



STATE OF WASHINGTON
DEPARTMENT OF SOCIAL AND HEALTH SERVICES
Aging and Long-Term Support Administration
PO Box 45600, Olympia, Washington 98504-5600

September 16, 2024

AL TSA: ALF #2024-032
ESF #2024-029
NH #2024-044

**DSHS ADMINISTRATIVE POLICY 13.13- INSURANCE REQUIREMENTS FOR
CONTRACTED FACILITIES**

Dear Administrators,

Department of Social and Health Services (DSHS) Risk Management Office updated [Administrative Policy 13.13](#) on February 29, 2024, which establishes the types and amounts of insurance coverage required for DSHS contracted facilities.

This letter is to inform you that the updated policy requires all contractors to have liability insurance minimum coverage limits of *\$2 million dollars per occurrence and \$4 million dollars general aggregate*.

Please note the coverage requirements in the Administrative Policy differ from the coverage requirements in [WAC 388-78A-2733](#), [WAC 388-107-1120](#), and [WAC 388-97-4167](#) which are \$1 million dollars per occurrence and \$2 million dollars general aggregate.

Assisted Living Facilities (ALF) and Enhanced Services Facilities (ESF) who are currently contracted with DSHS will have their contract honored. At the time of contract renewal, the ALF or ESF will need to comply with the increased minimum insurance requirements.

For Nursing homes (NH) currently contracted with DSHS, there are *no changes* to the minimum liability insurance requirements. The change in minimum liability insurance requirements only effects NH's *contracted* after February 29, 2024.

Residential Care Services plans to complete rulemaking in the future to align Washington Administrative Code for ALF, ESF and NH with Administrative Policy 13.13.

If you have any questions, please contact Tamara Tredo, ALF Policy Program Manager RCSPolicy@dshs.wa.gov or HCSResidentialPolicy@dshs.wa.gov

Sincerely,

Amy Abbott, Director
Residential Care Services
DSHS: "Transforming Lives"