

# WA Cares Fund Toolkit | Frequently Asked Questions

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## BASICS

### What is long-term care?

Long-term care refers to services to help a person who cannot perform everyday tasks themselves. It is most often provided by family members, though it can also be provided by paid caregivers or in a residential care setting.

Long-term care includes a variety of services and supports, such as:

- Help bathing, dressing, or using the restroom
- Medication management
- Help with grocery shopping, cleaning, or other essential tasks

Long-term care is not medical care and does not include things like doctor visits and treatment for medical conditions. This means it's not covered by health insurance or Medicare except in very rare circumstances.

### What's the difference between long-term care and disability insurance?

Long-term care insurance benefits help pay for services needed by people who cannot perform everyday tasks themselves.

Disability insurance benefits cover part of a worker's income when they have an illness or injury and need to take time off from work because they're unable to do their job. Disability insurance can be short-term or long-term, depending on the length of time it is intended to provide benefits.

Many employees have access to disability insurance through their employer. Washington workers also have access to [Paid Family and Medical Leave](#) to get paid time off if they have a serious health condition that prevents them from working, need time off to care for a family member or welcome a new child, or for certain military-related events.

### What is the WA Cares Fund?

The [WA Cares Fund](#) is a new program that gives working Washingtonians access to long-term care coverage when they need it. Workers contribute 0.58% of each paycheck during their working years to be able to access a benefit to help pay for long-term care services when needed. The lifetime benefit amount starts at \$36,500 and will grow over time with inflation.

Workers began 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 [how the program works](#).

## Why do we need WA Cares?

The WA Cares Fund is designed to provide affordable long-term care coverage to all Washingtonians. It's a modest but critical step to fix a long-standing problem with long-term care. While 70% of us will need long-term care in our lifetimes, most of us don't have a way to pay for it. Long-term care is expensive, and the costs hit us when most of us are on a fixed income and can't afford it.

Having this coverage in place will prevent many of us from having to spend down our life savings and become impoverished to get access to Medicaid, which is the primary payer for long-term care now.

Having WA Cares coverage will also make it much less likely that our loved ones will have to sacrifice their own financial security to care for us as we age or if we suffer an accident or illness during our working years.

## How was WA Cares created?

The WA Cares Fund is the result of years of research on how to make long-term care affordable for everyone in Washington.

In 2015, the Legislature directed the Department of Social and Health Services to contract for an independent feasibility study of public and private options for helping people prepare for their long-term care needs. In stakeholder interviews, consensus emerged that a new program would need to:

- **Offer affordable long-term care insurance coverage** (public, private, or some combination) to delay or prevent Medicaid spend-down and increase awareness of long-term care needs.
- **Provide meaningful “front-end” long-term care coverage** to benefit more people (versus catastrophic “back-end” coverage benefiting fewer people).
- **Be financially viable and sustainable** in the long run.
- **Preserve and protect the Medicaid program budget** by reducing reliance on Medicaid long-term care for those who could reasonably afford alternatives.

The legislature instructed the actuaries to model two options: a universal public long-term care insurance benefit and a public-private reinsurance model aimed at increasing the share of Washingtonians covered by private insurance.

The modeling found a universal public program would result in 88% of people ages 65+ being eligible for long-term care benefits over the long term, while a public-private reinsurance model had “limited potential to increase the prevalence of private long-term care insurance in the state.”

Based on this research and best practices from public insurance programs around the world, the legislature passed the [LTSS Trust Act](#) in 2019 to create WA Cares. Learn more [about the program](#).

## How do I learn more about WA Cares?

To stay up to date on program implementation, including any upcoming rule making, legislative changes or WA Cares Fund events, sign up for the [WA Cares mailing list](#).

If you have a question that isn't answered by the website or other WA Cares materials, you can [contact the WA Cares team](#) by email or phone for more information.

## CONTRIBUTIONS

### Who contributes to the WA Cares Fund?

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

- Federal employees who work in Washington do not contribute to the program.
- Employees of [tribal businesses](#) only contribute if the tribe has chosen to opt in.
- People who have received an approved exemption from the Employment Security Department
- People who are self-employed can [choose to opt in](#) and earn benefits.

Whether you contribute to WA Cares depends on whether your work is localized in Washington state. WA Cares uses the same localization definitions as the state's Paid Family and Medical Leave program (found in [RCW 50A.05.010](#)). If you are included in Paid Leave, you will also be included in WA Cares unless you have an [approved exemption](#).

### How much are contributions?

Working Washingtonians contribute 0.58% of each paycheck to the program. 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.

### Can people who are already retired contribute?

Only people who are working contribute to WA Cares. Some people who are retired from their career still work part-time, either as an employee or on a self-employed basis. If you are working more than 500 hours per year (about 10 hours per week) as an

employee, you will be contributing and earning WA Cares benefits. If you are self-employed, you can [choose to opt in to WA Cares](#) and earn benefits.

If you are already retired and no longer work at all, you won't be able to earn WA Cares benefits, but may be able to access other long-term care services. To learn more about services in your area, reach out to your local Area Agency on Aging (contact info at [www.agingwashington.org](http://www.agingwashington.org)).

### **Do part-time workers contribute?**

Yes, part-time workers contribute to WA Cares. You only need to contribute 500 hours per year to earn a qualifying year for meeting contribution requirements, which is about 10 hours per week.

### **Do workers under 18 contribute?**

Workers contribute to WA Cares regardless of age. Like all working Washingtonians, each year workers under 18 work at least 500 hours will earn them a qualifying year.

Once they turn 18, they can use benefits when they need them if they've [met contribution requirements](#).

### **How long will I contribute to WA Cares?**

You contribute to WA Cares throughout your working years. Once you retire or if you become unemployed, contributions stop.

### **Can I contribute extra to WA Cares to get additional benefits?**

No. WA Cares is a social insurance program like Social Security, not a savings account. Everyone who meets contribution requirements and has a care need gets access to the same lifetime benefit amount (starts at \$36,500 and will grow over time with inflation). The only exception is near-retirees born before 1968, who earn partial benefits for each year they contribute.

WA Cares is working with the insurance industry to develop a market for supplemental private long-term care insurance policies. These policies would allow people who want more coverage to use their WA Cares benefit as the deductible for their private policy. The WA Cares oversight body, the LTSS Trust Commission, has made [recommendations to the legislature](#) about creating a market for supplemental private insurance. As more information becomes available, WA Cares will update the website and send a notification to the [WA Cares mailing list](#).

### **Will the premium rate go up over time?**

By law, the premium rate cannot exceed 0.58%. The legislature would need to change the law to increase the premium rate. However, [actuarial analysis](#) completed in 2022



showed that under most scenarios, the WA Cares Fund is projected to be fully solvent through 2098 (the full period evaluated in the report) at the current premium rate.

## Is there a chance the program's costs could exceed its revenue?

According to a 2022 study completed by Milliman, an independent actuarial firm, the WA Cares Fund is projected to be fully solvent through 2098 (the full period evaluated in the study) under most evaluated scenarios.

While the current analysis shows the program is on solid financial ground, actual results may vary from these projections. Fortunately, there are processes in place to identify any risks to the program's finances promptly, giving the [Long-Term Services and Supports Trust Commission](#) and the legislature plenty of time to adjust the program as needed to stay on course.

[Learn more about solvency.](#)

## What wages are used to calculate premiums?

Typically, these are your gross wages. The Employment Security Department (ESD) is using the same wage definition as they do for Paid Family and Medical Leave. However, unlike Paid Leave, the income to which WA Cares premiums are applied is not capped at the taxable maximum for Social Security.

You can find more detail in [WAC 192-510-025](#) and employers can use ESD's [premium calculator](#) to calculate premium amounts for both WA Cares and Paid Leave.

## How do employers report premiums?

Employers submit one report to the Employment Security Department (ESD) for both Paid Leave and WA Cares but make two separate payments — one for each program — because each program has a separate trust fund.

A No Payroll report is required for any quarter where an employer has no payroll expenses.

Employers can find a checklist and details about the current reporting format on the [Paid Leave website](#).

## Will employers collect premiums based on the first pay period after July 1, 2023, or for wages earned starting July 1, 2023?

Employers should deduct premiums from each paycheck an employee receives on or after July 1, 2023, regardless of when the hours were earned.

## BENEFITS

### What services are covered under WA Cares?

While WA Cares benefits can be used to pay for care in a residential setting like assisted living, they are primarily designed to cover services and supports to help you stay at home. This could include services like:

- Hiring a home care aide as your primary caregiver or as respite so your unpaid family caregiver can take a break
- Paying a qualified family member (including a spouse) to provide care and getting them training they need to feel supported
- Making home modifications so you can get around better or purchasing a home safety evaluation so you can prevent avoidable falls
- Having meals delivered to your door
- Getting transportation to appointments and errands like grocery shopping
- Purchasing equipment, assistive devices, medication reminder devices

These are just some of the services WA Cares Fund will offer. Others include dementia supports, memory care, care transitions, personal emergency response systems, and more. Learn more about [benefits covered by WA Cares](#).

### When will benefits be available?

Benefits will become available July 1, 2026, to people who have met contribution requirements and have a care need.

### What requirements do I need to meet to access benefits?

To access benefits, you must have met contribution requirements and have a care need.

Starting July 1, 2023, any year that an individual works 500 or more hours and contributes will count as a qualifying year. There are three pathways to meet contribution requirements:

- To earn **lifetime access to the full benefit amount**, you will need to contribute for 10 qualifying years without a break of five or more consecutive years.
- If you haven't earned lifetime access yet but have a need for care during your career or soon after retiring, you can get **early access to the full benefit amount** if you have contributed at least 3 qualifying years out of the last 6 years at the time you need care.
- Near-retirees born before January 1, 1968, will earn **lifetime access to a partial benefit** (10% of the full benefit for each year they work 500 or more hours and

contribute). Near-retirees can also access the full benefit amount by meeting requirements for one of the other pathways.

To meet the care need requirement, you must need assistance with at least three activities of daily living like eating, bathing or dressing. To use your benefit, you must also be at least 18 years old.

## **Will WA Cares count qualifying years by calendar year or some other way?**

The Employment Security Department (ESD) is working on administrative rules for WA Cares that will cover what counts as a qualifying year. ESD intends to define a year as January to December (calendar year) but won't finalize the definition until rulemaking is complete.

If you'd like to stay informed, you can sign up for ESD rulemaking updates at <https://esd.wa.gov/newsroom/rulemaking/ltss>.

## **How will DSHS determine whether someone has a long-term care need?**

The Department of Social and Health Services (DSHS) will ask questions about your activities of daily living and the support you need. If you need assistance with at least three activities of daily living, you will be eligible for benefits. This may be based on self-report and could be verified by a health professional.

The types of activities DSHS will ask you about are eating, bathing, walking or moving around in a wheelchair, getting in and out of a chair and your ability to move around once you are in bed, using the bathroom and managing your medications. DSHS will also ask about cognition and any memory/cognitive impairments that impact your daily life. Learn more about [activities of daily living](#).

## **How are benefits paid?**

When it comes time to use your benefits, there are no copays, deductibles, or reimbursement claims needed. WA Cares will connect you with contracted providers for the services you want and pay them directly.

## **Do I need to live in Washington to receive a benefit?**

Starting in July 2026, Washington workers can choose to continue participating in the WA Cares Fund if they move out of state. This includes self-employed workers who have opted in to the program. To become an out-of-state participant, workers must have contributed to WA Cares for at least three years (in which they worked at least 500 hours per year) and must opt in within a year of leaving Washington.

Like other workers, out-of-state participants will keep contributing to the fund during their working years. The Employment Security Department will create a process for out-of-state participants to report their earnings and pay premiums, with a focus on making it easy for participants.

Benefits will be available to out-of-state participants who meet contribution requirements and need care starting in July 2030.

### **Can undocumented workers earn and access WA Cares benefits?**

We are still working out details of what the benefit application process is going to include. Our goal is to provide benefits to anyone who has met contribution requirements and needs care.

### **Can undocumented caregivers be paid for their clients through WA Cares?**

WA Cares beneficiaries would not be able to pay an undocumented caregiver using WA Cares benefits.

### **How much is the benefit? Is it lifetime or annual?**

The full benefit amount starts at \$36,500 and will grow over time with inflation. Near-retirees born before January 1, 1968 can also earn partial benefits if they aren't able to meet contribution requirements for full benefits. The benefit amount is lifetime, not annual.

### **Does the benefit increase over time?**

The benefit amount will be adjusted annually up to the rate of inflation starting in 2026. Even after you retire and stop contributing, your benefit amount will continue to be adjusted for inflation. A benefit council will determine the amount of the increase each year.

### **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 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.

## Is there a daily limit for benefit usage?

No. WA Cares Fund is a flexible benefit you can use to meet your care needs up to \$36,500 (grows over time with inflation) with no daily cap on benefit usage.

## What is a benefit unit?

In a previous version of the law, there was a \$100 per day cap (“benefit unit”) on the usage of WA Cares benefits. The law was changed to allow beneficiaries to use as many benefit units in a day as they would like, so there is no dollar limit on daily benefit usage.

## Can you give your benefit to a spouse or family member?

No. The lifetime benefit amount is available to eligible beneficiaries who have contributed to the fund and cannot be transferred to another family member. By all of us pooling a small amount of our paycheck into one fund (\$0.58 for every \$100 earned) throughout our careers, the program can remain affordable and cover more people in the long term. If WA Cares benefits were transferable to a spouse or family member, the premium would need to be much higher.

## Can I withdraw money from WA Cares?

No. WA Cares is an insurance program, not a savings account. By all of us pooling a small amount of our paycheck into one fund throughout our careers, the program can provide access to long-term care for the people who need it. Everyone who meets contribution requirements and has a care need gets access to the same lifetime benefit amount (starts at \$36,500 and will grow over time with inflation). The only exception is near-retirees born before 1968, who earn partial benefits for each year they contribute.

## Can I still get benefits if I contribute to the fund but don't meet contribution requirements?

No. Because the WA Cares Fund is self-funded by worker contributions, benefits can only be paid to people who have paid in as workers for a number of years. You may be able to access other long-term care services and can reach out to your local Area Agency on Aging (contact info at [www.agingwashington.org](http://www.agingwashington.org)).

## What is WA Cares doing to ensure there will be enough providers available to meet beneficiaries' needs?

The WA Cares Fund is taking several steps to ensure beneficiaries are still able to access supports and services despite the nationwide shortage of professional caregivers.

The program is structured to ensure benefits can be used for a wide range of services and supports beyond care from a professional caregiver. With WA Cares, you can

make a family member – even a spouse – a paid caregiver. This will allow beneficiaries to tap into other sources of support, even when the number of professional caregivers available is limited. WA Cares benefits can also be used to buy assistive technology for things like medication reminders and fall detection that can help with some care needs.

WA Cares has a dedicated team focused on developing our provider network and recruiting providers to contract with the program. The team is working closely with the Area Agency on Aging staff responsible for local planning to support availability of long-term care services.

Beyond WA Cares, there are many efforts underway at the state and national level to address the workforce shortage through a wide range of strategies. In Washington, the Department of Social and Health Services' Workforce Development team supports caregiver training programs, develops resources for workforce retention and conducts outreach on careers in caregiving.

## **What requirements will family caregivers have to meet to become paid caregivers through WA Cares?**

When WA Cares benefits become available in July 2026, your loved one may be able to make you their paid caregiver. First, they must become eligible for WA Cares benefits. Once their application is approved, they will be able to choose you as their provider and pay you for the care you provide.

The next step is for you to sign up as a provider through WA Cares. Family members can be paid through the Consumer Direct Care Network of WA (CDWA), an organization that supports family members who wish to be paid by the state to provide personal care. A home care agency can also employ a family member as a certified home care aide. DSHS is also developing a third option to pay family caregivers to provide more flexibility for WA Cares beneficiaries. All paid family caregivers will need to participate in some training to ensure the health and safety of themselves and their loved one.

## **Can I make any loved one a paid family caregiver or do they have to be legally related to me?**

A beneficiary can choose anyone to be their individual provider, a type of in-home caregiver, as long as that person can be hired by Consumer Direct Care Network of WA (CDWA). Training and other requirements may vary depending on the relationship between the caregiver and the beneficiary.

# EXEMPTIONS

## Who qualifies for an exemption?

There are several types of [exemptions](#):

- **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 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 work 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 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.

## What happens if I no longer qualify for my conditional exemption?

If your situation changes and you no longer qualify for a conditional exemption, you must notify both the Employment Security Department (ESD) and your employer(s) within 90 days. You will begin paying premiums and earning coverage for WA Cares Fund benefits the first day of the next quarter after your exemption is discontinued.

To notify ESD, you will need to log onto your WA Cares Exemption Account [via Secure Access Washington \(SAW\)](#) and submit a discontinuation request.

If you fail to notify ESD and your employer(s) within 90 days, you will be assessed the balance of your unpaid premiums with interest at the rate of 1% per month.

## Can I choose to discontinue my conditional exemption even if I still qualify for it?

Under current law, once you are approved for a conditional exemption, you cannot choose to discontinue it. The exemption will only be discontinued once you no longer qualify.

However, the WA Cares oversight body, the LTSS Trust Commission, has [recommended to the legislature](#) that people with exemptions be offered a one-time limited opportunity to rejoin the WA Cares Fund. If the legislature makes changes to the law,

the Employment Security Department will communicate directly with workers who have exemptions to explain their options. WA Cares will also update the website and send a notification to the [WA Cares mailing list](#).

## How do I apply for an exemption?

The Employment Security Department is responsible for processing applications for those wishing to seek an exemption. The [exemption application](#) can be found on the WA Cares Fund website.

## What documentation do I need to apply for my exemption?

The Employment Security Department will need to verify certain documents when you submit your exemption application. You can find a list of [required documentation by exemption type](#) on the WA Cares website.

## How do I get help with my exemption application?

For questions about WA Cares exemptions, please call the Employment Security Department at (833) 717- 2273 and select option 3 or fill out the [contact form](#) on the WA Cares website to get a response by email. Customer support is available Monday through Friday from 8:30 a.m. to 4:30 p.m. Pacific Time (closed weekends and state holidays).

## How do I check the status of my exemption application?

The status of your exemption application can be found on your WA Cares Exemption Account home page. You can access your WA Cares Exemption Account [via Secure Access Washington \(SAW\)](#).

When you log in to your exemption account, you'll see "Exemption Status" listed in the box labeled "My WA Cares Exemption."

- **Submitted** – We've received your application but haven't started processing it yet.
- **In Review** – A specialist is reviewing your application. If they need more information, they'll reach out to you. Please make sure your contact information is up to date. You can update your contact information and preferences by logging in to your exemption account and selecting "Update Contact Preferences" in the "My WA Cares Exemption" section of your homepage.
- **Approved** – Provide all current employers with a copy of your approval letter to prevent premiums from being withheld.
- **Denied** – You will receive a letter that explains why we couldn't approve your application.



## How long will it take to process my exemption?

The Employment Security Department (ESD) has staff dedicated to processing exemption applications and issuing approval letters. They process applications as they receive them.

## When will the exemption go into effect?

Exemptions are effective the quarter following approval. The approval letter you'll receive from the Employment Security Department will include the date the exemption becomes effective. You must provide your approval letter to your employer to prevent premiums from being withheld.

## Where do I find a copy of my exemption approval letter?

Within 48 hours of the Employment Security Department approving your application, a copy of your approval letter will be available on your WA Cares Exemption online account. You will be able to print and save the letter from your online account for your records. You can access your WA Cares Exemption Account [via Secure Access Washington \(SAW\)](#).

## Can I still apply for a private long-term care insurance exemption?

No. Those who had private long-term care insurance on or before Nov. 1, 2021, were able to apply for an exemption from the WA Cares Fund from Oct. 1, 2021, until Dec. 31, 2022. This opt-out provision is no longer available.

## Can I cancel my approved private long-term care insurance exemption?

Under current law, private insurance exemptions are permanent and cannot be canceled. The WA Cares oversight body, the LTSS Trust Commission, has [recommended to the legislature](#) that everyone who has a lifetime exemption be offered a one-time limited opportunity to permanently join the WA Cares Fund. If the legislature makes changes to the law, the Employment Security Department will communicate directly with workers who have exemptions to explain their options. WA Cares will also update the website and send a notification to the [WA Cares mailing list](#).

## I have an approved private insurance exemption. Can I cancel my private insurance policy?

If you already have an approved exemption, it's up to you to decide whether to maintain or cancel your private long-term care policy. You should speak with your broker or agent who sold you the policy about options.

## Can I get a refund for the private long-term care insurance policy I purchased?

Purchasing a private policy to qualify for a WA Cares exemption was a voluntary decision by individuals wishing to opt out of the program. If individuals have already received an approval letter from the Employment Security Department exempting them from the WA Cares program, their exemption is still approved and will still be effective once premium assessment begins on July 1, 2023.

The laws passed in 2022 did not change the requirements for private long-term care insurance and exemption status in [RCW 50B.04.085](#). It is up to individuals to decide whether they wish to maintain or cancel their private long-term care policies. The laws also did not provide for reimbursement of the cost of long-term care insurance voluntarily obtained by individuals.

The purchase of a private policy is between the worker and their private insurance provider. Workers should contact their insurance provider with questions.

## SELF-EMPLOYED OPT-IN

### How do self-employed people opt in?

If you're a self-employed earner, WA Cares is your key to long-term care coverage. The Employment Security Department (ESD) manages this process and provides information and application instructions on the [Self-Employed Opt-In](#) page.

### How will ESD determine hours worked for self-employed people?

The Employment Security Department (ESD) will use the self-employed person's wages reported in a quarter and divide it by the state's minimum wage to presume the number of hours worked for the quarter being reported.

**Example:** For this example, the state's minimum wage is \$15.74 per hour in 2023. The self-employed person electing coverage reports \$10,000 in wages in a quarter. The department will divide \$10,000 by \$15.74 and presume the self-employed person worked 635 hours in that quarter. The department may require copies of tax returns, bank records, or any other documentation deemed necessary by the department to verify or determine the self-employed person's hours and wages.

### When does a self-employed person's coverage start?

After you opt in, your elective coverage takes effect at the start of the next quarter. For example, coverage for a self-employed person who opted in to WA Cares on 7/12/2023 would take effect on 10/1/2023.

## How do self-employed people report the income they earn?

Just like an employer, a self-employed person will need to report self-employment income following the end of each quarter. Self-employed people who elect coverage under WA Cares will use the same [reporting process as Paid Family and Medical Leave](#), even if they have only elected WA Cares coverage.

## When I opt in to WA Cares coverage, am I also opting in to Paid Leave coverage?

As a self-employed person, you can choose whether you want to opt in to only WA Cares, only Paid Family and Medical Leave, or both programs. The [self-employed reporting process](#) for both programs is the same regardless of whether you have opted in to only one program or both.

## Are business owners automatically included in WA Cares?

Business owners who are considered in a 'partnership', LLC, sole proprietors, or independent contractors are considered self-employed and will need to elect to participate.

Corporate officers of a corporation (including S-corps), even if they are the owner, are paid wages from the company they work for and are considered employees. Premiums are assessed on these employees.

## OUT-OF-STATE COVERAGE (PORTABLE BENEFITS)

### How does out-of-state coverage work?

Starting in July 2026, Washington workers can choose to continue participating in the WA Cares Fund if they move out of state. To become an out-of-state participant, workers must have contributed to WA Cares for at least three years (in which they worked at least 500 hours per year) and must opt in within a year of leaving Washington.

Like other workers, out-of-state participants will keep contributing to the fund during their working years. The state will create a process for out-of-state participants to report their earnings and pay premiums, with a focus on making it easy for participants. Benefits will become available for out-of-state participants starting in July 2030.

As we develop policies and processes for these participants, we will update our website at [wacaresfund.wa.gov](http://wacaresfund.wa.gov). For the program news, including new developments on out-of-state coverage, you can sign up for email updates ([link in website footer](#)).

### When will benefits become available for out-of-state participants?

Benefits will become available for out-of-state participants starting in July 2030.

## Can self-employed workers get out-of-state coverage?

Yes, self-employed Washington workers who have opted in to the WA Cares Fund can choose to continue participating in the program if they move out of state, as long as they have contributed for at least three years (working the equivalent of 500+ hours per year) and notify the Employment Security Department within one year of leaving Washington. For self-employed people, hours worked are determined by dividing the wages they report by the state's minimum wage.

## I work in Washington but live outside of the state right now. Do I need to opt in to out-of-state coverage to earn benefits?

No. If you work in Washington and don't have an approved exemption from the Employment Security Department, you should already be contributing to the program and earning benefits. You only need to opt in to out-of-state coverage if you start working outside of Washington and would not otherwise contribute to the program.

## I currently work in Washington and have an exemption for workers who live out of state. Can I cancel my exemption and participate in WA Cares so that I can get out-of-state coverage in the future?

Under current law, once you are approved for a conditional exemption, you cannot choose to discontinue it. The exemption will only be discontinued once you no longer qualify.

However, the WA Cares oversight body has recommended to the legislature that people with exemptions be offered a one-time limited opportunity to rejoin the WA Cares Fund. If the legislature makes changes to the law, the Employment Security Department will communicate directly with workers who have exemptions to explain their options. WA Cares will also update the website and send a notification to the WA Cares mailing list.

## I live in Washington but work in another state. Can I become an out-of-state participant?

You will only be able to become an out-of-state participant if you have already contributed to WA Cares for at least three years (in which you worked at least 500 hours per year) and opt in within a year of leaving Washington.

## Can I become an out-of-state participant if I move out of Washington before July 2026?

It depends on whether you meet the requirements of contributing to WA Cares for at least three years (for 500+ hours per year) and opt in within a year of leaving Washington.

The Employment Security Department intends to define a year as January to December (calendar year). If that definition is finalized through rulemaking, participants who worked at least 500 hours between July and December 2023 will have earned one qualifying year. Therefore, some participants who contributed from July 2023 until mid-2025 may have earned three qualifying years.

If you have not contributed to WA Cares for at least three years (for 500+ hours per year) and opted in within a year of leaving Washington, you will not be able to become an out-of-state participant.

However, if you return to work in Washington later on, the years you worked and contributed to WA Cares before leaving would count toward your contribution requirement and toward becoming an out-of-state participant if you work outside the state again in the future.

### **If I have contributed to WA Cares for a total of three years but not three years in a row, can I still become an out-of-state participant?**

Yes. As long as you have contributed for a total of three years (working 500+ hours per year) and opt in within a year of leaving Washington, you can become an out-of-state participant.

### **Am I required to continue contributing to WA Cares after moving out of state?**

It's your choice whether to continue participating in WA Cares if you no longer work in Washington. If you choose to participate, you will continue to pay WA Cares premiums while working just like in-state workers and you will also be eligible for benefits if you meet the contribution requirements and need care. If you leave the state permanently and do not choose to participate in out-of-state coverage, you will not owe premiums and you will not be eligible for benefits.

### **If I move out of state after I retire and am no longer working, can I get benefits outside of Washington?**

Any worker who has paid into WA Cares for at least three years and opts in within a year of leaving the state will have the option to take their benefit with them, including people who move after retirement. To earn benefits, a worker who has left the state must meet the same contribution requirements as in-state workers and need care.

## **Can I opt in to out-of-state coverage and get benefits if I leave the country?**

The processes and policies for out-of-state coverage are still in development and it is not yet clear whether the program will be able to offer out-of-state coverage outside of the United States. More information will be available by July 2026.

## **What and when will out-of-state participants be required to report?**

Out-of-state participants must report and document their wages or earnings to the Employment Security Department (ESD) and pay premiums. Once an out-of-state participant reaches age 67, they are no longer required to document earnings but must continue to submit reports and pay premiums on any earnings they do have.

By July 2026, ESD will create a process for out-of-state participants to report, submit documents, and make payments, with a focus on making it easy for participants. ESD will also develop a process for verifying wages or self-employment earnings reported by out-of-state participants.

## **If an out-of-state participant doesn't have any earnings, are they still required to report?**

The processes and policies for out-of-state reporting are still in development. More information will be available by July 2026.

## **What happens if an out-of-state participant misses a payment?**

Like other types of insurance, the program may cancel a participant's coverage if they fail to make payments or submit reports. The program will develop policies before July 2026 to ensure participants who miss a report or payment are notified in a timely manner and have the opportunity to submit their missing report or payment. Under law, the program is required to provide the participant with 30 days' notice in writing before canceling their coverage.

## **What happens if I start working in Washington again after contributing to the program as an out-of-state participant?**

If you become an out-of-state participant and then go back to working in Washington, you would return to contributing to WA Cares as an in-state worker through your employer or through the self-employed process. The qualifying years you earned as an out-of-state participant would continue to count toward meeting the contribution requirement to access benefits.

## **What requirements do out-of-state participants need to meet to access benefits?**

To access benefits as an out-of-state participant, you must have met contribution requirements, need care, and have opted in to out-of-state coverage within a year of leaving the state.

Out-of-state participants will use the same pathways as other workers to meet the contribution requirement.

To meet the care need requirement, out-of-state beneficiaries must:

- a. Be unable to perform (without substantial assistance from another person) at least two of the following activities, with the need projected to last at least 90 days: eating, toileting, transferring, bathing, dressing, or continence; or
- b. Require substantial supervision to protect the beneficiary from threats to health and safety due to severe cognitive impairments.

## **As an out-of-state participant and a near-retiree, can I still qualify for partial benefits for each year I work?**

Out-of-state participants will use the same pathways as other workers to meet the contribution requirement. If you were born before 1968 and have opted in as an out-of-state participant, you still earn 10% of the benefit amount for each year you work.

## **As an out-of-state participant, if I need care and have contributed for three of the last six years, will I be able to access benefits?**

Out-of-state participants will use the same pathways as other workers to meet the contribution requirements. If you have opted in as an out-of-state participant and have contributed for at least three out of the last six years (for 500+ hours per year) at the time you need care, you can access the full benefit amount.

## **Why is the care needs requirement different for out-of-state participants?**

The care needs requirement that WA Cares will use for participants who live in Washington is based on the standard used in the state's Medicaid long-term care program, which is different from the standard generally used in private long-term care insurance nationwide. Making the care needs requirement for out-of-state WA Cares participants consistent with the nationwide standard will make it easier for the program to work with national vendors to assess those participants' care needs.

## **Will WA Cares cover the same types of benefits for out-of-state beneficiaries as those in Washington?**

Yes, all approved services available in Washington will be available for beneficiaries in other states.

## **How will the state assess care needs for beneficiaries who live outside Washington?**

The processes and policies for out-of-state beneficiaries are still in development, but the program plans to partner with one or more nationwide vendors to assess care needs of beneficiaries in other states. More information will be available by July 2026.

## **How will beneficiaries outside Washington find providers and access services and supports?**

The processes and policies for out-of-state beneficiaries are still in development, but the program plans to partner with one or more nationwide vendors to register and contract with providers in all states. More information will be available by July 2026.

## **PROVIDERS**

### **What requirements will providers have to meet to contract with WA Cares?**

Providers will need to meet basic laws of doing business in Washington and may need to meet licensing or certification requirements, depending on the type of services and supports they offer.

The LTSS Trust Commission, the program's oversight body, is currently developing recommendations on provider qualifications for each type of provider. Those recommendations will be published by January 2025. Details on the process, including public meetings where interested parties can provide input, are available online at <https://wacaresfund.wa.gov/commission>.

### **What types of providers will WA Cares register?**

WA Cares will register a range of qualified long-term services and supports providers, including:

- Personal emergency response system providers
- Adaptive equipment and technology providers
- In-home caregivers
- Individual providers
- Home care agency providers



- Respite providers
- Paid family caregivers
- Adult day health and adult day care centers
- Adult family homes
- Assisted living facilities
- Nursing homes
- Environmental modification service providers
- Home-delivered meal service providers
- Transportation service providers

## **Do I have to be a registered provider to provide services to a WA Cares beneficiary?**

Yes, in order for the WA Cares Fund to pay you for services provided to a WA Cares beneficiary, you must first become a registered provider.

## **How do I learn more about becoming a registered WA Cares provider?**

To stay up to date on WA Cares news, including any updates for providers, you can [subscribe to our mailing list](#).