



[We Care For WA Cares](#) is a coalition of health, disease, consumer and worker organizations including AARP, Alzheimer's Association, Lupus Foundation, MS Society, Physicians for Social Responsibility, Casa Latina, and the Washington Budget & Policy Center.

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WA Cares Fund Background Information

Washington workers will begin earning their WA Cares Fund benefits July 1, 2023. **As soon as 2026**, those who are eligible for care can start receiving benefits.

Many people do not know WA Cares will be there for the **40% of workers under 65** who will need help due to:

- serious illnesses, such as Cancer or long-Covid;
- pregnancy-related, or other treatment, complications; and
- debilitating injuries due to workplace, auto, or other accidents.

What is WA Cares?

- **WA Cares is a new state benefit for Washington workers** that will cover home care and other long term care expenses due to serious illnesses, injuries, or age. WA Cares covers \$36,500 in costs starting in 2026, and grows over time.

Year	Projected Benefits
2026	\$36,500
2030	\$40,829
2035	\$45,584
2040	\$51,574
2045	\$58,351
2050	\$66,019

Table assumes 2.5% annual inflation adjustment.

- **Workers contribute \$0.58 per \$100 earned only while they are working.** Contributions end when workers are vested, but benefits keep growing.
- **WA Cares will give Washingtonians the choice to stay in their homes by paying an aide or family member** to provide care when they need help with daily activities of living due to an illness, injury, disease, or the normal setbacks that can come with age.

- **Washington is the first state in the country to create a public long term care benefit.** Thirteen states including California, Arizona, Illinois, Michigan and New York are considering universal long-term care coverage, helping pave the way for making benefits portable.
- **WA Cares has been in development for more than 10 years by long term care advocates, and stakeholders.** In 2022, the legislature adjusted WA Cares to:
 - allow near retirees to qualify for a partial benefit;
 - allow out-of-state workers, military spouses, and workers on non-immigrant visas voluntary participation.

Long term care means help with activities of daily living: bathing, dressing, making meals, and getting around. Long term care support and services can be provided at home, from a paid home care aide, family member or friend, or in a residential facility.

- **70% of us will need help** with meals, moving around, or using the bathroom at some point in our lives, according to the [U.S. Department of Health and Human Services](#).
- **Long-term care is not just for seniors.** [40% of people who need assistance with daily living activities are under 65.](#) Pregnancy complications, a serious illness, sports or work-related injury, accident, or chronic health conditions can severely limit a person's ability to care for themselves.
- [57% of non-elderly adults have a pre-existing condition](#) like cancer, diabetes, MS, Lupus, high blood pressure, asthma, making it more likely they will need long term care, but rendering them likely to be turned down for private long term care insurance policies.
- **77% of American adults over 40 would prefer to stay in their homes when receiving long term care,** according to a [poll by AARP](#).

According to [federal data](#):

- More people get long-term care **at home** than in facilities.
- Of those who need long term care, **most use it for about 2 years.**
- Only 20% of people require long term care services for more than 5 years.
- The [majority of people who get care in a long term care facility use it for less than one year](#) and the vast [majority of long term care facility stays are paid by Medicaid](#).

The problem: There are significant barriers to accessing long term care services and support

- Health insurance, disability insurance, workers comp, and Medicare **do not cover** home care or nursing home stays.
- Only approximately [10% of Americans have long term care insurance](#).
- **Medicaid requires people to completely drain their savings** and assets - down to \$2,000 or less - to become eligible for home care or nursing home stays.
- **Private long term care insurance is unaffordable and inaccessible to most people.** Private insurance companies deny coverage to those with pre-existing conditions. For a single man at 55 years old, long-term care premiums are around \$2,220 per year, while single women will likely see premiums around \$3,700 per

year, [according to financial tech company Smart Asset](#). Private insurance company premiums rise with age, and continue after retirement.

- **The median American savings is less than \$5,300, according to the Federal Reserve.** Most people don't have sufficient savings to pay out of pocket for care or for expensive private long term care insurance policies.
- **The long term care crisis [disproportionately impacts women and Black, Indigenous and people of color](#).** Most often, family caregivers are [women or people of color](#). Accessing long term care is even more challenging for women and BIPOC-led households with historical barriers to mechanisms for savings that mean lower retirement balances, and less of a buffer when they need help.
- **There are an estimated [820,000 unpaid family caregivers in WA](#).** Women are more likely to be the ones to quit their job to care for family members, depleting family savings and income potential, and taking valuable members out of the workforce.

WA Cares is critical for people with pre-existing conditions

- **Around 3.1 million Washington adults under the age of 65 - [57% of non-elderly adults](#) - have a pre-existing condition that could disqualify them from private long-term care insurance coverage.**
- **Private long term care insurance companies deny policies for people with pre-existing conditions** like cancer, MS, high blood pressure, diabetes, lupus or asthma - those most likely to need care someday.
- **More than [20% of people in their fifties -nearly 200,000 Washingtonians, can expect to be denied coverage](#)** by a long term care insurance company because they have a pre-existing condition.

Do The Math: WA Cares Funds Stretch Consumer Dollars

WA Cares provides workers with a big return on investment. The benefit amount starts at \$36,500, increases with inflation, and is there for a lifetime.

A worker earning the [median income in Wasington of \\$74,398](#) would contribute \$35.95 per month (\$431.50/year) to earn a benefit of \$36,500. Eligibility for qualifying events begins in 2026. That benefit amount will grow with inflation.

**Worker Contributions and Benefits
Washington [Median](#) Income of \$74,398 in 2023**

	2026	2033	2043	2053
Total Contribution	\$1,304	\$4,315	\$8,630	\$12,945
WA Cares Benefits*	\$36,500	\$46,723	\$59,809	\$76,561

* Assumes 2.5% annual inflation adjustment of benefits

When someone needs help with tasks like managing medication, making meals, bathing and dressing, they can tap into WA Cares benefits first before relying on savings to pay for:

- More than 1,000 hours of help from a home care aide, or a family member
- Home modifications like ramps, grab bars, walk-in shower
- Medical equipment like hospital bed, wheelchair

Fiscally Sound Benefits

- **Actuarial analyses show WA Cares financial projections are on solid ground.** WA Cares has been carefully developed to provide meaningful, affordable benefits to workers in Washington. According to fiscal [analysis](#) by an independent actuarial firm, the WA Cares program is on solid footing through the end of the century.
- **The need for publicly available, dependable long term care benefits is more acute given the insolvency crisis facing the private long term care insurance market.** Long term care insurance companies [are filing for bankruptcy](#), threatening to leave policyholders without the benefits they paid thousands of dollars in premiums for.
- **Corporate long term care insurance companies are notorious for raising premiums, suddenly canceling policies, denying and delaying benefits.** There have been [thousands of consumer complaints](#) to the Office of Insurance Commissioner in Washington about the unethical practices of long term care insurance companies.

To learn more about WA Cares, visit wecareforwacares.org or wacaresfund.wa.gov