

GUIDE TO APPLYING FOR YOUR WA CARES FUND EXEMPTION

WA Cares Fund



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A BOLD STEP

The Washington State Legislature established a long-term care insurance benefit for all eligible workers to address the future long-term care crisis.



It is strongly recommended to not lapse your private LTC insurance while you are still working in the event the state audits your private LTC insurance purchase to verify compliance with the exemption eligibility.

This is provided as an overview only. Your experience may vary. Not a guarantee of access to or eligibility for an exemption from the WA Cares Fund tax. Information provided herein is believed to be an accurate interpretation of the WA Cares Fund legislation as of October 1, 2021. Subsequent legislation may result in changes to this process.

Not to be used as legal, tax, or financial advice. Consult appropriately licensed and credentialed professionals.

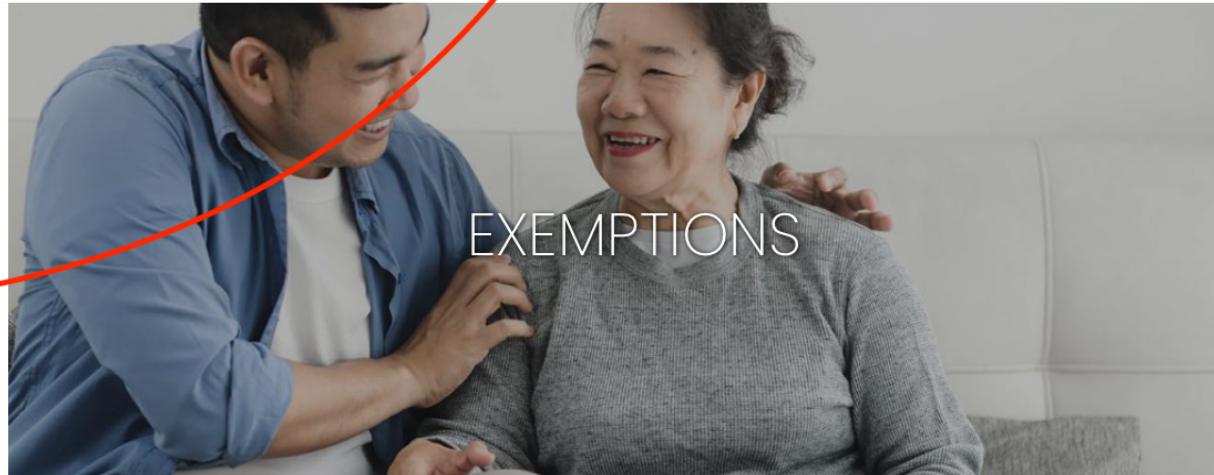
GUIDE TO APPLYING FOR YOUR WA CARES FUND EXEMPTION

Step 1 – Navigate to the WA Cares Fund website at <https://wacaresfund.wa.gov/> and click on Exemptions. This page has an explanation of eligibility for the opt-out provision of this legislation.

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How to know if an exemption is right for you

Already have a long-term care plan?

WA Cares can supplement private long-term care benefits, especially if you won't retire for three or more years. You can also choose to apply for an exemption from WA Cares coverage. Learn more about [vesting in WA Cares Fund](#).

Considering a private long-term care insurance plan?

You may be able to purchase a new private policy before Nov. 1, 2021. If you do, you can still participate in WA Cares Fund or — if you've purchased a qualifying plan — you can apply for an exemption from the public benefit.

Your choice is permanent

If you apply and are approved for an exemption, you'll be permanently disqualified from WA Cares. This means you may never re-enroll and you'll be prohibited from getting WA Cares benefits, even if you need them.

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Step 2 – Review the eligibility requirements the click the APPLY FOR AN EXEMPTION button.

Applying for an exemption

Requirements

To apply for a permanent exemption, you must:

- Have purchased a qualifying private long-term care insurance plan before Nov. 1, 2021. [Learn more about what qualifies as a long-term care policy under state law.](#)
- Be at least 18 years of age.
- Submit an exemption application to the Employment Security Department (ESD). **Exemption applications became available on Oct. 1, 2021. ESD can only accept exemption applications through Dec. 31, 2022.**

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.
- Required to present your exemption approval letter to all current and future employers. **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.

[APPLY FOR AN EXEMPTION](#)

Learn more

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Step 3 – This page describes the exemption application process, including the need to setup a SAW account (SecureAccess Washington). This is essentially a master account for many state services and programs available to residents. You may already have a SAW account in which case you can use your existing login. Click the link to navigate to <https://secureaccess.wa.gov/>

The screenshot shows the WA Cares Fund website. A red arrow points from the "Exemptions" link in the sidebar to the "Create a SecureAccess Washington (SAW) account" section at the bottom. The top of the page features a banner with a photo of a man and a woman smiling, and the text "APPLY FOR AN EXEMPTION". The sidebar contains links for Home, About the WA Cares Fund, Why WA Cares?, WA Cares Benefits, Earning Your Benefits, Applying for Benefits, Self-Employed Opt-In, Exemptions, Employer Information, Join Our Mailing List, Learn More, and Contact Us.

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APPLY FOR AN EXEMPTION

Complete your verifications

Verify your eligibility

Individuals must meet specific requirements to qualify for an exemption. [Visit our exemptions page to see if you meet all of the requirements.](#)

Verify your identity

For your safety and security, we need to verify your identity when you submit your exemption application. [Visit ESD's website to make sure you're fully prepared.](#)

Create a SecureAccess Washington (SAW) account

Your SAW account

Like most Washington state agencies, we use SecureAccess Washington (SAW) to manage access to customer accounts. You will need an active SAW account to log-in to Paid Family and Medical Leave and establish a WA Cares Exemption account. SecureAccess Washington is managed by WaTech. If you have questions about your SAW account, go to [SecureAccess.wa.gov](#) and click the "GET HELP" button in the menu bar.

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Step 4 – Login to SecureAccess Washington or click [Sign Up!](#) if you don't already have a SAW account.

The image shows the homepage of the SecureAccess Washington login page. At the top left is the official seal of the State of Washington. To its right, the word "WELCOME" is written in large, white, serif capital letters. Below it, the text "to your login for Washington state." is displayed. On the far left, there's a "SecureAccess Washington" logo with a padlock icon. On the right side, there are three green buttons labeled "SIGN UP!", "GET HELP", and "TIPS ON". A red arrow points from the "SIGN UP!" button down towards the login form. The login form itself is enclosed in a red border and contains fields for "USERNAME" and "PASSWORD", a "SUBMIT" button, and two links at the bottom: "Forgot your username?" and "Forgot your password?". To the right of the login form is a graphic featuring a map of Washington state with the dome of the state capitol building superimposed on it. The text "ON BEHALF OF WASHINGTON STATE AGENCIES" is overlaid on the graphic.

WELCOME
to your login for Washington state.

SecureAccess Washington

SIGN UP! GET HELP TIPS ON

LOGIN

USERNAME

PASSWORD

SUBMIT

[Forgot your username?](#) | [Forgot your password?](#)

ON BEHALF OF
WASHINGTON STATE AGENCIES

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Step 5 – Once logged into SAW, click on ADD A NEW SERVICE then browse agencies to find and select Employment Security Department. Then select to add PAID FAMILY AND MEDICAL LEAVE (PFML) to your account. (continued below)

The diagram illustrates the process of applying for a WA Cares Fund exemption through the Washington State's secure access system:

1. On the **SecureAccess Washington** homepage, click the **ADD A NEW SERVICE** button.
2. In the **ADD A NEW SERVICE** section, click the **CLICK HERE** button next to the option "I would like to browse a list of services by agency".
3. In the list of agencies, click the **CLICK HERE** button next to the **Employment Security Department**.
4. On the **Employment Security Department** page, click the **CLICK HERE** button next to the **PAID FAMILY AND MEDICAL LEAVE (PFML)** service.
5. On the **PFML** page, click the **Access Now** button.
6. A note at the bottom states: "This guide is believed to be an accurate interpretation of the WA Cares Fund legislation as of October 1, 2021. Subsequent legislation may result in changes to this process. Not to be used as legal, tax, or financial advice. Consult appropriately licensed and credentialed professionals."

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Step 6 – SecureAccess Washington will then take you directly to the Employment Security Department (ESD) website's section for PFML. The last section on this page is where you create an account for the WA Cares Exemption. Complete the one-page signup to proceed.

The image contains two screenshots of the Employment Security Department (ESD) website. The top screenshot shows the 'Create an Account' page for a 'Benefit Account'. It includes fields for First Name, Last Name, and SSN, and a 'Create an Account' button. The bottom screenshot shows the 'Employers' section with account creation options for Unified Business Identifier (UBI), Preferred Contact Information, Legal Entity Name, Employer Identification Number (EIN), Business Information, Preferred Contact Information, Social Security Number (SSN), and Individual Taxpayer Identification Number (ITIN). Both screenshots feature a red arrow pointing from the 'Apply for an Exemption' link on the left to the 'Create an Account' button on the right.

Create an Account

Welcome to Paid Family and Medical Leave

Benefit Account

If you would like to file for Paid Family and Medical Leave benefits, you will need to create an account.

To create your account, you'll need to provide your:

- First Name
- Last Name
- SSN

Create an Account

Employers

To register your account, you'll need to provide your:

- Unified Business Identifier (UBI)
- Preferred Contact Information

Create an Account

To register your account, you'll need to provide your:

- Legal Entity Name
- Employer Identification Number (EIN)

Create an Account

To register your account, you'll need to provide your:

- Business Information
- Preferred Contact Information
- Social Security Number (SSN)
- Individual Taxpayer Identification Number (ITIN)

Create an Account

My WA Cares Exemption

Now that you've created an account, you can apply for a WA Cares exemption.

To apply, you will need to provide proof of your identity.

[Apply for an Exemption](#)

[www.paidleave.wa.gov](#)

Employment Security Department is an equal opportunity employer/program. Auxiliary aids and services are available upon request to individuals with disabilities. Language assistance services for limited English proficient individuals are available free of charge. Washington Relay Service: 711.

[www.paidleave.wa.gov](#)

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Step 8 – Enter your age, attest to the qualification requirements, and statements you are certifying that you understand. Then click ‘Next’.

The screenshot shows the 'Attestation' step of the application process. At the top left is the Washington State Employment Security Department logo and name. Navigation links include 'Home', 'Message Center', and 'Add/Switch Account'. A 'Return To SAW' link is at the top right. The main form area has a title 'Attestation'. It starts with a field 'Your age' with a red arrow pointing to it. Below is a statement: 'By submitting my application for exemption, I attest that I:' followed by three checkboxes. Another red arrow points to the first checkbox. The checkboxes are: 'Am at least eighteen years of age.', 'Have long-term care insurance as defined in [RCW 48.83.020](#) that was purchased before November 1, 2021.', and 'Wish to opt out of participating in the WA Cares Fund Program.' Below this is a section 'I understand that:' with two more checkboxes. Red arrows point to both. The checkboxes are: 'If my application for exemption is approved, I will never be able to participate in the WA Cares Fund program and I will never be eligible to receive program benefits.' and 'The Employment Security Department may verify the information I provide and may request additional information.' At the bottom are 'Cancel' and 'Next' buttons, with a red arrow pointing to the 'Next' button.



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Step 9 – Verify your identity with a copy of either your drivers' license or passport. Click 'Upload' after selecting your file. Then click 'Next'.

Employment Security Department
WASHINGTON STATE

I Return To SAW

Home Message Center Add/Switch Account

Upload Your Documents

You're missing your proof of identity documents. ⓘ

You need to provide a document that proves your identity, like a valid driver license or passport.

To upload a document, select the document type from the drop-down menu, then click, "Choose File." You can upload up to 10 documents. Once you upload a document, you will not be able to change or delete it.

- accept the following file formats: .pdf, .tif, .tiff, .jpeg, .jpg, .png
- File sizes are limited to 25 MB each

Document Type*

Proof of Identity

Select file to upload*

Choose File

Upload

Document Name	Document Type	Uploaded Date
No records		

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Step 10 – If you see this page at the end then your exemption application has been submitted.

The screenshot shows the official website of the Washington State Employment Security Department. At the top, there is a dark teal header bar with the department's logo and name. Below the header, a navigation bar includes links for Home, Message Center, and Add/Switch Account. The main content area features a light gray box titled "Application Confirmation". Inside this box, a message states: "We've received your WA Cares Exemption application. To view the status of your application, click the 'Home' button." A large green rectangular button labeled "Home" is centered below the message. The rest of the page is mostly blank white space.



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What's Next?

Based on what we've seen so far, the state will notify you of any communications (including your approval) with an email stating you have a message in your account. According to the state, at some point later they will send you your formal exemption letter via ***both*** email and postal mail.

A copy of this letter is what you provide to your employer as documentation for them ***not*** to withhold the WA Cares Fund tax from your paychecks. Please keep your letter someplace safe. If you change employers, you will need to provide the letter to any future employers otherwise they will be required to collect the tax until you do provide a copy of the letter. **Your employer does not need to see evidence of your private long-term care (LTC) insurance policy.** They only need a copy of the letter from the state which certifies you are exempt from this tax.