



WA CARES CONVERSATIONS

Caregiving in Rural Communities

February 27, 2024



What we'll cover

Host

Kristen Maki

Community Relations & Outreach
Program Manager, WA Cares Fund

Agenda

- Introductions & opening poll
- Panelist remarks
- WA Cares Fund overview
- Audience Q&A

Panel

Kelly Shaw, Rural Health Workforce
Director, Office of Rural Health,
Department of Health

Lynn Kimball, Executive Director, Aging
and Long-Term Care of Eastern
Washington (ALTCEW)

Dani Rice, Independent
Provider/Caregiver

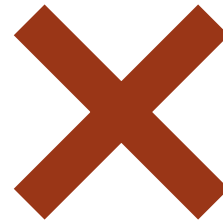
Julie Gardner, Workforce Development
Long-Term Navigator, Department of
Social and Health Services

Webinar recording and slides will be available at wacaresfund.wa.gov/webinars.

Defining long-term care and caregiving



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

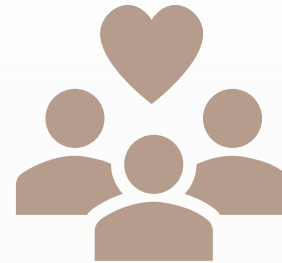


not medical care

like doctor visits & treatment for
medical conditions



paid care from a
professional



help from a
family member
or friend, often unpaid

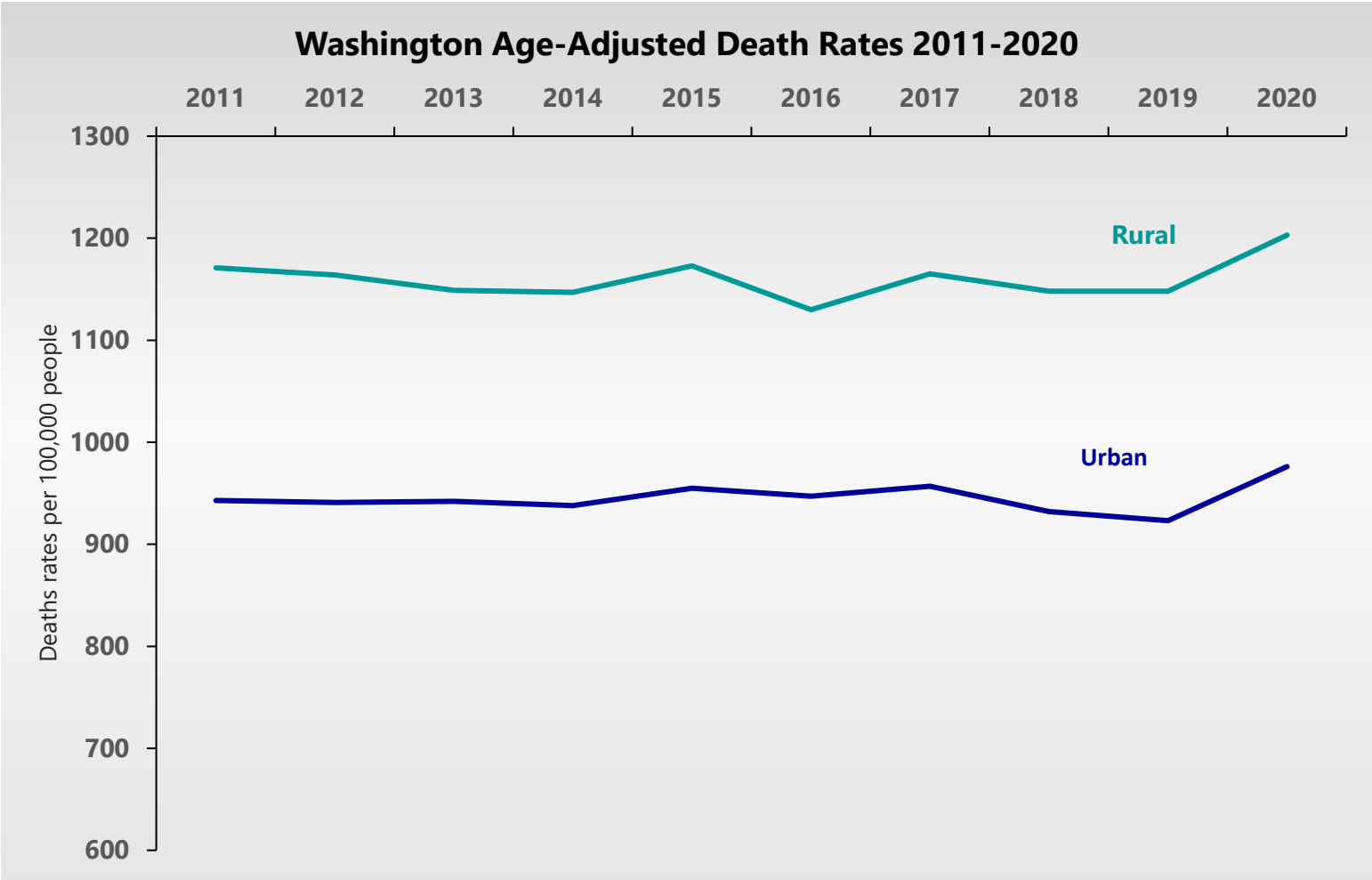


services & supports provided
in your own home



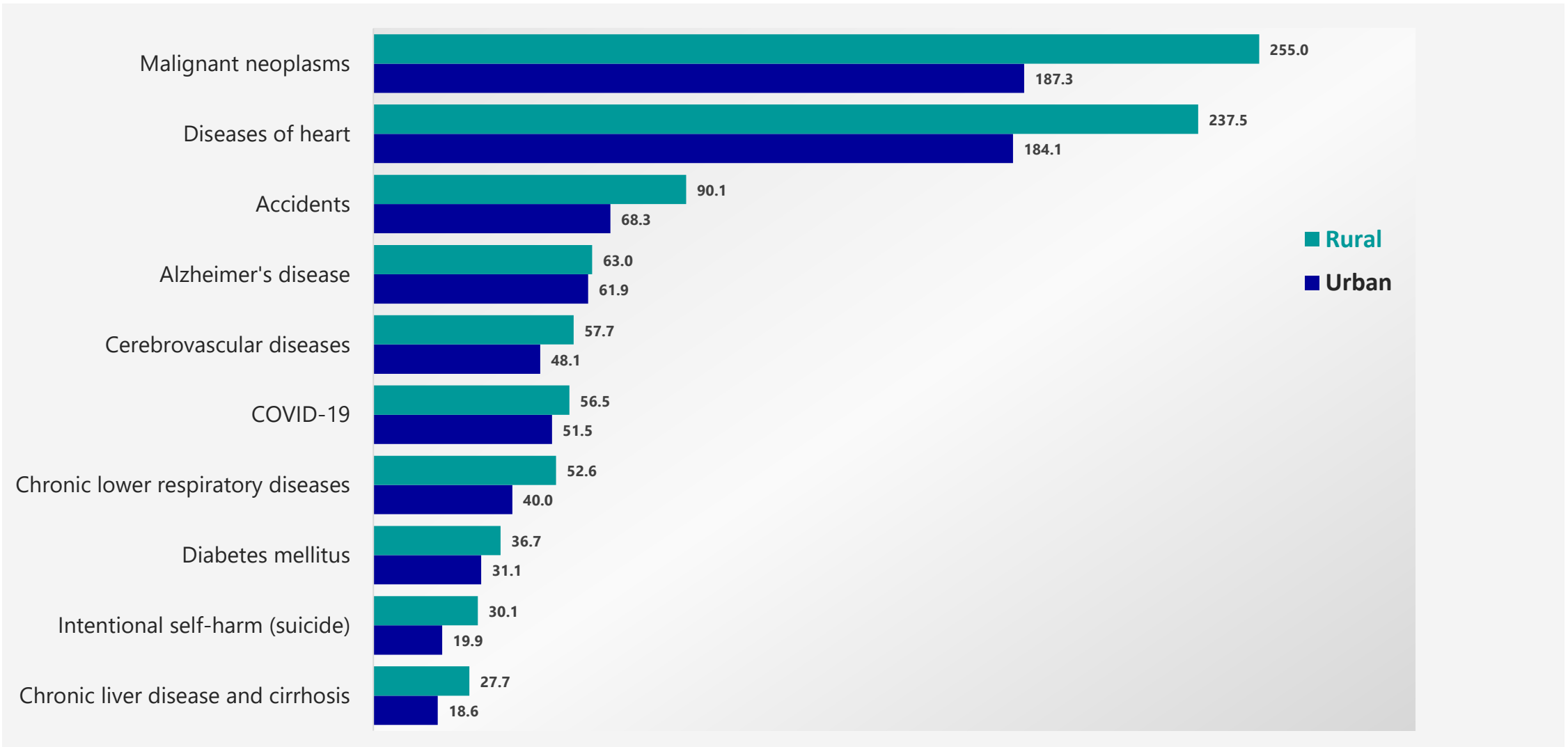
care provided
in a residential setting
like a nursing home or assisted living

People in Rural Areas Die at Higher Rates Than Those in Urban Areas



Data Source: Washington State Department of Health, Center for Health Statistics, Death Certificate Data, 1990-2022, Community Health Assessment Tool (CHAT), November 2023.

Age adjusted death rates per 100,000 people for the 10 leading causes of death, by rural-urban: Washington, 2020



Data Source: Washington State Department of Health, Center for Health Statistics, Death Certificate Data, 1990-2022, Community Health Assessment Tool (CHAT), November 2023.

Example rural health disparities in Washington

Lower



- Adults who received yearly dental care.
- Adults with healthcare insurance.
- Adults with personal healthcare provider.
- Adults 50 years of age and over who received colorectal cancer screening.
- Women who received screening for breast cancer.

Higher



- Adults who are overweight or obese.
- Adults who smoke.
- Women who smoke during pregnancy.
- Children who are hospitalized for unintentional injuries.
- Adults with unmet medical needs due to cost

How the WA Cares Fund works

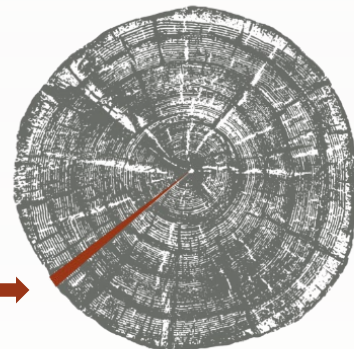
- Earned benefit
- Self-funded by worker contributions
- Works like an insurance program
- Only contribute while you're working
- Everyone covered at same rate regardless of pre-existing conditions
- No copays, no deductibles, and you never have to file a claim

Typical Income:

\$50,091

Typical Contribution:

\$291/year



0.58%

Contributions

0.58%

Amount workers
contribute from wages



Contributions began

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.

Who contributes to WA Cares

Automatically not included

- Workers whose work is not localized in WA **not included** (same definition as Paid Family and Medical Leave)
- Federal employees **not included**
- Employees of tribal businesses only included **if tribe opts in**
- Self-employed individuals only included **if they opt in**

Must apply to ESD for an exemption

Exemption type	Availability	Permanent?
Workers who live out of state	Ongoing	✗
Workers on non-immigrant visas	Ongoing	✗
Spouses & domestic partners of active-duty U.S. armed forces	Ongoing	✗
Veterans with 70%+ service-connected disability	Ongoing	✓
Workers who had private long-term care insurance by 11/1/21	**No longer available**	✓

Visit wacaresfund.wa.gov/exemptions for details

Self-employed elective coverage

Eligible for elective coverage:

- Sole proprietors
- Joint venturers or members of a partnership
- Members of a limited liability company (LLC)
- Independent contractors
- Otherwise in business for yourself

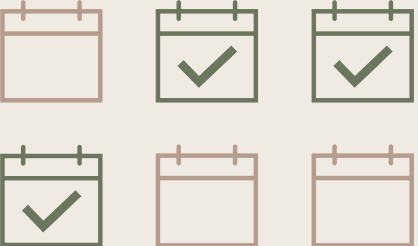
Opt into WA Cares and protect yourself!

- Get the same affordable benefits available to other Washington workers
- Contribute 0.58% of:
 - Your net earnings
 - Gross wages, if any, paid to you from your business entity
- Must work 500 hours per year to earn benefits (to calculate, divide gross annual wages by current minimum wage)
- Applications became available July 1, 2023
- Learn more at wacaresfund.wa.gov/opt-in

Qualifying for benefits

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

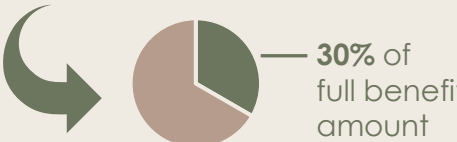
Contributed for a **total of 10 years** without a break of 5+ consecutive years



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 years of incontinence supplies	

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

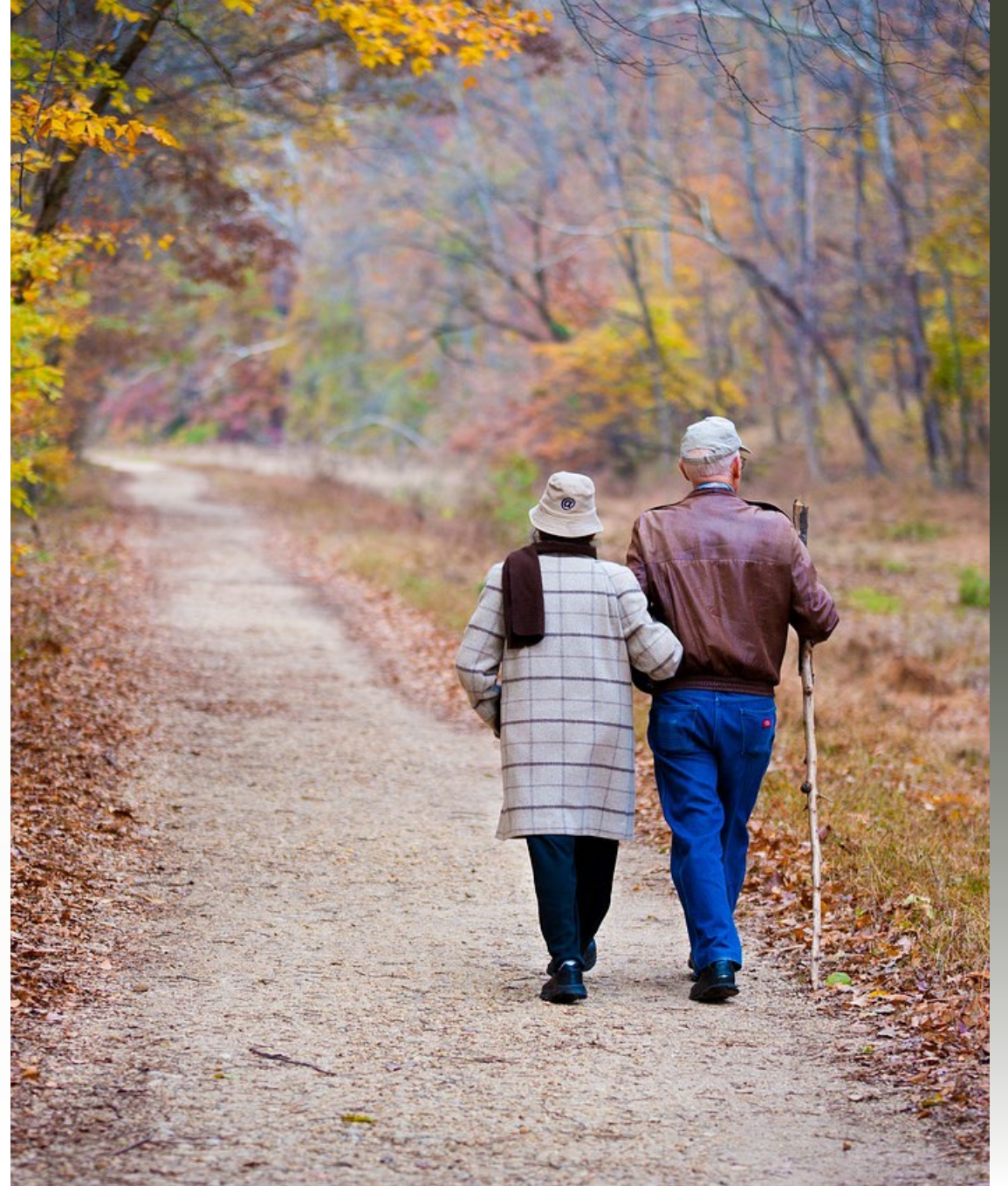
Part-time caregiver	\$31,300
20 hours/week for 1 year	
Transportation to appointments	\$3,200
for 1 year	
Crutches	\$50

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.

Preparing to serve beneficiaries in rural areas

- Participating in state-level workforce development efforts
- Dedicated team responsible for ensuring providers are available to meet beneficiaries' needs
- Researching how to incentivize providers to serve people in rural communities
- Offering a variety of ways to use benefit



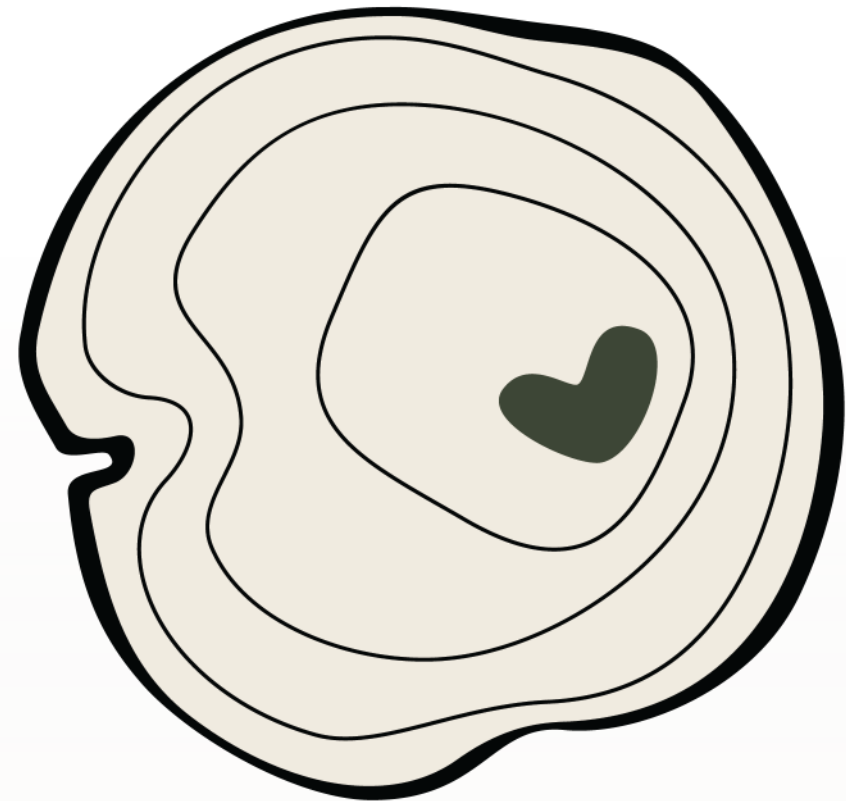
Audience Q&A

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wacaresfund.wa.gov/contact-us

Got employer reporting questions?

Contact ESD at 833-717- 2273 or using
the email form located at
wacaresfund.wa.gov/contact-us





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833-717- 2273

Contact us by phone (other questions)

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