



WA Cares Fund Long-Term Care Exemption/Opt-Out Process

The Washington State Legislature established a long-term care insurance benefit for all eligible workers to address the growing need to provide long-term care for Washington residents. This benefit will be funded by a .58% wage assessment that will begin Jan. 1, 2022.

If you have a long-term care policy with an effective date prior to Nov. 1, 2021, you may be eligible to opt out of the WA Cares Fund assessment. Applications to opt out are now being accepted by the State of Washington.

Important items to note

- Your long-term care (LTC) policy must have an effective date prior to Nov. 1, 2021
- You have from Oct. 1, 2021 through Dec. 31, 2022 to submit your application to opt out
- You will be opting out of the wage assessment and the WA Cares Fund LTC benefits
- This exemption is permanent, you cannot opt back in
- It is your responsibility to provide the approval letter you receive to your current employer and any future employers, so be sure to keep a copy for your records
- Your opt-out will be effective the next quarter after it is approved
- There are no refunds for assessments paid before the opt-out is processed
- You are not required to opt out if you have an LTC policy
- If you choose not to opt out, you can have both your own LTC plan and the LTC benefit provided by the WA Cares Fund

Applying for an exemption

- Visit <https://wacaresfund.wa.gov/apply-for-an-exemption>
- Follow each step listed
 - Verify your eligibility by ensuring your plan qualifies as a long-term care policy
 - Verify your identity by uploading a photo of an accepted identification document (passport, driver's license, etc.)
 - Create a SecureAccess Washington (SAW) account by going to secureaccess.wa.gov and clicking the "SIGN UP!" button
 - Sign up and click the link in the email you receive to activate your account
 - Log in to your SAW account and select "Add A New Service"
 - Select "I would like to browse a list of services"
 - Scroll through the list to "Employment Security Department" (ESD)
 - Select "Paid Family and Medical Leave" from the drop-down menu
 - Click "ok" on the confirmation screen
 - Then select "Paid Family and Medical Leave" from your list of services to access your account
 - Click "Continue" to proceed to creating your WA Cares Exemption account
 - On the "Create an Account" page, select the "Create an Account" button to the right of "WA Cares Exemption"
 - Complete and submit your WA Cares Exemption

Next steps

- ESD will review your application and notify you if you're eligible for an exemption from WA Cares coverage



If your application is approved

- You'll get an exemption approval letter from ESD, at which point you'll be:
 - Expelled from the program with no option to re-enroll
 - Disqualified from accessing WA Cares benefits in your lifetime

Final step

- You are required to present your exemption approval letter to all current and future employers, so be sure to keep a copy for your records
 - **If you fail to present your ESD approval letter, employers will withhold non-refundable WA Cares premiums**
- Exemptions will take effect the quarter after your application is approved

To learn more about the WA Cares Fund, visit wacaresfund.wa.gov.