

From the WACARES FUND Site:

Applying for an exemption

Requirements

To 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.](#)
- Be at least 18 years of age.
- 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.**

Next steps

ESD will review your application and notify you if you're eligible for an exemption from WA Cares coverage.

If your application is approved

You'll get an exemption approval letter from ESD, at which point you'll be:

- Expelled from the program with no option to re-enroll.
- Disqualified from accessing WA Cares benefits in your lifetime.
- 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.**

Exemptions will take effect the quarter after your application is approved.