



In order to “opt-out” and apply for a permanent exemption, you must:

Have purchased a qualifying private long-term care insurance plan before Nov. 1, 2021. [Learn more about qualifying plans on the Office of the Insurance Commissioner’s website.](#)

Steps for opting-out:

1. Submit an exemption application to the Employment Security Department (ESD). **Exemption applications will be available starting Oct. 1, 2021. ESD can only accept exemption applications through Dec. 31, 2022.**
 - Create a Secure Access account at: <https://secureaccess.wa.gov/myAccess/saw/select.do>
 - You will need to upload either your Driver’s License or Passport as proof of identification.
 - You will attest to having an LTC plan in place.
2. ESD will review your application and notify you if you’re eligible for an exemption from WA Cares coverage.
3. You will receive an exemption approval letter from ESD, at which point you’ll be:
 - 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.**
4. Exemptions will take effect the quarter after your application is approved.

Need more info?

- Visit our [Learn More](#) page to read our frequently asked questions, including specific questions about [exemptions](#).
- Email 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:8337172273).
- Contact your Gallagher representative via email at jennifer_mcperson@ajg.com or 509.570.3484