

Welcome

Resources for Washington businesses

This webinar features SharedWork and the WA Cares Fund long-term services and supports programs. Employers can learn the latest developments and information to help their businesses and employees succeed.

**SharedWork and WA Cares Fund
(long-term services and supports)**

Wednesday, Aug. 16
10:30 - 11:30 a.m.



Goals for SharedWork



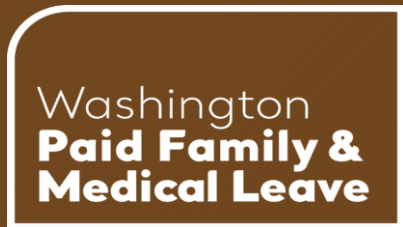
1. Gain insights into ESD's business-friendly programs with a focus on SharedWork.
2. Learn how the SharedWork program supports businesses and employees during uncertain times.
3. Provide important resource links and contact numbers.

ESD's Business-friendly programs



Work Opportunity Tax Credit and
Federal Bonding

Unemployment Insurance (UI)
taxes and reporting employee
wages



Labor Market Information



Statewide webinars: esd.wa.gov/sharedwork/webinar

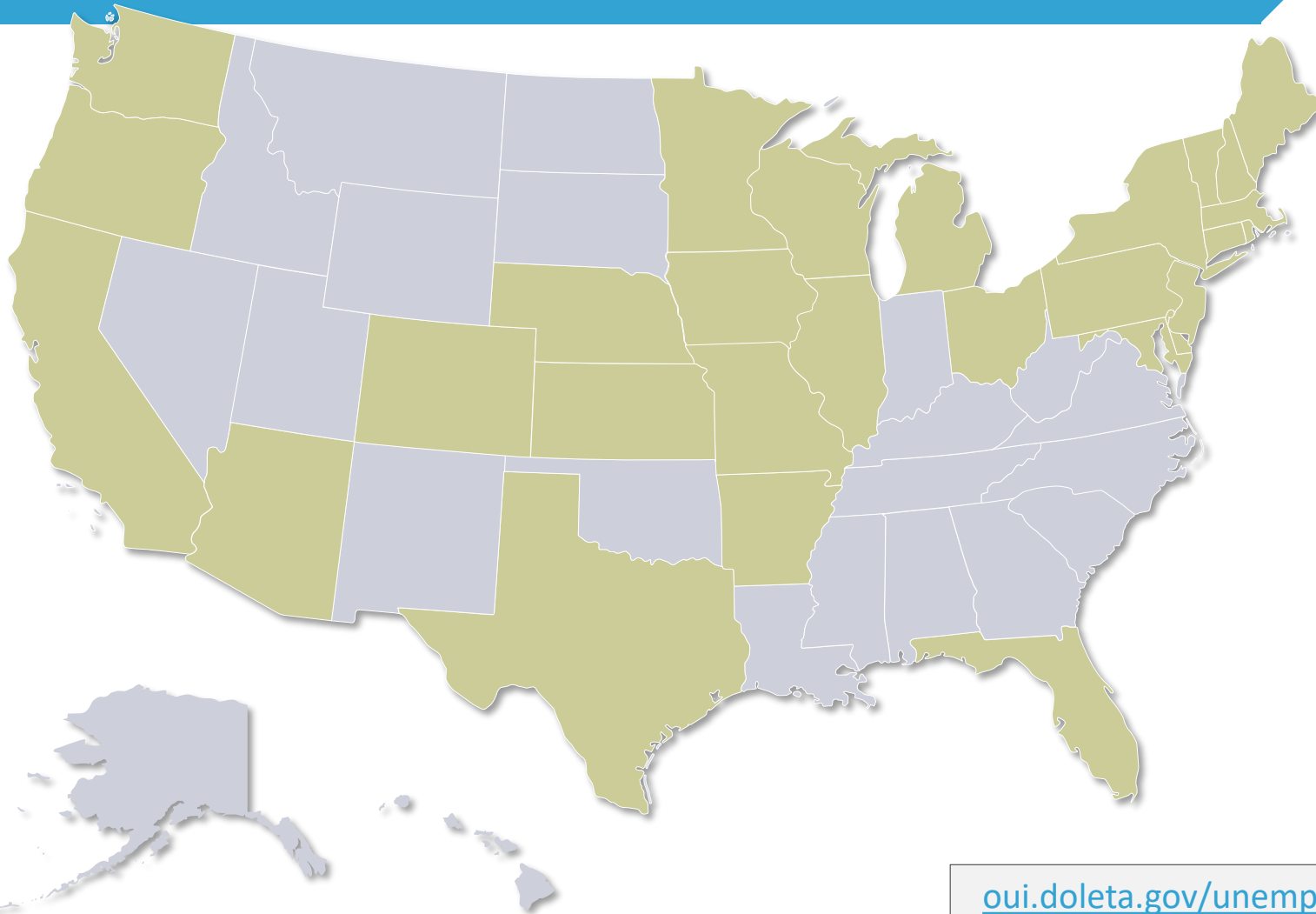
Events with local partners: esd.wa.gov/sharedwork/events



SharedWork - A proven business solution!

SharedWorkWA.com

States currently offering a Short-Time Compensation (STC) program



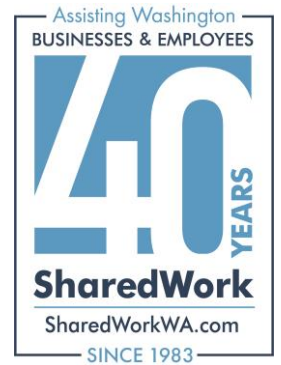
Offers Short-Time Compensation (STC) through Unemployment Compensation (UC) departments.

Top 5 reasons employers sign up:

1. Loss of contracts or reduction in work
2. Maintain employee morale
3. In response to an economic downturn
4. Reduce payroll costs
5. Reduce cost of hiring and training new employees

Sources: [IMPAQ International](#), [U.S. Department of Labor Employment and Training Administration](#)

SharedWork in Washington



SharedWork is a voluntary employer assistance program that helps to stabilize employers and employees during a temporary economic setback.

- Employers reduce worker hours to save payroll costs, instead of cutting jobs.
- SharedWork pays employees a prorated percentage of unemployment insurance benefits.

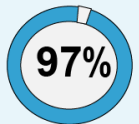
“...the legislature finds that the public interest would be served by the enactment of laws **providing greater flexibility in the payment of unemployment compensation benefits** in situations where qualified employers elect to retain employees at reduced hours rather than instituting layoffs.

[1983 c 207 § 1.]

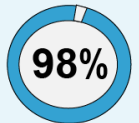
SharedWork in Washington



In a survey of past employers who enrolled in Washington's [SharedWork](#) program:



SharedWork improved employee morale.



The program helped retain skilled workers.



Would recommend SharedWork to another employer.

[[read more](#)]

Employer Requirements for SharedWork:

1. Must be a legally registered business in Washington state.
2. Must have an Employment Security Department (ESD) number.
3. Must have at least two permanent employees, who are not corporate officers, affected by a reduction in hours and wages.
4. Continue to provide same benefits to employees.

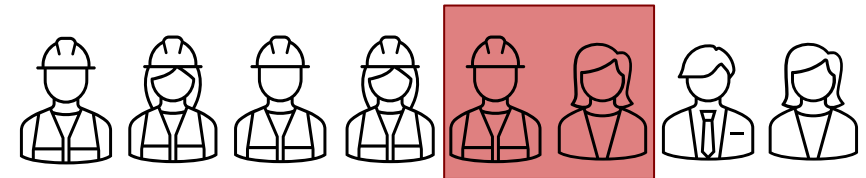
Employee Requirements for SharedWork:

1. All permanent (part-time and full-time) employees may participate in SharedWork.
2. Employee must have a valid UI claim - worked at least 680 hours during their base year (includes all employment)
3. Must be able and available for all scheduled hours by SharedWork employer.

A temporary workforce reduction example



“We are a residential and commercial inspection company. There are less buyers that qualify, and, as a result, less inspections are being scheduled. Business goes down 18% and halts growth in all departments.”



Ana’s business is experiencing a temporary economic downturn. She employs 8 individuals. Instead of letting go of employees, she enrolls in the SharedWork program and reduces the workweek.

In lieu of layoffs. Ana gets her SharedWork plan approved for fifty-two weeks. There is no cost to enroll, and plans can be renewed year after year.

Reduced workweek. An employer may reduce an employee's usual weekly hours of work from ten to fifty percent and the employee can receive the same percentage of unemployment benefits.

Summary. The 8 employees would each receive wages from their employer, while also remaining eligible for up to 50 percent of their respective weekly benefit amount under SharedWork.

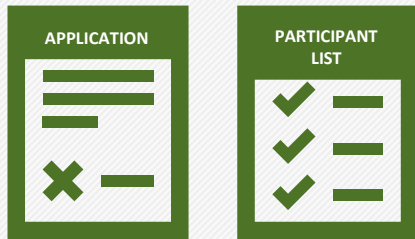


Enrolling is fast, free and easy!



1

The employer calls SharedWork at **800-752-2500** option 3 to check business eligibility.



2

The employer assigns a **SharedWork representative** (or two) and submits an **Employer Plan Application** and a **Participant List**.



3

Once the employer plan is approved, each participant submits an **Employee Application** and can [file weekly claims](#).



4

The employee receives **earned wages** and a share of **unemployment insurance benefits** when hours are reduced.



5

The employer representative checks the weekly **SharedWork Payments Report** for accuracy.

A temporary workforce reduction example

Week 1 Enroll	
Week 2 Waiting All workers reduced 10%	
Week 3 All workers reduced 50%	
Week 4 5 workers reduced 20%	
Week 5 7 workers reduced 40%	

40 HOURS	
HOURS	BENEFIT %
36	10.0%
35	12.5%
34	15.0%
33	17.5%
32	20.0%
31	22.5%
30	25.0%
29	27.5%
28	30.0%
27	32.5%
26	35.0%
25	37.5%
24	40.0%
23	42.5%
22	45.0%
21	47.5%
20	50.0%

How much do employees get paid while on SharedWork?

Example using 40-hour chart from the [Employee payment calculation](#) chart.

Employee usual work hours are 40 hours per week. The Unemployment Insurance (UI) weekly benefit amount (WBA) is \$400 per week, which is how much I would get if I were completely unemployed. I worked 20 hours for my employer. I will receive 50 percent of my WBA. If eligible, my SharedWork benefit payment would be \$200.

SharedWork testimonials

[Watch the SharedWork industry panel May 23, 2023](#)



“Before SharedWork some of our employees did leave just knowing that we would have reduced hours. We haven't seen that at all since we started SharedWork, and that was huge for us. We had a meeting to start with SharedWork, and there was some skepticism at first, but once it got going, it's been seamless and they've been so happy, our employees. We have been able to retain everybody through SharedWork, and that has been such a boon for us.”

~ Carol Linge, Ed's Economy Roofing, Bush Prairie



“Once we signed onboard, they felt a sense of relief that they didn't have to go look for another job to supplement their income, and also they didn't feel that they had to compromise their loyalty and commitment to the company. When they had the hours, they are committed and dedicated, and when they are not, they understand that the work is going to come.”

~ Ana Ramirez, Boggs Inspection Services, Lacey



“It has helped us retain our employees and GIVEN US a bit of flexibility. Some weeks a particular department is busier and we need those employees full-time and some weeks it's slower, and they can take a day of workshare. As the business increases again, it's easier to jump back in to fully staffed and up to speed. It's strategic in multiple ways.”

~ Michelle Dvorak, Pacific Northwest Title of Kitsap

SharedWork testimonials

[Watch the
SharedWork
industry panel
"fast play"
Feb. 21 2023](#)



"It has allowed us to maintain our staff count and service levels, while lowering our overhead during the temporary housing shift. Staff is appreciative of the plan option and receiving partial payment with a day out of the office."

~ Erin Crain, AVP/office administrator, [Chicago Title of Washington](#), Everett



"SharedWork has given us a great amount of balance and flexibility to pivot and budget our expenses wisely. It's given the employees a sense of security. They know that we're doing this so that we don't have to take more dramatic measures, so there's massive relief of anxiety in that sense as well."

~ Jen Post, owner, [Prestige Escrow](#), Woodinville



"It's really a good thing we have SharedWork or I could be at risk of losing the employees with whom I've invested thousands of dollars in training. My valued employees are part of our business family, and I don't want to lose them. During these ups and downs of the economy, it has been a lifesaver."

~ Suzette Jackson, VP/owner, [NorthWest Granite & Flooring LLC](#), Whidbey Island

SharedWork usage by county

The table below shows active SharedWork plans in the state of Washington through July 2023.

County	Businesses eligible for SharedWork in this county (estimated)	Businesses currently participating in SharedWork	Employees participating in SharedWork (enrolled by their employer)
Adams	276	2	46
Asotin	239	1	8
Benton	2,226	25	536
Chelan	1,393	22	889
Clallam	904	7	184
Clark	6,004	62	719
Columbia	85	-	-
Cowlitz	1,124	6	272
Douglas	380	3	116
Ferry	86	1	19
Franklin	1,005	2	6
Garfield	18	-	-
Grant	1,184	10	171
Grays Harbor	820	13	337
Island	838	6	71

County	Businesses eligible for SharedWork in this county (estimated)	Businesses currently participating in SharedWork	Employees participating in SharedWork (enrolled by their employer)
Jefferson	432	7	71
King	33,765	260	4,627
Kitsap	2,640	20	289
Kittitas	598	2	113
Klickitat	304	4	78
Lewis	908	15	367
Lincoln	110	-	-
Mason	498	6	81
Okanogan	611	2	8
Pacific	319	-	-
Pend Oreille	125	1	2
Pierce	8,244	110	2,709
San Juan	454	3	8
Skagit	1,655	18	281
Skamania	94	2	17

County	Businesses eligible for SharedWork in this county (estimated)	Businesses currently participating in SharedWork	Employees participating in SharedWork (enrolled by their employer)
Snohomish	8,079	93	2,477
Spokane	6,136	62	2,025
Stevens	383	2	4
Thurston	3,367	33	673
Wahkiakum	47	-	-
Walla Walla	765	9	90
Whatcom	3,084	42	819
Whitman	447	3	25
Yakima	2,494	24	785
Other	10,013	175	3,862
Total	102,154	1,053	24,631

Contact SharedWork

Employers can verify their eligibility in minutes and get answers by calling 800-752-2500 and choosing Option 3.

800-752-2500

8am to 4pm, Monday through Friday

Option 1 – Claims

Option 2 – Existing Plans

Option 3 – New Plan Inquiry

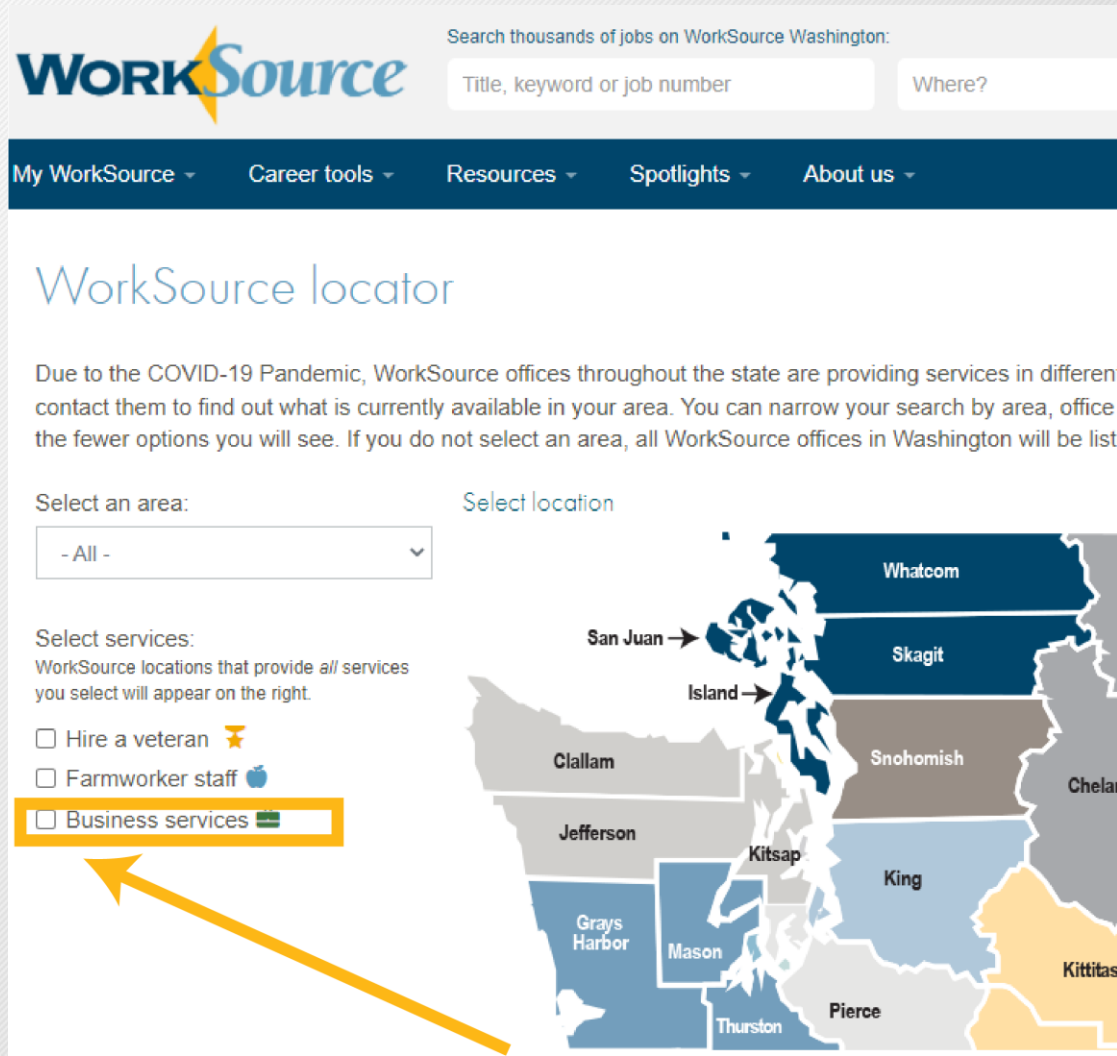
Option 4 – I was asked to call

sharedworkplansect@esd.wa.gov

More ways to learn about SharedWork

- Watch our commercial on [Youtube](#).
- The SharedWork program will be hosting many regional and statewide **free virtual events** for employers in Washington.
esd.wa.gov/SharedWork/events
- The SharedWork program will be hosting weekly webinars through the year end to help businesses get informed.
- **Wednesdays 10:45 a.m. | [SharedWork Q&A for businesses webinar](#)**.
- Download the [SharedWork info card](#).

Get to know your local WorkSource



The screenshot shows the WorkSource Washington website. At the top, there is a search bar with the text "Search thousands of jobs on WorkSource Washington:" and two input fields: "Title, keyword or job number" and "Where?". Below the search bar is a navigation menu with links: "My WorkSource", "Career tools", "Resources", "Spotlights", and "About us". The main heading is "WorkSource locator". Below this, a paragraph explains that due to the COVID-19 Pandemic, services are provided in different areas. A "Select an area:" dropdown menu is set to "- All -". To the right, a map of Washington state is shown with various counties labeled: Whatcom, Skagit, Snohomish, Clallam, San Juan, Island, Jefferson, Kitsap, King, Grays Harbor, Mason, Thurston, Pierce, Chelan, and Kittitas. Below the map, there is a "Select services:" section with a note: "WorkSource locations that provide all services you select will appear on the right." There are three checkboxes: "Hire a veteran" (with a star icon), "Farmworker staff" (with an apple icon), and "Business services" (with a briefcase icon). The "Business services" checkbox is highlighted with a yellow box, and a yellow arrow points from the bottom left towards it.

Dedicated business services teams support you locally and virtually:

- Recruitment and retention
- Job fairs and hiring events
- Job postings and applicant screening
- Interview and training space
- Labor market information and forecasts
- Tax incentives and layoff aversion strategies

Visit our websites and contact us

ESD Business-Friendly Programs



<https://esd.wa.gov>

<https://esd.wa.gov/Sharedwork>

<https://paidleave.wa.gov>

<https://esd.wa.gov/employer-taxes/businesses-contact>

<https://wacaresfund.wa.gov>

<https://esd.wa.gov/labormarketinfo>

<https://worksourcewa.com>



1-855-829-9243 – UI Account Management Center – employer option 3

1-833-318-6022 – Weekly UI claims center

1-833-717-2273 – Paid Family and Medical Leave (PFML)

1-800-752-2500 – SharedWork Program – New inquiry option 3

1-833-572-8421 – Labor Market Information

1-844-227-3492 – WA Cares Fund

Next webinar

Resources for Washington businesses

This free webinar will help employers gain important insight about the SharedWork program, Paid Family and Medical Leave and Unemployment Insurance (UI) tax and wage reporting followed by live Q&A with program staff.

SharedWork, Paid Leave and UI Tax and Wage reporting

Wednesday, Aug. 23
10:30 - 12:00 p.m.



Next webinar

Thank you for joining us today

A photograph of a smiling Black man in a dark blue suit and light-colored shirt, standing in a modern office with wooden desks and computers in the background.

BUSINESSES, EMPLOYEES
FAMILIES & COMMUNITIES

WIN
with
SharedWork

SharedWorkWA.com

 **Employment
Security
Department**
WASHINGTON STATE

Q&A



WA Cares Fund

Why WA Cares?

What you need to know about WA Cares Fund



Why does WA Cares Fund exist?

The fund was created to support working Washingtonians with affordable long-term care and peace of mind that long-term care coverage is there when we need it.

What do we do?

This program provides a new way to fund long-term care that keeps people from having to spend down their life savings to rely on Medicaid or pay premiums after retirement to retain a private insurance plan.

2019

2SHB 1087 passes

ESD Collects
Premiums

DSHS Administers
Benefit

HCA Tracks
Lifetime Benefit

State Actuary
Performs Actuarial
Audit Functions

2020

**ESD Agency
Request
Legislation SSB
6267 passes**

2021

HB 1323 passes

ESD begins
accepting
exemptions
applications for
individuals with
private LTC
insurance (Oct. 1,
2021 through Dec.
31, 2022)

2022

**SHB 1732 and
ESHB 1733 pass**

Delays WA Cares
implementation by
18 months

Delays benefit
availability by 18
months

Adds prorated
benefit for
individuals born
prior to Jan. 1,
1968

Adds four types of
voluntary
exemptions

2023

Employers begin
deducting
premiums from
employee wages
on July 1

2026

Benefit becomes
available for
eligible
beneficiaries on
July 1

The cost of long-term care



- **Long-Term Care is predictable and expensive**
 - 70% of those turning 65 today will need long-term care
 - Annual cost of home care: \$33k to \$66k (20-40 hours/week)
- **Most Seniors can't afford long-term care**
 - Among Washington seniors:
 - Median household income: \$56,000
 - Half have no 401(k) or pension income



How the benefit works

How the benefit works



- Each eligible beneficiary can access services and supports costing up to \$36,500
- The benefit can be used for a range of services and supports, such as:



Professional care



Rides to the doctor



Home-delivered meals



Training family caregivers



Adaptive equipment and technology



Home safety evaluations

How the benefit works

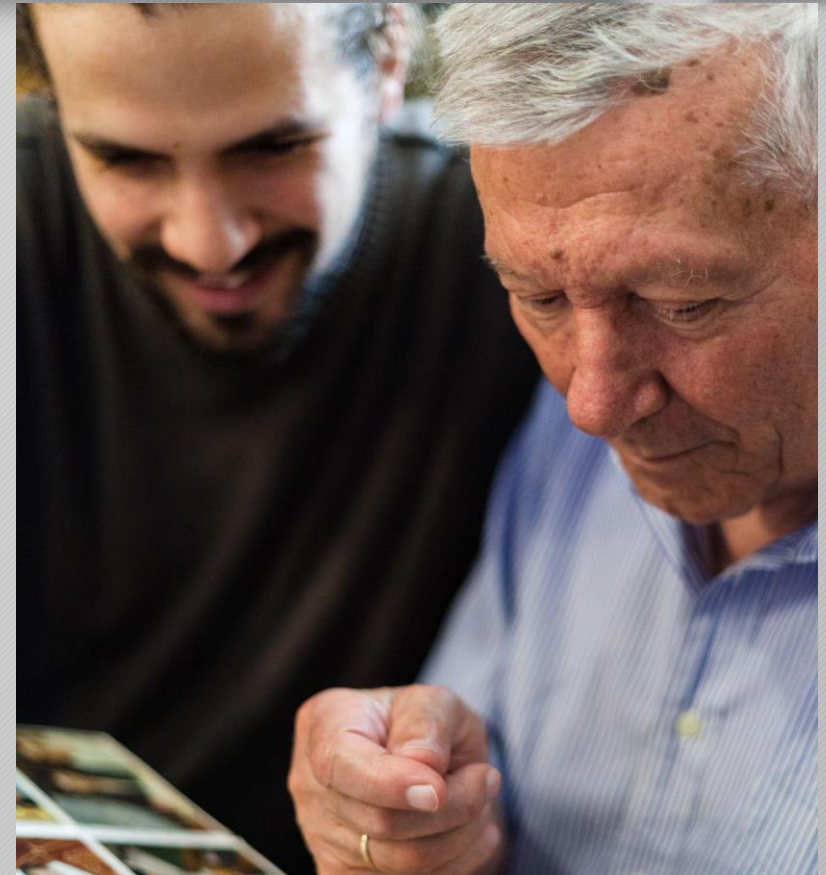


- **Vesting and eligibility**

- To meet vesting criteria, you must have earned your WA Cares benefit by working and contributing:
 - At least ten years at any point in your life without a break of five or more years within those ten years, or
 - Three of the last six years
 - And at least 500 hours per year during those years

- **Prorated benefits – added to the law in 2022**

- Individuals born before January 1, 1968, and who don't meet the above vesting requirements may receive one tenth of the benefit for each year they have worked at least 500 hours and contributed to the fund
- To be eligible for benefits, you must require assistance with at least three activities of daily living.



Exemptions

Exemption – Private long-term care insurance



- This exemption is for workers who have their own private long-term care insurance.
- **It's permanent** — If approved, workers won't have premiums assessed and will forfeit their right to the benefit for life.
- Workers must apply for this exemption. Employers cannot apply on behalf of their employees.
 - Key dates for exemption applications:
 - **By Nov. 1, 2021:** Have a qualifying private long-term care insurance policy
 - **Oct. 1, 2021–Dec. 31, 2022:** Apply to ESD for an exemption

No changes were made to this exemption type during the 2022 legislative session.

Exemption types



- Four new voluntary exemption opportunities were added to the law following legislation that passed this year (SHB 1733). The new exemption opportunities are for:
 - Veterans with a 70% or greater service-connected disability
 - Spouses or registered domestic partners of an active-duty service member
 - Nonimmigrant visa holders
 - Employees who maintain primary residence outside of Washington
- These new exemption types are in addition to the existing exemption for individuals who have their own private long-term care insurance.

Comparison of exemption types



Exemption type	Application Dates	Permanent or Conditional
Employees with private long-term care insurance	October 1, 2021 through December 31, 2022	Permanent
Veterans with 70% or greater service-connected disability	January 1, 2023 – ongoing	Permanent
Spouses or registered domestic partners of active-duty service members	January 1, 2023 – ongoing	Conditional
Employees who hold nonimmigrant work visas	January 1, 2023 – ongoing	Conditional
Employees whose primary residence is outside of Washington	January 1, 2023 – ongoing	Conditional

Conditional exemptions

Three exemption types are required to be cancelled if the conditions qualifying the employee for the exemption no longer exist.



Exemption type	Conditions for cancelling an exemption
Spouses or registered domestic partners of active-duty service members	<ol style="list-style-type: none">1. Discharge or separation from military service of the employee's spouse or registered domestic partner; or2. Upon the dissolution of the employee's marriage or domestic partnership with the active-duty service member
Employees who hold nonimmigrant work visas	Becoming a permanent resident or citizen
Employees whose primary residence is outside of Washington	Establishing a primary residence in Washington

Requirements for all exemption types



- Employees must provide notification of their exemption to all current and future employers
- The only acceptable notification is a copy of the employee's approved exemption letter from ESD
- Employers must maintain a copy of the employee's approved exemption letter
- Employers should not collect premiums from exempt employees who have provided the approved exemption letter
- Employees are not entitled to a refund of premiums that were assessed before their exemption was approved or before the approved exemption letter was provided to their employer

Requirements for cancelling conditional exemptions



Within 90 days of the event that no longer qualifies the employee for an exemption, the employee must:

- Notify ESD that the exemption must be discontinued; and
- Notify their employer(s) that they are no longer exempt and that the employer must begin collecting premiums.

If the employee fails to pay premiums within 90 days of the exemption cancellation event, the employee is required to pay any unpaid premiums, with interest of one percent per month, directly to ESD.

Employer Reporting

What employers need to know about WA Cares



- **Employers** don't contribute but will:
 - Collect premiums beginning July 1, 2023
 - Report and pay premiums to ESD
 - Definitions of employer, employee and remuneration are consistent with Paid Leave
 - Definition of wages also applies, excluding the social security tax cap, which does not apply
- **Self-employed** earners can opt-in

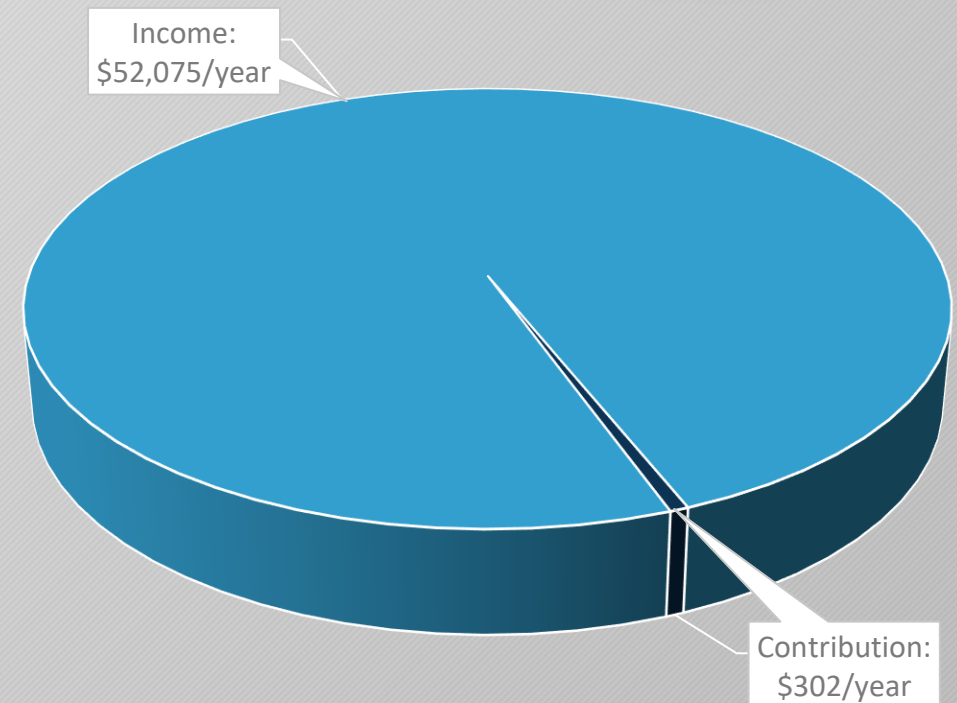


What employers need to know about WA Cares



■ Employee Premiums

- Employees contribute 0.58 percent of wages
- Premiums go into a dedicated Trust Fund that can only be used for WA Cares



■ Income ■ Contribution

How WA Cares is similar to Paid Leave



- **ESD has updated the Paid Leave reporting system to include WA Cares**
- Many similarities between the programs:
 - Employee, Employer, Employment, Wages (with exception of the social security cap)
 - Employers deduct premiums, report, and pay these premiums to ESD
 - Self-employed and federally recognized tribes can elect coverage
 - Employees covered by a CBA in existence on or before Oct. 19, 2017, don't have to participate unless the CBA has been reopened or renegotiated after that date (sunsets on December 31, 2023)
 - To the extent possible, investigations for premium compliance will be the same

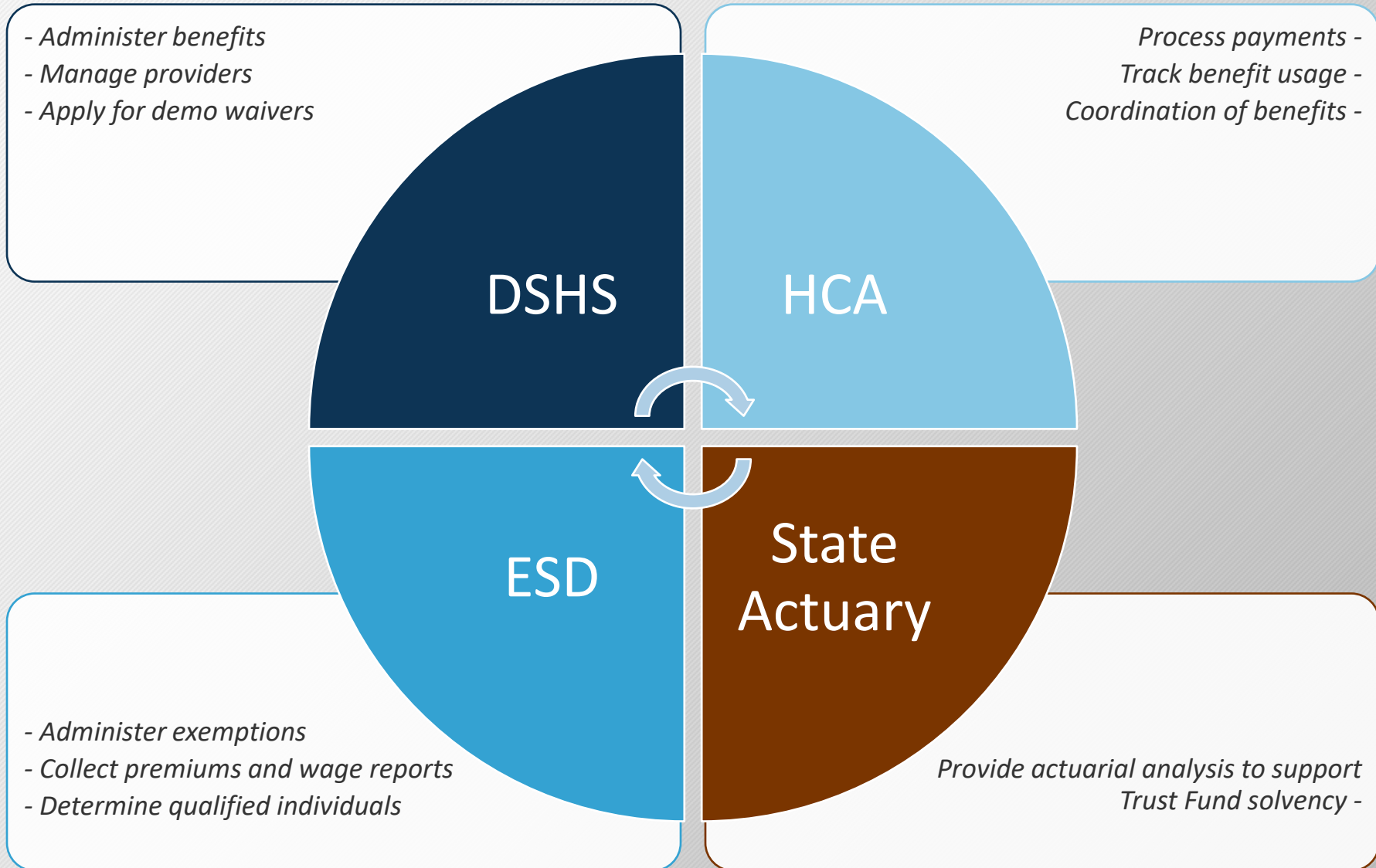
How WA Cares differs from Paid Leave



- WA Cares benefits serve a different purpose
- No employer contribution
- Premium amounts
- No Social Security wage cap on premium collection
- Self-employed elective coverage has different requirements:
 - Must elect coverage between July 1, 2023, and July 1, 2026, or within three years of becoming self-employed for the first time; and
 - Elective coverage for self-employed individuals is permanent
- If a tribe elects coverage, the tribe can opt out at a later date for any reason the tribe deems necessary

Cross-Agency Responsibilities

DSHS, ESD, HCA, STATE ACTUARY



Thank You

- To learn more, please visit:
wacaresfund.wa.gov
- For questions you may also call
- (833)-717-2273