

WA Cares Fund

Program Overview

The WA Cares Fund Program implements the Long-Term Services and Supports Trust Act ([RCW 50B.04](#)) that was enacted in the 2019 WA State legislative session. The statute creates a long-term care insurance benefit for all eligible Washington employees that will cover the cost of at least some of their long-term services and supports needs. The RCW lays out the responsibilities of the Department of Social and Health Services (DSHS), the Employment Security Department (ESD), the Health Care Authority (HCA), and the Office of the State Actuary in the implementation and administration of the WA Cares Fund Program.

WA Cares Fund is a universal long-term care program. It is an earned benefit, self-funded from worker contributions, with a lifetime maximum benefit of \$36,500, which will be adjusted for inflation.

Notable dates:

- July 2023 - Contributions began
- October 2023 - Employer Premium and Wage Reporting began
- January 2026 - Pilot Launch (as allowed by law)
- May 2026 - Begin accepting applications
- July 2026 - First benefits eligibility & ability to submit claims

Critical Risks and Issues

WA Cares Fund has robust risk and issue management plans both at the program level and project levels. The following risks have been identified as key program and project risks that WA Cares Fund looks forward to reviewing during the October 10 board meeting.

- Customers not understanding the program or interactions with the new systems.
- Agencies having different Customer Relationship Management systems.
- Demand at go-live is expected to be 3 times higher than on-going demand.
- Law changes that could impact program.
- Funding needed to operationally support program
- Lack of provider availability.

Consultation Needed

The program will provide an overview of key risks during the October 10 board meeting for discussion, questions, and consultation.