



LTSS Trust Commission Meeting



Meeting Guidelines

Commission Members

- Please turn on video
- Stay muted unless talking
- Encourage active participation
- Raise hand to speak if necessary

Audience Members

- Opportunity to provide public comment later in the meeting

WELCOME & CALL TO ORDER

Meeting Goals

- Listen to Understand
- Approve Consent Agenda
- Decide on final proposed recommendation from workgroup on Benefit Eligibility
- Approve Final Commission Recommendations Report
- Receive Communications update
- Provide input on Commission recommendation topics for 2023
- Receive Agency WA Cares budget requests for 2023-2025 Biennium
- Provide input on agenda for next Commission meeting on May 16

Consent Agenda

- 11/10/2022 Commission meeting minutes

WA Cares Fund Program Refresh

Key program details per current statute (RCW 50B.04):

- **Premium rate** - \$0.58 cents for every \$100 earned
- **Lifetime benefit maximum** - \$36,500, adjusted annually up to inflation, paid directly to providers
- **Three pathways to qualified individual status**
 - Contribute 10 years without interruption of five or more consecutive years
 - Contribute 3 of the last 6 years from the date of application for benefits
 - For near-retirees (born before 1968): contribute at least one year, earning one-tenth of the lifetime benefit amount for each year contributed

A person must work 500 hours during a year to receive credit for a qualifying year
- **Eligible beneficiary**
 - A qualified individual who requires assistance with at least 3 activities of daily living (i.e., bathing, dressing, eating, ambulation, medication management, toilet use, transfer, etc.)
- **Premiums begin July 1, 2023, benefits begin July 1, 2026**

Meeting Presentations

Benefit Eligibility Workgroup Recommendations, Final
Commission Recommendations Report,
Communications Update, Commission
recommendation topics for 2023

Benefit Eligibility Workgroup Recommendation

Workgroup Recommendation:

Table the Benefit Eligibility recommendations from the November Commission meeting and reconvene the workgroup in 2023.

Commission Recommendations Report

The Commission recommendations report will include all the recommendations approved at the September and November Commission meetings.

In the following slides, we will review the recommendations that were approved in those meetings.

Commission Recommendations Report

Legislative requirement on Portability

- According to the 2022 operating budget bill ESSB 5693, Section 204 (58): The long-term services and supports trust commission established in RCW 50B.04.030 must submit the results of the following activities, including any legislative recommendations, to the governor and appropriate legislative committees no later than January 1, 2023.
- (a) The commission shall develop options for allowing persons who become qualified individuals and subsequently move outside of Washington to access benefits in another state if they meet the minimum assistance requirements to become an eligible beneficiary. The commission must include consideration of options for conducting eligibility determinations for qualified individuals who subsequently move outside of Washington, alternative forms of benefits for out-of-state eligible beneficiaries, methods of cross-state coordination on long-term services and supports providers, and timing implications of extending benefits to out-of-state eligible beneficiaries with respect to short-term program implementation and long-term collaboration with other states establishing similar programs.

Commission Recommendations Report

Portability Challenges

- Challenge I: Managing the cost of expanding benefits to people who leave the state
- Challenge II: Timing implications of extending benefits to out-of-state eligible beneficiaries with respect to short-term program implementation and long-term collaboration with other states establishing similar programs
- Challenge III: Alternative forms of benefits for out-of-state eligible beneficiaries and methods of cross-state coordination on LTSS providers
- Challenge IV: Options for conducting eligibility determinations for qualified individuals who subsequently move outside of Washington

Commission Recommendations Report

Portability Challenge I: Managing the cost of expanding benefits to people who leave the state

Commission recommendation: Allow anyone with at least one year of qualifying contribution who leaves the state to elect portable benefits coverage by choosing to continue contributing premiums to WA Cares until the Normal Retirement Age under Social Security (currently age 67 for those born in 1960 or later). The premium would be equal to the last “in-state” premium assessed, adjusted for wage inflation. Workers who leave the state at age 67 or later would not be required to pay in further. This recommendation is contingent on finding ways to offset the cost of making benefits portable. The workgroup acknowledges that more research may be necessary to identify appropriate offsets.

Commission Recommendations Report

Portability Challenge II: Timing implications of extending benefits to out-of-state eligible beneficiaries with respect to short-term program implementation and long-term collaboration with other states establishing similar programs

Commission recommendation: WCF develops system to facilitate out-of-state eligible beneficiaries claiming WCF benefits starting in 2030

Commission Recommendations Report

Portability Challenge III: Alternative forms of benefits for out-of-state eligible beneficiaries and methods of cross-state coordination on LTSS providers

Commission recommendation: Allow DSHS and HCA flexibility to assess the most cost-effective option for paying benefits nationwide once a specific policy design has been enacted. Once a policy design has been decided, DSHS may issue an RFI to conduct a cost-benefit analysis of paying benefits in cash vs. utilizing a reimbursement model. If benefits are pro-rated or reduced for people outside of Washington, it may not be cost effective to pay for a vendor to manage long-term care provider payments. Understanding the volume of people who will receive benefits out of state and their expected average level of benefits is critical to understanding costs and feasibility of alternative forms of benefit administration.

Commission Recommendations Report

Portability Challenge IV: Options for conducting eligibility determinations for qualified individuals who subsequently move outside of Washington

Commission recommendation: Allow DSHS to determine the method if and when portability has been enacted. DSHS could use WA Cares Fund staff to conduct virtual assessments or could contract with a private vendor to conduct assessments nationwide. The cost of these options will depend on a number of factors that could change between now and implementation of portable benefits. If portability is enacted, DSHS will then vet these options to determine most cost-effective approach at that time.

Commission Recommendations Report

Legislative requirement on Recertification and Rescinding

- According to the 2022 operating budget bill ESSB 5693, Section 204 (Subsection 58) The long-term services and supports trust commission established in RCW 50B.04.030 must submit the results of the following activities, including any legislative recommendations, to the governor and appropriate legislative committees no later than January 1, 2023:
- (58)(b) The commission shall develop options for requiring the ongoing verification of the maintenance of long-term care insurance coverage by persons who have received an exemption under RCW 50B.04.085, including consideration of procedures that minimize administrative burden, minimize negative impact on long-term services and supports trust account solvency, and incentivize maintenance of coverage
- (58)(c) The commission shall develop options for providing workers who have received exemptions based on having private long-term care insurance pursuant to RCW 50B.04.085 an opportunity to rescind their exemption and permanently reenter the long-term services and supports trust program.

Commission Recommendations Report

Recertification of Private LTC Insurance Exemption

Policy Issue: Approximately 475,000 people have been approved for an exemption based on purchasing private long-term care insurance. The window to purchase private LTC insurance in order to be exempt from WA Cares Fund has closed.

Commission Recommendation: Require all individuals with approved exemptions to provide proof that they had purchased a qualifying LTC policy prior to 11/2021 and that they have maintained their policy through the present day. To maintain an exemption, recertification is required to occur at an interval of no more frequently than annually and no less frequently than every three years beginning in December 2024. Recertification is no longer required or possible after ten years.

Commission Recommendations Report

Employer reporting consistency and premium reporting accountability

- **Policy issue 1:** To support consistency in combined employer reporting for Paid Family and Medicaid Leave and WA Cares Fund, the Commission recommends an amendment to RCW 50B.04.080 (3) to sunset the collective bargaining agreement exception effective December 31, 2023.
 - Nothing in this chapter requires any party to a collective bargaining agreement in existence on October 19, 2017, to reopen negotiations of the agreement or to apply any of the responsibilities under this chapter unless and until the existing agreement is reopened or renegotiated by the parties or expires.
- **Policy issue 2:** Adopt for WA Cares Fund the premium accountability measures contained in the PFML statute, namely PFML authority 50A.45. This would allow ESD to collect penalties from employers that do not report wages for WA Cares Fund and to apply interest to unpaid premium from employers.

Self-employment income reporting

- As the Employment Security Department (ESD) does for PFML, ESD will require quarterly wage reports from individuals who are self-employed and elect coverage for WA Cares. The department will assess premiums each quarter based on reported wage. It is recommended that at the end of each taxable year, elected covered participants verify income that was reported to appropriately apply accurate premium assessment and “true up” any misreported income and to amend WAC 192-915-015 to require this. The workgroup recommends accomplishing this is by aligning annual net profit, to which WA Cares premium is applied, with Line 2 of an individual's federal Schedule SE and requiring annual uploading of [Schedule SE](#).

Commission Recommendations Report

Pilot project for benefit implementation

- Recommend to legislature providing the WA Cares' administering agencies with statutory authority to pay WA Cares benefits earlier than July 1, 2026 (but no earlier than January 1, 2026) for a small group of eligible individuals. This would allow the agencies to test their systems and processes in production with a smaller group of beneficiaries and fix any problems that are uncovered prior to going fully live in July 2026.

Commission Recommendations Report

Simplifying the ten-year contribution requirement

- Replacing existing RCW 50B.04.050(1)(a) pathway language with the simpler formulation: “A total of ten years.”

Crediting savings from Medicaid and Medicare cost avoidance to WA Cares Fund

- Any savings achieved through a potential shared savings waiver with the federal government should be credited to the WA Cares Fund since these savings result directly from WA Cares Fund expenditures.

Commission Recommendations Report

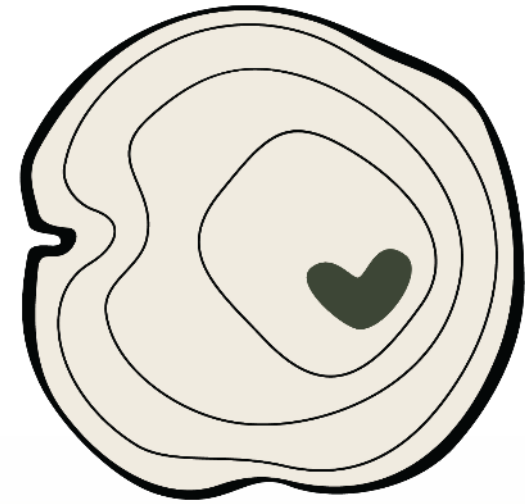
Supplemental Private LTC Insurance (SPLTCI)

Consensus between private insurers and consumer protection advocates was reached on set of recommendations on the structuring of an SPLTCI market, organized in six areas:

- Consumer protection
- Venue for filing policies
- Benefit trigger and elimination period
- Transition issues for near-retiree cohorts
- Continuity of covered care settings and providers
- Coordination of benefits between WA Cares and SPLTCI policies

In This Presentation

- Outreach and Communications Overview
- User Experience Design
- Roundtables and Webinars
- Exemption & Contribution Communications



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Communications & Outreach Overview

Goals

- **Grow informed awareness** of the program among those most impacted and correct misunderstandings
- **Help people understand what long-term care is**, their likelihood of needing it, and how it can affect their lives
- **Contextualize the WA Cares Fund benefit** so people understand its value and how it can make a difference in their lives
- **Cultivate ambassadors** who can help inform others about the program and its significance

Priority Activities

- Ongoing communications campaign
- Refreshed campaign strategy and materials informed by audience research
- Earned media outreach
- Social media launch planning
- Permanent website development
- Broad outreach to community groups, business and professional associations
- Roundtables with wide range of partners
- Monthly public webinars

Communications Campaign

Current Campaign

August-October 2022

- **Total impressions:**
6.7 million
- **TV:** 236 spots (Seattle & Spokane) with total est. reach of almost 383,000
- **Streaming video:** Est. reach of almost 203,000
- **Digital (native, display, video):** Almost 14,000 clicks

2023 Channels

January-June 2023

- Streaming video
- Display graphics
- Streaming radio (Pandora)
- Social media (TikTok, Snapchat, Facebook, Instagram)
- Television
- Radio
- Community media

2023 Estimated Reach

January-June 2023

- **Key audiences:**
 - Women ages 35-54 (est. reach 980,000)
 - Near-retirees (est. reach 975,500)
 - Spanish speakers (est. reach 556,000)
 - Limited English proficiency
 - LGBTQ+
- **Est. frequency:** 9-12 times per month

Audience Research Approach

Survey

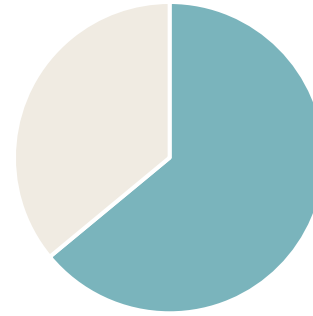
- Surveyed 863 Washingtonians (random sample)
- Targeted recruitment for specific communications audiences
 - 359 near-retirees
 - 251 caregivers
- Online survey
- Assessed awareness and understanding of WA Cares
- Evaluated knowledge of program facts & benefits
- Tested messages to improve understanding of program

Focus Groups

- Held 4 focus groups of Washingtonians:
 - Near-retirees
 - Current caregivers
 - LGBTQ+
 - General population
- 4-6 participants per group
- Assessed knowledge of program
- Evaluated reactions to messages about different aspects of the program
- Tested creative concepts to see whether they were effective at increasing understanding of program

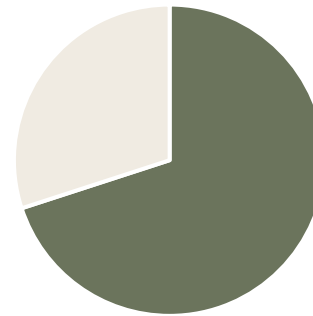
Key Takeaways from Audience Research

- Many participants didn't know a lot about the program
- Participant definitions of long-term care didn't fully reflect WA Cares services
 - Limited to nursing home care
 - Confused long-term care & medical care
- Misunderstandings of how other programs work (such as Medicaid asset limits)
- Positive response to the concept of a program that helps people age in place



64%

of respondents had low awareness of the program



70%

After receiving information about the program,

said people they know could benefit from using the WA Cares Fund

New Campaign Materials: KD

Photos, videos, audio & written stories from Washingtonians

New Campaign Materials: Sally

Photos, videos, audio & written stories from Washingtonians

Permanent Website Timeline



SUMMER 2022

Initial user research

Developed digital experience blueprint to guide user experience design for permanent public website & other digital properties



FALL 2022

Developed information architecture & easy-to-navigate prototype

Designed website look and feel

Created detailed content

Conducted usability testing of prototype with Washingtonians & refined design



LATE 2022- EARLY 2023

Set up website content management system

Create and code website

Beta test website to ensure functionality across devices and browsers



SPRING 2023

Launch new website for public access

Publicize newly available content & resources

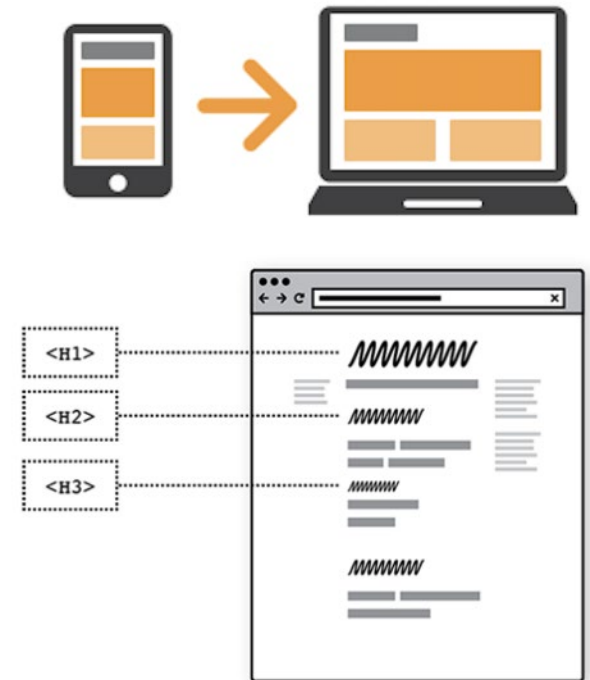
Ongoing website maintenance

Ongoing development of new content

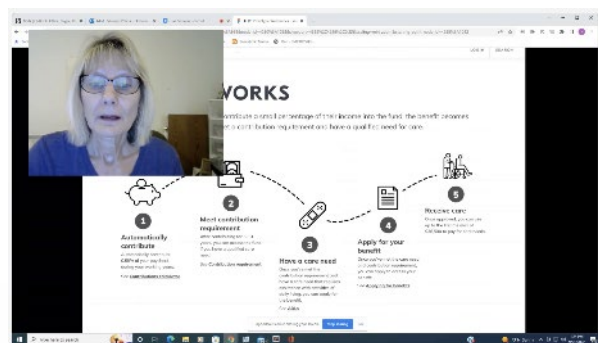
Commitment to Accessibility & Best Practices

To ensure all site visitors have smooth & easy experience, our design process focused on these principles:

- **Meet WCAG accessibility standards** including text contrast, text & tap target sizes, & compatibility with screen readers/keyboard navigation
- **Organize site content** in a simple, user-centric way to maximize ease of finding information
- Ensure design choices regarding typography & text styles will **enhance legibility and minimize cognitive load**
- **Prioritize designing for mobile devices** to ensure more inclusive access to information, regardless of access to computers
- **Connect people to further help** when needed by integrating support touchpoints, from live chat (when available) to offline support (phone call)



User Experience Research Summary



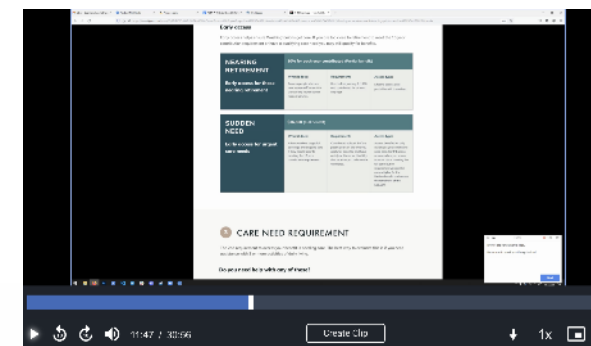
Round 1 – Low-Fidelity Prototype

- Desktop only
- **12 virtual sessions** (60 min)
- **Half users from previous phase** of research
- **Half new participants** selected to represent diverse range of Washingtonians



Round 2 – High-Fidelity Prototype

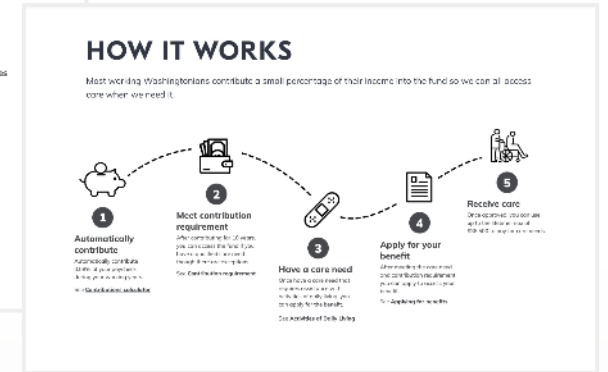
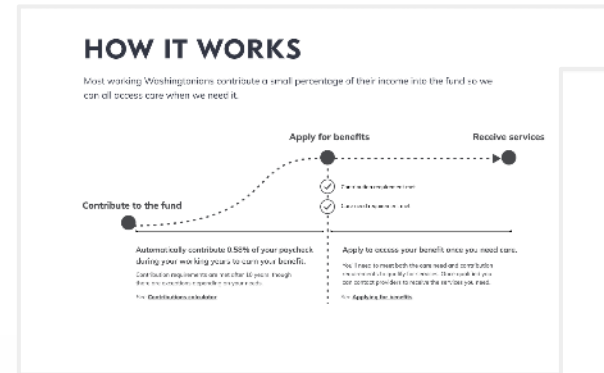
- Desktop & mobile, plus Spanish
- **15 in-person sessions** (30-60 min) at senior center & Spanish community center
- **5 virtual sessions** (30 min)
- **10 sessions** conducted in Spanish using mobile prototype
- **4 participants** were low-tech users



Unmoderated – High Fidelity Prototype

- Desktop & mobile
- **8 participants** (15-20 min)
- **Mini tests** launched as needed for quick turn-around feedback
- Typically conducted on areas of site with modifications based on previous findings

User Experience Shift – Example 1

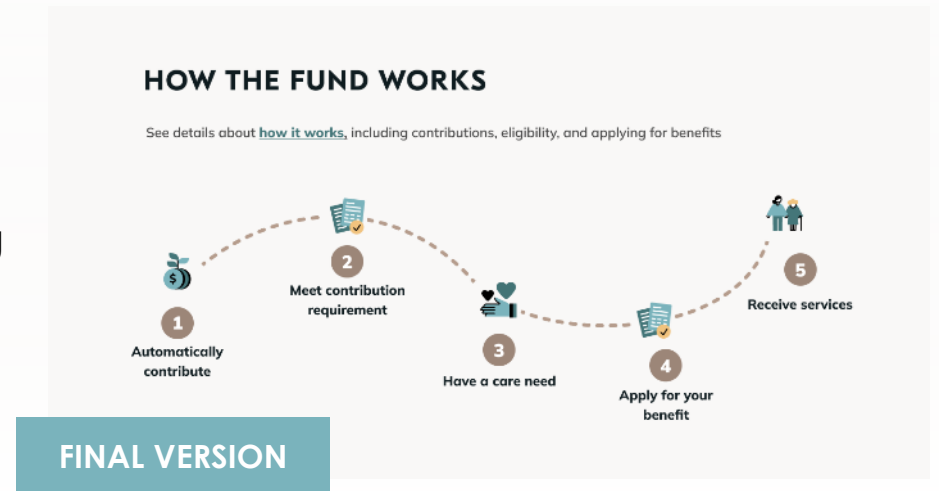


What we observed

- Original 4-step process was not clear enough & was being confused with application process

How we solved for it

- Developed 2 other options during Round 1 for initial testing
- Refined each & tested again in Round 2
- Finalized 5-step version based on Round 2 feedback



User Experience Shift – Example 2

What we observed

- People questioned how much \$36,500 would cover given high costs of care
- People saw covered benefits & questioned prices of those benefits

How we solved for it

- Added “How far does the benefit go?” section
- Created scenarios to showcase different types of benefit usage with estimated price breakdown
- Tested new design & found it helped participants imagine how benefits could support them

HOW FAR DOES THE BENEFIT GO?

With your WA Cares Fund benefit, you'll have up to \$36,500 (adjustly annually based on inflation) to spend on [covered services](#). But how much does that really cover? For some, this amount will cover more than they need in a lifetime, and for others, their WA Cares Fund benefit won't cover their entire cost of care but can help fill the gaps that aren't paid for by Medicare, Medicaid, or private insurance.

Please note: These scenarios are just examples (created in 2022) and do not guarantee the cost of any services, which may vary based on your area and other factors.



Make your home accessible to stay independent longer

You can use your benefit to make your home ADA accessible, purchase a new wheelchair, and get meals delivered if cooking is no longer an option.

Example services (prices are estimates only)

Home safety renovation	\$10,000
Electric wheelchair	\$2,600
Weekly meal delivery (\$150) for 3 years	\$5,400

Total \$18,000



Get temporary support and services after an accident

You can get services based on a sudden need, such as after an accident or recovering from surgery. This could include a short-term caregiver, or other helpful services.

Example services (prices are estimates only)

Part-time caregiver (20 hrs per week for 6 months)	\$9,360
Transportation to appointments (6 months)	\$2,900
Crutches & scooter	\$920

Total \$13,180



Enable a family member to become your paid caregiver

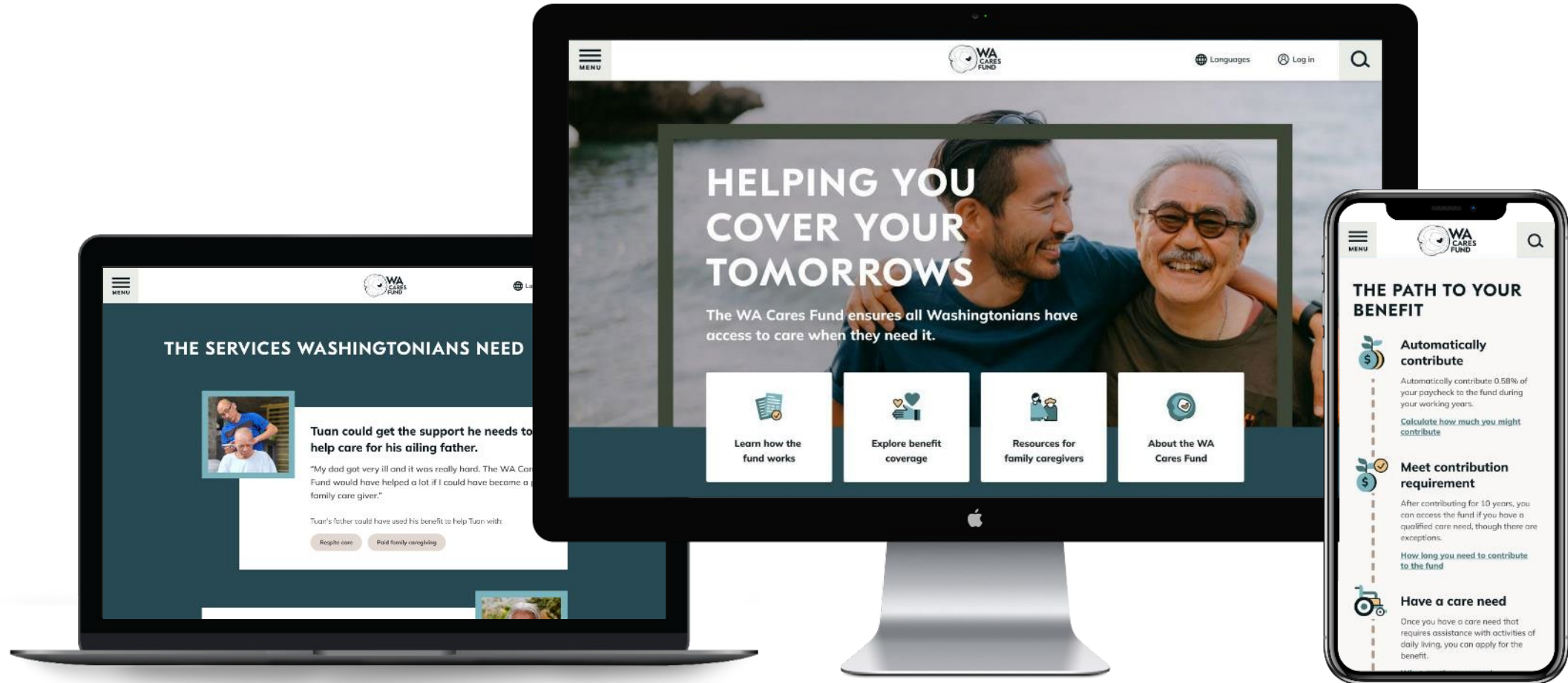
If you have a family member who helps you out on a regular basis, they may qualify to become your paid caregiver. They can also get the training and support they need.

Example services (prices are estimates only)

Paying a family caregiver (10 hrs a week for 3.5 years)	\$30,240
Caregiver training	\$2,000
Care supplies (3 year diaper supply)	\$3,840

Total \$36,080

Final Website Design



Partner Roundtables

- Held total of **11 roundtable meetings** in 2022
- Attended by **83 people** from **70 partner organizations**
- Shared program information & answered questions
- Gathered & implemented feedback
- Identified opportunities for presentations on program & further outreach
- Plan to hold meetings every 3-6 months in 2023 (frequency varies by roundtable group)

Roundtable groups

- Business
- Community Health & Health Care
- Equity & Community Organizations
- Faith-Based Organizations
- Financial Planning & Institutions
- Human Resources
- Labor
- Long-Term Care & Disability

Public Webinars

As of November 2022, have held **six public webinars** with average of **81 attendees** each

Month	Topic
June	Caregiving and the LGBTQ+ Community
July	The Gender Gap in Caregiving
August	Long-Term Care Planning for Near-Retirees
September	Cultivating the Next Generation of Caregivers
October	Long-Term Care Planning for Younger Workers
November	Caregiver Mental Health
December	Income Inequality and Caregiving

Starting in 2023

WA Cares Basics

Quarterly webinars with detailed program information and Q&A, scheduled around key program milestones

WA Cares Conversations

Monthly webinars with panel discussion of an issue in long-term care or caregiving, plus a brief overview of WA Cares

Employee Exemptions

Updated site content:

- Clear explanation of new exemption pathways available Jan. 1, 2023
- Opportunities to learn more about WA Cares as a public benefit
- New FAQs



Employer Information

Updated site content:

- What to expect when employees are approved for newly-available exemptions
- Information about Q3 premium collection and withholding calculations
- New FAQs





Questions?

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Potential Commission topics to discuss in 2023

- Minimum qualifications for registration of WA Cares providers
- Benefit Eligibility
- Portability

BREAK



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Agency WCF budget requests for 2023-2025 Biennium

DSHS:

	FY24	FY25	Total
Operations	\$3,150,000	\$9,513,000	\$12,663,000
Technology	\$4,595,000	\$8,523,000	\$13,118,000
Total	\$7,745,000	\$18,036,000	\$25,781,000

Operations

- \$12,663,000 including 22.9 FTE to develop basic infrastructure to prepare for delivering benefits and building adequate capacity for provider network development and outreach

Technology

- \$13,118,000 including 17 FTE to develop solutions for WA Cares Fund

ESD:

	FY24	FY25	Total
23-25 Technology Request	\$7,775,012	\$7,623,632	\$15,398,644
Total	\$7,775,012	\$7,623,632	\$15,398,644

- ESD is requesting 6 additional FTEs for outreach, research, and product development resources for WA Cares as part of a larger DP.
- Proposed configuration management and custom development will allow ESD to manage all facets of qualified individual benefits determination.
- ESD will develop all the functions to implement a WA Cares benefits eligibility service that will make data available for DSHS.

PUBLIC COMMENT

Submit written comments or questions to:
wacaresfund@dshs.wa.gov.

For more information about the program, visit
wacaresfund.wa.gov.

Sign up for Public Comment



Attendees: click on the Raise Hand icon to sign up for public comment



Phone callers: press *9 to raise your electronic hand.

Then, when recognized, press *6 to unmute yourself

Review Agenda for May 16 Meeting

- Approve 12/09/2022 Commission meeting minutes
- Receive update on 2023 WA Cares Fund legislation
- Consider Commission topics to discuss in 2023
- Receive update on OSA's planned work for 2023
- Review Commission Workgroup(s) for 2023

Wrap Up

- Action items review
- Adjourn

THANK YOU



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