



# WA Cares Fund – Exemption Process

## 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.
- Be at least 18 years of age.
- Submit an exemption application to the Employment Security Department (ESD) here: <https://wacaresfund.wa.gov/private-insurance/> and clicking the “Apply for an Exemption” button toward the bottom of the page
- The exemption opt-out period is Oct. 1, 2021 – Dec. 31, 2022.

## What Happens Next?

Employment Security Department (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.

## Need more info?

- Visit the [Learn More](#) page to read our frequently asked questions, including specific questions about [exemptions](#).
  - Email [wacaresexemptions@esd.wa.gov](mailto:wacaresexemptions@esd.wa.gov) and a member of our team at the Employment Security Department will follow up with you.
  - Call the Employment Security Department’s WA Cares representatives at the [\(833\) 717-2273](tel:833-717-2273).
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