

# The Insurance Commissioner's role and the state's new long-term care tax, also known as the WA Cares Fund

## How we help consumers with insurance

The Office of the Insurance Commissioner advocates on behalf of Washington state insurance consumers. We help consumers understand their insurance rights and assist with their complaints against insurance companies.

## How we can help you when looking for long-term care insurance

- Explain what long term care insurance is.
- Help you understand your insurance rights.
- Provide information about the history of long-term care (LTC) insurance, rate increases and market trends.
- Direct you to agents or companies to assist with finding an LTC policy or rider that suits your needs.
- Advise you to file a complaint if you're having problems with an insurance company.

If you need help with the following insurance information, check out the consumer section on our website at [www.insurance.wa.gov](http://www.insurance.wa.gov) or give us a call at 1-800-562-6900, Monday through Friday, 8 am to 5 pm.

## What we can't do for you

- Determine if the LTC policy or rider you have or want to buy will exempt you from the WA Cares Fund.
- Recommend an LTC policy or rider, or a company that meets your specific needs or the requirements for an exemption from the WA Cares Fund.
- Require companies to notify us when they no longer sell LTC policies or riders.
- Force companies to sell LTC policies or riders.
- Require LTC insurance companies to change who they accept or reject for insurance in response to market demand.
- Require companies to sell you an LTC policy, issue a policy by a certain date, or provide a policy with a specific amount of coverage.
- Explain or interpret laws outside of our agency's jurisdiction.

In addition, we can't stop the WA Cares Fund mandate that requires you to contribute to the fund through payroll deductions as our office is not tasked with implementing this law.

## When you should contact the WA Cares Fund

If you need help with understanding the exemption process, be sure to visit the WA Cares Fund website's exemptions page at [www.wacaresfund.wa.gov/private-insurance](http://www.wacaresfund.wa.gov/private-insurance) or call 1-833-717-2273 to talk with a representative. They can help you understand:

- How do I qualify for an exemption?
- What's the deadline to purchase a private policy?
- When will exemption applications become available?
- What's the deadline to apply for an exemption?
- What do I have to do if I am approved for an exemption?
- As an employer, what are my responsibilities?
- How do I know if my employees are exempt?

*Continued*

## Have more questions about the WA Cares Fund?

- Visit WA Cares Fund “Learn More” webpage at [www.wacaresfund.wa.gov/learn-more/](http://www.wacaresfund.wa.gov/learn-more/) to read their frequently asked questions.
- Attend a live WA Cares webinar – see the schedule at [www.wacaresfund.wa.gov/learn-more/](http://www.wacaresfund.wa.gov/learn-more/).
- Email the program at [wacaresfund@dshs.wa.gov](mailto:wacaresfund@dshs.wa.gov).

## Help with your insurance questions

For more information about your LTC insurance needs and other types of insurance, visit us at [www.insurance.wa.gov](http://www.insurance.wa.gov). You can also call us at 1-800-562-6900.

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