

## Vote NO on Initiative 2124 Resolution

**Whereas** Long-term care is a range of services and supports for individuals who need assistance with the tasks of daily living including>

- In home care givers
- Residential care
- Home accessibility such as wheelchair ramps/lifts, grab bars and more
- Meal delivery
- Rides and transportation to or from appointments or for groceries
- Mobility and assistive devices
- Care supplies such as feeding supplies, adult diapers, wound care, nebulizer kits, and more,
- Caregiver support and training; <sup>1</sup>and

**Whereas** 70% of Washingtonians will need long-term care at some point in their lives, whether temporary or permanent, and it is not typically covered by health insurance or Medicare, and

**Whereas**, the WA State Legislature passed The WA Cares Act established in 2019, with contributions (similar to Unemployment Insurance deductions) of 0.58% which started in July 2023 for as long as an individual works. For example, a typical WA employee who makes \$50,091 earnings, their annual contribution would be \$291 annually or \$24.21 monthly. Based on this \$50,091 salary over 30 years a person would contribute \$8,716. Beginning in July 2026 whenever an individual needs long-term care they can access their benefit up to \$36,500 (adjusted for inflation) to pay for services <sup>2</sup>, and

**Whereas**, Initiative 2124 would allow employees to opt out of the WA Care Long-Term Insurance program and thus:

- Harm people with pre-existing conditions, like cancer or diabetes, by taking away the only long-term care benefit available to them – since they can't get private long-term care insurance;
- Take \$8.1 billion from our state's long-term care benefits program, forcing premium hikes, and quickly bankrupting the program for everyone;
- Leave our state's residents at the mercy of for-profit insurance companies who jack up premiums and deny benefits by 50%, 100%, or even 300% without warning;
- Force individuals and their families to pay out of pocket for homecare, wheelchairs, ramps, and other long-term care expenses, or make them drain their savings, or sign over their homes, to qualify for Medicaid.<sup>3</sup>

**Therefore Be It Resolved**, that the 1<sup>st</sup> District Democrats endorse a NO vote on Initiative 2124 which would take away Long-Term Care benefits from millions of Washingtonians, and

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<sup>1</sup> <https://wacaresfund.wa.gov/benefits#explore-covered-services>

<sup>2</sup> <https://wacaresfund.wa.gov/how-it-works#receive-services>

<sup>3</sup> <https://www.noon2124.org/about-i-2124#faq>

**Therefore be it Further Resolved** that the 1<sup>st</sup> District Democrats will sign on to the NO on Initiative 2124 campaign, and

**Therefore Be It Finally Resolved** that the 1<sup>st</sup> District Democrat urges others to VOTE NO on I-2124 in November 2024.

Submitted to the Issues Committee by Linda Tosti-Lane, June 4, 2024

Recommendation DO PASS from Issues Committee, June 6, 2024

Passed by General Membership, June 26, 2024.