

From: [Kristen Emily](#)
To: [DSHS WA CARES Fund](#)
Subject: Re: Public Comment
Date: Friday, December 15, 2023 1:10:35 PM

External Email

I do not see my public comment on the Nov 7 meeting minutes.

Will my comment be included in the December meeting minutes?

Thank you,
Kristen Adamson

On Fri, Nov 3, 2023 at 11:02 AM Kristen Emily <98926k@gmail.com> wrote:

I am writing to express my unhappiness about no longer allowing exemptions to the WA LTC tax. EVERYONE working in Washington should still have the opportunity to opt out of this unfair tax. Exemptions should be allowed in perpetuity for anyone who chooses to opt out.

This new payroll tax is unfair and financially burdensome for someone living paycheck-to-paycheck and facing high inflation. Someone could pay into the system for the duration of his or her career, move to another state to retire and never get to use the benefit.

Additionally, the EXTREMELY limited \$36,500 benefit is not sufficient and may give someone a false sense of security about future long-term care needs. When my father was in an adult family home in 2009, well over ten years ago, it cost \$5,000-8,000/month. I'm sure it costs a LOT more now than it did in 2009. How far is \$36,500 going to go in future years? People will be paying tons and tons of money in payroll taxes for many years, just to get a month or two of LTC services. The benefit amount is significantly lower than the actual costs of long-term care, making the benefit almost worthless.

Please make exemptions available to EVERYONE without any time limits. I was able to purchase a private policy for SIGNIFICANTLY less money than I would have had to pay each year via the payroll tax. Why is this option no longer available to people who recently moved to our state, or to those who did not hear about the exemption in time to get a policy? Or to those who plan on retiring out of state? Everyone should be able to opt-out of this ridiculously overpriced program that 63% of Washington voters said they do not support (per Nov 2019 general election advisory vote #20).

Most people do not want to overpay for years to potentially receive a miniscule financial benefit. If people want LTC insurance, they should be able to buy it on their own and not be forced to pay into this unfair, overpriced tax program forced onto Washington state workers.

Thank you,
Kristen Adamson