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

The Challenge

7 in 10 of Us Will Need Long-Term Care as We Age
Families are becoming less able to meet the needs of older adults. The ratio of potential caregivers to older adults will decline from 7:1 in 2019 to 3:1 in 2040.

Long-Term Care is Expensive
$33k to $66k annually for 20 to 40 hours/week of home care
$69k to $131k annually for facility care

Most Seniors Can’t Afford Long-Term Care
$56k is the median income of Washington seniors
Half have no 401(k) or pension income

The LTSS Trust

Governor Inslee signs the bill into law.
Working Washingtonians begin paying premiums.
Benefits begin for qualified beneficiaries.

Like Social Security:
• LTSS Trust is affordable insurance to protect us all against a risk most of us will face.
• We pay in while working and receive benefits when we need them.
• Contributions can only be used for Trust benefits.

0.58% of wages
A typical Washington earner making $52,075 annually will contribute $302 a year, or $25.17 a month.

If you are self-employed, you can opt into the Trust.

The Benefits

The benefit can be used for a range of services and supports, such as:
• Professional in-home care, nursing home stays and other long-term care
• Adaptive equipment and assistive technology
• Home accessibility modifications
• Support for family members who are providing care
• Home-delivered meals
• Rides to the doctor

To receive the benefit, you must have contributed:
• At least 10 years without a break of 5 or more years, or
• 3 of the past 6 years and have a need for assistance with activities of daily living

$36.5K Each person is entitled to a lifetime benefit of $36,500 to pay for long-term services and supports.

$3.7B By reducing the burden on the state’s Medicaid system, the Long-Term Services and Supports Trust Act will save taxpayers $3.7 billion by 2052.