**How to Afford Family Caregiving Pt. 4 (English)**

0:00
How to afford family caregiving part 4 how can I afford long term care?

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This video will go over the need for long term care.

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Medicaid and Apple Health private long term care insurance, Washington state Long Term Care Partnership program and Washington Cares fund the need for long term care.

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The average American turning 65 today will incur over $120,000 in future long term services and supports, much of which may be paid out of pocket.

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Medicare health insurance, which many individuals rely on for healthcare after age 65, does not cover or contribute to the cost of in home help for activities of daily living or care in a facility such as a nursing home or memory care residence.

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Medicare covers temporary care in a rehabilitation facility when your physician orders it for recovery from accidents, surgery, stroke, heart attack and similar medical reasons.

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It may also cover short term rehabilitation care in your home after you are released from a hospital or rehabilitation facility.

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All services are based on medical need and are time limited.

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in Washington state, we have an agency focused on long term services and supports the Home and Community Living Administration.

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Washington State has several programs that may help families reduce the cost of long term care.

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To find which of the programs and services you are eligible for, contact Community Living Connections by phone at 1-855-567-0252.

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Washington State Medicaid Apple Health Long term services and supports are available for some individuals under Washington Medicaid slash Apple Health.

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There are financial criteria to qualify, including looking at income and assets.

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In many cases, those who own their own home and are without significant debt are deemed ineligible.

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Washington state offers a specialized dementia care program at some assisted living facilities for people who qualify for long term care under Medicaid.

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The package of specialized dementia care services include care, supervision and activities tailored to the specific needs, interest, abilities, and preference of the person.

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Coordination with the person's family to ensure the person's routines and preferences are honored.

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Dementia specific training for staff.

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Staff 24 hours a day.

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A safe outdoor environment with access to secure outdoor areas and intermittent nursing services.

3:01
Help with medications, personal care and other support services.

3:07
Private long term care insurance.

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These insurance policies can be purchased at any time and are meant to last for a lifetime.

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The cost of these policies is determined by the recipient's age, health, location, and rates go up over time.

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These can be expensive and difficult to find, but may be worth looking into.

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Not all long term care insurance companies operate in the state of Washington.

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The Office of the Insurance Commissioner keeps records as to who the authorized companies are.

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They can be contacted at 1-800-562-6900.

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Washington State Long Term Care Partnership Program Many families get rid of assets in order to be eligible for Medicaid LTSS services and to address this issue, the state created the Long Term Care Partnership Program.

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The program is a partnership between Long Term Care insurance Companies and the State of Washington Medicaid Program so that families can keep many of their assets yet receive Medicaid Services for LTSS.

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Under these policies, assets are protected up to the amount of benefits paid under the policy.

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This is another program that is controlled by the Office of the Insurance Commissioner who can be contacted for more details.

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Washington Cares Fund A newer option that helps with the expenses of long term services and supports is the Washington Cares Fund, a public long term care insurance program.

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All Washingtonians who get a paycheck have a small percentage of their earnings go to this fund automatically.

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Just like Social Security and Medicare, tax is withheld from a paycheck.

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Most Washington employees will have .058% of their paycheck placed in the Washington Cares fund.

5:05
Washington Cares website has an online calculator so you can check to see the actual dollar amount.

5:12
Federal employees do not contribute.

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Employees of tribal entities only contribute if the tribe decides to have their employees contribute.

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If you are self-employed, you can choose to contribute to the fund.

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After paying into the system for 10 years, you can withdraw from the fund.

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There are exceptions to the 10 year rule.

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If you are retiring soon or have an emergency need for LTSS, funds can be withdrawn beginning in July of 2026.

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Washington Care funds can be used if you move to another state.

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Funds can be used to pay for many services and supplies.

5:51
If you have contributed to the fund for 10 or more years, you will receive up to $36,500, adjusted for inflation, to pay for your long term care.

6:03
If you need to access Washington Care's funds earlier because of retirement or emergency need, you will get less.

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For more information, visit theirwebsite@wacaresfund.wa.gov or call them at 844-227-3492.

6:27
For more information on financial resources for caregivers, visit Lifespan Respite WA and search for financialhelpyoucanfindus@lifespanrespitewa.org.