



CHAMBER BRIEFING

How to Prepare for WA Cares

Benjamin Veghte

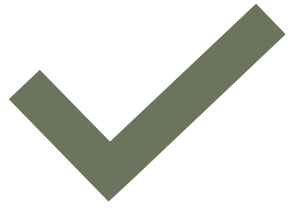
WA Cares Fund Director, DSHS

Alison Eldridge

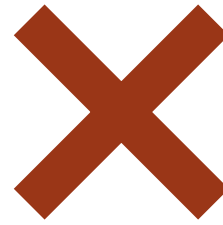
Transformation Manager, ESD



Defining long-term care and caregiving



help with activities
of daily living
like bathing, eating & dressing

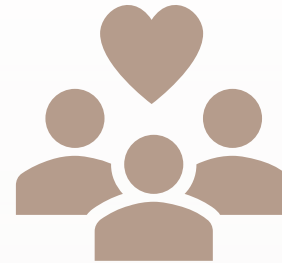


not medical care

like doctor visits & treatment for
medical conditions



paid care from a
professional



help from a
family member
or friend, often unpaid



services & supports provided
in your own home



care provided
in a residential setting
like a nursing home or assisted living

How the WA Cares Fund works

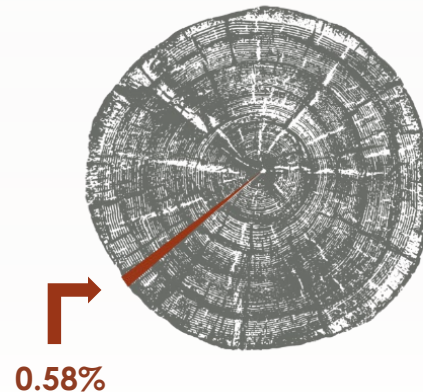
- Earned benefit
- Self-funded by worker contributions
- Works like an insurance program
- Only contribute while you're working
- Everyone covered at same rate regardless of pre-existing conditions
- No copays, no deductibles, and you never have to file a claim

Typical Income:

\$50,091

Typical Contribution:

\$291/year



Contributions

0.58%

Amount workers contribute from wages



Contributions begin

Benefits

\$36,500

Lifetime maximum benefit (adjusted annually up to inflation)



Benefits available

Affordable contributions across your career

\$35,000 annual salary	
Each year	\$203
Over 10 years	\$2,030
Over 20 years	\$4,060
Over 30 years	\$6,090

\$50,000 annual salary	
Each year	\$290
Over 10 years	\$2,900
Over 20 years	\$5,800
Over 30 years	\$8,700

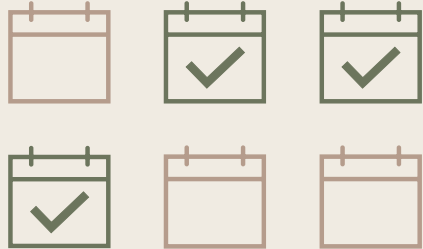
\$75,000 annual salary	
Each year	\$435
Over 10 years	\$4,350
Over 20 years	\$8,700
Over 30 years	\$13,050

\$36,500 benefit amount will be adjusted annually up to inflation.

Qualifying for coverage

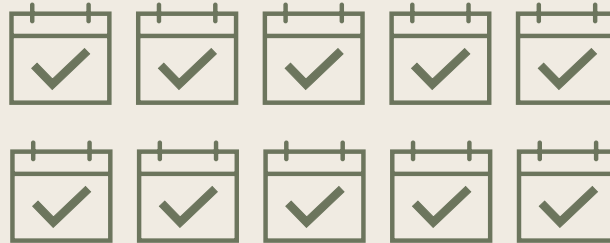
Early access to full benefit

Contributed at least **3 of the last 6 years** at the time you apply for benefits



Lifetime access to full benefit

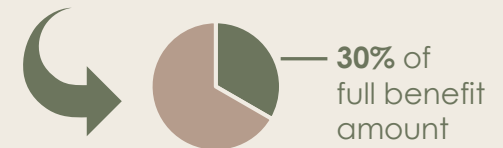
Contributed for a **total of 10 years** without a break of 5+ consecutive years



NEW FOR NEAR-RETIRES

Lifetime access to partial benefit

People born before 1968 earn **10% of benefit amount** for each year worked



To earn benefits, must work at least 500 hours per year (about 10 hours per week)

The benefit is flexible

Up to **\$36,500** for any combination of services and supports, including:



Professional care at home or in a facility



Adaptive equipment & technology like hearing or medication reminder devices



Training & paying family member or friend to be your caregiver



Home-delivered meals



Home safety evaluations & environmental modifications like wheelchair ramps



Support & respite for family caregivers



Transportation

Must need help with **3 activities of daily living** like bathing, dressing, eating, medication management

How far will the benefit go?



Family caregiver

Paying a family caregiver	\$31,300
10 hours/week for 2 years	
Care supplies	\$2,200
2-year diaper supply	

Total **\$33,500**



Home accessibility

Home safety renovations	\$15,000
Electric wheelchair or scooter	\$2,600
Weekly meal delivery	\$9,200
7 meals/week for 3 years	

Total **\$26,800**



Temporary support & services

Part-time caregiver	\$31,300
20 hours/week for 1 year	
Transportation to appointments	\$3,200
for 1 year	
Crutches	\$50

Total **\$34,600**

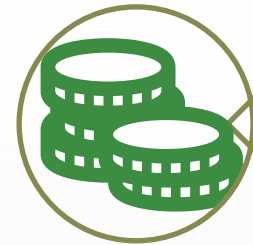
Note: These are estimates and do not guarantee the cost of any services, which may vary based on your area and other factors.

Employer overview

- Employers don't contribute but will:
 - Maintain record of exempt employees.
 - Collect premiums beginning July 1, 2023.
 - Report employee hours and wages and remit premiums to ESD quarterly.
 - Definitions of employer, employee and remuneration are consistent with Paid Family & Medical Leave.
 - Definition of wages also applies, excluding the social security tax cap, which does not apply.



Manage exemptions



Withhold premiums



*Report & pay
quarterly*

Employee exemptions

Private insurance exemptions

- For people who had private long-term care insurance before Nov. 1, 2021.
 - Applications were accepted from Oct. 1, 2021, through Dec. 31, 2022.
-
- Application no longer available but people who received an approval letter are still permanently exempt.

Employee exemptions

New exemption pathways

- As of Jan. 1, 2023, applications available on an ongoing basis for:
 - Veterans with a 70% or greater service-connected disability.
 - Non-immigrant visa holders.
 - Spouses & registered domestic partners of active-duty service members.
 - Out-of-state residents.
- Service-connected disability exemptions are permanent.

Application process

- Gather required documentation.
- Create an exemptions account.
- Details and instructions available at wacaresfund.wa.gov/exemptions.

Exemption applications submitted after **June 1, 2023** may not be approved and effective before premium collection begins July 1.

Managing exemptions

- Employee's responsibility to apply and — if approved — to provide a copy of their approval letter to all current and future employers.
- Once notified of an employee's approved exemption, employers must:
 - Keep a copy of the employee's approval letter on file.
 - Not deduct WA Cares premiums from exempt workers.
- Employees aren't entitled to a refund of premiums withheld before their approved exemption was effective or before they provided their approval letter to their employer.

<<FIRST NAME>> <<LAST NAME>>
<<ADDRESS>>
<<CITY>>, <<STATE>> <<ZIP>>

<<MAILING DATE>>

Exemption ID: <<EXEMPTION ID>>

Dear <<FIRST NAME>> <<LAST NAME>>,

We've approved your application to be exempted from the WA Cares Fund (WA Cares).

Your permanent exemption takes effect on <<EFFECTIVE START DATE>>. Beginning on this date:

- You're exempt from paying the WA Cares premium.
- You'll never be eligible to receive WA Cares benefits.

What to do next

You must give all current and future employers a copy of this letter to notify them you're exempt. If you lose this letter, you can log in to your WA Cares exemption account and download a copy.

Why it's important for you to give employers a copy of this letter

You are required to give your employer(s) a copy of this letter. Until your employer(s) receives this letter, they will automatically deduct premiums from your pay. After receiving the letter, your employer(s) should stop deducting WA Cares premiums as of the day your exemption is effective. If, after receiving this letter, your employer(s) still deducts premiums then they are required to give you a refund. You are not entitled to a refund of any WA Cares premiums deducted before you notified your employer(s) or before the effective date of your exemption.

Calculate your premiums

Select the correct year and then click "calculate".

Enter gross payroll 2023

Paid Leave

If you have employees whose gross wages are over the Social Security wage cap, this calculator may overestimate your total Paid Leave premiums.

	Sum	Employer	Employee
Family Leave Premium	\$0.00	\$0.00	\$0.00
Medical Leave Premium	\$0.00	\$0.00	\$0.00
Total Paid Leave Premium	\$0.00	\$0.00	\$0.00

WA Cares

WA Cares premiums apply to wages paid starting July 1, 2023.

	Sum	Employer	Employee
WA Cares Premium	–	–	\$0.00
Total WA Cares Premium	–	–	\$0.00

Premium withholding

- Withholding begins July 1, 2023.
- Premium is 0.58 percent of an employee's gross wages.
 - Social Security cap does not apply.

Employee's gross wages X 0.0058 = premium withholding

Quarterly reporting

Beginning Oct. 1, 2023

- Combined wage report for WA Cares and Paid Family & Medical Leave.
- Use existing Paid Leave employer account to file reports and make payments.

Reporting requirements

- **General**
 - UBI
 - Business name
 - Total Paid Leave premiums collected
 - Total WA Cares premiums collected
- **For each employee**
 - SSN or ITIN
 - First and last name
 - WA Cares exemption status
 - Wages paid & associated hours worked

NOTE: ESD proposed rule changes to add employee's date of birth to the wage report and to require reporting in quarters where an employer had no payroll. Expected to be effective for Q3 2023.

Filing methods

Manual

- Individually enter up to 50 employees.

File upload

- .csv file; Template available online.

Employment Security Department
WASHINGTON STATE

Hi, Jane_Doe | Return To SAW

Home \$ Payments Manage Account Wage Reporting More Add/Switch Account

Employer Legal Entity Name: Test Business 757650778 CORP
Customer ID: C757650778

1 Select Filing Method 2 Provide Wage Details 3 Confirmation

Reporting Period

Year* Select One
Quarter* Select One

Reporting Option and Filing Method

Report Quarterly
File your quarterly wage report for Paid Leave and WA Cares.
For additional instructions and template please visit paidleave.wa.gov/reporting.

Which report would you like to file?*

I have NO payroll to report.
Select to file if you had no payroll expenses.

I have payroll to report via File Upload.
Select to file all your employee's wage details by uploading a .CSV or .bt file.

I have payroll to report via Manual Entry.
Select to file your employee's wage details manually. Limited to 50 employees.

Cancel Next



Employer Legal Entity Name	Customer ID
Test Business 757650778 CORP	C757650778

Pay Your Premiums

You must make two premium payments – one for each program.

Paid Leave and WA Cares premiums are held in separate trust funds at different banks. If you combine your payments or send them to the wrong bank, there will be a delay crediting your payment to your account. Payments are due by the last day of the month after each completed calendar quarter.

Please allow 3-5 business days for your account balance to update.



Paid Leave Amount Due ⓘ \$ 1,678.93

Pay Paid Leave Premiums



WA Cares Amount Due ⓘ \$ 0.00

Pay WA Cares Premiums

If you believe there is an error in your premium calculation or current balance, please call the Customer Care Team at 833-717-2273 or email us at paidleave@esd.wa.gov.

Home

Payments

One report, two payments

- Payments for Paid Leave and WA Cares are separate.

Payment options

- Check/money order, ACH, credit card

Employer webinars

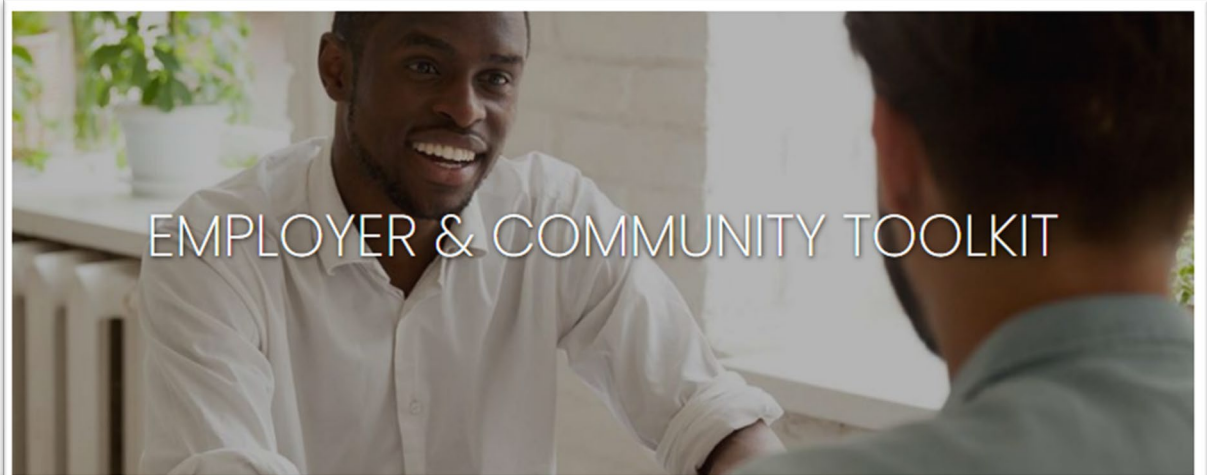
More info & registration details coming soon in the Employer Newsletter.

May	Calculating and withholding premiums
May	Wage reporting and premium payments overview
June	In-depth reporting
June	Self-employed elective coverage
July	Calculating and withholding premiums
July	Wage reporting and premium payments overview
August	Employer account management
September*	Employer overview
September*	Employer overview
October	Calculating and withholding premiums
October	Wage reporting and premium payments overview
November	Self-employed elective coverage

Employer & community toolkit

Materials for employers, business and professional organizations, community groups and anyone who wants to communicate about the WA Cares Fund

wacaresfund.wa.gov/toolkit



DESIGNED MATERIALS

Fact Sheet

This one-page fact sheet provides basic information on the WA Cares Fund.

[English \(PDF\)](#)

[Khmer \(PDF\)](#)

[Lao \(PDF\)](#)

[Russian \(PDF\)](#)

[Spanish \(PDF\)](#)

[Sim](#)

[Vietnamese \(PDF\)](#)

Infographic

This infographic provides an overview of program basics.

[English \(JPG\)](#)


These toolkit materials are intended for employers, business and professional organizations, community groups and anyone who wants to communicate about the WA Cares Fund.

QUICK LINKS

- [Resources for employers](#)
- [Resources for community & professional organizations](#)
- [Designed materials](#)
- [Videos](#)
- [Email updates](#)
- [Need more?](#)

For employers

- **Calendar & recommendations** for communicating with workers about WA Cares
- **Paycheck insert** to share in print or electronically
- **Frequently asked questions (FAQs)** for answering employee questions
- **Long content** for all-staff emails, mailing lists updates, intranet posts



June 2023

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1 Provide <u>pay stub insert</u>	2	3
		6	7	8	9	10
		13	14	15	16	17
		20	21	22	23	24
		27	28	29	30	

PRESENTATIONS
Request a [presentation](#) for staff from the WA Cares team

ADDITIONAL MATERIALS
Use [social content & graphics](#) in newsletter
Provide [fact sheet](#) to any new employees

A LONG-TERM CARE FUND FOR EVERYONE

7 in 10 of Us Will Need Long-Term Care. Are You Prepared?

Most of us will need long-term care but don't have a way to pay for it. WA Cares Fund is a first-in-the-nation program that ensures working Washingtonians can access affordable long-term care coverage.

WA Cares covers services and supports to help you stay at home, like training and paying a family caregiver, professional in-home care, home safety modifications, home-delivered meals, transportation and more. WA Cares benefits can also be used to pay for care in a residential setting like a nursing home.

Workers will begin contributing to the WA Cares Fund on **July 1, 2023**.

How the fund works

Contributions

WA Cares Fund is a benefit you earn, like Social Security, to ensure all Washingtonians can access affordable long-term care.

WA Cares Fund benefits are funded entirely by worker premiums. By contributing a small amount from each paycheck during your working years, you can pay for long-term care when you need it.

Washington workers will contribute 0.58% of each paycheck to WA Cares, or about \$24/month for the typical worker.

Eligibility

To be eligible to receive the benefit, you must meet contribution requirements and need help with activities of daily living.

You earn lifetime access to benefits by contributing at least 10 years (without a break of 5+ years). You can also access benefits if you contributed 3 of the past 6 years at the time you apply. People born before 1968 earn lifetime access to 10% of the full benefit amount for each year they contribute.

Learn more at wacaresfund.wa.gov

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 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.

For community & professional organizations

- **Social content**
for social media posts or other materials like newsletters that need short summaries
- **Social graphics**
to use with social content or any other materials
- **Written care stories**
to help illustrate the type of services WA Cares will provide



**Meeting WA Cares
Contribution Requirements**

Contribute at least 500 hours per year for:

3 OF THE LAST 6 YEARS AT TIME YOU NEED CARE	OR	10 YEARS WITHOUT A BREAK OF 5+ YEARS	OR	AT LEAST ONE YEAR IF BORN BEFORE 1968
--	----	---	----	---



**WA Cares contributions
begin July 1, 2023**

Designed materials

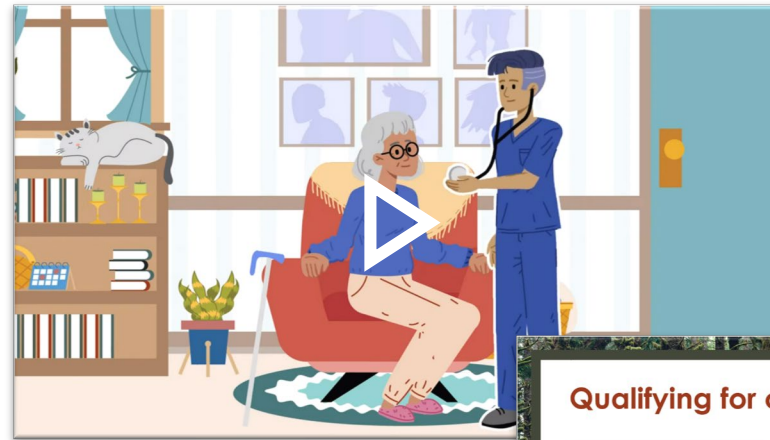
- **Fact sheet** with one-page summary of how the program works
- **Infographic** with visual overview of program basics
- **Poster** with program information and contact info

The image displays three promotional materials for the WA Cares Fund:

- Fact Sheet (Top):** Titled "A LONG-TERM CARE FUND FOR EVERYONE." It features a photo of a smiling couple. Key text includes: "7 in 10 Will Need Long-Term Care. Are You Prepared?", "Most of us will need long-term care but don't have a way to pay for it. WA Cares Fund is a new state program that makes long-term care insurance affordable for all Washingtonians for the first time.", and "With WA Cares Fund, you can receive long-term care services and supports worth up to \$36,500 (adjusted annually for inflation) over your lifetime." It also includes a circular gauge showing 7 in 10.
- Infographic (Middle):** Titled "LET'S BE THE STATE WHERE WE ALL AGE WITH GRACE." It features a photo of a smiling man with a beard and glasses. Key text includes: "WA Cares is the state's new universal long-term care fund.", "7 in 10 of us will need long-term care but most of us don't have a way to pay for it. WA Cares Fund helps ensure that all Washingtonians can afford long-term care when we need it.", and "WA Cares Preserves Your Savings" (use your WA Cares benefits - not your 401k or IRAs savings - to cover your long-term care needs). It also lists "2022 Program Improvements" such as "Near-retirees earn partial benefits for each year they work" and "Workers who live out of state can opt out".
- Poster (Right):** Titled "WA CARES FUND IS EARNED BENEFIT YOU AGE INDEPENDENTLY." It features a circular gauge showing 7 in 10. Key text includes: "WA Cares Fund Provides benefits (adjusted for inflation) so you can get the care you need without jeopardizing your security.", "7 in 10 of us will need long-term care", and "WA Cares Helps Cover" services like Bathing, Meal delivery, Dressing, Home modifications, Transportation, Paying a family caregiver, Mobility support, and Home care aide. It also includes a section on "Earning Your Benefits" with a calendar showing "JAN 2023" for "Voluntary exemption applications open", "JULY 2023" for "Contributions begin", and "JULY 2026" for "Benefits available".

Videos

- **Animated explainers** covering different areas of the program
- **Program overview videos** about why WA Cares is needed and how it works
- **Care stories** to illustrate the services WA Cares will provide
- **Webinar recordings** with detailed explanations of the program



Qualifying for coverage

NEW FOR NEAR-RETIRES


Early access to full benefit	Lifetime access to full benefit	Lifetime access to partial benefit
Contributed at least 3 of the last 6 years at the time you apply for benefits	Contributed for a total of 5 years with a balance of 5+ contributions in five years	People born before 1968 earn 10% of benefit amount for each year worked
<small>Must work at least 500 hours per year (about 10 hours per week)</small>		<small>Must work at least 500 hours per year (about 10 hours per week)</small>

30% of full benefit amount



Email updates

- **WA Cares mailing list** with monthly updates, event announcements, notifications when new resources are available
- **ESD employer newsletter** for monthly updates on WA Cares, along with other programs like Paid Leave and Unemployment Insurance




WA CARES FUND

Join us January 18 for WA Cares Basics webinar!

This July, workers begin contributing to the [WA Cares Fund](#), a new program that will give working Washingtonians affordable access to long-term care coverage. Workers will contribute 0.58% of each paycheck during their working years to access a \$36,500 lifetime benefit (adjusted annually for inflation) when they need long-term care.

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.

To learn more about long-term care and the WA Cares Fund, join us for a webinar on WA Cares Basics: What Workers Need to Know on **Wednesday, January 18 from 12-1 p.m.**



Employer Newsletter

March 2023 | Issue 32

WA Cares: Find the resources you need
Newly published toolkit now available

WA Cares has designed [a new toolkit](#) to help you prepare your employees for the launch of the WA Cares Fund in July 2023. Your workers may reach out to you with a range of questions, and this toolkit equips you with the answers.

The toolkit contains information you can include in staff messages each month between now and July. It also includes graphics, videos, FAQs and even a calendar that recommends how and when to use the materials.

Want more WA Cares information sent straight to your email? [Sign up for our mailing list!](#)



Thank you

Find materials for employers at wacaresfund.wa.gov/toolkit

NEW! Follow us on [Facebook](#), [Instagram](#), and [LinkedIn](#)

Contact us by email
[wacaresfund.wa.gov/
contact-us](https://wacaresfund.wa.gov/contact-us)

**Contact us by phone
(employers & exemptions)**
833-717- 2273

**Contact us by phone
(other questions)**
844-CARE4WA