



# WA CARES CONVERSATIONS Long-Term Care Planning

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October 31, 2023



# What we'll cover

## Host

### **Kristen Maki**

Community Relations & Outreach  
Program Manager, WA Cares Fund

## Agenda

- Introductions & opening poll
- Long-term care 101
- Planning for long-term care
- Medicaid long-term services and supports
- Private long-term care insurance
- The WA Cares Fund
- Audience Q&A

## Panel

### **Mary Mitchell**

Director, Aging & Disability Services

### **Annie Moua**

Waiver Program Manager,  
Department of Social and Health

### **Cathy MacCaul**

Advocacy Director, AARP  
Washington

### **Sharon Daniel**

Senior Compliance Analyst, Office of  
the Insurance Commissioner

Mary Mitchell, Director of Aging & Disability Services  
Seattle-King County Area Agency on Aging



What is long-term care?

What types of care settings are available?

Where can you go to learn more about programs and services are available in your community?



**Seattle**  
Human Services  
Equity • Support • Community



*Aging and Disability Services*  
Area Agency on Aging for Seattle and King County

**For more information contact your local  
AAA or Community Living Connections**



***1-855-567-0252***

***WashingtonCommunityLivingConnections.org***

# Families are the backbone of Washington's care system

- At some point each of us will likely take care of somebody we are close to who needs help
- More than 828,000 Washington residents help their aging parents, spouses and other loved ones
- That's the equivalent of \$10.7 billion dollars in unpaid care -- five times what Medicaid spends on LTSS each year
- The cost to family caregivers:
  - On average family caregivers spend about 20-percent of their income on out-of-pocket caregiving costs
  - More than 50% of unpaid family caregivers have had negative consequences at work, including demotions, job loss or loss of wages.
  - 1 in 6 people leave the workforce entirely.
  - The demands of unpaid caregiving can contribute to generational poverty.
  - Unpaid caregivers have higher rates of depression, poor physical health and higher rates of chronic diseases when compared to non-caregivers.

# The cost of care

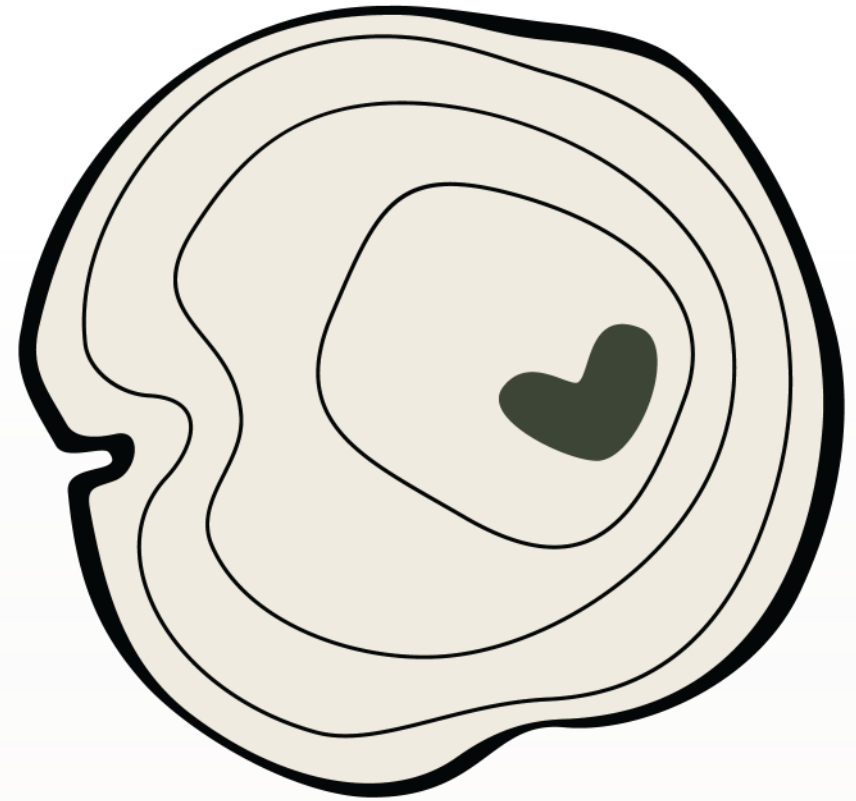
- Many adults will start paying with their own savings, a retirement fund or the money from selling a home. Most will pay with Medicaid, often by spending down their assets to reach income guidelines.
- There are “look back periods” in the eligibility guidelines for Medicaid.
- Long-term care is expensive. Based on 2021 national data, the median nursing home room costs \$9,034 a month and \$4,500 for a one-bedroom unit in assisted living. A home health aide costs \$5,148 or more per month.

# Tools to Help You Plan

- [AARP.org/caregiving](https://www.aarp.org/caregiving)
- [www.dshs.wa.gov/ALTSA](https://www.dshs.wa.gov/ALTSA)
- Community Living Connections
- [AARP.org/preparetocare](https://www.aarp.org/preparetocare)



# Medicaid Long-Term Services and Supports



# What services and supports are available through Medicaid?

**Medicaid  
State Plan**

**Medicaid  
Waivers**

**Other  
Medicaid**

# Medicaid State Plan Programs

## Community First Choice (CFC)

### Services:

- Personal Care/Relief Care
- Nurse Delegation
- Skills Acquisition Training
- Personal Emergency Response System
- Assistive Technology
- Community Transition Services
- Caregiver Management Training

**Settings:** In-home, AFH, ARC, EARC, ALF

**Eligibility:** NFLOC

## Medicaid Personal Care (MPC)

### Services:

- Personal Care
- Nurse Delegation

**Settings:** In-home, AFH, ARC

**Eligibility:** Non-NFLOC

NFLOC = Nursing Facility Level of Care

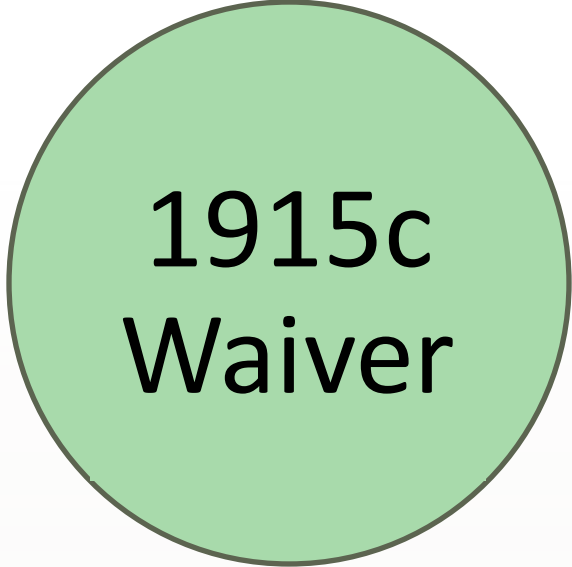
AFH = Adult Family Home

ARC = Adult Residential Care Facility

EARC = Enhanced Adult Residential Care Facility

ALF = Assisted Living Facility

# What are HCS's 1915(c) Waivers?



## 1915c Waiver

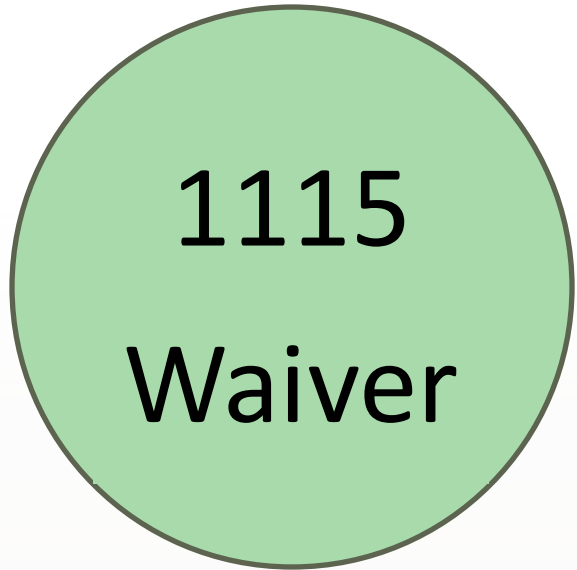


COPEs – provides wrap around services to CFC

New Freedom – a participant directed program only in King and Pierce Counties

Residential Support Waiver – provides services for individuals with complex behavioral needs

# What are HCS's 1115 Waiver Programs?



- Supported Employment
- Supportive Housing
- Medicaid Alternative Care (MAC) & Tailored Supports for Older Adults (TSOA)

# How do you qualify?

*General Aged, Blind and Disabled Eligibility*

*To be eligible for long-term services and supports. A person must have a Social Security number, be Aged, Blind or Disabled and be:*

**A Citizen**

**(or meet immigration status)**

**Financially  
Eligible**

**Functionally  
Eligible**

Program Standards for Income and Resources | Washington State Health Care Authority

# What is the CARE Assessment?

Comprehensive Assessment Reporting Evaluation

The CARE Assessment is the tool used to assess the personal care needs of an individual requesting services and develop a plan of care.

CARE has an internal set of rules that determine:

- Functional Eligibility for Long-Term Services and Supports
- Classification Group
- Benefit Level and Payment Rate

# Where can more information be found?

Application process -LTSS



Go to [Washington Connection](#) and select "Apply Now".



Submit an [Application for Aged Blind Disabled or Long Term Services and Support \(HCA 18-005\)](#).



Request an application by calling 1-877-501-2233.



More information:  
[Long-Term Care Services & Information](#)



# Medicaid and Long-Term Services and Supports

[Publication 22-619](#)

## Medicaid and Long-Term Care Services for Adults

- ✓ Available in 10 languages
- ✓ Large Print version available

The comprehensive booklet is for adults 18 or older who have a chronic condition, disease, or disability, and need help with care, and are exploring using Washington Apple Health Long-Term Services and Supports (LTSS)(also known as Medicaid) to help pay for care.

- How to apply
- Income and Resource Eligibility Limits
- In-Home and Residential Care Service options
- Resources for unpaid family caregivers





# Private long-term care insurance

*What to consider when buying insurance*

October 31, 2023



OFFICE of the  
**INSURANCE  
COMMISSIONER**  
WASHINGTON STATE

# What is long-term care insurance?

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Long-term care insurance helps with many medical, personal and social services for people with prolonged illnesses or disabilities.

Insurance can pay for help with activities of daily living such as eating, bathing, dressing, etc.

Insurance can cover a variety of settings, such as your home, assisted living and nursing home facilities.

# Tips to keep in mind when shopping

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Ask yourself if you need to buy long-term insurance.

- It depends on your age, health, overall retirement goals, income and assets.

Understand your needs and know what the policy covers and does not cover.

- The policy will outline all of the benefits, types of facilities covered, limits and exclusions and the cost.

# Tips to keep in mind when shopping

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Make sure you buy enough coverage.

- Most people will need long-term care services for at least three years.

Buy from a licensed agent, agency or company.

- You can verify licenses on the OIC website, [www.insurance.wa.gov](http://www.insurance.wa.gov).

Check for financial stability.

- Search for independent agencies that provide financial ratings.

# Tips to keep in mind when shopping

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Be sure to ask about the company's history of premiums increases.

- Companies can and will likely raise their premiums if they are justified and approved by the OIC.
- Past history indicates premiums will continue to rise.
- Make sure you can pay any future increases that may occur, or you may be forced to reduce coverage.
- This type of insurance is not the best fit for everyone. It is very expensive for older buyers. Before you buy, make sure you can afford it now and, in the future, and then shop around.

# Common terms to know

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## **Benefit triggers**

- The criteria used to determine if you qualify to receive benefits.
- Is there a cognitive impairment?
- Do you need assistance with the activities of daily living?
- Does a doctor say you need care?

# Common terms to know

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## **Daily/weekly/monthly benefit limit**

- There are limits on how much a company will pay.

## **Elimination period**

- Sometimes called a deductible or waiting period.
- This is the period of time you must pay for your own services out-of-pocket before the company will pay.
- The shorter the elimination period, the more costly the policy.



# Common terms to know

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## **Inflation protection**

- A policy option that provides increases in benefit levels to help pay for increases in the costs of long-term care.

## **Maximum benefit limit**

- Most policies limit the total benefit they will pay over the life of the policy.
- Can be limited by years or dollar amount.

# Resources

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You can order our long-term care options workbook on our website, [www.insurance.wa.gov](http://www.insurance.wa.gov).

For more information about long-term care insurance, you can also call us at 1-800-562-6900 or visit our website.

# Questions?

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Sharon Daniel

Senior Compliance Analyst, Consumer Protection

[Sharon.Daniel@oic.wa.gov](mailto:Sharon.Daniel@oic.wa.gov)

360-725-7088

Connect with us!

- Facebook: <https://www.facebook.com/WSOIC>
- Twitter: [https://twitter.com/WA\\_OIC](https://twitter.com/WA_OIC)
- Website: [www.insurance.wa.gov](http://www.insurance.wa.gov)

# WA Cares Fund can help

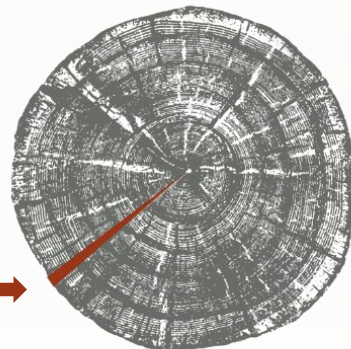
- Earned benefit
- Self-funded by worker contributions
- Works like an insurance program
- Only contribute while you're working
- Everyone covered at same rate regardless of pre-existing conditions
- No copays, no deductibles, and you never have to file a claim

## Typical Income:

\$50,091

## Typical Contribution:

\$291/year



0.58%

## Contributions

0.58%

Amount workers  
contribute from wages



Contributions begin

## Benefits

\$36,500

Lifetime maximum benefit  
(adjusted annually up to  
inflation)



Benefits available

# Affordable contributions across your career

<b>\$35,000</b> annual salary	
<b>Each year</b>	\$203
<b>Over 10 years</b>	\$2,030
<b>Over 20 years</b>	\$4,060
<b>Over 30 years</b>	\$6,090

<b>\$50,000</b> annual salary	
<b>Each year</b>	\$290
<b>Over 10 years</b>	\$2,900
<b>Over 20 years</b>	\$5,800
<b>Over 30 years</b>	\$8,700

<b>\$75,000</b> annual salary	
<b>Each year</b>	\$435
<b>Over 10 years</b>	\$4,350
<b>Over 20 years</b>	\$8,700
<b>Over 30 years</b>	\$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	<b>**No longer available**</b>	✓

Visit [wacaresfund.wa.gov/exemptions](https://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](https://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

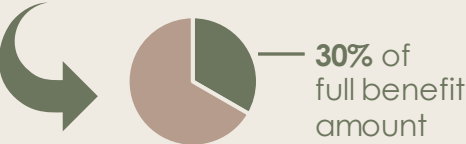
Contributed for a **total of 10 years** without a break of 5+ consecutive years



## 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

<b>Paying a family caregiver</b>	\$31,300
10 hours/week for 2 years	
<b>Care supplies</b>	\$2,200
2-year diaper supply	

**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**



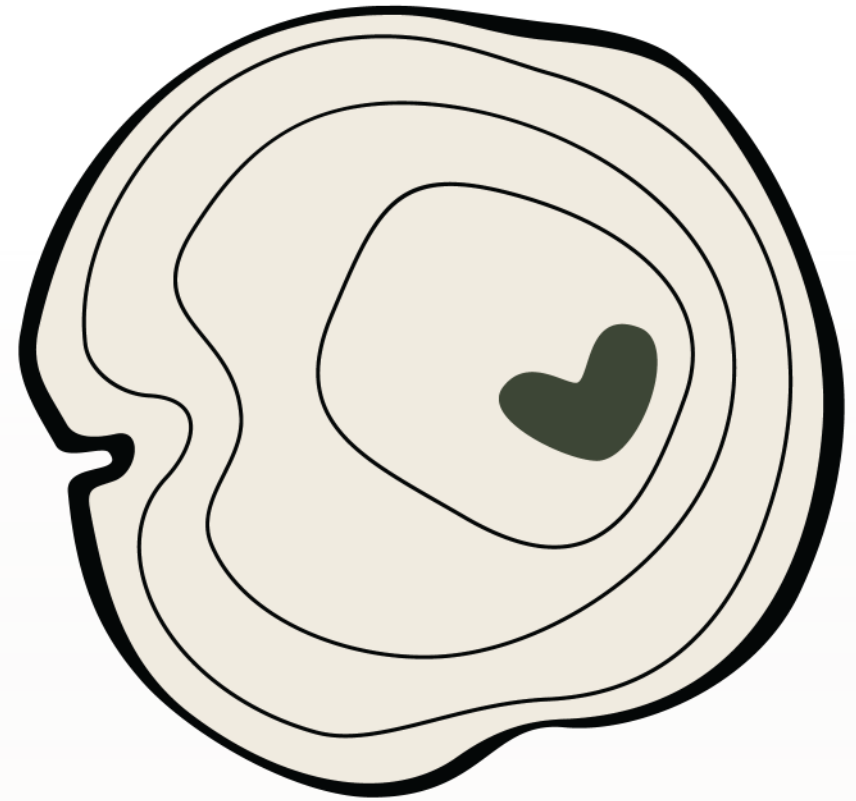
## Temporary support & services

<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.*

# Audience Q&A





# Thank you

Find webinar materials at [wacaresfund.wa.gov/webinars](https://wacaresfund.wa.gov/webinars)

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