

WA Cares Fund

The WA Cares Fund is a state-run long-term care benefit program. If people meet eligibility criteria, they can use the program to access a lifetime benefit to pay for a wide range of services and support. The maximum benefit is adjusted annually for inflation and is currently capped at \$36,500. Beginning July 1, 2023, workers will contribute \$0.58 per \$100 of earnings through payroll deduction. Employers will submit deducted premiums to ESD for deposit into a dedicated trust fund. People who are self-employed and federally recognized tribes may elect coverage. The Department of Social and Human Services (DSHS) will begin accepting applications for benefits in July of 2026.

Employment Security Department (ESD)

ESD's Leave and Care division plays a role in administering the WA Cares Fund. It is responsible for elective coverage and exemptions as well as collecting premiums and wage reports. When benefits launch in July 2026, ESD will also determine if people meet the vesting requirements to qualify for WA Cares benefits.

State agency partners

DSHS is leading implementation of WA Cares. It will administer benefits, manage providers and lead program strategy. Two other state agencies also play a role in WA Cares, along with the [LTSS Trust Commission](#). The Health Care Authority will process payments, track benefit usage, and coordinate benefits. The State Actuary provides actuarial analysis to support trust fund solvency.

Exemptions, elective coverage and vesting

On Oct. 1, 2021, ESD began accepting exemption applications from workers who held qualifying private long-term care insurance plans. The 2022 Legislature created new exemption pathways, and ESD will accept applications for these starting Jan. 1, 2023. Self-employed workers can begin electing coverage on July 1, 2023. In July 2026, ESD will begin determining people's eligibility to vest in the program.

Exemptions

People who had purchased a private long-term care insurance prior to Nov. 1, 2021 had over a year to apply for a permanent exemption from WA Cares. Approximately 484,000 people applied to ESD for an exemption between Oct. 1, 2021 and Dec. 31, 2022. Beginning Jan. 1, 2023, some Washington workers may apply for new kinds of exemptions.

- [New exemption pathways](#)
- [Exemptions FAQs](#)
- [How to apply](#)

Exemption application data

As of Dec. 29, 2022, ESD had received 483,778 applications for exemption from WA Cares.

- ESD processed 99.91% of received exemption applications.
- ESD approved 480,366 exemptions.

Elective Coverage

WA Cares has an elective coverage option for people who are self-employed and for federally recognized tribes. ESD will be launching the WA Cares elective coverage option in July 2023. For more details, see [elective coverage FAQs](#).

Eligibility and vesting

ESD collects premiums and wage reports, determines vesting status, processes exemption applications, and processes elective coverage requests from self-employed individuals and tribes.

- [Benefit eligibility and vesting](#)
- [Eligibility and vesting FAQs](#)

Employer participation

Employers collect premiums from workers and submit quarterly wage reports and premiums to ESD, just like they do now for Paid Family and Medical Leave, with one main difference: employers pay a share of the premium for Paid Leave but there's no employer premium for WA Cares. Employers should not collect premiums from employees who have provided their approved exemption letter. Letters indicate the effective date of the exemption.

- [Employer information](#)
- [Employer FAQs](#)
- [Resources for employers](#)

Contact

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