

Appendix D

FMS Comparison Chart and Information Sheets



FMS Provider Quick Comparison

Topic	ACES\$	Morning Star	PPL
Is there a local office in Colorado?	Yes	Yes	Yes
What is the payroll schedule?	Pay periods are the 1st through the 15th, and the 16th through the last day of the month. Pay dates are the Fridays on or before the 10th and 25th of each month.	Pay periods are the 1st through the 15th, and the 16th through the last day of the month. Pay dates are semi-monthly on the 10th and the 25th of each month.	Pay periods are the 1st through the 15th, and the 16th through the 30th or 31st. Pay dates are semi-monthly on the 10th and the 25th of each month.
Is supplemental or off-week payroll offered?	Yes, supplemental payroll runs weekly	Yes, supplemental pay date is 3 days after payroll	Yes, supplemental payroll is run on alternate weeks of regular payroll
Are both Agency with Choice (AwC) and Fiscal/Employer Agent (F/EA) models of service offered?	Yes	Yes	Yes
Are in person enrollments offered?	Yes	Yes	Yes
Is the enrollment packet available for completion online?	Yes	Yes	Yes
Is telephone support available if enrolling online?	Yes	Yes	Yes
Is direct deposit of Attendant payroll offered?	Yes	Yes	Yes
Is direct deposit of Attendant payroll required?	No	No	No






FMS Provider Quick Comparison

Topic	ACES\$	Morning Star	PPL
Better Business Bureau Rating?	Joined, not yet rated	Joined, not yet rated	A-
Is electronic submission of Attendant time available?	Yes	Yes	Yes
Has been issued contract related citations in Colorado or another place of business?	None	None	None
Has had a contract terminated for inadequate performance in Colorado or another place of business?	No	No	No
Website meets Section 508 compliance regulations?	Yes	Yes	Yes
What is the hiring process and length of time? *Each FMS provider requires Attendant paperwork. Answers are based on receipt of an accurately completed paperwork. Inaccurate paperwork will increase process time.	1 day - if paperwork is completed by the Attendant	Within 3 business days	Within 3 business days
Does the provider offer health insurance for Attendants who qualify?	See health insurance information sheet*		
Cost to You including percentage of payroll taxes	13.80%	13.80%	13.10%

* FMS Provider Health Insurance Overview can be found in Appendix D of the training manual or on the CDCO website: www.ConsumerDirectCO.com.






FMS Providers Health Insurance Overview

FMS Providers	 access\$ FINANCIAL MANAGEMENT SERVICES		 Morning Star Financial Services		 PPL COLORADO	
Insurance Carrier	Allied		Cigna		Anthem - Blue Cross	
Plan Type	Attendant Monthly Cost	Client Monthly Cost	Attendant Monthly Cost	Client Monthly Cost	Attendant Monthly Cost	Client Monthly Cost
Employee Only	\$90.00	\$342.78	\$90.00	\$ 283.95	\$90.00	\$796.88
Employee + 1	-	-	\$ 501.61	\$ 283.95	-	-
Employee + Spouse	\$739.16	\$342.78	\$ 501.61	\$ 283.95	\$1,154.26	\$796.88
Employee + Child	\$522.77	\$342.78	\$ 501.61	\$ 283.95	\$799.50	\$796.88
Family	\$1,174.94	\$342.78	\$913.22	\$ 283.95	\$1,952.44	\$796.88
Client Monthly Budget Impact	\$342.78		\$ 283.95		\$796.88	
Deductible *paid by Attendant						
Attendant	\$2,000		\$6,350		\$5,000	
Family	\$4,000		\$12,700		\$10,000	
Out of Pocket Maximum *paid by Attendant (in-network)						
Attendant	\$6,450		\$6,350		\$5,800	
Family	\$12,900		\$12,700		\$11,600	






FMS Providers Health Insurance Overview

FMS Providers			
Insurance Carrier	Allied	Cigna	Anthem - Blue Cross
Qualification Requirements	Work at least 30 hours a week	Work at least 130 hours/month (Using the Monthly Measurement Method)	Work at least 30 hours per week/130 hours per month (Using 6 month look back period)
Eligibility Date	New Hire: After 60 days, the 1st of the next month	New Hire: 60 days from hire Transitioning: Hire date	New Hire: 60 days from hire
Coinsurance	90%	N/A	30% if Non-Network Benefit
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Preventive Care	100% of Medicare Rate	100% Covered	100% Covered
Office Visit	100% of Medicare Rate	100% after deductible	100% after deductible
Inpatient Hospitalization	90% of Medicare Rate	100% after deductible	100% after deductible
Outpatient Hospitalization	90% of Medicare Rate	100% after deductible	100% after deductible
Urgent Care	90% of Medicare Rate	Yes - nationwide network	100% after deductible
Emergency Room	90% of Medicare Rate	100% after deductible	100% after deductible
Prescription Drug Coverage *paid by Attendant	10% coinsurance	\$25 for generic; \$50 to \$75 for brand name; 100% if not on formulary	Copay - Retail; After deductible \$15/\$40/\$60/30% Copay - Mail Order; 100% after deductible



FMS Providers Health Insurance Overview

FMS Providers			
Insurance Carrier	Allied	Cigna	Anthem - Blue Cross
Out of Pocket Maximum *paid by Attendant (non-network)			
Attendant	\$6,450	\$19,050	\$11,600
Family	\$12,900	\$38,100	\$23,200
Access to provider network	All doctors and facilities are in-network. There is no out-of-network status with this Plan.	Yes - nationwide network	Yes
Telemedicine available	Yes - no additional cost	Yes - 3 free visits; then \$45	Yes - \$49

*The plans offered by each of the FMS providers meet the Affordable Care Act coverage and affordability standards.

*Note - The specifics and terminology of each plan are unique. The comparison attempts to capture as many similarities as possible.

For additional detail or questions please contact the FMS provider



Jason Smith • 844-776-7595
jsmith@mycil.org • www.mycil.org



Rebecca Sturdevant • 844-450-5444
rsturdevant@morningstarfs.com • www.morningstarfs.com



Jennifer D. Martinez • 888-752-8250
jdmartinez@pcgus.com • www.PublicPartnerships.com



Welcome to

aces\$ Colorado

FINANCIAL
MANAGEMENT
SERVICES

You now have a choice in
Financial Management Services (FMS) providers.
We at ACES\$ hope that you will take the time to consider all your
options and when you do, we hope you choose ACES\$.

WHO WE ARE & WHAT WE DO:

ACES\$ Financial Management Services, part of the NEPA Center for Independent Living, is a consumer-directed payroll management solution for Medicaid recipients and their caregivers. As a Center for Independent Living, we have decades of experience serving people with disabilities. **More than 55% of our own staff has a disability.** As such, we are uniquely in tune with the needs of our clients.

WHY CHOOSE US:

Some advantages of ACES\$ over other FMS providers include our exceptionally **quick enrollment process** for both clients and attendants. We are often able to meet with clients face-to-face, streamlining the process. An in-person enrollment guarantees that paperwork is completed correctly the first time and that the rest of the process is swift and efficient.

What sets us apart, what defines us, is our **outstanding customer service.** Our clients reach a live human being on their first call when they phone for assistance. More than 98% of our phone calls are answered immediately by an ACES\$ employee who can assist the caller. The other 2% of the time, when a call is missed, we return that call within minutes. We know how frustrating it is to be thrust into a world of automation so **it is our policy to be accessible to the people we serve.**

At ACES\$ we offer you a **choice of methods for quick timesheet completion and approval.** You can email, mail, fax, or use our online portal to complete your timesheets. Our online timesheets portal enables clients and case managers to access client budgets and timesheets in real time which allows you more time for other day-to-day tasks. We also offer a weekly **supplemental, off-cycle payroll.** This ensures that even if there is a delay or error in timesheet submission, attendants are paid by the end of the week once errors are corrected.

Enhancing your independence. It's what we do. It's who we are. We live it.
And we truly believe, **we can be independent when we do it together.**

ACES\$ Financial Management Services
6041 South Syracuse Way, Suite 105 • Greenwood Village, CO 80111
www.MyCIL.org



ACES\$ offers you a choice between two FMS models: **Fiscal/Employer Agent (F/EA)** and **Agency with Choice (AwC)**. We provide excellent support to our clients in both models so it is a matter of personal preference.

The **F/EA relationship** offers you, as the primary employer, **complete control** over the selection and management of your attendants as well as **more of your budgeted dollars going towards services and not administrative costs**.

The FMS provider, in this case ACES\$, becomes the employer agent with responsibility for paying consumer attendants and withholding taxes. You make the hiring and firing decisions. You determine your attendant's schedule around your needs. You decide the responsibilities of your attendant and train them. You evaluate your attendant's performance. You have a personal choice and active participation in developing your care and service plan.

The **AwC relationship** offers you more administrative support and less responsibility in hiring, firing, training, scheduling and evaluating your attendant. We form a **co-employer relationship** and ACES\$ assumes more direct responsibility for the attendant as the primary employer, providing guidance and support beyond payroll and tax withholdings. We become more involved with the hiring, firing and scheduling processes. Through our increased involvement you receive additional support for your attendant staff.

We are here to support you with either model. Please feel free to contact us with any questions.

For more information about ACES\$, please contact:

Craig C. Morrison, Colorado Program Director
cmorrison@mycfl.org Toll Free: (844) 776-7595

Why Choose Us?

Morning Star Financial Services of Colorado is an experienced provider of financial management services including those provided by the Consumer Directed Attendant Support Services (CDASS) program.

- Agency with Choice model
- Fiscal Employer Agent model

We have a diverse and talented team with expertise in

- Accounting
- Finance
- Human Resources
- Social Services

Our Web-based Systems for participants include

- Timecard entry
- Expense/ utilization summaries
- On-line enrollment forms submission

We pay your employees on time! We accept timesheets by

- Mail
- Fax
- Email
- Web-based system

Our health insurance option for Agency with Choice employees offers the lowest monthly premium.

Morning Star Financial Services is a woman owned business. We proudly provide participant directed services in Utah, Oklahoma, Tennessee, Ohio, Colorado and Minnesota. We provide “hands-on” customer service by phone, email and in person support as requested.

Call Rebecca in our Denver office at 844-450-5444 or visit our web-site at morningstarfs.com.



- Morning Star has been providing self-directed services since 2006. Our Minnesota based company, Orion ISO has provided self-directed services since 1999.

- Morning Star provides self-directed services in Utah, Tennessee, Oklahoma, Ohio, and Colorado.

- Of those satisfaction surveys recently completed, participants in Tennessee and Minnesota were 99% satisfied with our services on our customer satisfaction survey.

- One satisfied participant says: The Morning Star customer relations/ service has been outstanding. There have not been any problems concerning payroll, personal relations or communications. We are totally satisfied with the Morning Star staff.

- Morning Star accepts timesheets submission by mail, fax, email, or through our web-based system.

- Morning Star's spending/utilization reports can be mailed or emailed to participants and case managers or viewed on our website 24 hours per day.

- Morning Star has a new feature for on-line enrollment forms submission

- Morning Star provides services to all people with respect to language, culture, location and ability. We communicate in 176 languages. If you wish to communicate through an interpreter please call 888-338-5514.

- 100% of Morning Star employees volunteer in their communities. We are members of the National Voluntary Agencies Active in Disaster (VOAD) in Minnesota, Louisiana, North Dakota, Iowa, Tennessee, Utah, Colorado and Oklahoma.

- Morning Star employees volunteered in Boulder and Lyons Colorado after the flooding in 2013.



Most CDASS clients choose Public Partnerships. Here's why.



For the past five years, Public Partnerships Colorado (PPC) has been based right here. Our 24 staff members work across the state, in each community, to support clients' choice — including yours.



COMMUNITY MAKES IT BETTER

What really counts is *your* experience. So we make it better. How? By focusing on the community we serve.

Online Forum

We created an online community forum where you can ask questions and share information with other CDASS clients, for a better consumer direction experience in Colorado.



Need help finding an attendant?

PPL offers an industry leading attendant recruiting service to help connect you with qualified local attendants. This free service matches your needs with potential candidates for you to interview.

BetterOnline™

The BetterOnline™ web portal gives you access to your information 24/7, so you can manage your services when and where it works for you.

Local Customer Service Specialists

PPL offers world-class customer service, including CDASS-specialist agents in our Denver, CO office.

Easy Timesheet Options

Our electronic timesheet entry options adapts to individual needs; you get the choice of the BetterOnline portal, and soon our new mobile app and phone options currently being tested by Colorado attendants and clients.

15 Years of Experience

Quite simply, we understand what you need, because our parent company has been providing financial management services (FMS) for 15 years, now for more than 72,000 clients and 95,000 attendants nationwide — more than anyone else in the business.



IT'S YOUR CHOICE

You've made the choice to join the CDASS community of clients. But it doesn't stop there. You also need to choose the Fiscal Employer Agent (FEA) or Agency with Choice (AwC) model. And you've got to figure out how health care works for your attendants.

Our job is to help make your decisions a little easier:



You can call us at
1-888-752-8250



We've created a website just for Colorado clients:
www.PublicPartnerships.com/COfacts.
It answers a lot of questions, compares the models, and links to other important resources.



You can email us at
ppcdass@pcgus.com



LET'S TALK

Every FMS provider will process your payroll and handle your employment taxes. For the most experience and the community focus that can make consumer direction better, there's PPC. Let's talk about how PPC can support your choice.

Public Partnerships Colorado
10155 Westmoor Drive, Suite 185
Westminster, CO 80021



PUBLIC
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COLORADO

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ppcdass@pcgus.com
www.PublicPartnerships.com/COfacts

