

Top 5 frequently asked questions about WA Cares

The [WA Cares Fund](#) is a new program that gives all working Washingtonians access to long-term care coverage when they need it. As we approach the start of contributions in July, many workers are looking for information about the program. Here are answers to five of the most frequently asked questions.

Who contributes to WA Cares and who is exempt?

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

- **Some workers are automatically not included in the program.** This includes federal employees, employees of tribes (unless the tribe has opted in) and self-employed people (unless they opt in).
- **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 became available Jan. 1, 2022 and 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 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 became available Jan. 1, 2022 and 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.

Learn more about [exemptions](#).

How do contributions and benefits work?

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. The typical (median) earner will contribute about \$24/month.

You will only contribute to WA Cares Fund while you're working. Once you retire or if you leave the workforce temporarily, contributions stop.

After contributing for 10 years (or less if you are nearing retirement or have a sudden need), you can access your benefit when you need care. For a year to count toward contribution requirements, you must work at least 500 hours, which is about 10 hours per week.

Contributions to WA Cares begin on July 1, 2023 and benefits become available July 1, 2026.

What if I don't need long-term care?

About 70% of us will need help to live independently at some point in our lives. Older people are not the only group who need long-term care or will benefit from the WA Cares Fund. Long-term care covers a broad spectrum of needs and circumstances, including for younger people who have been unexpectedly injured or become disabled or ill.

Even if you never need to use your own WA Cares benefit, the program will still benefit you indirectly. If you end up caring for a loved one who has a WA Cares benefit, they can use their benefit to pay you to provide care or pay for respite care so you can get a break. You may see impacts of WA Cares in the workplace, as colleagues who are struggling to balance caregiving responsibilities and their job get the support they need to stay in their jobs. WA Cares will also help reduce costs of Medicaid long-term care, which we all pay through taxes on goods and services, as our population ages and the demand for long-term care increases.

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 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.

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.

Where do I find more information?

More information is available at wacaresfund.wa.gov, including [contact information](#) for questions that aren't answered online.

You can find webinar recordings with an overview of the program [on the WA Cares YouTube channel](#) and subscribe to the program's [mailing list](#) for program news and notifications of future webinars.