

# WA Cares Fund Toolkit | Long Content

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## How to use this content

This long content is designed for use as blog posts, all-staff emails, newsletter updates, intranet content, and anywhere else you want to provide in-depth information on WA Cares.

For additional toolkit materials, including a content calendar and recommendations, visit [wacaresfund.wa.gov/toolkit](http://wacaresfund.wa.gov/toolkit).

## MARCH CONTENT: What you need to know about WA Cares

### How it works

The [WA Cares Fund](#) is a new program that gives working Washingtonians access to long-term care coverage when they need it. WA Cares is designed to help you live independently in your home as long as possible. Benefits can be used for a wide range of services like in-home care, paying a family caregiver, home safety modifications, home-delivered meals, transportation and more.

WA Cares is self-funded by worker contributions and investment earnings on those contributions. Working Washingtonians earn \$36,500 in lifetime long-term care insurance coverage (adjusted annually for inflation) by contributing 0.58% of their wages in premiums during their working years.

You will only contribute to WA Cares Fund while you're working. Once you retire or if you leave the workforce temporarily, contributions stop.

Workers begin contributing to WA Cares on July 1, 2023. The typical (median) earner will contribute about \$24/month. You can [estimate your own contribution](#) using a calculator on the WA Cares Fund website.

## Private insurance exemptions

Workers who had private long-term care insurance on or before Nov. 1, 2021 were able to [apply to the Employment Security Department for an exemption](#) from the WA Cares Fund until Dec. 31, 2022.

Under current law, these exemptions are permanent and if you have received an approved exemption, you will not be able to enroll in WA Cares.

If you previously applied for a private insurance exemption and received an approval letter from the Employment Security Department (ESD), your exemption is still valid. You do not need to reapply for an exemption, but you should make sure your employer has your exemption letter on file.

[FOR BUSINESSES: Include the line "To submit your exemption letter, please \_\_\_\_\_" with details on where employees should send their letter.]

If you can't find your exemption letter, you can download a copy from the [Secure Access Washington account](#) you used to apply for the exemption.

## New exemption categories

As of Jan. 1, 2023, you can apply for an exemption from WA Cares if any of the following applies:

- You live outside of Washington.
- You are the spouse or registered domestic partner of an active-duty service member of the U.S. armed forces.
- You have a non-immigrant work visa.
- You are a veteran with a 70% service-connected disability rating or higher.

These exemptions will be available on an ongoing basis. You will qualify for these exemptions only as long as these circumstances apply. If you no longer qualify for your exemption, you will be required to notify ESD and your employer within 90 days.

*Exception: Veterans with a 70% service-connected disability rating or higher will receive a permanent exemption.*

## Additional resources

In January, WA Cares hosted a webinar on WA Cares Basics: What Workers Need to Know. [Watch the recording on YouTube.](#)

You can also find more information on the program's website:

- [Contributions](#)
- [Benefits](#)
- [Exemptions](#)

- [Contact information](#)

To stay up to date on WA Cares news and events, subscribe to the program's [mailing list](#).

## APRIL CONTENT: Top 5 frequently asked questions about WA Cares

The [WA Cares Fund](#) is a new program that gives all working Washingtonians access to long-term care coverage when they need it. As we approach the start of contributions in July, many workers are looking for information about the program. Here are answers to five of the most frequently asked questions.

### Who contributes to WA Cares and who is exempt?

Almost all workers in Washington will contribute to the WA Cares Fund, including part-time and temporary workers. There are a few exceptions:

- **Some workers are automatically not included in the program.** This includes federal employees, employees of tribes (unless the tribe has opted in) and self-employed people (unless they opt in).
- **Workers who had private long-term care insurance before Nov. 1, 2021 were eligible to apply for a permanent exemption until Dec. 31, 2022.** The timeframe for applying for this type of exemption has closed. If you have an approved private insurance exemption, you will continue to be exempt permanently and (under current law) are not able to enroll in WA Cares.
- **Veterans with a 70% or higher service-connected disability can apply for a permanent exemption.** Applications for this type of exemption became available Jan. 1, 2022 and are available on an ongoing basis.
- **Some workers can apply for a conditional exemption.** If you live out of state, are a temporary worker with a non-immigrant visa, or are a spouse/registered domestic partner of an active-duty service member of the U.S. armed forces, you can apply for an exemption. Applications for these exemptions became available Jan. 1, 2022 and are available on an ongoing basis. You will qualify for these exemptions only as long as these circumstances apply and you must notify your employer and the Employment Security Department within 90 days if you no longer qualify.

Learn more about [exemptions](#).

### How do contributions and benefits work?

WA Cares is self-funded by worker contributions and investment earnings on those contributions. Working Washingtonians earn \$36,500 in lifetime long-term care insurance coverage (adjusted annually for inflation) by contributing 0.58% of their wages in premiums during their working years. The typical (median) earner will contribute about \$24/month.

You will only contribute to WA Cares Fund while you're working. Once you retire or if you leave the workforce temporarily, contributions stop.

After contributing for 10 years (or less if you are nearing retirement or have a sudden need), you can access your benefit when you need care. For a year to count toward contribution requirements, you must work at least 500 hours, which is about 10 hours per week.

Contributions to WA Cares begin on July 1, 2023 and benefits become available July 1, 2026.

### **What if I don't need long-term care?**

About 70% of us will need help to live independently at some point in our lives. Older people are not the only group who need long-term care or will benefit from the WA Cares Fund. Long-term care covers a broad spectrum of needs and circumstances, including for younger people who have been unexpectedly injured or become disabled or ill.

Even if you never need to use your own WA Cares benefit, the program will still benefit you indirectly. If you end up caring for a loved one who has a WA Cares benefit, they can use their benefit to pay you to provide care or pay for respite care so you can get a break. You may see impacts of WA Cares in the workplace, as colleagues who are struggling to balance caregiving responsibilities and their job get the support they need to stay in their jobs. WA Cares will also help reduce costs of Medicaid long-term care, which we all pay through taxes on goods and services, as our population ages and the demand for long-term care increases.

### **How long will the benefit amount last?**

WA Cares is designed to help you stay in your home as long as possible, which most people with long-term care needs can do with the right support. A few hours of help each day with basic tasks like bathing, meal preparation and transportation can keep you living independently.

While WA Cares benefits can be used to pay for care in a residential setting like a nursing home, they can also cover services and supports to help you stay at home – things like training and paying a family caregiver, paying a professional in-home caregiver, home safety modifications, home-delivered meals, transportation, and assistive technology like medication reminder devices.

While the benefit won't cover 100% of care for everyone, it could cover around 20 hours per week of home care for about a year. This is the amount of in-home care the average Medicaid client receives right now.

About a third of people need care for a year or less, and for those people WA Cares may be able to cover all the care they need. For others, WA Cares provides families with immediate relief and time to plan for future care costs.

### **Where do I find more information?**

More information is available at [wacaresfund.wa.gov](http://wacaresfund.wa.gov), including [contact information](#) for questions that aren't answered online.

You can find webinar recordings with an overview of the program [on the WA Cares YouTube channel](#) and subscribe to the program's [mailing list](#) for program news and notifications of future webinars.

## **MAY CONTENT: Qualifying for WA Cares benefits**

The [WA Cares Fund](#) is a new program that gives working Washingtonians access to long-term care coverage when they need it.

Working Washingtonians pay a 0.58% premium during their working years to be able to access a \$36,500 lifetime benefit (adjusted annually for inflation) that can help pay for long-term care services when needed.

WA Cares is designed to help you live independently in your home as long as possible. Benefits can be used for a wide range of services like in-home care, paying a family caregiver, home safety modifications, home-delivered meals, transportation and more.

Workers begin contributing to WA Cares on July 1, 2023 and benefits become available July 1, 2026. In order to use your benefit, you must meet a contribution requirement as well as a care need requirement.

### **Meeting the contribution requirement**

You can meet the contribution requirement through one of three pathways:

- **Lifetime access:** Once you contribute for at least 10 years (without a break of five or more consecutive years), you can access the full benefit amount at any point in life when you need care.
- **Early access:** If you have contributed for three of the last six years at the time when you need care, you can access the full benefit amount. This ensures you can get benefits if you have a sudden care need during your career or soon after leaving the workforce, even if you don't yet qualify for lifetime access.

- **Partial benefit for near-retirees:** If you were born before January 1, 1968, you will earn 10% of the full benefit amount for each year you work, available at any point when you need care. This allows workers who are near retirement as the program begins to get lifetime access to some benefits, even if they aren't able to meet the 10-year requirement to access the full benefit amount.

For a year to count toward contribution requirements, you must work at least 500 hours (about 10 hours per week).

You will only contribute to WA Cares Fund while you're working. Once you retire or if you leave the workforce temporarily, contributions stop.

Learn more about [contributions](#).

### **Meeting the care need requirement**

The second requirement to access your benefit is needing care. WA Cares will evaluate this by determining if you need assistance with three or more activities of daily living, such as:

- Medication management
- Personal hygiene
- Eating
- Toileting
- Cognitive functioning
- Transfer assistance
- Bed mobility
- Body care
- Bathing
- Ambulation/mobility
- Dressing

Once you meet both contribution and care need requirements, you will be able to [apply for benefits](#).

### **Learn more**

Find more information about the program at [wacaresfund.wa.gov](http://wacaresfund.wa.gov), including [contact information](#) if you still have questions.

Webinar recordings with an overview of the program are available [on the WA Cares YouTube channel](#) and subscribe to the program's [mailing list](#) for program news and notifications of future webinars.

## JUNE CONTENT 1: Preparing for the start of WA Cares contributions

The [WA Cares Fund](#) is a new program that gives working Washingtonians access to long-term care coverage when they need it. Contributions to the program begin July 1, 2023. Here's what you need to do to prepare for the program's launch.

### **Make sure you understand program basics**

Working Washingtonians contribute 0.58% of each paycheck during their working years to be able to access a \$36,500 lifetime benefit (adjusted annually for inflation) that can help pay for long-term care services when needed.

WA Cares is designed to help you live independently in your home as long as possible. Benefits can be used for a wide range of services like in-home care, paying a family caregiver, home safety modifications, home-delivered meals, transportation and more.

Workers begin contributing to WA Cares on July 1, 2023 and benefits become available July 1, 2026. In order to use your benefit, you must meet a contribution requirement as well as a care need requirement.

Learn more about [contributions](#) and [benefits](#).

### **Calculate and plan for your contribution amount**

Working Washingtonians contribute 0.58% of each paycheck to the program during their working years to earn access a \$36,500 lifetime benefit (adjusted annually for inflation) that can help pay for long-term care services later in life.

For example, a worker earning a typical wage of \$50,091 will contribute about \$24 a month. Over a 30-year career, this totals around \$8,700 to earn a \$36,500 benefit that grows over time.

You can find a calculator to [estimate your own contribution](#) on the WA Cares website.

### **If you want an exemption and meet the criteria, submit your application**

While almost all Washington workers will contribute to WA Cares, several types of [exemptions](#) exist:

- **Workers who had private long-term care insurance before Nov. 1, 2021 were able to apply for a permanent exemption until Dec. 31, 2022.** The timeframe for applying for this type of exemption has closed. If you have an approved private insurance exemption, you will continue to be exempt permanently and (under current law) are not able to re-enroll in the program.
- **Veterans with a 70% or higher service-connected disability can apply for a permanent exemption.** Applications for this type of exemption became available Jan. 1, 2022 and are available on an ongoing basis.

- **Some workers can apply for a conditional exemption.** If you live out of state, are a temporary worker with a non-immigrant visa, or are a spouse/registered domestic partner of an active-duty service member of the U.S. armed forces, you can apply for an exemption. Applications for these exemptions became available Jan. 1, 2022 and are available on an ongoing basis. You will qualify for these exemptions only as long as these circumstances apply and you must notify your employer and the Employment Security Department (ESD) within 90 days if you no longer qualify.

If you're applying for an exemption, plan ahead! Make sure to submit your exemption application to ESD and (if approved) provide your exemption letter to your employer as soon as possible to ensure premiums aren't deducted from your paycheck. It is your responsibility to provide your letter to your employer and refunds will not be available if you don't submit your letter in time.

[FOR BUSINESSES: Include a line with any internal deadlines for when employees need to get you their exemption letter to avoid having premiums deducted from their paycheck.]

### **If you already have an approved exemption, make sure your employer has your letter on file**

If you previously received an exemption approval letter for private insurance, your exemption is still valid. You do not need to reapply, but you should make sure your employer has your exemption letter on file.

If you can't find your exemption letter, you can download a copy from the [Secure Access Washington account](#) you used to apply for the exemption.

[FOR BUSINESSES: Include the line "To submit your exemption letter to HR/payroll, please \_\_\_\_\_" with details on where employees should send their letter.]

### **Get your questions answered**

If you still have questions about WA Cares, you can find more information on the program's website:

- [Contributions](#)
- [Benefits](#)
- [Exemptions](#)
- [Upcoming webinars](#)
- [Contact information](#)

To stay up to date on WA Cares news and events, subscribe to the program's [mailing list](#).



## JUNE CONTENT 2: WA Cares Fund contributions begin next month

The [WA Cares Fund](#) is a new program that gives working Washingtonians access to long-term care coverage when they need it. Contributions to the program begin next month.

### What to expect

With WA Cares, Washington workers will contribute 0.58% of each paycheck during their working years to be able to access a \$36,500 lifetime benefit (adjusted annually for inflation) that can help pay for long-term care services when needed.

WA Cares is designed to help you live independently in your home as long as possible. Benefits can be used for a wide range of services like in-home care, paying a family caregiver, home safety modifications, home-delivered meals, transportation and more.

For example, a worker earning a typical wage of \$50,091 will contribute \$291 each year or about \$24 a month. Over a 30-year career, this totals out around \$8,700.

If you haven't already, make sure to calculate your contribution in advance so you can plan financially. You can find a calculator to [estimate your contribution](#) on the WA Cares website.

You will only contribute to WA Cares Fund while you're working. Once you retire or if you leave the workforce temporarily, contributions stop.

After [contributing for 10 years \(or less if you are nearing retirement or have a sudden need\)](#), you can access your benefit when you need care. For a year to count toward contribution requirements, you must work at least 500 hours, which is about 10 hours per week.

Contributions to WA Cares begin on July 1, 2023 and benefits become available July 1, 2026.

### Exemptions from the program

While almost all Washington workers will contribute to WA Cares, several types of [exemptions](#) exist:

- **Workers who had private long-term care insurance before Nov. 1, 2021 were able to apply for a permanent exemption until Dec. 31, 2022.** The timeframe for applying for this type of exemption has closed. If you have an approved private insurance exemption, you will continue to be exempt permanently and (under current law) are not able to re-enroll in the program.

- **Veterans with a 70% or higher service-connected disability can apply for a permanent exemption.** Applications for this type of exemption became available Jan. 1, 2022 and are available on an ongoing basis.
- **Some workers can apply for a conditional exemption.** If you live out of state, are a temporary worker with a non-immigrant visa, or are a spouse/registered domestic partner of an active-duty service member of the U.S. armed forces, you can apply for an exemption. Applications for these exemptions became available Jan. 1, 2022 and are available on an ongoing basis. You will qualify for these exemptions only as long as these circumstances apply and you must notify your employer and the Employment Security Department (ESD) within 90 days if you no longer qualify.

If you're [applying for an exemption](#), make sure to submit your application to ESD and (if approved) provide your exemption letter to your employer as soon as possible to ensure premiums aren't deducted from your paycheck. **It is your responsibility to provide your letter to your employer and refunds will not be available if you don't submit your letter in time.**

[FOR BUSINESSES: Include a line with any internal deadlines for when employees need to get you their exemption letter to avoid having premiums deducted from their paycheck.]

If you previously received an exemption approval letter for private insurance, your exemption is still valid. You do not need to reapply, but you should make sure your employer has your exemption letter on file. If you can't find your exemption letter, you can download a copy from the [Secure Access Washington account](#) you used to apply for the exemption.

[FOR BUSINESSES: Include the line "To submit your exemption letter to HR/payroll, please \_\_\_\_\_" with details on where employees should send their letter.]

### **Get your questions answered**

You can find [webinar recordings and dates for upcoming webinars](#) with more details on the program on the WA Cares website.

You can also find the program's [contact information](#) and learn more about:

- [Contributions](#)
- [Benefits](#)
- [Exemptions](#)

To stay up to date on WA Cares news and events, subscribe to the program's [mailing list](#).

## JULY CONTENT 1: WA Cares Fund contributions began this month

The [WA Cares Fund](#) is a new program that gives working Washingtonians access to long-term care coverage when they need it. Contributions to the program began July 1, 2023.

### How contributions work

With WA Cares, Washington workers will contribute 0.58% of each paycheck during their working years to be able to access a \$36,500 lifetime benefit (adjusted annually for inflation) that can help pay for long-term care services when needed.

For example, a worker earning a typical wage of \$50,091 will contribute \$291 each year or about \$24 a month. Over a 30-year career, this totals out around \$8,700.

If you haven't already, make sure to calculate your contribution so you can plan financially. You can find a calculator to [estimate your contribution](#) on the WA Cares website.

You will only contribute to WA Cares Fund while you're working. Once you retire or if you leave the workforce temporarily, contributions stop.

### How benefits work

After [contributing for 10 years \(or less if you are nearing retirement or have a sudden need\)](#), you can access your benefit when you need care. For a year to count toward contribution requirements, you must work at least 500 hours, which is about 10 hours per week.

While WA Cares benefits can be used to pay for care in a residential setting like a nursing home, they can also cover services and supports to help you stay at home – things like training and paying a family caregiver, paying a professional in-home caregiver, home safety modifications, home-delivered meals, transportation, and assistive technology like medication reminder devices. Most people with long-term care needs can stay at home with the right support.

While the benefit won't cover 100% of care for everyone, it could cover around 20 hours per week of home care for about a year. This is roughly the amount of in-home care the average Medicaid client receives right now.

About a third of people need care for a year or less, and for those people WA Cares may be able to cover all the care they need. For others, WA Cares provides families with immediate relief and time to plan for future care costs.

Benefits become available July 1, 2026.

### Responsibilities of exempt workers

If you applied to the Employment Security Department for an [exemption from the program](#) and were approved, make sure you know your responsibilities! You need to:

- **Provide your exemption letter to your employer as soon as possible to ensure premiums aren't deducted from your paycheck.** It is your responsibility to provide your letter to your employer and refunds will not be available if you don't submit your letter in time. **[FOR BUSINESSES: Include a line with any internal deadlines for when employees need to get you their exemption letter to avoid having premiums deducted from their paycheck for next quarter.]**
- **Keep a copy of your exemption letter to provide to future employers.** You can download a copy from the [Secure Access Washington account](#) you used to apply for the exemption.
- **Notify both the Employment Security Department (ESD) and your employer within 90 days if you no longer qualify for your conditional exemption** (those for workers who live out of state, are a temporary worker with a non-immigrant visa, or are a spouse/registered domestic partner of an active-duty service member of the U.S. armed forces), notify both ESD and your employer within 90 days if you no longer qualify.

If you haven't yet submitted your exemption application but meet the requirements for one of the exemption types available on an ongoing basis, you can still apply – but premiums will be deducted from your paycheck until your approved exemption goes into effect. Exemptions become effective the quarter following approval. Refunds for previous contributions will not be available.

### **Get your questions answered**

You can find [webinar recordings and dates for upcoming webinars](#) with more details on the program on the WA Cares website.

You can also find the program's [contact information](#) and learn more about:

- [Contributions](#)
- [Benefits](#)
- [Exemptions](#)

To stay up to date on WA Cares news and events, subscribe to the program's [mailing list](#).

## **JULY CONTENT 2: Planning for long-term care**

While 70% of people will need long-term care at some point, most of us don't have a way to pay for it. Here's what you need to know about planning for long-term care.

## **Long-term care can be provided in your own home**

Long-term care is help with activities of daily living like bathing, eating, dressing, preparing meals, grocery shopping, and more. It does not include medical care, like doctor's visits and treatment for medical conditions.

While people often think of care in a residential setting like a nursing home or assisted living, long-term care can also include care provided in your own home. In fact, most people with care needs can stay in their own homes with the right support. WA Cares is designed to empower you to choose your care setting.

## **Costs and ways to pay for long-term care**

Costs vary significantly depending on the type of long-term care you get, but it is generally expensive. In Washington, it costs about \$33,000 per year to get 20 hours of home care per week – roughly the average needed by current Medicaid long-term care clients. Care in a residential facility costs significantly more.

While it's a predictable cost, most people don't have a way to pay for it. Because it's not medical care, long-term care is not covered by health insurance or Medicare except in very rare circumstances. Long-term care can be covered by Medicaid, but first you must spend down your life savings to only \$2,000.

You can pay out of pocket for long-term care, but this is rarely affordable for those who are no longer working. The median household income for WA seniors is \$56,000 per year and half of Washingtonians nearing retirement have no 401(k) or pension income.

While private long-term care insurance is available, premiums average more than \$2,000 annually and continue after retirement until you die or need care. Premiums often go up significantly over time and women pay up to 50% more for the same coverage. Even among those who can afford private insurance, 30% percent would be denied coverage due to pre-existing conditions. Typically, private insurance plans require people to pay out of pocket for the first three months of care and often have daily or monthly caps on usage afterward. Some have benefit amounts that are not adjusted for inflation and their purchasing power can erode over time. If you purchase a private insurance policy, it's important to make sure you fully understand the policy requirements and limitations so you can plan accordingly.

The [WA Cares Fund](#) makes long-term care insurance affordable for all Washington workers as they age.

## **How the WA Cares Fund works**

With WA Cares, working Washingtonians earn \$36,500 in lifetime long-term care insurance coverage (adjusted annually for inflation) by contributing 0.58% of their wages in premiums during their working years.

You only contribute to WA Cares while you're working. Everyone pays the same low rate regardless of gender or pre-existing conditions. After meeting the contribution requirements, when you need care, you'll get unlimited access to your benefits right away with no deductibles and no co-pays.

You can meet the contribution requirement through one of three pathways:

- **Lifetime access:** Once you contribute for at least 10 years (without a break of five or more consecutive years), you can access the full benefit amount at any point in life when you need care.
- **Early access:** If you have contributed for three of the last six years at the time when you need care, you can access the full benefit amount. This ensures you can get benefits if you have a sudden care need during your career or soon after leaving the workforce, even if you don't yet qualify for lifetime access.
- **Partial benefit for near-retirees:** If you were born before January 1, 1968, you will earn 10% of the full benefit amount for each year you work, available at any point when you need care. This allows workers who are near retirement as the program begins to get lifetime access to some benefits, even if they aren't able to meet the 10-year requirement to access the full benefit amount.

Contributions to the program begin July 1, 2023 and benefits become available July 1, 2026.

The state is also working to develop a market for supplemental private long-term care insurance policies for those who want additional coverage. WA Cares supplemental policies would likely be more affordable for most workers than standalone private long-term care insurance coverage and would be required to comply with strict consumer protections.

Learn more about the program at [wacaresfund.wa.gov](http://wacaresfund.wa.gov).

### **Additional resources**

You can find more information on planning for long-term care from these resources:

- [Information from WA Cares on planning for your care](#)
- [Long-Term Care Planning for Near-Retirees webinar](#)
- [Long-Term Care Planning for Younger Workers webinar](#)
- [Long-term care planning resources from AARP](#)
- [Information on private long-term care insurance from the Office of the Insurance Commissioner](#)
- [Find your local Area Agency on Aging and other local resources](#)