

# WASHINGTON STATE LONG-TERM CARE ACT UPDATE



OCTOBER 1, 2021

## THE WASHINGTON STATE LONG-TERM CARE TRUST ACT OPT OUT IS NOW AVAILABLE ONLINE

Friday, October 1st, is the first day that Washington employees can apply to opt out of the state's new long-term care (LTC) plan. The state is accepting submissions online for those individuals who attest that they have other long-term care coverage and want to apply for the exemption from the tax.

### WHAT WE KNOW

- All employees working in Washington state will be automatically enrolled into the WA LTC plan beginning January 1, 2022, unless they opt out.
- To opt out, individuals must have other qualified LTC coverage in place prior to **November 1, 2021**.
- Each individual must attest to the state online that they have other coverage and receive an approval letter.
- Once an individual receives their approval letter, they must provide a copy to human resources/payroll, so the tax is not taken out of their paycheck.
- Individuals must save their approval letter for any future employer attestations.
- The state will continue to approve exemptions through December 2022.

 For instructions on how to opt out, go to [wacaresfund.wa.gov/apply-for-an-exemption](https://wacaresfund.wa.gov/apply-for-an-exemption)

*[the exemption website may be experiencing high traffic and technical difficulties.]*

### OPT OUT PROCESS OVERVIEW

The WA Cares Fund site will instruct you to either log-in or create a SecureAccess Washington (SAW) account at the following site: [secureaccess.wa.gov](https://secureaccess.wa.gov)

#### Creating a SAW Account

If you don't already have a SAW account, you can create one by going to [secureaccess.wa.gov](https://secureaccess.wa.gov) and clicking the "SIGN UP!" button. After entering your

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first and last names and your email address, and confirming that you're not a robot, you should receive an email with a link to activate your account. Once your account is active, you'll need to add "Paid Family and Medical Leave" to your SAW services.

### Add Paid Family and Medical Leave to My SAW Services

Log-in to your SAW account at [secureaccess.wa.gov](https://secureaccess.wa.gov), select "Add a New Service," then:

1. Select "I would like to browse a list of services."
2. Scroll through the list to "Employment Security Department" and select "Paid Family and Medical Leave" from the drop-down menu.
3. When you see the confirmation screen that lets you know the service has been added to your list, click "OK", then select "Paid Family and Medical Leave" from your list of services to access your account.

### Create a WA Cares Exemption Account

1. Once you've logged in and selected Paid Family and Medical Leave from your list of services in SAW, you'll click "Continue" to proceed to create your WA Cares Exemption account.
2. On the "Create an Account" page, select the "Create an Account" button to the right of "WA Cares Exemption".
3. ESD will review your application and notify you if you're eligible for an exemption from WA Cares coverage.

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.

To learn more, the state has set up a website with more information: <http://www.wacaresfund.wa.gov/>.