



WA CARES CONVERSATIONS

Supporting Workers with Disabilities

March 18, 2024



What we'll cover

Host

Kristen Maki (she/her)
Community Relations & Outreach
Program Manager, WA Cares Fund

Agenda

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

Panel

Cesilee Coulson (she/her), Executive
Director, Washington Initiative for
Supported Employment (WISE)

Bek Moras (she/they), Executive
Director, Washington State
Independent Living Council (WASILC)

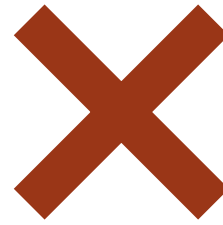
Kyle Jones (he/him), Vocational
Rehabilitation Supervisor, DSHS Division
of Vocational Rehabilitation (DVR)

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

Wise – Training & Technical Assistance

March 2024 – Cesilee Coulson





Wise, founded in 1985, is a private, not for profit organization dedicated to expanding and sustaining employment opportunities for people with intellectual and developmental disabilities.

We consult with: People with Disabilities; Families; Employment Agencies; National, State and Local Governments; School Districts; and Private businesses, providing training and technical assistance for those who wish to create employment opportunities in their communities.

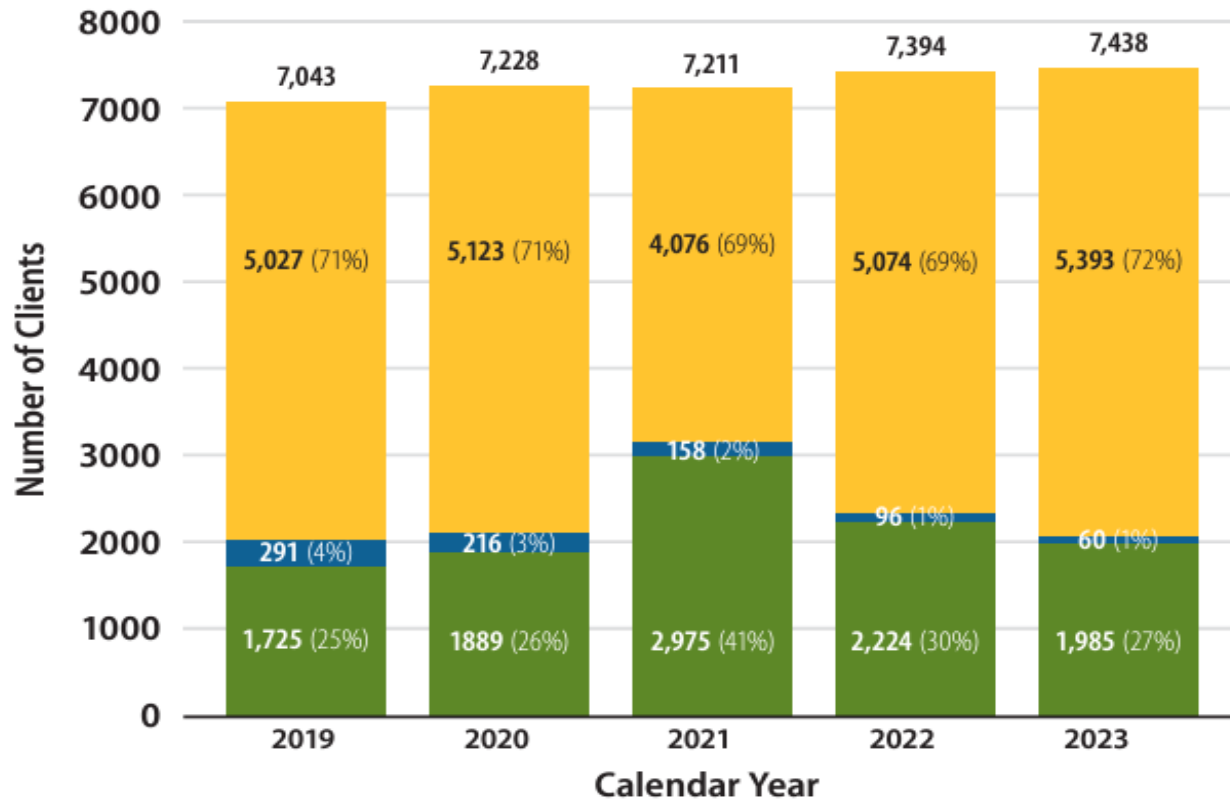
What We Do

- Core training on Supported Employment
- Specialized training
- On Demand training
- In person training events
- Manage conferences
- Provide Subject Matter Expertise on Employment for People with Intellectual and Developmental Disabilities



WA State Employment Outcomes

Supported Employment by Wage Status



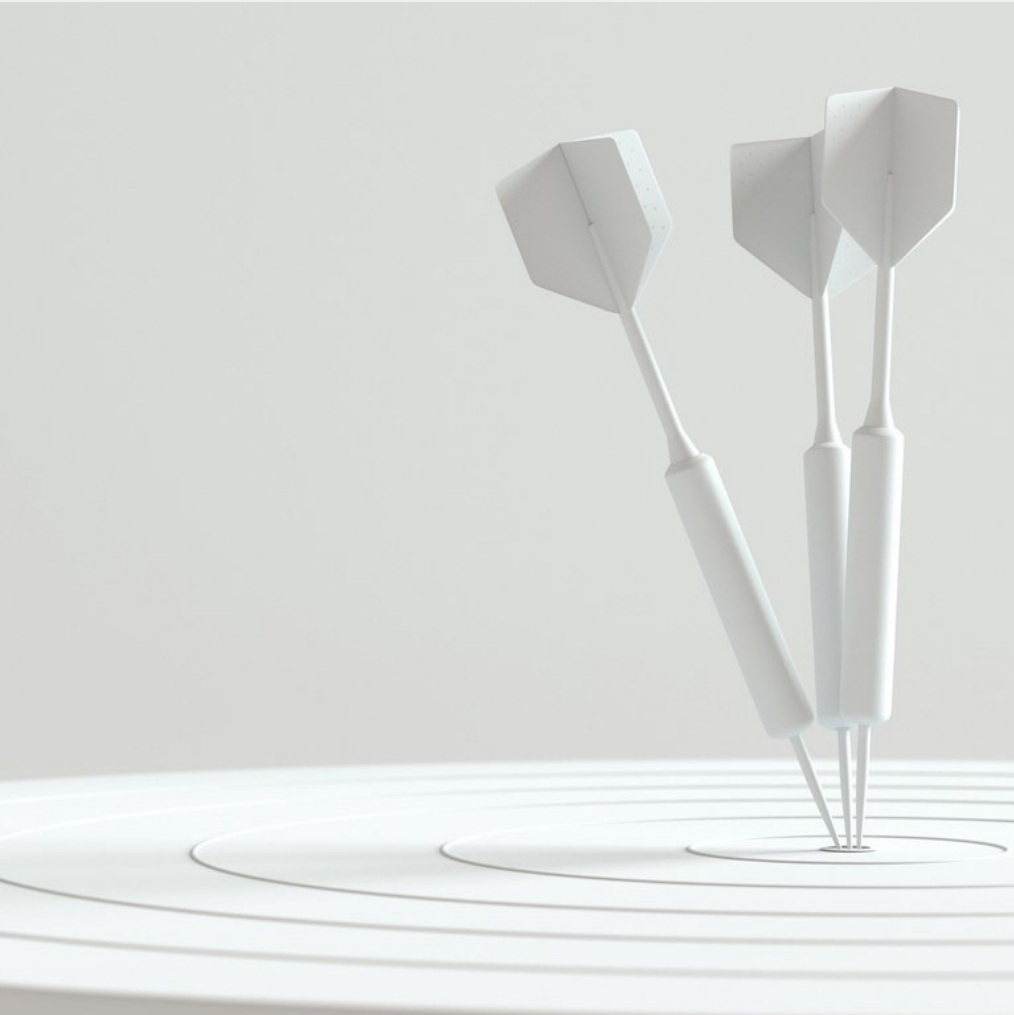
Weekly Average Support Hours, Paid Hours Worked and Wages

	Support Hours per week	Work Hours per week	Wages per week
Individual Employment	2.4	10.3	\$177.10
Group Supported Employment	2.3	7.8	\$117.34
Community Inclusion	2.1	N/A	N/A

Supported Employment includes both Individual Employment and Group Supported Employment.

Note: Dollars reflect total funds.

- ≥Minimum Wage and/or Self-Employed
- Subminimum Wage
- Job Seeking - No Wages Reported



Thank you

[Wise Annual Report](#)

[Wise Training Offers](#)

Contact Info – Cesilee Coulson

cesilee@gowise.org

DVR MISSION & SERVICES

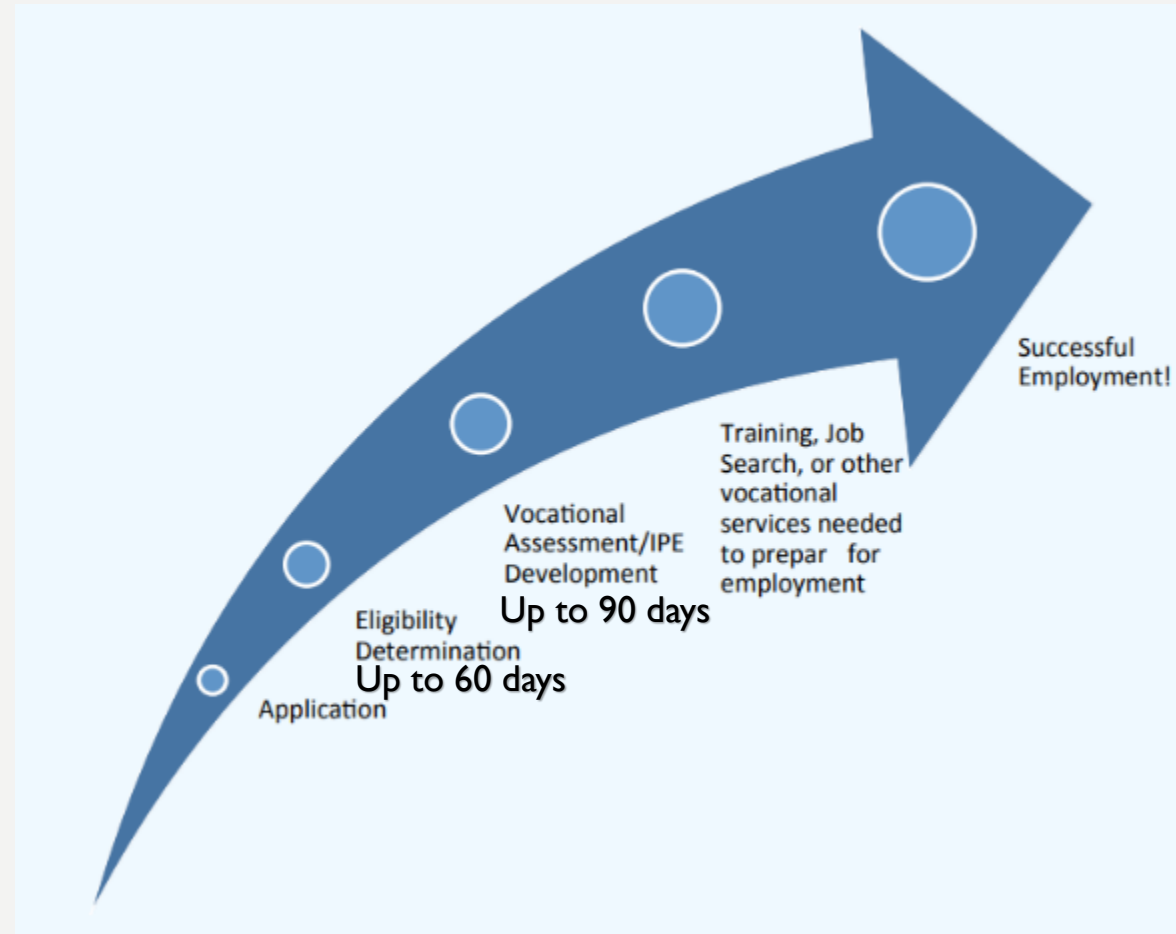
Mission

Transforming lives by assisting individuals with disabilities to fully participate in their communities through meaningful employment.

Services

- Counseling and Guidance
- Referral and Information
- Assessment
- Pre-Employment Transition Services
 - Job Shadow
 - Informational Interview
 - Work Based Learning Experience
 - Work Readiness Training
- Training (academic or on-the-job)
- Job Placement
- Job Retention
- Assistive Technology

VOCATIONAL REHABILITATION PROCESS



How the WA Cares Fund works

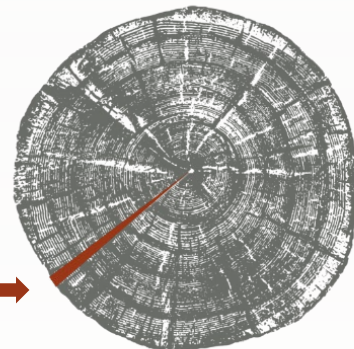
- Earned benefit
- Self-funded by worker contributions
- Works like an insurance program
- Only contribute while you're working
- Everyone covered at same rate regardless of pre-existing conditions
- No copays, no deductibles, and you never have to file a claim

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

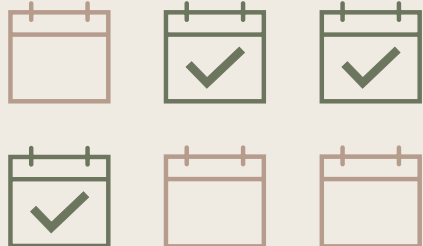
Opt into WA Cares and protect yourself!

- 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

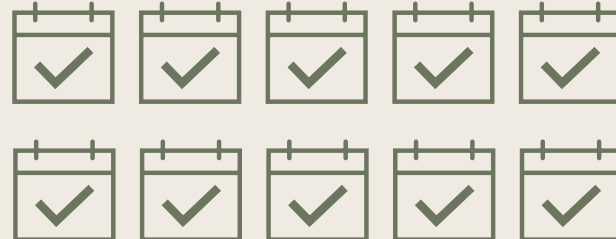
Early access to full benefit

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



Lifetime access to full benefit

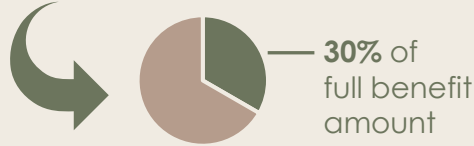
Contributed for a **total of 10 years** without a break of 5+ consecutive years



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.

Taking your WA Cares benefit out of state

New law passed in February and signed by the Governor last week

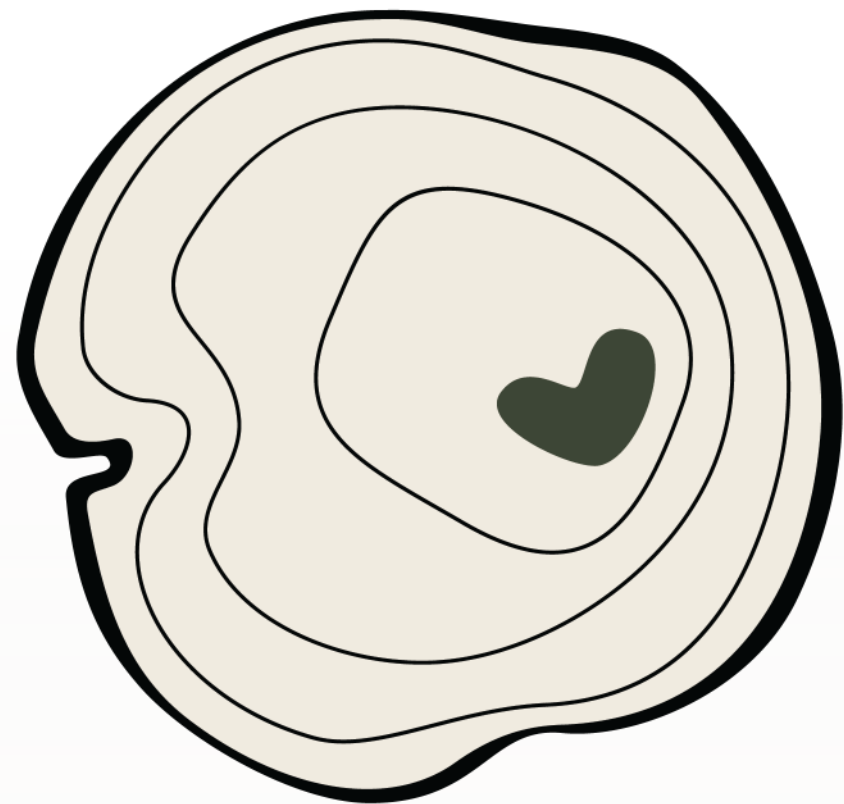
Contributions

- 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) & 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
- **Contribution requirement:** Same pathways as other workers
- **Care need requirement:**
 1. Be unable to perform (without substantial assistance) at least 2 of these activities for at least 90 days: eating, toileting, transferring, bathing, dressing or continence; OR
 2. Require substantial supervision to protect from health & safety threats due to severe cognitive impairment

Audience Q&A





Thank you

Find webinar materials at wacaresfund.wa.gov/webinars

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Contact us by email

[wacaresfund.wa.gov/
contact-us](https://wacaresfund.wa.gov/contact-us)

**Contact us by phone
(employers & exemptions)**

833-717- 2273

**Contact us by phone
(other questions)**

844-CARE4WA