



Washington State Long-Term Services and Supports (LTSS) Trust Act

What is the Washington State LTSS Trust Act?

The Act creates a publicly funded long-term care benefit that provides a basic level of long-term care protection for working residents.

How is the LTSS Trust funded and when does this start?

The LTSS Trust is funded through payroll tax on employees and is set to begin January 1, 2022. Employees are required to contribute 58 cents per every \$100 of income through payroll deduction.

Are all employees required to contribute?

All employees earning W2 income are required to contribute unless they qualify for exemption. Employees who own a qualified long-term care policy may claim exemption through the Washington State Employment Security Department.

If I claim exemption, can I opt back in?

No. Once exemption is claimed, there is no option to opt back in.

What if I am self-employed?

The LTSS Trust is optional for self-employed residents and they may opt in.

What are the benefits?

Qualifying residents may receive up to \$100 per day for eligible expenses with a lifetime cap of \$36,500/per person and the benefits are adjusted for inflation. More benefit information about the LTSS Trust is available from the [Washington State Aging and Long-Term Support Administration](#).

Are the benefits portable?

Long-term care benefits are only available to residents in the state of Washington and are not transferable.

How do I qualify to receive benefits?

To qualify for benefits, residents must have worked and contributed to the LTSS Trust for:

- At least ten years at any point without a break of five or more years within those ten years, or three of the last six years;
- and at least 500 hours per year during those years.

Qualified residents must require assistance with three activities of daily living to be eligible to receive benefits. Benefits will begin in 2025 for qualified residents starting in 2025.

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