Washington Rolls Out Benefits Under First Ever State-Run LTC Insurance Program

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The State of Washington has begun payment benefits under "WA Cares", the nation's first state-operated long-term care (LTC) insurance program designed to help cover costs for home care, equipment, and residential facilities. Funded by a 0.58% payroll tax surcharge on participating workers, the initiative addresses a major gap in the U.S. eldercare system – where private LTC insurance has become prohibitively expensive and standard Medicare or Medicaid coverage remains extremely limited or restricted to impoverished individuals. Under the program, workers who contribute for 10 years qualify for an inflation-adjusted lifetime benefit starting at $36,500. As federal LTC reform initiatives remain stalled, other states like Illinois, Hawaii, and West Virginia are closely watching Washington's model to potentially implement similar programs.