

Aging and Long-Term Support Administration Long-Term Services and Supports Trust Act

Background

The number of individuals ages 65 and older has doubled in Washington since 1980. We are faced with how we will support those who need assistance as they age.



7 in 10 Washingtonians over the age of 65 will need long-term services and supports within their lifetime.



To pay for long-term care, many people must spend down their savings to qualify for financial support.

The Trust Act

The legislature established a long-term care insurance benefit for all eligible Washington employees. It will be funded through a payroll premium.



Washington workers will pay up to **\$0.58 per \$100 of income**. For someone who makes \$750 per week, that comes out to \$4.35.

If you are **self-employed**, you can opt into the Trust to get the benefits.

If you have **long-term care insurance**, you can opt out of the Trust.

Timeline

2019

Governor Inslee signs 2SHB 1087 into law.

2022

Working Washingtonians begin paying premiums.

2025

Benefits begin for qualified beneficiaries.

The benefit can be used for a range of services and supports, including:

- Professional care in your home, a licensed residential facility or a nursing facility
- Adaptive equipment and technology like wheelchair ramps and medication reminder devices
- Home safety evaluations
- Support for family members who provide care
- Home-delivered meals
- Rides to the doctor

\$36,500

In the first year, each person who is eligible to receive the benefit will be entitled to access services costing up to this amount.

Services can include a range of long-term service and support options. The value of this benefit will increase over time.

To receive the benefit, you must have worked:

- At least 3 of the past 6 years or 10 years without a break of 5 or more years, and
- At least 500 hours per year during those years.