

December LTSS Trust Commission Meeting Minutes

Meeting Date		12/9/2022		Time		1:00 pm – 4:00 pm	
Attendees							
✓	Representative Paul Harris	X	Representative Drew MacEwan	✓	Representative Frank Chopp	X	Representative Nicole Macri
✓	Senator Curtis King	X	Senator Judy Warnick	X	Senator Karen Keiser	✓	Senator Steve Conway
X	Secretary Jilma Meneses, Department of Social and Health Services	✓	Cami Feek, Employment Security Department (Justin DeFour Designee)	✓	Taylor Linke, Health Care Authority	X	Peter Nazzal, Home Care Association Representative
✓	Madeleine Foutch, Representative of a union representing LTC workers	✓	Michael Tucker, Representative of an organization representing retired persons	✓	Lauri St. Ours, Representative of an association representing SNF/ALF providers	✓	John Ficker, Adult Family Homes providers representative
✓	Ruth Egger. Individual receiving LTSS #2, or designee	✓	Andrew Nicholas, Worker who is paying the premium (or will be paying)	X	Brenda Charles-Edwards, Individual receiving LTSS #1 (or designee or representative of consumers receiving LTSS)	✓	Rachel Smith, Representative of an organization of employers who's members collect the premium (or will likely be collecting)
Guest Speakers							
✓	Ben Veghte, Department of Social and Health Services	✓	Andrea Meewes Sanchez, Department of Social and Health Services	✓	Kristen Maki, Department of Social and Health Services	✓	Bea Rector, Department of Social and Health Services (Chair Designee)
✓	Matt Buelow, Employment Security Department	✓	Travis Fish, Employment Security Department	✓	Luke Masselink, Office of State Actuary		

Topic	Minutes
Welcome and Call to Order	<ul style="list-style-type: none"> Commission members in attendance indicated above. Bea Rector reviewed the meeting goals.
Consent Agenda	<ul style="list-style-type: none"> No objections were made; item was adopted
WA Cares Fund Program Refresh	<ul style="list-style-type: none"> Andrea Meewes Sanchez reviewed the slide regarding the WA Cares Fund key program details from the current statute. <p>Key program details per current statute (RCW 50B.04):</p> <ul style="list-style-type: none"> Premium rate - \$0.58 cents for every \$100 earned Lifetime benefit maximum –\$36,500, adjusted annually up to inflation, paid directly to providers Three pathways to qualified individual status <ul style="list-style-type: none"> Contribute 10 years without interruption of five or more consecutive years Contribute 3 of the last 6 years from the date of application for benefits For near-retirees (born before 1968): contribute at least one year, earning one-tenth of the lifetime benefit amount for each year contributed A person must work 500 hours during a year to receive credit for a qualifying year Eligible beneficiary <ul style="list-style-type: none"> A qualified individual who requires assistance with at least 3 activities of daily living (i.e., bathing, dressing, eating, ambulation, medication management, toilet use, transfer, etc.) Premiums begin July 1, 2023, benefits begin July 1, 2026
Benefit Eligibility Workgroup Recommendation	<ul style="list-style-type: none"> Ben Veghte presented the final recommendation from the workgroup on Benefit Eligibility. Workgroup Recommendation:



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	<ul style="list-style-type: none"> ○ Table the Benefit Eligibility recommendations from the November Commission meeting and reconvene the workgroup in 2023. • Ruth Egger made a motion to adopt the Workgroup recommendation. Michael Tucker seconded the motion. A voice vote was taken, and the motion passed unanimously.
<p>Final Commission Recommendations Report</p>	<ul style="list-style-type: none"> • Ben Veghte presented the final Commission Recommendations Report regarding Portability, Recertification of Private LTC Insurance Exemption, and Rescinding of WA Cares Lifetime Exemption. • Portability Challenge I: Managing the cost of expanding benefits to people who leave the state <ul style="list-style-type: none"> ○ Commission recommendation: Allow anyone with at least one year of qualifying contribution who leaves the state to elect portable benefits coverage by choosing to continue contributing premiums to WA Cares until the Normal Retirement Age under Social Security (currently age 67 for those born in 1960 or later). The premium would be equal to the last "in-state" premium assessed, adjusted for wage inflation. Workers who leave the state at age 67 or later would not be required to pay in further. This recommendation is contingent on finding ways to offset the cost of making benefits portable. The workgroup acknowledges that more research may be necessary to identify appropriate offsets. • Portability Challenge II: Timing implications of extending benefits to out-of-state eligible beneficiaries with respect to short-term program implementation and long-term collaboration with other states establishing similar programs <ul style="list-style-type: none"> ○ Commission recommendation: WCF develops system to facilitate out-of-state eligible beneficiaries claiming WCF benefits starting in 2030 • Portability Challenge III: Alternative forms of benefits for out-of-state eligible beneficiaries and methods of cross-state coordination on LTSS providers <ul style="list-style-type: none"> ○ Commission recommendation: Allow DSHS and HCA flexibility to assess the most cost-effective option for paying benefits nationwide once a specific policy design has been enacted. Once a policy design has been decided, DSHS may issue an RFI to conduct a cost-benefit analysis of paying benefits in cash vs. utilizing a reimbursement model. If benefits are pro-rated or reduced for people outside of Washington, it may not be cost effective to pay for a vendor to manage long-term care provider payments. Understanding the volume of people who will receive benefits out of state and their expected average level of benefits is critical to understanding costs and feasibility of alternative forms of benefit administration. • Portability Challenge IV: Options for conducting eligibility determinations for qualified individuals who subsequently move outside of Washington <ul style="list-style-type: none"> ○ Commission recommendation: Allow DSHS to determine the method if and when portability has been enacted. DSHS could use WA Cares Fund staff to conduct virtual assessments or could contract with a private vendor to conduct assessments nationwide. The cost of these options will depend on a number of factors that could change between now and implementation of portable benefits. If portability is enacted, DSHS will then vet these options to determine most cost-effective approach at that time. • Recertification of Private LTC Insurance Exemption <ul style="list-style-type: none"> ○ Policy Issue: Approximately 475,000 people have been approved for an exemption based on purchasing private long-term care insurance. The window to purchase private LTC insurance in order to be exempt from WA Cares Fund has closed. ○ Commission Recommendation: Require all individuals with approved exemptions to provide proof that they had purchased a qualifying LTC policy prior to 11/2021 and that they have maintained their policy through the present day. To maintain an exemption, recertification is required to occur at an interval of no more frequently than annually and no less frequently than every three years beginning in December 2024. Recertification is no longer required or possible after ten years. • Allow workers to rescind their lifetime exemption <ul style="list-style-type: none"> ○ Commission Recommendation: Provide everyone who has a lifetime exemption a one-time limited opportunity to permanently join WCF until June 30, 2028, five years after the start of premium collection.

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- Matt Buelow presented regarding the topics of Employer reporting consistency and premium reporting accountability and Self-Employment Income Report
- **Employer reporting consistency and premium reporting accountability**
 - **Policy issue 1:** To support consistency in combined employer reporting for Paid Family and Medicaid Leave and WA Cares Fund, the Commission recommends an amendment to RCW 50B.04.080 (3) to sunset the collective bargaining agreement exception effective December 31, 2023.
 - Nothing in this chapter requires any party to a collective bargaining agreement in existence on October 19, 2017, to reopen negotiations of the agreement or to apply any of the responsibilities under this chapter unless and until the existing agreement is reopened or renegotiated by the parties or expires.
 - **Policy issue 2:** Adopt for WA Cares Fund the premium accountability measures contained in the PFML statute, namely PFML authority 50A.45. This would allow ESD to collect penalties from employers that do not report wages for WA Cares Fund and to apply interest to unpaid premium from employers.
- **Self-employment income reporting**
 - As the Employment Security Department (ESD) does for PFML, ESD will require quarterly wage reports from individuals who are self-employed and elect coverage for WA Cares. The department will assess premiums each quarter based on reported wage. It is recommended that at the end of each taxable year, elected covered participants verify income that was reported to appropriately apply accurate premium assessment and "true up" any misreported income and to amend WAC 192-915-015 to require this. The workgroup recommends accomplishing this is by aligning annual net profit, to which WA Cares premium is applied, with Line 2 of an individual's federal Schedule SE and requiring annual uploading of Schedule SE.
- Senator King: Has a question for Matt Buelow. The recommendation is to continue those that have a bargained agreement. Does that include any new bargaining that has been done? Or is it only those that were included at the time that WA Cares was passed and until June of 2023. How does it relate to bargaining going forward?
 - Matt Buelow: The law for the collective bargaining agreement requires that the collective bargaining agreement must have been in place October of 2017 because it came from the Paid Family and Medical Leave law and that was when that was enacted. As collective bargaining agreements expire, renegotiated, or reopened, then they become part of the program at that time. There are still some collective bargaining agreements that have been in place since 2017 that will continue to be in place.
- Ben Veghte presenting the rest of the Commission report regarding Pilot project for benefit implementation, Simplifying the ten-year contribution requirement, Crediting savings from Medicaid and Medicare cost avoidance to WA Cares Fund, and Supplemental Private Long-Term Cares Insurance (SPLTCI)
- **Pilot project for benefit implementation**
 - Recommend to legislature providing the WA Cares' administering agencies with statutory authority to pay WA Cares benefits earlier than July 1, 2026 (but no earlier than January 1, 2026) for a small group of eligible individuals. This would allow the agencies to test their systems and processes in production with a smaller group of beneficiaries and fix any problems that are uncovered prior to going fully live in July 2026.
- **Simplifying the ten-year contribution requirement**
 - Replacing existing RCW 50B.04.050(1)(a) pathway language with the simpler formulation: "A total of ten years."
- **Crediting savings from Medicaid and Medicare cost avoidance to WA Cares Fund**
 - Any savings achieved through a potential shared savings waiver with the federal government should be credited to the WA Cares Fund since these savings result directly from WA Cares Fund expenditures.

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	<ul style="list-style-type: none"> • Supplemental Private LTC Insurance (SPLTCI) <ul style="list-style-type: none"> ○ Consensus between private insurers and consumer protection advocates was reached on set of recommendations on the structuring of an SPLTCI market, organized in six areas: <ul style="list-style-type: none"> ▪ Consumer protection ▪ Venue for filing policies ▪ Benefit trigger and elimination period ▪ Transition issues for near-retiree cohorts ▪ Continuity of covered care settings and providers ▪ Coordination of benefits between WA Cares and SPLTCI policies • Michael Tucker made a motion to adopt the Workgroup recommendation. Ruth Egger seconded the motion. A voice vote was taken, 14 voted aye, 1 voted nay, and the motion passed.
<p>Communication Update</p>	<ul style="list-style-type: none"> • Ben Veghte presented an overview of the current communications and outreach overview. • Kristen Maki presented the communications campaign, the audience research approach, key takeaways, and played example videos. • Goals <ul style="list-style-type: none"> ○ Grow informed awareness of the program among those most impacted and correct misunderstandings ○ Help people understand what long-term care is, their likelihood of needing it, and how it can affect their lives ○ Contextualize the WA Cares Fund benefit so people understand its value and how it can make a difference in their lives ○ Cultivate ambassadors who can help inform others about the program and its significance • Priority Activities <ul style="list-style-type: none"> ○ Grow informed awareness of the program among those most impacted and correct misunderstandings ○ Help people understand what long-term care is, their likelihood of needing it, and how it can affect their lives ○ Contextualize the WA Cares Fund benefit so people understand its value and how it can make a difference in their lives ○ Cultivate ambassadors who can help inform others about the program and its significance • Senator King: Appreciated the information. The concern is that implies that the WA Cares is going to go on forever and there is no limit here. Thinks we are setting people up to not fully understand what this program does, and that it does have limitation and what those limitations are. Concerned about this and their observation about what is being presented. Thinks it is done very well and good for the people that are being take care. They need to understand that the benefits are only available for a certain amount of time. Unsure how to do that, but we are implying this will go on forever. <ul style="list-style-type: none"> ○ Ben Veghte: We agree that it is important to emphasize the limitation and have made a turn in communication in the last few months. Trying to make that clear on the current website, the new one being developed, and in the outreach what \$36,500 is, what they can purchase, and give a realistic sense of what the benefit will mean to them. ○ Kristen Maki: On the applications for some of the videos and materials, folks will be directed to the website for more information. Hopefully right now and in the future, we will have a clearer representation of what the benefit usage might look like. • Senator Conway: The survey and outreach to the public is based on younger people who rarely concern themselves with retirement. The older generation, when they start hitting 40-50, is when they start thinking about their retirement. Thinks we need to share this is a limited and fixed amount of money and don't want to discourage them when planning for retirement. Urges to make sure that this outreach is part of a broader picture of retirement and hopes we're not overselling the program.

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- Ben Veghte: We have received that feedback from previous meetings and have been implementing that ever since. The vignettes are real stories about their lives. The communication they do about WA Cares specifically on the website and in outreach is going to be clear about that. Using the new website to help people plan for their LTC needs and being clear that WA Cares is only part of that planning. There is a lot more to it. Hopefully if we have a supplemental market, it could include that information on the website. Want to give people lots of resources and encourage people to plan. Thinks WA Cares offers an opportunity for that. Appreciates the feedback and will reevaluate as they look at materials.
- Rachel Smith: Wants to highlight employers as another key audience but suspects that is more of an ESD thing. Wants to bring attention to this as the action of this is happening in the workplace, so thinks it is important that we continue to keep employers at the front and center for this as thinking about communication.
- Maddie Foutch: Wants to note how telling it was that the research shows how the little the general public knows about the different variety of benefits and how the long-term care system currently works. It's not very clear until you're in it and have to work through it. Thinks that understanding that through the research and then addressing the communication strategy towards that is great to see. Thought the videos were powerful representations of different types of care.
- Ben Veghte presenting on the user experience design vendor and the building of the new website.
- Kristen Maki presented on the key stream of work for direct outreach.
- **Partner Roundtables**
 - Held total of **11 roundtable meetings** in 2022
 - Attended by **83 people** from **70 partner organizations**
 - Shared program information & answered questions
 - Gathered & implemented feedback
 - Identified opportunities for presentations on program & further outreach
 - Plan to hold meetings every 3-6 months in 2023 (frequency varies by roundtable group)
- **Roundtable groups**
 - Business
 - Community Health & Health Care
 - Equity & Community Organizations
 - Faith-Based Organizations
 - Financial Planning & Institutions
 - Human Resources
 - Labor
 - Long-Term Care & Disability
- Senator King: Apologized for having so many questions, but curious about the 83 people and 11 roundtable meetings. Are those 83 individual people or 8 to 9 people that attend every one of the 11 roundtable meetings?
 - Kristen Maki: Some of those are repeats. That's 83 total people who attended all of those roundtable sessions. There are a few repeats in there, but mostly the second set of roundtables was either new invitees or new groups.
 - Ben Veghte: We have about 5-10 representatives a part of important civic organizations that are on each of the seven or eight roundtables. Typically, those 5-10 people will attend those. Always looking to get more organizations involved, so would like to do an appeal to the Commission as a whole. If they know of any organizations to include under the categories listed or any new category, let Kristen Maki or Ben Veghte know. Would be happy to expand invitations or create new roundtables around a different topic. These are intended for two-way communication, so they are updating people but also getting feedback from the community on how they can improve the program.
- Kristen Maki continued presenting on key streams of work for direct outreach.

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- Taylor Linke: Are these webinars recorded? That way if entities or individuals want to replay them to other audiences, they can do that.
 - Kristen Maki: They are recorded and posted on our YouTube channel. If you go to the library, there is a lot of great context in there.
 - Representative Harris: Attended a Clark County event this morning with 480 businesses and on their top 5 legislative lists was to overturn this act. Thinks it's important to get this information out to businesses. Will send some businesses in Clark County, the chambers need to be involved, and many organizations need to be reached out to. Thinks we have more work to do here and thinks it's really important. Will be sending over a list of people.
ACTION ITEM
 - Travis Fish presented the communication update for ESD
 - **Employee Exemptions**
 - Updated site content:
 - Clear explanation of new exemption pathways available Jan. 1, 2023
 - Opportunities to learn more about WA Cares as a public benefit
 - New FAQs
 - **Employer Information**
 - Updated site content:
 - What to expect when employees are approved for newly-available exemptions
 - Information about Q3 premium collection and withholding calculations
 - New FAQs
- Open for questions
- Senator King: Thought heard them say that the new exemption passed in law are only available until December 2022.
 - Travis Fish: The original exemption criteria that is based upon private insurance, that is only available until December 31, 2022. The new exemption criteria become available on January 1, 2023.
 - Senator King: If I work in the state of Washington but I live outside of the state, my assumption is that I am automatically exempt. Do I have to apply or does every one of those individuals have to apply for an exemption?
 - Travis Fish: It is an application, so they have to essentially go through a very similar process as those who purchased private insurance last year. They need to apply through our exemption portal, which is linked on the WA Cares website. They can choose which criteria they meet when they're submitting their exemption application. It is a voluntary application, and this is because maybe you work outside of Washington and think you may retire in Washington one day, so you might still want to contribute to the benefit, so it is not an automatic thing.
 - Senator King: Do we have any way of notifying these individuals that this option is available to them?
 - Travis Fish: Doesn't think they have enough information to answer that question.
 - Kristen Maki: For the folks who are specifically living outside of Washington, they have outreach planned specifically and have tried in some of the roundtable outreach and other work being doing to specifically reach businesses and business groups that are at the borders who are more likely to have folks who fall into that category. They do have some direct outreach planned for those exemption groups to make sure that they inform them about that part of the program.
 - Senator Conway: This is a payroll tax, and the Employment Security Department is collecting payroll taxed for PFML as well. Curious as to why they would have people apply for an exemption if they're living out of state and working in Washington. Can't they simply alert the employers in this area? Doesn't see the need for them to apply for a special exemption. Was that outlined in legislation that they passed? Thinks they all recognize that it made no sense for people who live out of state won't qualify for the benefit to pay in. Why wouldn't the employer be engaged in that process since they're paying the payroll taxes?

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	<ul style="list-style-type: none"> ○ Travis Fish: The exemptions are outlined in statute as voluntary. There isn't a lot the agency can do as making those automatic. As touched on earlier, there may be reasons why workers who are working in Washington but living out of state may want to still contribute. If they plan on relocating to Washington at some point in their lives or if they plan to retire in Washington, maybe it's something they would still want to access. It is not automatic and doesn't have full information as far as if that's being pursued or not. As far as right now, the statute kind of ties them to the voluntary exemption application. ○ Ben Veghte: To add some additional context, recalls from the workgroup last year with ESD that another consideration was to not put the administrative burden on the employers, but to put it on the state. Otherwise, all the employers in the state would have to manage this. With this approach, the employers simply submit remit premiums for everyone, except for workers whom they have an exemption letter on file. It makes it easier for employers to administer than if they all had to do a determination for each employee about where their residential address was. Thinks that was the rationale that they heard last year. • Senator Conway: We haven't collected anything yet and hopes that we have done focus groups with employers to see what they would like to be doing here. Encourage them to look at this, especially for the boarder communities, as they will likely have people that are living out of state and working in Washington. What they seem to be saying is that they're going to have to pay on all of their workers, unless the worker themselves exempt themselves. • Representative Macri: Shared the same concern as Senator Conway. When the policies were being deliberated during session, they discussed what Ben had said the rational. Doesn't think they discussed the rational that some out of state employees would want to pay in, but rather that employers may not always be aware where employees are located at the moment. Since there is no state income tax, stuff isn't tracked in the way it is in other states. To give the employees the pathway for exemption made sense to keep the burden off the employers, as Ben mentioned, for tracking that sort of detail. There may be other ways to approach it. Thinks this is something that came up during the deliberation of the bill and can obviously be revisited. Remembers that it was an issue that was discussed in quite a lot of detail during the policy development and deliberation. • Senator King: Those individuals that work in the state and live outside the state, is there a timeframe that they have to apply for an exemption or is it open? For example, when they get their first paycheck in July and they see the deduction and decide they don't want to pay in, can they sign up and be exempt? Would that be too late? <ul style="list-style-type: none"> ○ Travis Fish: This is outlined very specifically in statute. The application becomes available January 1st and it is continuous. If someone is living out of state and working in Washington currently, they have until July 1st to apply for an exemption. The exemption activates the quarter after your application is approved. If you move into the state, say next year, and you get your first job in mid-July, you will be paying WA Cares premiums. If you submit your application by the start of Q4, then you will stop paying premiums in Q4.
<p>Commission topics to discuss in 2023</p>	<ul style="list-style-type: none"> • Ben Veghte introduced the potential Commission topics to discuss in 2023. • Potential Commission topics to discuss in 2023 <ul style="list-style-type: none"> ○ Minimum qualifications for registration of WA Cares providers ○ Benefit Eligibility • Senator King: Thinks we should be looking into whether or not they we want to include temporary disabilities. This is something they didn't initially think was part of this plan, but apparently is. Thinking about how that would play out in regard to Paid Family and Medical Leave and other programs that are out there. Think they should look at this option of 3 out of the last 6 years to be eligible, and whether there's an age limitation on that. Thinks that was originally developed for those that were 50-60 years old. If that applies to everybody, what they think is says is that you can work for 3 years and you are eligible. Didn't think that was what they planned, so thinks they should review that. Would also like to suggest that since they're concerned about Medicaid requiring that you spend down your financial wealth to \$2,000, maybe they should look if that needs to be changed and study the ramifications that might have.

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- Ruth Egger: Thought it would be good to get update on outreach committee since people are all over the state and they have different contacts in different parts. Thinks they should have more interaction with that committee. **ACTION ITEM**
- Senator Conway: Since contribution begins in mid-year, wondering if commission is considering any outreach during the beginning of the contribution?
 - Travis Fish: In addition to everything on the website, they are reaching up to the employer community through the agency's employer newsletter, which they send out once a month. In December and January, they're going to be special edition, so they are able to capture more information and give employers more information during critical transition period for WA Cares, Paid Family and Medical Leave, and Unemployment Insurance, and every program they administer. They are going to be sending postal mail to employers to ensure they're hitting all the bases. They've done a lot of research with grad students at UW and they have noted that physical mail is the one thing that they open. When they get an official government letter from ESD they tend to open it and not ignore. Starting last summer, they have been giving presentations to employers and employer groups that outline what WA Cares is, the employer's role in withholding and remitting premiums, and how to handle questions from their employees when it comes to the initiation of the program.
 - Senator Conway: Is that going to be quarterly? You want to be catching premiums in July, August, September, and October, right?
 - Travis Fish: Right. October 1st is when the first premiums can be remitted for the program. They will have the month of October to do that. We will want to make sure that every employer is very well informed before July 1st, so they know they need to start withholding since they can't go backwards and charge employees for paychecks past. We want to make sure they know when to start withholding, how much, and then when it comes time for them to be remitting those premiums, we need them to know how to do that as well. That process is very easy, it's integrated with the Paid Leave reporting process that they already do. They communicated about that a lot last year and they are going to continue those same points as July approaches.
- Rachel Smith: The Seattle Metro Chamber, they send out a digest full of a range of topics and since this program was delayed last session, it has been the most clicked on item every single newsletter that they send out that has included it. Thinks that is an indicator of appetite from employers to understand what is going on. Would say that the appetite continues to remain very, very high. Unsure if this is necessarily a workgroup but does think potentially a discussion topic could be a readiness assessment for our employers and thinking about how they could talk through that and make tools and resources available to them. **ACTION ITEM**
 - Senator Conway: Urges the group to put readiness assessment on the list. This is a new program and not like PFML. Employers are going to be confronting the payroll tax in July, so we need to make sure that we've done all we need to work with them. Heard that one particular chamber is not in favor of this, it may mean that we need to do some work here. Thinks that readiness assessment is an important approach, especially with the business communities.
 - Rachel Smith: Thinks about this in two ways, there's hearts and minds and there's nuts and bolts. Thinks that they have to do this for both individuals and for employers.
- Representative Harris: They were the one who spoke at a chamber event, and it was a chamber event, ICC event, and CRDC event. These are three large business organizations in Southwest Washington who either don't understand the program or are very concerned about the program. Thinks we need to make sure that they understand what's going on and likes the readiness idea. They were not supportive and thinks we have some work to do.
- Ben Veghte: Thanked everyone for their contributions and ideas. Noted that they hired Organizational Change Management consultants about a month or two ago and part of their job is readiness, so they can leverage their expertise to help. They also know that ESD has their change management manager as well. They will be sure to reach out to all that have offered to help today and ideas and will get a plan going. They won't wait until the next Commission meeting in May, but they are already working on this and so is Kristen

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	<p>Maki and their colleagues at ESD. They will ramp up those efforts and reach out for help from Commission members.</p> <ul style="list-style-type: none"> • Bea Rector: In summary, the temporary disability issues and the 3 of 6 vesting could potentially be added to the Benefit Eligibility workgroup. The temporary disability touches a little bit on that HIPAA trigger discussed by the group and will be revisited. For the asset limits, Gross Substitute Senate Bill 5693 was passed last session. It directed DSHS to study options to expand the Medicare Savings Program and classic Medicaid programs to promote more affordable healthcare for Medicare beneficiaries. It did look at raising assets limits for Medicaid as one of the components and that report is being finalized now by DSHS and will be delivered to the legislature. One option there could potentially be a report out or presentation by research and data analysis of DSHS or the Health Care Authority, who worked closely with RDA to complete that report. We could better understand what would raising asset limits do in terms of access into Medicaid and what is the potential GFS cost associated with that. • Volunteers for the establishment of the Minimum qualifications for registration of WA Cares providers: Madeleine Foutch, Michael Tucker, Lauri St Ours, and John Ficker
<p>Agency WA Cares budget requests for 2023-2025 Biennium</p>	<ul style="list-style-type: none"> • Ben Veghte presenting for DSHS on the Agency WA Cares Fund budget requests for the 2023-2025 Biennium <p>DSHS</p> <ul style="list-style-type: none"> • Operations <ul style="list-style-type: none"> ◦ \$12,663,000 including 22.9 FTE to develop basic infrastructure to prepare for delivering benefits and building adequate capacity for provider network development and outreach • Technology <ul style="list-style-type: none"> ◦ \$13,118,000 including 17 FTE to develop solutions for WA Cares Fund • Matt Buelow presenting for ESD's budget requests. <p>ESD</p> <ul style="list-style-type: none"> • ESD is requesting 6 additional FTEs for outreach, research, and product development resources for WA Cares as part of a larger DP. • Proposed configuration management and custom development will allow ESD to manage all facets of qualified individual benefits determination. • ESD will develop all the functions to implement a WA Cares benefits eligibility service that will make data available for DSHS.
<p>Public Comment</p>	<ul style="list-style-type: none"> • Public comment captured in the table below • There were 2 pieces of written correspondence received. This was attached with the meeting materials.
<p>Review Agenda for May meeting</p>	<ul style="list-style-type: none"> • Approve 12/09/2022 Commission meeting minutes • Receive updates on any legislative action in 2023 • Review Commission topics and Workgroup(s) for 2023 • Receive update on OSA's planned work for 2023
<p>Wrap-up</p> <ul style="list-style-type: none"> • Action Items review • Adjourn 	<ul style="list-style-type: none"> • Action items captured in the table below. • Meeting adjourned at 2:56 pm

Action Items	
Meeting Date	Action Item
12/9/2022	Staff will reach out to Commissioners to get ideas for expanding outreach to business groups and others.
12/9/2022	Staff will increase readiness efforts, particularly in regard to employer readiness.
12/9/2022	RDA report out from DSHS and HCA regarding asset limit increases and the implications of increasing asset limits in terms of creating more access to Medicaid benefits.
12/9/2022	Update communication efforts in the spring

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Public Comment	
Vicki Bickford	<p>Thank you for the opportunity. I'm a caregiver, but I am 66 years old, and I have been getting more and more disabled through the years. Providing care for other people but having to limit myself more and more on what I'm able to do. As I've gone forward, having come from a high paying profession to doing this work out of compassion, I've found that I don't have the backup financially, I don't have the retirement account that I expected to have. And I don't have any of the savings anymore because the high cost of living, the outrageous cost of housing has pretty much taken everything as well as medical expenses. So, this is a godsend, the WA Cares is just a godsend for me. It's going to keep me in my home, it's going to allow me to hire people to help take care of me, because again, severe arthritis, really aggressive arthritis is limiting what I can do on a day-by-day basis. So, this is like the second half of Social Security for me. Because I didn't think I'd need Social Security, but here I am. And I didn't think I'd need any assistance as far as care when I can't take care of myself on everyday activities. Here I am. I'm looking at having to get that. So thank you so much for the people who voted for this, for the people who continue to support it. Thank you for the people who are fighting to make sure that it isn't taken away. And that it's an honorable, worthwhile pursuit. And I'm just so grateful for everybody here who's working for it, who's using your intelligence and your expertise to see that it happens and that it works effectively. And I guess that's my time. Thank you.</p>
Cathy MacCaul, AARP	<p>Hi. Thank you so much to the Commission and for the work that you are doing on WA Cares. My name is Cathy McCall, I'm with AARP here in Washington State. One of the provisions in WA Cares that we're really thrilled about was the expansion of the benefit for the near retirees, and also the fact that the WA Cares Fund the will pay for family caregivers to also take care of a family member or loved one. We know that the WA Cares Fund will help with training for those family caregivers, so that they can keep their loved ones safe, and make sure that family caregivers also don't experience their own financial burden and impact their ability to care for themselves and their long-term care. In Washington it's estimated there's 860,000 unpaid family caregivers currently to assisting older loved ones. Which provide about an equivalent of 10.7 billion in unpaid care. Without these family caregivers, our state's long term care system would fail. Though for families that have the option, and have a family member that potentially could care for them, the training and the skills that they can get from WA Cares and the confidence and security and safety that they can provide to the loved one is really pronounced and very impactful, and it's something that AARP, our key focus is in focus is on supporting our paid and unpaid family caregivers in Washington state. And finally, I'd like to again say thank you to the Commissions and for all the work that you are doing, just, this is a historic opportunity for our state for creating a long-term care system that will go on for decades. And also, finally just to say happy holidays and again, thank you.</p>
Jean Gao	<p>My name is Jean and so I just recently started to work in Washington state recently, so I just have heard about this WA Cares Fund, and I kind of still want to have some questions, and I would like to have some clarifications on this. Because my understanding is, please feel free to correct, my understanding is the ultimate purpose of this is to try to make sure everyone can get the long-term care and taken care of when there's a need. For other Washington residents. And the thing that is we there are, as far as I know, there are also some private long term care insurance which will be saving the (indiscernible) functions for that, so in this case I'm thinking it should be more like making more sense for people to have the options to choose between go with WA Cares Fund or the go with the private alternative insurance plan. So, because both of these will be able to help people to get taken care of for this type of purpose. And here based on this point the situation is currently we are the implementation still is just mentioned that only people who have the LTC, alternative ALTC (indiscernible) before November 11, 2021, will have such option to choose the private insurance plan. So, this is the current situation. So, I'm just asking, why we don't we allow to provide the opportunities for everyone, no matter when they started working in Washington state, to have the equal options to choose if they want to go with the WA Cares Fund and the LTC insurance plan. I'm really sorry, because I'm very new, so I hope you understand than my point.</p>
Elizabeth Hovde, Washington Policy Center	<p>So thank you, my name is Elizabeth (indiscernible), I work for the Washington policy center and I wanted to express my support for the change in definition for the 10 year investment to include people without the without five year break. I think that's important to improve what there is there. And I want to express remaining concern about the voluntary exemption as was brought up today that these people are going to know about their ability to opt out in time to not be charged for a tax that they will never have a chance to benefit from in many cases. I also remain concerned with the overall program transferring money from low-income workers to people who may or may not need help. As I</p>

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	have said before, we've expanded a safety net for people in need and people not in need, and I think that's unfortunate. Thank you.
Anthony Jones	<p>My name is Anthony Jones, I'm from Seattle, Washington. I am a lupus patient, I was diagnosed in 2001. I'm here because I am in support of the program. I think someone like myself and the community I represent, this could really help us. Because I was diagnosed with this, I've been counseled not counseled, but I haven't been able to get insurance. I've been denied several times because of my preexisting condition. So I know the troubles and the struggles with this. Also, with my lupus there's a lot of unpredictability, so there's a lot of times I haven't been able to take care of myself, and it's just unpredictable. One day I feel really well and healthy and the next minute, not next minute, but maybe the next day I just don't very --, I don't --, I can't --, I'm just going through a flare through my lupus, and I would say this program can help someone like me to help cook for myself, or help me change clothes, walk my dog. I think it's a good program, and I wanted to show my support for it. Thanks for taking the time to listen to me. And I think it would be awesome for this program to go forward. Thank you.</p>