

Resources

By Patti Atkins

The Area Agency on Aging & Disabilities of Southwest Washington’s Caregiver Corner

Understanding the new WA Cares Fund

As the number of older adults continues to increase, families across Washington are facing growing challenges in caring for their older family members, often while raising their own children at the same time. From financial strain to emotional burnout, caring for a family member can be challenging for everyone involved. The WA Cares Fund, a long-term care insurance program for Washington workers, offers a meaningful response. By providing financial resources for home-based and community care, WA Cares is poised to improve the lives of older adults and their families in Washington state.

Understanding WA Cares

WA Cares is self-funded by worker contributions. Workers earn \$36,500 in long-term care benefits (this amount will grow over time with inflation) by contributing 0.58% of their wages during their working years. Workers who meet contribution requirements and need help with three or more activities of daily living will become eligible to access up to \$36,500 in lifetime benefits beginning in July 2026.

What is long-term care?

Long-term care is assistance with the activities of daily living like bathing, eating, dressing, preparing meals, grocery shopping and more. It does not include medical care, such as doctor’s visits and treatment for medical conditions. Long-term care covers a spectrum of needs and circumstances, including younger people who have been unexpectedly injured or become disabled.

Many people think of long-term care as care in residential settings like a nursing home or assisted living facility, but it can also include care provided in your own home. In fact, most people with long-term care needs can stay in their own homes with the right support.

It’s also very common for family caregivers to not realize that they are a caregiver. You might go to your mom’s house a couple of times a week to cook meals, drive her to appointments, and make sure that she’s taken her medications -- which are all common caregiving activities. In fact, most of this type of care is provided on an informal basis by a family member, friend or neighbor.

Family caregiving is the bedrock of long-term care. There are more than 820,000 family caregivers in Washington, accounting for approximately 11% of the population.

Long-term care is predictable and expensive

More than 70% of us will need long-term care at some point in our lives. The problem is that long-term care can be very expensive. It costs almost \$23,400 for six months of 20 hours per week of in-home care. Long-term care isn’t covered by health insurance or Medicare

(except in very rare circumstances) and it’s typically only covered by Medicaid after you have spent down your life savings to \$2,000.

Among Washingtonians, most of us don’t have a way to pay for long-term care. More than 40% of Washington workers near retirement have no projected retirement income from a pension, 401(k), or IRA, and another 42% have no pension and only enough 401(k) or IRA savings to replace only 10% of their pre-retirement income.

This means that families will be increasingly unable to meet the care needs of an aging population. Less family support will be available for people in high-risk years for needing care, and family caregivers

will likely be providing care for multiple loved ones at one time.

Looking ahead

As WA Cares benefits become available in July 2026, People can start planning ahead now by discussing future care preferences and exploring covered services to help ensure a smooth transition when benefits are needed.

The WA Cares Fund represents a significant step forward in acknowledging the long-term care needs of an increasingly aging population. Its impact will be felt not only through financial relief but also in the form of greater choice, dignity, and stability for some of our most vulnerable community members.



To learn more about the WA Cares Fund, visit wacaresfund.wa.gov. If you’d like to schedule a presentation on WA Cares for your group or organization, please email patricia.atkins@dshs.wa.gov or call 360-334-6949.

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