Affordable long-term care coverage for Washington workers

The WA Cares Fund is an earned benefit designed to help you age independently in your own home. Most of us will need long-term care to help with daily activities like bathing, eating, moving around and managing medication, but won't have a way to pay for it.

Medicare and health insurance don't cover long-term care, and Medicaid typically requires you to spend down your life savings to $2,000 to qualify. WA Cares provides critical resources to give you more choices during one of life's most vulnerable phases.

How it works

Automatically contribute

1



Contribute 0.58% of your paycheck during your working years.

Qualify for benefits

2



Apply to access benefits if you've met contribution and care needs requirements.

Use your benefits

3



Choose how to use your $36,500 lifetime benefit amount (grows with inflation).

Qualifying for benefits

You must meet two requirements to access benefits.

You can move out of state and continue participating to receive benefits when you need care.

1. Contribution requirement

You can meet the contribution requirement through one of three pathways.

- **Permanent pathway:** Earn the full benefit amount by contributing for at least 10 years.*
- **Temporary pathway:** Earn the full benefit amount if you have contributed for at least three of the last six years* at the time you apply for benefits.
- **Transition pathway:** If you were born before 1968, earn lifetime access to 10% of the full benefit amount for each year* you contribute.

*We will count each calendar year you work at least 500 hours.

2. Care needs requirement

We must determine that you need help with three or more activities of daily living and will continue to need help for at least 90 days. The activities we assess are:

- Bathing
- Bed mobility
- Transferring (getting in or out of a chair)
- Toileting
- Mobility (walking or moving around)
- Eating
- Managing medications

We'll count any activities that you need supervision (like monitoring, cueing or set-up assistance) to complete.

Applying for benefits

To start the process, you (or someone helping you) can create a WA Cares benefits account by visiting wacaresfund.wa.gov/apply.

Once we confirm you've met the contribution requirement, you'll schedule an in-person appointment to talk about your care needs. Then we'll let you know if you're approved to use benefits.

Visit wacaresfund.wa.gov/benefits to learn more.

Using your benefits

You can use your benefits to receive any covered services and supports from a WA Cares provider.

To help you stay at home

- In-home care from an individual provider or home care agency
- Home safety evaluations
- Home modifications
- Home-delivered meals
- Transportation
- Adaptive equipment and technology
- Personal emergency response systems
- Housework and yardwork

To support your family caregiver

- Paid care from a loved one, including your spouse
- Respite care in your home or a facility
- Education and consultation to help manage your care
- Dementia and behavioral supports
- Care transition coordination to support you when leaving a facility or hospital

In your community

- Adult family home
- Adult day services

In a facility

- Assisted living services, including memory care services
- Nursing home

Some services may not be available statewide.

GET SUPPORT

You can contact us Monday to Friday from 8:30 a.m. to 4:30 p.m. (closed state holidays).
For the most up-to-date information visit wacaresfund.wa.gov.



Phone

844-CARE4WA (844-227-3492)



Email or chat

Visit wacaresfund.wa.gov/contact

For TTY/ TDD or Washington Relay Service, dial 711.
Language assistance is available by phone or email.