

WA Cares Fund

Program/Project Overview

The WA Cares Fund Program implements the Long-Term Services and Supports Trust Act ([RCW 50B.04](#)) that creates a long-term care insurance benefit for all eligible Washington employees. WA Cares Fund is an earned benefit, self-funded from worker contributions, with a lifetime maximum benefit of \$36,500, which will be adjusted for inflation. 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.

Notable program dates:

- 2023: Contributions (July) and Employer Premiums and Wage Reporting began (October)
- January 2026: Pilot launch
- April 2026: Annual Statements available for all
- May 2026: Begin accepting applications for all
- July 2026: First benefits eligibility & ability to submit claims

Program Highlights:

- Program continues to be in green status and changes related to new legislation are being actively synthesized and the related work is being planned.
- The program recently completed our cross-agency integration testing ahead of schedule.
- ESD Phase I Contribution Determination development complete and HCA Provider One functionality complete and deployed (staged) and DSHS systems development and test on schedule.

Critical Risks and Issues

WA Cares Fund has robust risk and issue management process and there are **currently no critical risks or issues** identified for the program. Our current list of issues and risks is dynamic in nature and is reviewed and managed weekly and mitigation and/or contingency plans are developed and updated consistently. Here are the active risks and issues that are high or moderate.

Moderate Category Risks

1. Scope changes due to new legislation could possibly impact schedule.
2. Risk of not getting sufficient funding for the program.

High Category Risks and Issues

1. Risk: HCA Provider One re-procurement and possible impacts to resources and WCF stabilization period.
2. Issue: Implementation of Coordination of Benefits as WCF is payor of first resort.

Consultation Needed: None at this time.