

**From:** [dee dee](#)  
**To:** [DSHS WA CARES Fund](#)  
**Subject:** Public comment on WA Cares LTC  
**Date:** Tuesday, August 15, 2023 1:05:51 PM  
**Attachments:** [Unum\\_policy.pdf](#)

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External Email

Hello,

My name is Deep Mangat and my husband and I signed up for LTC in Dec 2021 . I was not aware or was notified that I need to apply for exemption before Dec 31, 2022. So for last 1.5 yrs I have been paying premium . Now my employer is also deducting from my paycheck. I understand i should have applied for exemption but how would I now. The back and forth on this bill already forced middle class people like to forcefully sign up for the LTC who are not planning to retire in WA. I am requesting that I should be able to apply for exemption and not forced to sign up with my employer since I signed up in Dec 2021. I hope the WA care is able to resolve this situation and also attached is my policy.

Deep Mangat

**From:** [julie henriksen](#)  
**To:** [DSHS WA CARES Fund](#)  
**Subject:** Public comment  
**Date:** Friday, July 21, 2023 2:40:00 PM

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External Email

I strongly object to the implementation of the WA Cares long-term term "insurance" program for many reasons.

First, there are many Washington residents, about 3 million of us, that do not qualify for any of the opt out options available. So we are forced to pay money out of our personal income even if we don't want to participate.

Second, the maximum payout of 36,500 is grossly insufficient for long term care.

Third, if I move out of Washington I lose out on any benefit whatsoever even if I paid into it.

Fourth, it borders on illegal since there are many Washington residents that view this a state income tax which is against the Washington Constitution.

If Governor Inslee cares about the residents of Washinton like he says he does, he will end the WA Cares program.

Thank You,  
Julie Henriksen