

## **Colorado Consumer-Directed Attendant Support Services “Cost To You” Worksheet**

As a Colorado Consumer-Directed Attendant Support Services (CDASS) employer, the cost of hiring attendants includes paying wages, payroll taxes, and Workers’ Compensation insurance. Palco charges the **individual** employer rate, providing the cheapest rate for every individual situation.

- ✓ The State Unemployment Tax Act (SUTA) rate varies depending on the employer’s experience rating with the state unemployment insurance office. With Palco, the employer’s rate is not blended with other CDASS employers’ rates. This means the employer receives the full benefits of any potential SUTA rate decreases when Palco updates tax percentages each year.
- ✓ The employer tax rate varies depending on the attendant’s relationship to the employer. This means employers can take full advantage of individual tax exemptions, so more money goes into the hands of attendants!
- ✓ As of July 1, 2024, the Colorado direct care worker base wage is \$17.00, and the maximum wage allowed for CDASS is \$57.68.
  - Some cities may implement a citywide minimum wage that is higher than the state minimum (example: Denver minimum wage is \$18.81 as of 1/1/25). Contact a Palco enrollment specialist for more information.
- ✓ Family members are limited to working 40 hours in a work week, defined as Sunday through Saturday. Attendants must be paid overtime, time and a half the hourly rate, for any time worked over 40 hours in a work week or more than 12 hours in a shift/day.

### **Employer Cost Percentages**

<b>Default Rate for New Employers with no Exemptions</b>	
Social Security & Medicare ( <i>FICA</i> )	7.65%
Federal Unemployment Tax ( <i>FUTA</i> )	0.60%
State Unemployment Tax ( <i>SUTA</i> )	3.05%*
Workers’ Compensation Insurance	0.94%
Sick Time Employer Premium	1.10%
Family Medical Leave (FML)	0.90%
<b>Total Employer Cost Rate</b>	<b>14.24%</b>
*Rate assigned by the Colorado Department of Labor and Employment; <b>Your individual rate may be cheaper.</b>	

<b>Rate with Exemptions</b>	
<b>Relationship to Employer</b>	<b>Total Rate</b>
Spouse employed by Spouse	<b>2.94%</b>
Child employed by Parent ( <i>under the age of 21</i> )	<b>2.94%</b>
Parent employed by Adult Child ( <i>Adoptive parent or Stepparent</i> )	<b>5.99%*</b>
Minor Students ( <i>full-time students under age 18</i> )	<b>6.59%</b>
*SUTA is individualized, your rate may be cheaper as you enroll with Palco.	

### Quick Glance Rates

This table shows the cost for a new worker with no exceptions at the default rate of 14.24%. If you need a rate with exemptions (see page 1) or the hourly rate you want to pay is not listed, calculate your **individual** "cost to you" percentage that meets your circumstances in the section below.

Hourly Rate	Cost to You Rate	Hourly Rate	Cost to You Rate	Hourly Rate	Cost to You Rate	Hourly Rate	Cost to You Rate	Hourly Rate	Cost to You Rate
\$17.00	\$19.42	\$22.00	\$25.13	\$27.00	\$30.84	\$33.00	\$37.70	\$38.00	\$43.41
\$17.50	\$19.99	\$22.50	\$25.70	\$27.50	\$31.42	\$33.50	\$38.27	\$39.00	\$44.55
\$18.00	\$20.56	\$23.00	\$26.28	\$28.00	\$31.99	\$34.00	\$38.84	\$40.00	\$45.70
\$18.50	\$21.13	\$23.50	\$26.85	\$28.50	\$32.56	\$34.50	\$39.41	\$41.00	\$46.84
\$19.00	\$21.71	\$24.00	\$27.42	\$29.00	\$33.13	\$35.00	\$39.98	\$42.00	\$47.98
\$19.50	\$22.28	\$24.50	\$27.99	\$29.50	\$33.70	\$35.50	\$40.56	\$43.00	\$49.12
\$20.00	\$22.85	\$25.00	\$28.56	\$30.00	\$34.27	\$36.00	\$41.13	\$44.00	\$50.27
\$20.50	\$23.42	\$25.50	\$29.13	\$31.00	\$35.41	\$36.50	\$41.70	\$45.00	\$51.41
\$21.00	\$23.99	\$26.00	\$29.70	\$31.50	\$35.99	\$37.00	\$42.27	\$46.00	\$52.55
\$21.50	\$24.56	\$26.50	\$30.27	\$32.00	\$36.56	\$37.50	\$42.84	\$47.00	\$53.69

### Calculate Your Cost to You

**Step 1:** Find your Employer Cost Percentage on page 1.

**Step 2:** Take the total percentage from step 1, divide it by 100 and then add 1.

Example:  $14.24\% \div 100 = 0.1424$

$0.1424 + 1 = 1.1424$

**Step 3:** Choose an hourly rate you want to pay your attendant within the minimum and maximum wages allowed for CDASS.

**Step 4:** Multiply your attendant's hourly rate by your Employer Cost Percentage from step 2.

Example: The "cost to you" for an employer who employs their spouse and wants to pay an hourly rate of \$20.00 is:  $\$20.00 \times 1.1424 = \$22.85$ .

**Fill in the spaces below to find your "cost to you"!**

$$\frac{\text{Your Attendant's Hourly Rate}}{\text{Employer Cost Percentage}} \times \text{Employer Cost Percentage} = \text{Your Total Budget Cost Per Hour}$$