -- that would have also meant for myself. That have freed me up. Thank you very much for hearing me.

Public comment provided in Zoom Chat:	
Name	Comment
Darin Dalmat	Darin Dalmat and David Martin of ALPA, please. We'd like to provide public comment.
Claude Thau	I wish to provide Public comment.
Sandy Wood	I wish to provide public comment.
Cathy MacCaul	Julie Bagby and Pat Johnson would like to provide public comment.
Pat Johnson	I wish to provide public comment.
Vicki Bickford	I wish to provide public comment.
Elizabeth	Thank you for all the answers today. It is appreciated! Elizabeth Hovde
Julie B	I wish to provide public comment.
Steve Cain	I wish to provide pub(l)ic comment.
Jay Taylor	Jay Taylor pu



Public comment provided in Zoom Chat:	
Name	Comment
Susan DeNapoli (Spokane, WA)	I wish to provide public comment. I believe the deadline to obtain private coverage to opt out needs to be extended so people have time to make an informed decision. The deadline to obtain private insurance is November 1st and most insurers are no longer insuring people younger than 40 years old if they are even still offering insurance at all at this point. The major ad campaign efforts haven't started yet to inform the general public. When the campaigns ramp up and people are more informed, they likely can't opt out even if they'd like to. With the deadline remaining November 1st, you are essentially taking away their ability to make an informed decision that is best for them due to the rushed nature of this rollout.
Deanna O'Neal	I would like to provide live comment.
JMJensen	I wish to provide public comment.
Steven D Forman, CLTC	I wish to provide public comment.
Melissa Vonk	Melissa Vonk would like to provide public comment.
David Martin Air Line Pilots Association	I wish to provide public comment.
Peggy Haslach	Peggy Haslach, I wish to provide public comment.
Rikki Christensen	In the Exemption application, was that confirmed earlier that no attached proof of a private policy is being required? Curious what the application will be requesting from the individual specifically.
Jay Taylor	public comment please
John Mangan	John Mangan wishes to provide public comment.
Francine Murphy	I wish to provide public comment - Francine Murphy
Jeffrey Peterson	I wish to provide public comment.
Randall Kim	Randy Kim
Terry Bradford- Crane	I wish to provide public comment.
Jess Gomez (she/they) SEIU 775	jay taylor
Susan DeNapoli (Spokane, WA)	I do not have a mic available - someone can go ahead and read my comment.
Peggy Haslach	I am trying to get in the que but my name is only going to host and panelists.
Melissa Vonk	I would like to back Sarai's comment about looking at postponing at least a year given the pandemic and how everyone is trying to get back to work. As well as not much knowledge to the general public.
Susan DeNapoli (Spokane, WA)	Is someone able to read out my comment?
JMJensen	Very suspect list of public comment folks chosen for this presentation. I submitted as soon as it was opened and yet not selected. Loading with multiple Airline pilots Assoc. in order to get there full message across? Seems a little shady.

Public comment provided in Zoom Chat:	
Name	Comment
JM Jensen	Purchase date of private policy must be prior to Nov.1 2021. Applications for exemption allowed until Dec.1 2022. Possibility of a later opt in date, as this develops... What about a later opt out window? With this in mind, Sarai Childs inquired about the possibility of extending the implementation said WaCares fund (much appreciated). Bill Moss abruptly squashed that inquiry (not appreciated). Madeline Foutch quickly asserted that any delay in implementation would ultimately delay peoples access to said "benefit". I like many others do not see this as a benefit at all. How do you all see these deadline requirements making any sense, if this is not likely be signed into law until January/February?
Brian	I am deaf and on closed captioning can you read it please.
Brian	that is okay thank you
Brian	thank you so much and I appreciate the closed captioning
JM Jensen	Vicky Bicford, statement doesn't make sense, this fund requires being vested in order to access the fund.
Jennifer	I would like to post a public comment in the written comment area -Jennifer
beth damis	I'd like to provide public comment, are we doing that via chat now or will there be another location?
Deanna O'Neal	Is the commission going to address the lack of education that has been put out to Washingtonians prior to August and September of 2021. Without the education, state residents have not been able to make the be options on whether they can opt out or not. Private insurance companies are no longer offering private LTC policies in WA and therefore, people cannot get a policy that would allow them to opt out even if they wanted to? WE NEED TO ALLOW A SECOND OPT OUT PERIOD to give those that just learned about this a chance to make the best decisions for themselves.
Jennifer	I'm wondering what will happen to the money/tax you collect from people who are exempt from benefits?
Destini P	Hello, my public comment would be in favor of excluding out of state residents from contributing. We are an employer on the WA/ID border and half of our workforce commutes from ID. Thank you.
Elizabeth	Elizabeth again: I am pretty shocked by the 25 percent number I heard about workers who move out of state. I hope there is more conversation about them, as suggested there would be today. Where is that number coming from?
Stephen Forman, CLTC	An elimination period is like a deductible, it's how much the beneficiary shouldered before the insurance kicks in, in this case expressed in days instead of dollars. How long the insurer has to approve or deny the claim—to make a benefit determination—is mutually exclusive. For example, where WA Cares is legally required to make this decision within 45 days, private LTC insurance has 30 days. Having said that, whether WA Cares approves a claim within 1 hour or 1 year is immaterial: Milliman assumed benefits would not be payable until the beneficiary had shouldered 45 days of care. The rate of 58 cents per \$100 is based on a 45-day elimination period. For WA Cares to pay benefits retroactively to day 1 requires a 6 – 7% rate increase, about the same magnitude as the opt-out. The law as passed does not require the beneficiary to incur any charges before WA Cares pays; hence, the reason we've been warning the advertised rate is knowingly inadequate.
JM Jensen	With somewhat undefined details, (max. % tax cap., max. benefit payout, etc.) how can the populace be expected to have made an informed decision on whether or not opting out would be the right choice? What is the likelihood of any other future opt out window?

Public comment provided in Zoom Chat:	
Name	Comment
Claude Thau	Thanks for the opportunity to make my comments about the 45-day EP issue not being as big an issue as some people think and totally independent of processing time; Dan Murphy's potential solutions including the observation that insurers have long collected premium and paid claims to people who buy in one state then move, the claim process seeming more similar to WA Cares than the premium collection. As I noted, working with the LTCi industry is a good idea, but it is discouraging that there have been many erroneous and misleading comments about private LTCi such as comments about hypertension and many other insurable conditions making people ineligible for private LTCi; that private LTCi does not allow you to get care at home; creating misleading expectations regarding price increases; etc. There also have been misleading descriptions of the WA Cares Fund such as no longer needing to worry about LTC costs, being a program for all Washingtonians, being guaranteed, etc.
Jeffrey Peterson	Jeffrey Peterson with the Association of Flight Attendants at Alaska Airlines here. I represent approximately 2500 Washington-based flight attendants. We share the constitutional and due process concerns articulated earlier by the Air Line Pilots Association (ALPA), and we fully support legislative changes to resolve those concerns as soon as possible. Thank you!
beth damis	It is disheartening that so many participants in this meeting clearly have no basic knowledge of HR and Payroll laws that employers MUST abide by. Work groups, discussions, and guidance should not be provided without this basic understanding. Employers do not have enough time to support or educate their employees on this tax since the state campaign roll out was so close to the implementation. We need a delay so the most problematic issues with the act can be addressed. The Untruths must be REMOVED from the campaign ads
Sandy Wood	In the Milliman Study I did not see any analysis of savings to the Medicaid program as a result of the State LTC program helping people stay in their home longer. I believe that the LTC program will help people to get set up in their home, and they will feel more comfortable staying in their home longer because they will see that it is possible. So people may end up being able to stay at home for a few more years rather than entering a facility. I feel Milliman should include this in their cost savings analysis.
Peggy Haslach	My name is Peggy Haslach and I am a financial professional who works with LGBT and Women Business owners. Peggy.haslach@thefinitygroup.com
Sandy Wood	I don't agree with the comment of one of the panelists that those opting out would end up with a "wash" because they would not be eligible to receive state benefits. Most of those opting out make a higher income and therefore that will adversely affect the final amount obtained.
beth damis	Also there needs to be a way for employees who incorrectly pay into the tax to recoup their monies. I see many employers misclassify workers to an incorrect state. WA should not keep funds of those not required to pay in