

How to Choose a Financial Management Services Contractor for Consumer-Directed Attendant Support Services

As a Consumer-Directed Attendant Support Services (CDASS) member, you or your Authorized Representative (AR), is the Employer of Record to your attendants. This means that you are the “boss.” However, many employer responsibilities can be complicated or not possible for the average person, such as making sure attendants complete background checks, get paid, and have the proper taxes withheld. In CDASS, employers work with a Financial Management Services (FMS) company to accomplish these and many other tasks. FMS are contracted by the Colorado Department of Health Care Policy and Financing to provide financial and administrative services for CDASS participants.

How to Choose Your FMS Contractor

To enroll in CDASS, the CDASS employer must choose an FMS. This document can help with deciding which FMS is the best fit and how to change to a different FMS. All employers are encouraged to use this resource with the independent research they collect about the FMS currently serving the CDASS program.

Things to Consider When Choosing an FMS



Selecting an FMS is an important step when enrolling in CDASS. It is important to consider your preferences and personal needs while choosing your FMS. Key factors to consider include customer service, the company's level of experience, and the user-friendliness of their online portal or mobile applications. Members, or their AR, should review the materials available to compare the FMS. It may also be helpful to contact each FMS's customer service and ask the questions important to you.

Employer of Record vs. FMS

FMS contractors do not employ CDASS attendants. Instead, they operate under the Fiscal/Employer Agent model, which sets CDASS members or Authorized Representatives (ARs) as the legal employers of attendants. While the FMS offers essential support to help manage employer responsibilities, they do not control how Attendants are supervised. The FMS is responsible for hiring and terminating attendants, training on the timesheet system, payroll inquiries, and W-2s or tax-related questions. The Employer of Record is responsible for inquiries about attendant schedules, requests for sick leave, information on pay rates for attendants, and training for Attendants.

Current FMS Contractors

The FMS currently contracted by the Colorado Department of Health Care Policy and Financing for CDASS are Palco, Inc. and Public Partnerships LLC.

Palco, Inc.	Public Partnerships LLC (PPL)
 <p>1600 Broadway, Suite 1616, Denver CO 80202 Phone: 1-866-710-0456 Email: co-cdass@palcofirst.com Website http://palcofirst.com</p>	 <p>789 Sherman Street, Suite 200 Denver CO 80203 Phone: 1-888-752-8250 Email: ppcdass@pplfirst.com Website: https://pplfirst.com/</p>

How are the FMS the same?

Palco and PPL both:

- Have fully online member and attendant enrollment processes.
- Offer direct deposit, pay cards, and daily pay (also known as Earned Wage Access).
- Conduct CDASS budget monitoring and send case managers and employers spending reports.
- Use Colorado-specific customer service representatives, including Spanish-speaking representatives.
- Provide Spanish-language materials and materials in other languages upon request.
- Are required to process complete and accurate paperwork within 3 business days.
- Provide dedicated support for members and attendants when paperwork has errors needing correction.
- Have online systems that meet [Web Content Accessibility Guidelines 2.1 Level AA standards](#)
- Provide Workers' Compensation coverage.
- Are assessed by CDASS employers annually for the quality of their services.
- Utilize a policy advisory or decision-making board of employers/members.
- Are accredited with the Better Business Bureau and hold an A+ rating.

Neither Palco nor PPL:

- Have been issued contract-related citations in Colorado in the past 3 years.
- Had a contract terminated or not renewed for inadequate performance in Colorado.
- Missed processing payroll due to having insufficient financial reserves to issue payroll.

How are the FMS different from each other?

Palco says it is unique from other FMS because:

“ We are the first FMS in the country. For over 25 years we have been women owned and operated by a Certified Public Accountant and lawyer.

Our focus is on quality services and customer support to ensure every CDASS member has an easy and good experience.

We stand apart from other FMS by our ability to go above and beyond with the people, processes, and tools we bring to participants.

Our national advocacy efforts are a constant testament to our dedication to advancing self-directed services and empowering independence for everyone they serve.

Our participant tools are easy to understand and built with self-direction in mind.

We pay attendants two days sooner than the other FMS. ”

Public Partnerships (PPL) says it is unique from other FMS because:

“ We are the longest operating FMS in Colorado. We have been working with the Department of Healthcare Policy and Financing since 2009.

Due to our longevity in Colorado, our workers' compensation prices are the lowest. This means there is more money in your budget to spend on your staffing needs.

We provide a customer service phone line with fluent English and Spanish representatives, a TTY line, email, and offers translation services for over 100 languages.

We track CDASS recertifications and notify case managers and employers a month prior to an authorization expiring. We will expedite authorization approvals that are time sensitive.

Our total employer tax cost is 12.86%, 0.5% lower than all our competitors in Colorado. ”

Common Questions When Choosing an FMS

General Information	Palco	PPL
In what other states do you currently operate?	Palco currently operates in 8 states.	PPL currently operates 29 programs in 21 states.
What is the total number of self-directed members you serve across the country?	Approximately 11,550 members.	Over 113,910 members.
Are the FMS rated by an independent party for the quality of their services?	Yes. FMS members/ARs are invited to survey their FMS's services annually and the results are posted publicly.	Yes. FMS members/ARs are invited to survey their FMS's services annually and the results are posted publicly.

General Information	Palco	PPL
	View the annual survey reports on the Participant-Directed Programs website .	View the annual survey reports on the Participant-Directed Programs website .
Can I get in-person help from your staff?	Staff are available in-person by appointment Monday through Friday 8am-5pm.	No, we do not have in-person support. Members can call the customer service phone number for one-on-one support.
What are your office hours?	Staff are available in-person by appointment, Monday through Friday 8am-5pm. You can call Palco by phone during business hours and after hours by email and voicemail.	Office Hours by Appointment: Mon-Fri: 9am-5pm Customer Service: Mon-Fri: 8am-5pm through phone support.

Payroll Information	Palco	PPL
What is your payroll schedule?	<ul style="list-style-type: none"> 1st - 15th 16th - last day of the month Pay dates are semi-monthly and paid on the 8 th and 23 rd of each month.	<ul style="list-style-type: none"> 1st - 15th 16th - last day of the month Pay dates are bi-monthly and paid on the 10 th and 25 th of each month.
What is the supplemental or off-week payroll schedule?	Off-cycle payrolls are run every other week and as needed to best serve participants.	Off-cycle payrolls are run on alternate weeks to PPL's regular payroll.
Do you offer daily pay for attendants?	Yes, Palco offers attendants access to a portion of their pay after every shift through its Wages Now service.	Yes, PPL offers attendants access to a portion of their pay after every shift through its Wagestream service
Are there any fees for my attendant to get their paycheck daily?	There is no interest and no fees to participate in the Wages Now daily pay service.	Yes, for same day pay, there is a small fee. For next day pay, there is no fee.

Member and Attendant Enrollment	Palco	PPL
How can a member and attendant quickly enroll with your company?	Our online enrollment system is user friendly, allowing for fast enrollments in less than 10 minutes! If other enrollment	For initial enrollments a member will have 1-on-1 support with a dedicated enrollment specialist.

Member and Attendant Enrollment	Palco	PPL
	methods are needed, Palco can provide both paper and digital versions of the enrollment forms either blank or pre-filled. Additionally, a program enrollment specialist can walk them through the process and answer any questions.	Enrollment specialists provide direct support through the enrollment process up to when the member's attendants receive their first paycheck. Enrollment can be done both electronically and through paper forms.
How is the employer notified when there is an error identified in their paperwork?	Our dedicated Colorado enrollment staff will work one-on-one with both the attendant and employer to make any necessary corrections.	Our dedicated Colorado enrollment team will contact the employer through phone call and/or email if a correction is needed in the attendant application packet.
Do you notify the employer if CDASS budget has not been authorized by the member's case manager? If you do, how?	We audit all approaching end dates the month prior and communicate to case managers and employers with several weeks' notice to help remedy the issue and ensure budgets are in place before the start of the new period.	We track CDASS recertifications and send monthly email notices to case managers. Members / Authorized Representatives receive a phone call one month before an authorization expires. We will expedite authorization approvals that are time sensitive.

Electronic Visit Verification	Palco	PPL
What Electronic Visit Verification (EVV) tools do you provide?	Palco uses the AuthentiCare mobile app and provides telephone reporting. Its Connect online portal also allows attendants to complete manual entries.	PPL owns its own mobile application, Time4Care. It also provides telephone reporting and its BetterOnline online portal also allows attendants to complete manual entries.
Can both employers and attendants use your EVV tools to capture and approve time?	Only attendants can access Palco's AuthentiCare mobile app and telephone reporting to capture time. The Connect portal is available for attendants and employers to approve time.	Yes, attendants and employers can both use PPL's Time4Care mobile app, telephone reporting, and the BetterOnline portal for capturing and approving time.

Customer Service	Palco	PPL
Is your phone system answered by a person or an automated system?	Calls are always answered by a live customer service agent.	The PPL phone system uses an Interactive Voice Response (IVR) solution that will route the caller to a customer service attendant that can best answer the question.
How do you communicate with third-party representatives, attendants, and family members? <i>Note: Only the member, their assigned Authorized Representative (AR), or another formally designated person can make service decisions.</i>	Employers can designate a third-party representative to receive information on their behalf by completing and submitting a Release of Information (ROI) form that we keep in their file.	We communicate via phone, email, letters, portal messages, website messages, monthly newsletters, and automated phone calls.
What is the process to report a complaint or file a grievance and what is the response timeline?	Customers can file complaints and grievances by mail, email, fax, or phone. Complaints are responded to within 1-2 business days.	Customers contact our customer service to report a complaint or file a grievance. Complaints will have a response within 1-2 business days.
What is the process to escalate a concern if it has not been resolved?	You can speak with a Customer Service Supervisor or Director at any time to provide feedback. Your dedicated Colorado Program Manager can also assist.	If a concern hasn't been resolved after five business days, customers may contact our customer service center or dedicated Colorado staff to escalate their concern.
How do members request reasonable accommodation from your company?	Palco's Customer Support team or any member of the Palco staff can support a member with requesting a reasonable accommodation. Typically, the member speaks with our dedicated Client Engagement Manager to assist and coordinate the details of the accommodation.	PPL will work directly with the member that needs accommodation.

Insurance Coverage	Palco	PPL
How can attendants file a Workers' Compensation claim?	Palco obtains a Worker's Compensation Insurance policy on behalf of all employers through Markel Insurance. Attendants can call the Claims Hotline at 1-888-500-3344, more information is posted on our website .	PPL has a Worker's Compensation Insurance policy on behalf of all employers through Lockton Affinity. They have a dedicated phone line (1-844-740-3936) for workers to call should they be injured on the job. More information is on PPL's website .
Do you have a policy advisory or decision-making board of employer/members?	We have a national advisory board that includes stakeholders and feedback from all our states.	Yes, we engage with Consumer Directed Program Participant advisory groups across the country and incorporate their feedback to enhance our services. PPL has an Advisory Committee with representation from the Colorado members.

Changing FMS Contractors

Open Enrollment allows the member to change FMS contractors quarterly. Transfer paperwork must be received by the new FMS and the member's start with the new FMS must occur on set dates. These dates cannot change due to strict payroll and tax schedules. Members/ARs should speak with their case manager, current FMS, and new FMS to understand what transfer paperwork is required.

Transfer Paperwork Due Date	Start Date with New FMS
March 1 st	March 16 th
June 1 st	June 16 th
September 1 st	September 16 th
December 1 st	December 16 th

FMS Transfer Steps Chart

The chart shows each step of the transfer process and who is responsible for completing the step.

Step	Member/ AR	Case Manager	FMS	Consumer Direct
1. Member/Authorized Representative (AR) researches and chooses a new FMS.	X			

How to Choose an FMS for CDASS

2. Member/AR tells their case manager which FMS they would like to switch to.	X			
3. Case manager completes transfer referral and sends it to the new FMS.		X		
4. New FMS contacts the member to begin the process to complete transfer paperwork.			X	
5. Member/AR contacts existing FMS to complete any outstanding tasks.	X			
6. Current and new FMS coordinate the transition of important CDASS data.			X	
7. Member/AR submits transfer paperwork to the new FMS by the Transfer Paperwork Due Date .	X			
8. New FMS processes paperwork and completes required checks for employment.			X	
9. New FMS notifies case manager that transfer paperwork has been processed.			X	
10. Case manager reviews the member's current Prior Authorization Request (PAR) for accuracy.		X		
11. Services with new FMS are scheduled to begin on the New FMS Start Date .	X		X	
12. Case Manager sends discontinuation notice to previous FMS, follows up to ensure it's received.		X		
13. Previous FMS confirms discontinuation for case manager has been processed.			X	
14. Services begin with new FMS. Process complete!	X		X	

Contact Consumer Direct for Colorado by email at InfoCDCO@ConsumerDirectCare.com or phone at 1-844-381-4433 if you have questions about this process.

Confidence. Clarity. Care that fits you.

HOW PALCO SUPPORTS YOUR SELF-DIRECTION IN COLORADO

At Palco, we're here to make self-direction easier for you. Our technology is designed with you in mind—so you can manage your care with confidence, get the support you need when you need it, and focus on living life your way.



SUPPORT THAT STANDS OUT

We offer a tailored support experience with real-time tools and a dedicated team focused on providing you with clear, accurate, and ongoing assistance.

- **Fast, Easy Enrollment:**
Full FMS online enrollment in under three minutes.
- **Local, Dedicated Support:**
Friendly, multilingual staff answer calls in under one minute to help when you need it.
- **Simple, User-Friendly Tools:**
Enroll online, over the phone, or using accessible technology.
- **Timely Payments:**
We pay your caregivers faster – two days ahead of other FMS vendors.
- **Cost-Effective Rates:**
Our individual rates make us the most affordable option, so more money goes directly to your attendants!



HELPFUL TOOLS FOR YOUR JOURNEY

Our tools and system are designed to be easy to use, ensuring a smooth and stress-free experience throughout your self-directed care journey.

- **Technology—Made for You:**
Access with confidence from any device, anytime, anywhere.
- **Fast Payments with Money Network Card:**
No bank account? No problem! We've partnered with Money Network®, one of the largest card companies, to provide you a FREE Money Network Card. It works like a bank card for easy access to your payments.
- **Instant Pay Access:**
Palco's partnerships allow self-directing workers to access pay after every shift—an unmatched benefit among competitors.
- **Wages Now:**
Relieve the financial burden of unexpected expenses for caregivers with NO fees or interest charged!



EASY-TO-USE TECHNOLOGY

Palco's simple tools make self-direction easy with fast enrollment, real-time updates, and secure, user-friendly features designed for you.



Intake

- **Electronic** form signing
- **Fast online enrollment** (under 5 minutes)
- **Real-time form tracking** and status updates



Case Management Portal

- **Always-on access** to time entry, payments, budgets, & more
- **On-demand reporting** for tracking performances & spending
- **Cloud-based portal** with 24/7 access



Connect - Time Entry Portal

- **Self-service features** for simple review, edit, & approval of timesheets
- **Two-step verification** for accuracy & fraud prevention
- Fully integrated with **CMS-compliant EVV**, built for self-direction

TRUSTED EXPERIENCE, PERSONAL SUPPORT

Palco was the first FMS provider in the country for self-directed care—and our technology is designed to empower you on your self-directed journey.



25+
years of
experience



10,000+
participants
served



23,000+
workers across
multiple states

**#1 FMS IN
COLORADO FIVE
YEARS IN A ROW**

**6+ YEARS
OF CDASS
EXPERIENCE**

**RATED 4.4/5
HCPF ANNUAL
FMS MEMBER
SATISFACTION
SURVEY**

Start Your Journey with Palco

☎ 1-866-710-0456 - Please Press Option 4

✉ CO-CDASS@palcofirst.com

🌐 www.palcofirst.com

Connect with us!





Empowering Self-Directed Care in Colorado



For anyone requiring long-term care services for themselves or loved ones through Medicaid, PPL empowers Coloradan families to take control.

PPL provides financial management services (FMS) for five Colorado Home and Community-Based (HCBS) waivers: Brain Injury (BI) waiver, Community Mental Health Supports (CMHS) waiver, Complementary and Integrative Health (CIH) waiver, Elderly, Blind, and Disabled (EBD) waiver, and Supported Living Services (SLS) waiver.

Experience is key - in 1999, we worked with the Robert Wood Johnson Foundation to design the first self-direction models. And we have deep roots in Colorado! We have served as the Colorado F/EA for Consumer Directed Attendant Support Services since 2009.

PPL remains committed to providing the most knowledgeable, experienced and trusted professionals to those seeking self-directed care options through CDASS.

Today our credentials are unmatched. We're currently a trusted partner of fiscal management services (FMS) in 20 states, including Colorado.

Our Work

- Supports 20 states
- Partners with 20+ MCOs
- \$10+ Billion in annual payroll funds across 50 programs
- 2,000 mission-driven employees dedicated to self-direction program administration
- Maintains close working relationships with case managers in the states we serve
- Conducts the industry's most complete, in-person/in-home orientation for representatives and members, including EVV training

Why Choose PPL?

We are a local partner with national expertise bringing decades of experience to Colorado members as a financial management services (FMS) provider.

In Colorado alone, we currently partner with Health Care Policy and Financing and serve over 3,000 members and over 9,000 attendants across the state. Members we serve trust and rely on us to pay their attendants. Our established processes, partnerships, and systems mean that the people we serve can focus on their own lives, while we take care of the FMS duties.

Enrollment Assistance:

We offer several enrollment options for participant's convenience, including online and over the phone.

Convenience:

Electronic Visit Verification (EVV) time entry, time management and approval can be done anytime, anywhere with our easy-to-use Time4Care mobile app.

Service:

Time management and approval as well as spending and budget reports are available 24/7 via our BetterOnline web portal and our Time4Care mobile app.

Customer Service

Days/Hours

Monday - Friday
8am - 5pm

Phone

1-888-752-8250

Email

ppcdass@pplfirst.com



YOUR LIFE
YOUR CARE
YOUR PEOPLE

OUR WEBSITE
pplfirst.com

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