



## WA Cares Conversations

Mental and Emotional Health  
and Aging

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February 5, 2025



Webinar slides and recording will be available at [wacaresfund.wa.gov/webinars](https://wacaresfund.wa.gov/webinars)

# What we'll cover

## Host

**Sam Klewicki**, Communications and Marketing Manager, WA Cares Fund

## WA Cares Presenter

**Sebastian Cahe**, Outreach and Language Access Lead, WA Cares Fund

## Agenda

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

## Panel

**Cathy MacCaul**, Advocacy Director, AARP Washington

**Mary-Pat O'Leary**, RN, Senior Planner, Aging and Disability Services, AAA Seattle-King County

**Jenni Jones**, Planning Coordinator, ALTCEW

**Tara Hill Mathews**, Dementia Resource Catalyst, ALTCEW

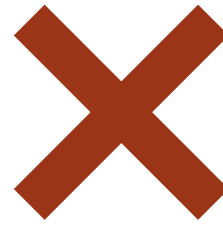
**Suzet Tave**, Pearls Counselor, City of Seattle

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# 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

# OVERVIEW

- COVID Impacts
- Generational attitudes toward mental health
- Prevalence of cognitive decline and dementia
- Role of family caregivers



# IMPACTS OF COVID

**AARP national study conducted Oct. 2023 and released Feb. 2024**

- COVID has had a lasting effect on the physical and mental health of many older Americans. Nearly one in five adults ages 50 and over report having experienced long COVID.
- On average, older adults with long COVID experience four symptoms. Most typical are fatigue (66%), brain fog (47%), cough (45%), and the loss of taste or smell (43%).
- Among those living with long COVID, many say it has had a major impact on their physical health (21%), their mental health (18%), and social life (20%).
- As for mental well-being including feeling useful, optimistic about the future, or were able to deal with problems well. Those with long COVID were shown to have lower mental well-being scores.

# GENERATIONAL CONSIDERATIONS

## The AARP 2023 Mental Health Access Survey

- Not only do they have the weight of their mental health concern(s), but the need to shop around for the right provider that will meet their needs can be an all-consuming, if not insurmountable, task. Barriers: technology and insurance.
- All adults 50 and older believe mental health care can improve mental health (95%), one-on-one counseling can be effective (94%), and those who seek mental health care can improve their quality of life (94%).
- Concerns exist:
  - 37% said concerned mental health care professionals push mind-altering drugs
  - 24% believe services are only for those with severe mental health issues
- 61% say they do not seek help with their mental health concerns because they feel they can deal with their issues on their own. This go-it-alone attitude differs depending on gender.

# DECLINE IN COGNITION

AARP Article Sept. 2024 “Is Age-Related Cognitive Decline Inevitable?”

- Cognitive decline is not an inevitable part of aging.
- Slower mental processing creates frustration, depression and isolation.
- Neuroplasticity, which is the capability to create new neural pathways to potentially regain that functionality.
- Evaluation of cognitive decline is important with primary care physician, standardized tests, genetic testing
- Steps to slow down its progression: getting active, treating depression, improving high blood pressure and high cholesterol, getting control of diabetes, limiting alcohol and quitting smoking. Social engagement and finding everyday joy!

# ROLE OF FAMILY CAREGIVERS

From “Families Caring for An Aging America”

820,000 family caregivers in the state and they play a vital role in their mental health and well-being of older adults.

- **Emotional support:** Provide companionship and connections to other family and friends
- **Practical assistance:** Help with daily tasks like meals, grooming, shopping, and transportation
- **Resource coordination:** Help find mental health services and resources
- **Advocacy:** Advocate with doctors
- **Monitoring:** Monitor health and mental state
- **Medication management:** Refill prescriptions
- **Financial management:** Help manage finances
- **Legal matters:** Help with legal matters



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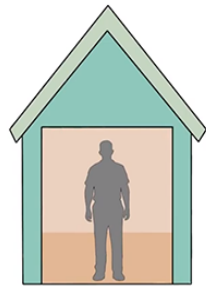
# Social Isolation

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Causes, effects and finding an action plan



# Social Isolation VS Loneliness



**Social Isolation**



**Loneliness**

Lack of connectedness with friends & family. Ultimately it is a lack of trusting, valuable relationships with other people.

This is a perceived lack of belongingness or connectedness to other people.

**While social isolation represents an objective lack of connections with others, lonely people may be very well connected yet still feel lonely.**

# SOCIAL ISOLATION & LONELINESS

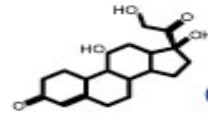
A 2011 STUDY FOUND  
THAT LONELINESS CAN  
LEAD TO MORE FREQUENT  
SLEEP DISTURBANCES



A 2009 STUDY PUBLISHED IN  
HEALTH PSYCHOLOGY  
FOUND THAT YOU ARE LESS  
LIKELY TO BE PHYSICALLY  
ACTIVE IF YOU ARE LONELY



A 2012 HARVARD STUDY  
FOUND THAT MIDDLE-AGED  
ADULTS WHO LIVE ALONE  
HAVE A 24% GREATER RISK OF  
DYING OF HEART DISEASE



A UNIVERSITY OF CHICAGO  
STUDY FOUND THAT  
LONELINESS CAN INCREASE  
YOUR LEVELS OF THE STRESS  
HORMONE CORTISOL,  
WHICH CAN LEAD TO  
DEPRESSION OR EVEN  
STROKE OR HEART ATTACK



A 2013 STUDY AT OHIO  
STATE UNIVERSITY FOUND  
THAT LONELINESS, LIKE  
CHRONIC STRESS, STRAINS  
THE IMMUNE SYSTEM

# WHAT ISOLATES OLDER ADULTS?

Social isolation contributes to cognitive decline in older adults.  
What makes them vulnerable?



Sources: CDC, The Conversation

# Self-Care Action Plan



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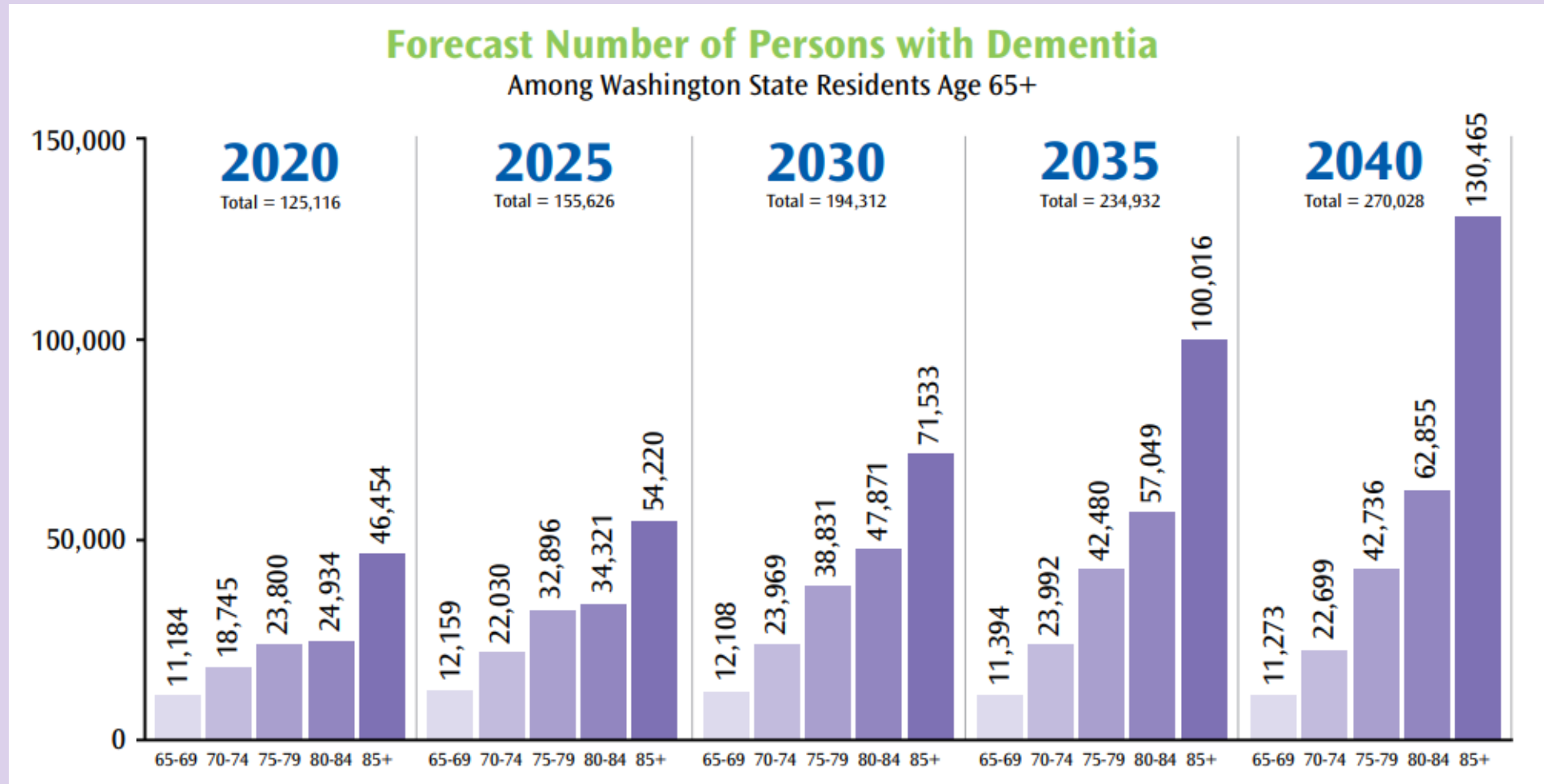
# Mental and Emotional Health and Dementia

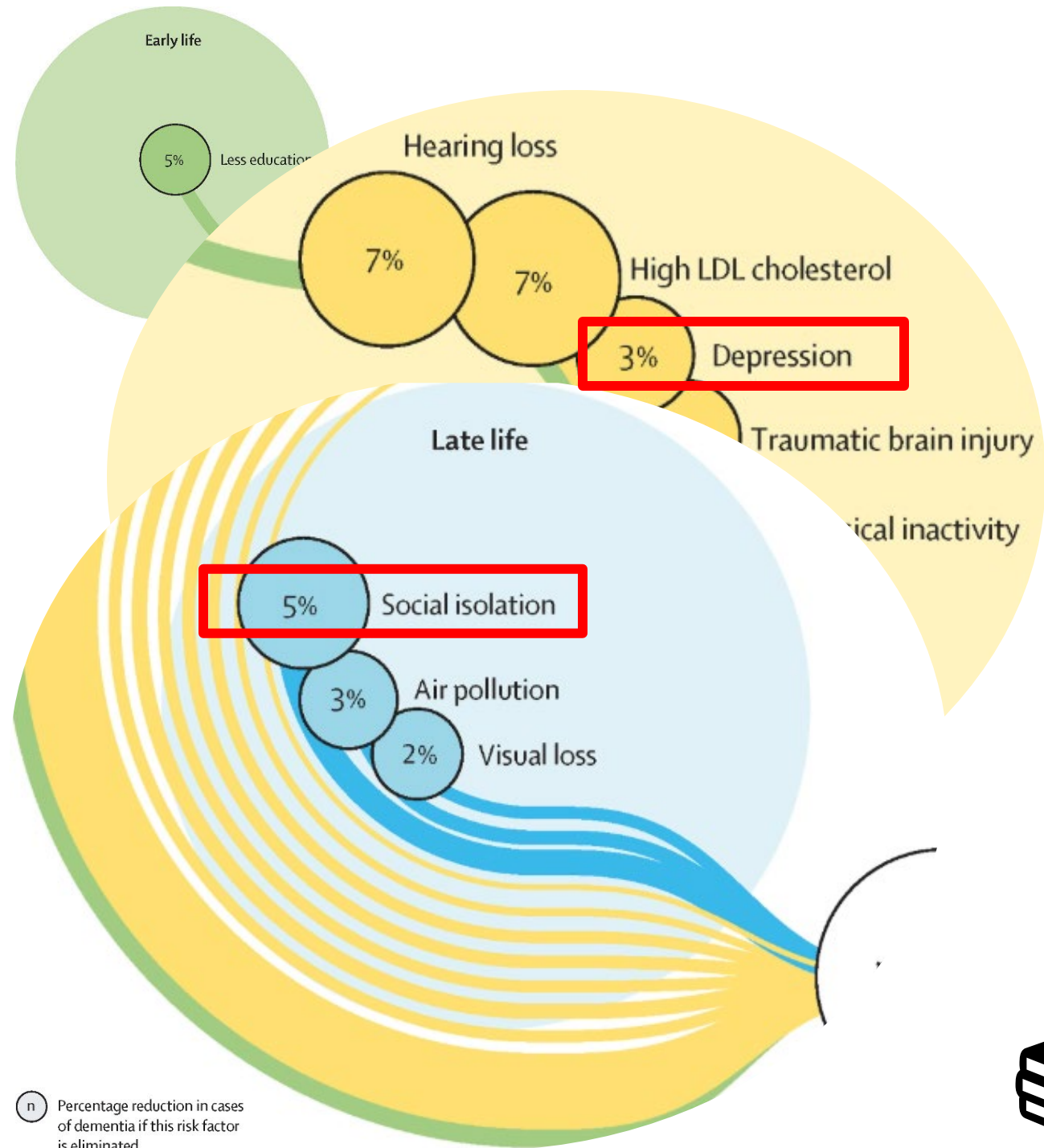
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Considerations for people living with dementia and their care partners



# Dementia is Rising





<sup>n</sup> Percentage reduction in cases of dementia if this risk factor is eliminated





# Dementia Warning Signs

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1. **Memory loss** that disrupts daily life
2. Challenges in **planning** or solving problems
3. Difficulty completing **familiar tasks**
4. Confusion with **time or place**
5. Trouble understanding **visual images** and spatial relationships
6. New problems with **words** in speaking or writing
7. **Misplacing things** and losing the ability to retrace steps
8. Decreased or poor **judgment**
9. Withdrawal from work or **social activities**
10. Changes in mood and **personality**





# Next Steps

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If you see any warning signs:

- See a primary care provider
  - Labs
  - Cognitive assessment
- Get a cognitive assessment
- Visit a mental health professional
- Find resources
- Plan for the future



# Care Partners

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- 59% of family caregivers of people with Alzheimer's or other dementias rated the **emotional stress** of caregiving as high or very high
- 74% of caregivers of people living with dementia reported that they were “somewhat concerned” or “very concerned” about **their own health**



# Resources

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- **Eastern Washington-Specific**
  - [Check and Connect](#)
  - [STAR-C](#)
  - [Caregiver Workshops](#)
  - [Spokane Regional Dementia Friendly Community](#)
- **Statewide**
  - [Dementia Action Collaborative](#)
    - Dementia Road Map
    - Free legal assistance/Legal Planning Toolkit
    - Caregiver Tip Sheets
  - [GetSetUp](#)
  - [Alzheimer's Association](#)



# How the WA Cares Fund works

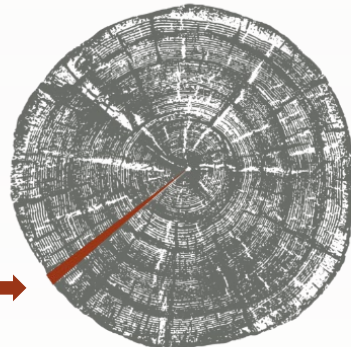
- Earned benefit
- Self-funded by worker contributions
- Works like an insurance program
- Only contribute while you're working
- Everyone covered at same rate regardless of pre-existing conditions
- No copays, no deductibles, and you never have to file a claim

**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

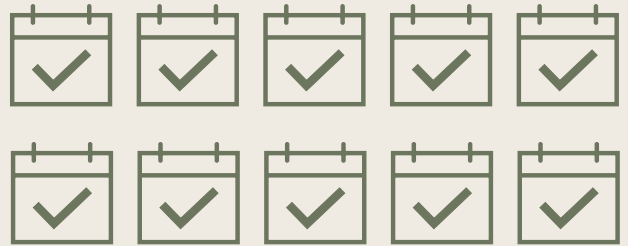
\$75,000 annual salary	
Each year	\$435
Over 10 years	\$4,350
Over 20 years	\$8,700
Over 30 years	\$13,050

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

# Qualifying for benefits

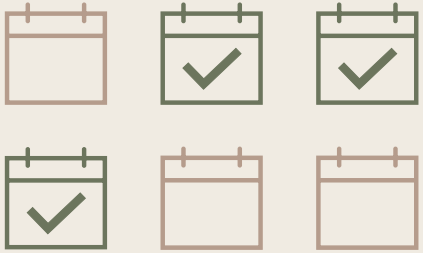
## Lifetime access to full benefit

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



## Early access to full benefit

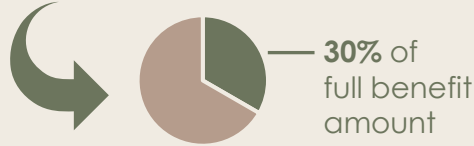
Contributed at least **3 of the last 6 years** at the time you apply for benefits



### 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

<b>Paying a family caregiver</b>	\$31,300
10 hours/week for 2 years	
<b>Care supplies</b>	\$2,200
2 years of incontinence supplies	

**Total** **\$33,500**



## Home accessibility

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

**Total** **\$26,800**



## Temporary support & services

<b>Part-time caregiver</b>	\$31,300
20 hours/week for 1 year	
<b>Transportation to appointments</b>	\$3,200
for 1 year	
<b>Crutches</b>	\$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.*

# Taking WA Cares benefits out of state

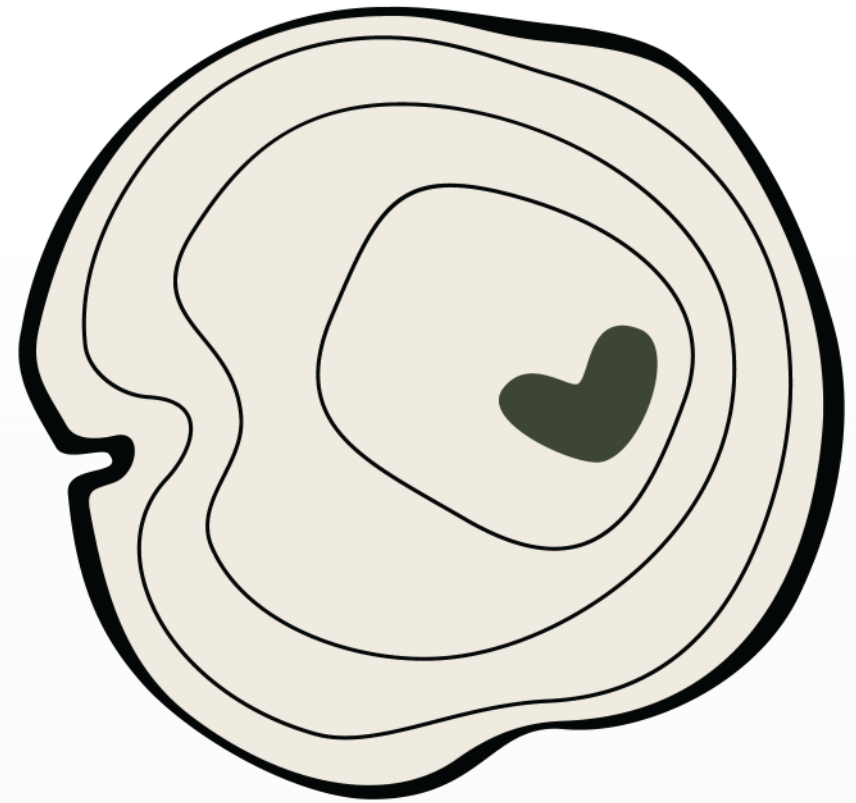
- New law passed this year to allow workers to use their benefit outside Washington
- Starting in July 2026, **workers can choose to continue participating in WA Cares** if they move out of state
- Must have contributed to WA Cares for **at least 3 years** (working 500+ hours per year) and must opt in **within a year of leaving WA**
- Like other workers, out-of-state participants keep contributing during working years
- Benefits available **starting July 2030**



“ If my family had WA Cares, I would’ve had a different reality. WA Cares and your ability to take it to another state is huge.

– Kendall, family caregiver (Seattle, WA)

# Audience Q&A





# Thank you

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## Contact us by phone (employers & exemptions)

833-717- 2273

## Contact us by phone (other questions)

844-CARE4WA