



 Consumer    Directed    Attendant    Support    Services

Which FMS provider you select is an individual choice. As long as you are receiving CDASS, you will have an ongoing relationship with your FMS provider, so it is important you look at your individual needs and compare your options, similar to choosing any business you would like to work with.

## Open Enrollment

Open enrollment provides you with the opportunity to change FMS provider. If you are happy with your current FMS provider, you do not have to make any changes during open enrollment. Parameters have been put in place to ensure the transition goes smoothly and to avoid interruption in services. Communication and follow through is essential and *you* play a critical role in making the transfer successful. Please refer to the FMS Comparison Chart and the individual FMS Provider Information Sheets for general information. These are located later in Section 5.

### Client Experience: Curt Wolff, Thornton

“Although I am a C4 quadriplegic, I am very active. While agency based home health care provides a valuable service, I felt constraint by their schedules. CDASS allows me not only the freedom to hire my own attendants, but allows me to set their schedules to match my busy schedule. I get to keep active in the community, which gives me a sense of independence and freedom I truly enjoy.”

## FMS Provider Contact Information

To ensure you have choice, the Department has contracts with multiple FMS providers. The FMS providers are available and willing to answer your questions.



### **Palco**

Toll Free Phone: 866-710-0456

Website: [www.palcofirst.com](http://www.palcofirst.com)

Email: [CO-CDASS@palcofirst.com](mailto:CO-CDASS@palcofirst.com)



### **PPL**

Toll Free Phone: 888-752-8250

Website: [www.publicpartnerships.com](http://www.publicpartnerships.com)

Email: [ppcdass@pcgus.com](mailto:ppcdass@pcgus.com)

### **Process to Make a Change (also refer to workflow on next page):**

1. Contact your case manager. Tell him/her what change you would like to make.
2. Contact the FMS provider you are currently working with and let him/her know that you want to make a change to a new FMS provider.
3. Contact the new FMS provider and let them know you want to work with them. There will be additional paperwork required by the new FMS to enroll you and your attendants.
4. Complete all necessary paperwork and submit to the FMS provider.
5. Verify with both the new FMS provider and case manager that the change will be effective for the intended start date.




### **Timeframes:**

The start date with the new FMS provider will depend on the change you are making and the date you submit all required paperwork. The timeline for changing FMS providers is as follows:

CDASS Open Enrollment Schedule	
Paperwork Due:	Start Date with new FMS Provider:
March 1 <sup>st</sup>	March 16 <sup>th</sup>
June 1 <sup>st</sup>	June 16 <sup>th</sup>
September 1 <sup>st</sup>	September 16 <sup>th</sup>
December 1 <sup>st</sup>	December 16 <sup>th</sup>

**If paperwork is not received by the due date listed above, you will need to wait until the following open enrollment date for transition.**

## Changing FMS Providers Flow

Process Flow	Task	Responsible Party		
		 Client/AR	 Case Manager	 FMS Provider
	Client/AR can research and choose a new FMS provider. Comparison information and FMS satisfaction survey results can be found on the Consumer Direct Colorado website.	<input checked="" type="checkbox"/>		
	Client/AR should notify the Case Manager of which FMS provider they have selected that they would like to transition to.	<input checked="" type="checkbox"/>		
	Case Manager will make the referral to the new FMS Provider.		<input checked="" type="checkbox"/>	
	Client/AR should contact existing FMS to ensure no outstanding or incomplete timesheets need attention.	<input checked="" type="checkbox"/>		
	Current and new FMS vendors will communicate to coordinate transition.			<input checked="" type="checkbox"/>
	Client/AR must complete and return employer and employee packets for the new FMS provider.	<input checked="" type="checkbox"/>		
	The new FMS will process paperwork and complete required checks for employment.			<input checked="" type="checkbox"/>
	The new FMS will notify Case Manager that enrollment/transfer is complete.			<input checked="" type="checkbox"/>
	Case Manager will review current prior authorization request (PAR) for accuracy and revise FMS fee if necessary.		<input checked="" type="checkbox"/>	
	Case Manager will enter PAR into the new FMS provider portal.		<input checked="" type="checkbox"/>	
	Services with new FMS can begin on designated transfer date.	<input checked="" type="checkbox"/>		
	Case Manager will send discontinuation notice to previous FMS and call to ensure receipt.		<input checked="" type="checkbox"/>	

**Process Complete!**

## Cost to You

After reviewing the marketing material in this section, you will see charts from each of the FMS providers. These charts show how much each attendant will cost *you* based on the hourly rate you pay them. The total 'cost to you' is the amount that will come out of your CDASS monthly allocation. The cost includes employer taxes and workers' compensation insurance costs. Each chart has a breakdown at the bottom so you can see how the total percentage is calculated. Remember, you can pay your employees any rate amount you desire as long as it is within state program guidelines. When you complete your ASMP, you will need to reference the chart that coincides with the FMS provider you have chosen.

## Electronic Visit Verification (EVV)

EVV is a technology solution that assures excellence of care for Members through mobile application, telephony, or web-based portal. The federal government requires that all state Medicaid agencies implement EVV. There are six specific data points required to be collected; they are:

- Date of the service
- Time of the service
- Type of service performed
- Location of service delivery
- Individual receiving the service
- Individual providing the service

CDASS Members/Authorized Representatives are required to comply with EVV and all services submitted to the Department through your Financial Management Service (FMS) vendor must have an EVV record. If you do not comply with EVV, this may impact your participation in CDASS and how your Attendant is paid. Some Attendants may qualify for a live-in caregiver exemption, which exempts them from submitting EVV records if the Attendant lives with the Member they provide services to. A live-in caregiver exemption form should be sent to the FMS vendor and be updated annually with their FMS vendor to maintain the exemption. Those interested in requesting an American Disabilities Act (ADA) accommodation for yourself or an Attendant are encouraged to contact their FMS vendor and the Department's ADA Coordinator at 303-866-6010 or [hcpf504ada@state.co.us](mailto:hcpf504ada@state.co.us).

A woman with long dark hair, wearing a black t-shirt and black shorts, stands with her arms crossed. She has a prosthetic leg on her right side. A tattoo on her left forearm reads "Octavia".

# THE RIGHT SELECTION FOR SELF-DIRECTION

WHY CHOOSE US? |  PALCO

## Advantages

- ✓ Innovative modern technology with live and local service professionals answering customer support requests.
- ✓ 24/7 cloud-based system with configurable and customizable features to meet any program needs.
- ✓ Lightning fast enrollment with the capability for full FMS enrollment completion in **under 3 minutes!**

## Experience

- ✓ 25 years of experience providing FMS to clients in multiple states and across a variety of diverse programs.
- ✓ Palco was the first company in the country to provide FMS for self-directed programs, and we have helped influence the landscape to what it is today.
- ✓ Our headquarters are where you are. We serve a nationwide client base, providing tools and solutions right where you are.
- ✓ Palco's ownership is 100% CPA owned and has over 50 years of public accounting experience.

[www.palcofirst.com](http://www.palcofirst.com)

Call Us:  
866.710.0456

Email Us:  
[partnerships@palcofirst.com](mailto:partnerships@palcofirst.com)



# AS A PALCO CONSUMER, YOU HAVE ACCESS TO SOME VALUABLE RESOURCES TO HELP MANAGE YOUR SELF-DIRECTED SERVICES!

## Get Paid Your Way

- ✓ Self-directed workers can receive payments directly into any bank account of their choice. If they do not have a bank account, Palco has partnered with Money Network® Service, one of the largest card companies in the country, to offer consumers a FREE Money Network Card which works just like a bank card.
- ✓ Palco's partnerships and resources allow for self-directing workers to access their pay after every shift. An unmatched benefit of any of our competitors.
- ✓ Wages Now helps relieve the financial burden of unexpected expenses for caregivers, and it is done so with **NO FEES OR INTEREST CHARGED!**

## Connect Portal

- ✓ Connect is Palco's online timesheet and reporting portal. Connect allows users to enter their time electronically, error free, and submit it to Palco instantly.
- ✓ Using Connect ensures that your time does not contain missing information. It eliminates issues with paper timesheets being unreadable or distorted during transmission.
- ✓ Employer and worker self-service features allow for full time tracking and information management.
- ✓ This user friendly portal is integrated with Electronic Visit Verification (EVV) and was built with self-direction in mind.

## Customer Service

- ✓ Live customer support! No robo calls.
- ✓ Multi-lingual staff and support
- ✓ 98% customer satisfaction rating.
- ✓ Most calls answered within 25 seconds.
- ✓ 95% first-call resolution rate.
- ✓ Call queue does not exceed 6 minutes.

CONTACT US TO RECEIVE A COPY OF OUR FMS COMPETITOR ANALYSIS

[www.palcofirst.com](http://www.palcofirst.com)

Call Us:  
866.710.0456

Email Us:  
[partnerships@palcofirst.com](mailto:partnerships@palcofirst.com)



# PAYMENT IN A PINCH

Cars break down, kids get sick, bills come due. When life happens, waiting for your pay cycle can cause funds to run short. With **Wages Now**, you don't have to ask permission to access **YOUR MONEY**. Don't call, just withdraw. No judgment.

Sometimes you can't wait for your next paycheck, and now you don't have to with

# WAGES NOW!

*A Palco partnership with Fiserv and Money Network*

No  
Fees!

No  
Interest!

No Payback!

**Your money,**  
accessed when you  
need it with **no hassle**  
and **absolutely no costs!**

NO FEES!

## Eligibility

In order to participate in Wages Now, employees must have a Money Network Card and be signed up for their pay from Palco to be deposited on that card. To request a free Money Network Card, workers can complete a **Pay Selection Form** and Palco will order one for them.





**\*Download the Money Network Card app by scanning the QR code**



## Get Started

IN THREE SIMPLE STEPS

1

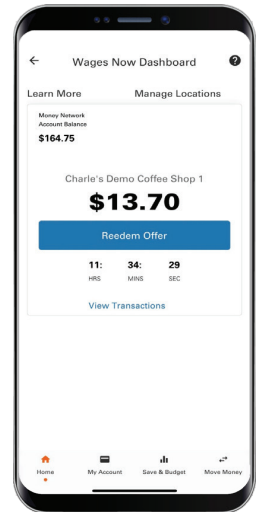
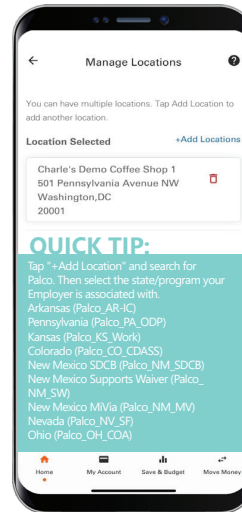
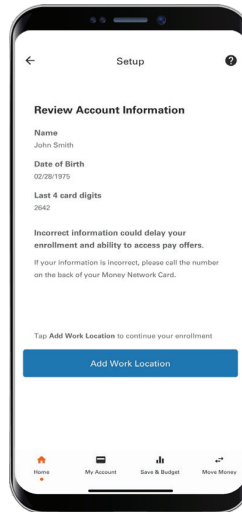
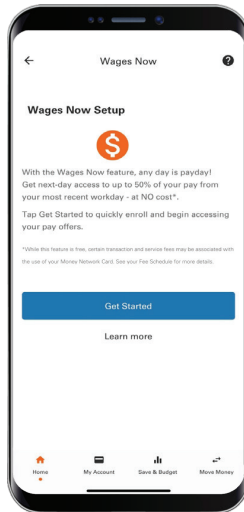
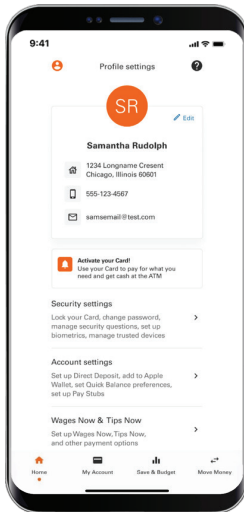
Request the Money Network Card at [palcofirst.com](http://palcofirst.com)

2

Download the Money Network Card App\*

3

Monitor and respond to "offers" to receive your pay early after completed shifts



## Frequently Asked Questions

### What is Money Network Wages Now?

Wages Now is a program for Money Network cardholders that allows workers to access a portion of pay after each shift rather than waiting for the traditional payday.

### When do I receive my Wages Now offer?

After each shift, eligible cardholders will receive an offer of up to eight hours. This can be based on yesterday's shift, or a shift worked that same day. This offer represents up to half of your gross pay from the previous shift.

### How do I find my Wages Now offers?

Click on Wages Now in the main menu to view your dashboard to see if you have a Wages Now offer.

### Where can I see my Wages Now transactions?

Click on Wages Now to navigate to your dashboard. Click on View Transactions to see your Wages Now transactions. Transactions may also be viewed in the Transaction History.

### Will I be charged a fee if I accept a Wages Now offer?

No, there are no fees or interest charged to accept your offer†.

### What if I don't see my offer?

If you have worked within the last 24 hours and you do not see your offer, contact Money Network Customer Service by calling the number on the back of your Money Network Card.

### Who do I contact if I have questions?

Call the number on the back of your card to contact Money Network Customer Service.

†While this feature is free, certain transaction and service fees may be associated with the use of your Money Network Card. See your Fee Schedule for more details.



# WHY Public Partnerships Colorado?



1

## WHO is Public Partnerships?

Public Partnerships currently serves over 115,000 individual self-directing program participants and their 140,000 support workers and manage \$2.7 billion in goods and services annually. We operate in 21 states and cover 53 Self-Directed programs and are the largest most experienced Financial Management Services (FMS) provider serving Medicaid populations.

In Colorado, we partner with ALL Case Management Agencies across the state from the Four Corners to Grand Junction. Colorado program participants are the elderly, individuals with development and intellectual disabilities, physical disabilities, spinal cord and brain injury and behavioral health needs, who prefer to remain in their homes and active within their communities as opposed to restrictive institutional and agency model options.

2

## WHY Public Partnerships Colorado?

Public Partnerships is privileged to announce that we continue to be reappointed by the Colorado Department of Health Care Policy in 2009, 2015 and now in 2019. We continue to service participants on the Consumer Directed Attendant Support Services (CDASS) program and we are thrilled to be a part of Colorado!

**Nearly 70%**  
of all CDASS Members in Colorado currently self direct their care, trusting and relying on us to pay their attendants.

**Self-directing the care you need or that of a loved one IS a BIG decision!**

Public Partnerships allows you to focus on living your life in a way that gives you or your loved one the greatest choice and control. Public Partnerships focuses on paying your attendants for the services you need and managing their taxes.

## We would LOVE to share more about how your needs and that of your family combine with our:

### **Reliability:**

We have serviced Coloradan's self-directing their care since 2009 and while smaller competitors have come and gone, we are not going anywhere. We stand by you!

### **Dedicated Enrollment Help:**

Program Support Specialists are on hand to quickly and easily enroll new participants over the phone, online or by paper. If requested, we are more than happy to schedule an in-person meeting to assist an enrollment.

### **Convenience:**

Timesheet management, entry and approval can be done via an easy-to-use Time4Care™ mobile app.

### **Service:**

Timesheet management, entry and approval as well as spending and budget reports are available 24/7 via our BetterOnline™ Web Portal.

### **Satisfaction:**

Public Partnerships continues to be awarded an A+ rating by the Better Business Bureau while we have earned a Client Satisfaction Rating of 4.5 out of 5 in the annual Satisfaction Survey for the CDASS program.

### **Providing Lower Cost:**

- Our role is to assist YOU become an employer of your own care workers. This includes assisting in vetting them for employment, paying, and deducting taxes.
- YOU set the wages of your employee, based on your allocated CDASS budget, your needs and preferences, in line with the states' minimum wage (currently \$11.10 per hour).
- YOU are in control. As an employer, you also have state and federal tax and workers' insurance costs to pay. Insurance protects you and cover your worker(s) if they become ill or are injured in performing their duties for you. Our role is to ensure ALL the correct and appropriate deductions are taken.
- We know Colorado. Our experience in ensuring the right taxation levels and ability to secure lower rates of workers' insurance costs versus newer and smaller incoming financial management service providers, means one thing: Lower costs for YOU.
- Your employee may ALSO qualify for a tax exemption in CO based on their family relationship to YOU.

### **Community Roots:**

We continue to support the community ensuring Colorado elderly and disabled communities get the best support.

Here are some of the organizations that we support...



### **Customer Service:**

**Monday- Friday: 8-5 MT**

**Phone (English/Spanish):**

1-888-752-8250

**Email:** [ppcdass@pcgus.com](mailto:ppcdass@pcgus.com)



We encourage you to like and follow our Facebook page. We can also be reached during business hours through Facebook messenger.

### **Over-the-Phone Enrollment**

1-877-908-1752

### **Timesheet Fax**

1-866-741-2718

### **Administrative Fax**

1-866-947-4813



## Financial Management Services (FMS) Comparison

This information is provided by each FMS for Consumer-Directed Attendant Support Services (CDASS) participants and stakeholders. It can assist CDASS employers with making a decision about which FMS is the best fit. This chart does not replace the employer's responsibility to research each FMS prior to deciding which to enroll with. Employers are encouraged to review each FMS website and contact their customer service to learn more about their services.

Question	Palco	Public Partnerships (PPL)
What is your Colorado office location and contact information?	1600 Broadway Suite 1616 Denver, CO 80202 Phone: 1-866-710-0456 Email: <a href="mailto:co-cdass@palcofirst.com">co-cdass@palcofirst.com</a> Website: <a href="http://www.palcofirst.com">www.palcofirst.com</a>	1400 16 <sup>th</sup> Street 16 Market Square, Suite 400 Denver CO 80202 Phone: 1-888-752-8250 Email: <a href="mailto:ppcdass@pplfirst.com">ppcdass@pplfirst.com</a> Website: <a href="http://www.pplfirst.com">www.pplfirst.com</a>
What are your office hours?	Staff are available in-person at our office by appointment, Mondays through Fridays 8am to 5pm. Call 1-866-710-0456 or email <a href="mailto:co-cdass@palcofirst.com">co-cdass@palcofirst.com</a> to request an appointment.	Office hours are available by appointment, Mondays through Fridays 9am to 5pm. Call 1-888-752-8250 or email <a href="mailto:ppcdass@pplfirst.com">ppcdass@pplfirst.com</a> to request an appointment.
Is your phone system answered by a person or an automated system?	Calls are always answered by a live customer service agent.	Calls are answered by live agents after callers self-verify through the interactive Voice Response (IVR) system.
What is the attendant payroll schedule?	<ul style="list-style-type: none"> <li>• 1<sup>st</sup> to 15<sup>th</sup></li> <li>• 16<sup>th</sup> to last day of the month</li> </ul> Pay dates are semi-monthly on the 8 <sup>th</sup> and 23 <sup>rd</sup> of each month, or the next business day if those dates are on a weekend.	<ul style="list-style-type: none"> <li>• 1<sup>st</sup> to 15<sup>th</sup></li> <li>• 16<sup>th</sup> to last day of the month</li> </ul> Pay-by dates are bi-monthly and paid on the 10 <sup>th</sup> and 25 <sup>th</sup> of each month, or the nearest business day if those dates are on a weekend.
What is the supplemental or off-week payroll schedule?	Off-cycle payrolls are run every other week and as needed to serve participants best.	We run an off-cycle payroll on alternate weeks to our regular payroll.



Question	Palco	Public Partnerships (PPL)
Can an attendant receive payment through a pay card?	Yes, we offer a free Money Network card option. This card also offers attendants the benefit of receiving a portion of their pay on demand after every shift. It is completely free with no interest or fees.	Yes, an attendant can receive payment through a pay card.
When processing an attendant employment application packet, do you review the entire packet and identify all errors at one time to share with the employer for correction?	Yes, our dedicated Colorado enrollment staff will review the whole packet and work 1-on-1 with the employer to make any needed corrections. Online enrollment within our intake system can be completed in less than 3 minutes and is user-friendly!	Yes, our Colorado enrollment staff reviews the entire packet for accuracy prior to reaching out to the employer for corrections needed. To help the process, we have dedicated High Touch Enrollment-Specialists.
How is the employer notified when there is an error identified in the attendant application packet?	Our dedicated Colorado enrollment staff will notify the attendant and employer through their preferred contact methods to make any necessary corrections to the attendant application packet.	Our Colorado enrollment team will contact the employer through phone call and/or email if a correction is needed in the attendant application packet.
What other states do you currently operate in, and what is the total number of self-directed members you serve across those states?	Palco currently operates in 12 states. Across all programs, we serve over 20,000 members.	PPL currently operates in 21 States. We serve over 113,910 members.
How do you communicate with third-party representatives and attendants?  *Please note: Only the member of their Authorized Representative is able to make decisions regarding services.	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 with designated third-party representatives through phone calls.
How can a person file a complaint, and what is the response timeline?	Complaints can be filed by mail, email, fax, or phone. You can speak with a Customer Service Supervisor or Director anytime to provide feedback. Complaints are responded to within 3 business days.	Customers may contact our customer service to file a complaint or may complete and submit a grievance using the form on our website. Complaints will have a response within 1-2 business days.

Question	Palco	Public Partnerships (PPL)
How do I escalate a concern if it has not been remedied after two business days?	You can ask to speak with a Customer Service Supervisor or Director or request to file formal grievance to escalate a concern. Your dedicated Colorado Program Manager can also assist.	If a concern has not been remedied after two business days, customers may contact our customer service or dedicated Colorado Account Management staff to file a complaint or complete and submit a grievance form found on our website.
How does your company communicate with employers including those who need communication assistance?	Our Customer Service team offers Spanish-speaking agents, a TTY line, and email. We also offer translation services for over 300 languages.	Customer service offers a phone line with fluent English and Spanish representatives, a TTY line, Email, and offers translation services for over 100 languages.
How does your company notify the employer that their funding for services (Prior Authorization Request or PAR) has not been authorized by their case manager?	We audit all PARs the month prior to their end dates. We communicate to case managers and employers through email any issues that need to be remedied and ensure budgets are in place before the start of the new period.	We track CDASS PARs and send monthly emails to case managers when issues arise. Members/Authorized Representatives receive a phone call a month prior to PAR expiring. We will expedite approved PARs that are time sensitive.
Do you carry Worker's Compensation and how can attendants make a claim?	Yes. Palco obtains a Worker's Compensation Insurance policy on behalf of all employers through Berkshire Hathaway. For more information, please click here: <a href="https://palcofirst.com/wp-content/uploads/2021/01/Filing-a-Workers-Compensation-Claim.pdf">https://palcofirst.com/wp-content/uploads/2021/01/Filing-a-Workers-Compensation-Claim.pdf</a>	Yes, we have a dedicated phone line for attendants to call if they are injured on the job. This phone number is posted on our website (1-800-804-9382). Due to our longevity in the state of Colorado, our workers compensation prices remain the lowest of the FMS choices. This means there is more money in your budget to spend on your staffing needs.
Do you have a policy advisory or decision-making board of employers/clients?	We have advisory boards across several of our state programs and look forward to implementing one in Colorado in the coming months.	Yes, we engage with Consumer-Directed participant advisory groups across the country and incorporate their feedback to enhance our services. We have CDASS Members representatives on our National Advisory Council.

Question	Palco	Public Partnerships (PPL)
Does your website meet Web Content Accessibility Guidelines (WCAG) standards?	Yes	Yes
Where can I find more information about your company?	You can get more information on our website <a href="http://palcofirst.com">http://palcofirst.com</a> or by calling our Customer Service team at 1-866-710-0456.	More information about PPL can be found at <a href="http://www.pplfirst.com">www.pplfirst.com</a> . You can also contact Customer Service at 1-888-752-8250.
Where can I find information about customer satisfaction reviews/reports?	Colorado uses a third-party to collect and report on customer satisfaction surveys. The surveys are located on the Participant-Directed Programs website: <a href="https://hcpf.colorado.gov/participant-directed-programs">https://hcpf.colorado.gov/participant-directed-programs</a>	Colorado uses a third-party to collect and report on customer satisfaction surveys. The surveys are located on the Participant-Directed Programs website: <a href="https://hcpf.colorado.gov/participant-directed-programs">https://hcpf.colorado.gov/participant-directed-programs</a>
<p><b>Each FMS provider offers:</b></p> <ul style="list-style-type: none"> <li>• Direct Deposit.</li> <li>• Customer service support for enrollment questions.</li> <li>• Online attendant employment applications.</li> <li>• Processing of completed attendant employment applications with 3 business days. * <i>Incomplete applications submitted increase processing time.</i></li> <li>• Worker's Compensation coverage.</li> <li>• Accredited with the Better Business Bureau and hold an A or A+ rating.</li> </ul> <p><b>None of the FMS providers have in the past 3 years:</b></p> <ul style="list-style-type: none"> <li>• Been issued contract related citations or have unresolved citations in Colorado.</li> <li>• Had a contract terminated or not renewed for inadequate performance in Colorado.</li> <li>• Missed processing payroll due to having insufficient contractually required financial reserves to issue payroll.</li> </ul>		



## Colorado CDASS “Cost To You” Worksheet

As an employer, the cost of hiring attendants includes paying wages, payroll taxes, and Workers’ Compensation insurance. Palco charges you at your **individual** employer rate giving you the potentially cheapest rate for your individual situation.

- ✓ Your SUTA rate varies depending on your employer’s experience. Your rate is not blended with other employers on CDASS, and you are able to fully take advantage of any SUTA rate decreases.
- ✓ Your employer tax rate varies depending on the attendant’s relationship to the employer. You can take full advantage of individual tax exemptions, **so more money goes into the hands of your attendants!**
- ✓ As of July 1, 2023, the Colorado direct care worker base wage is \$15.75, and the maximum wage allowed for CDASS is \$55.08.
  - Some cities may have instituted a citywide minimum wage that is higher than the state minimum. Contact your enrollment specialist at Palco for more information on your individual circumstances.

Default Rate for New Employers with No Exemptions	
Social Security & Medicare ( <i>FICA</i> )	7.65%
Federal Unemployment Tax ( <i>FUTA</i> )	0.60%
Sick Time Employer Premium	1.70%
Workers’ Compensation Insurance	1.47%
State Unemployment Tax ( <i>SUTA</i> )	3.05%**
Family Medical Leave (FML)	0.90%
<b>TOTAL Employer Cost Rate</b>	<b>15.37%</b>
**Default rate for new employers assigned by the CO DOL; <u>Your individual rate may be cheaper.</u>	

Rate with Exemptions	
Relationship to Employer	Total Rate
Spouse working for a Spouse	<b>4.07%</b>
Child employed by Parent ( <i>under the age of 21</i> )	<b>4.07%</b>
Parent, Adoptive Parent and/or Stepparent Employed by an Adult Child	<b>7.12%**</b>
**SUTA is individualized, your rate may be cheaper as you enroll with Palco.	

Multiply your attendants’ hourly rate by the percentage to determine your employer cost to you amount.  
Example: \$15.75 x 1.1537 = \$18.17

Table below illustrates the cost for a new employer with no exemptions at 15.37%. You should use an **individual percent** that meets your circumstances and multiply the rate by that percent.

**Rate you want not on here?** You can pay any rate you want by multiplying the rate by your individual percentage amount. Example: \$15.75 x 1.1537=\$18.17

Hourly Rate	Cost to You Rate	Hourly Rate	Cost to You Rate	Hourly Rate	Cost to You Rate	Hourly Rate	Cost to You Rate
\$15.75	\$18.17	\$21.00	\$24.23	\$26.50	\$30.57	\$32.00	\$36.92
\$16.00	\$18.46	\$21.50	\$24.80	\$27.00	\$31.15	\$32.50	\$37.50
\$16.50	\$19.04	\$22.00	\$25.38	\$27.50	\$31.73	\$33.00	\$38.07
\$17.00	\$19.61	\$22.50	\$25.96	\$28.00	\$32.30	\$33.50	\$38.65
\$17.50	\$20.19	\$23.00	\$26.54	\$28.50	\$32.88	\$34.00	\$39.23
\$18.00	\$20.77	\$23.50	\$27.11	\$29.00	\$33.46	\$35.00	\$40.38
\$18.50	\$21.34	\$24.00	\$27.69	\$29.50	\$34.03	\$36.00	\$41.53
\$19.00	\$21.92	\$24.50	\$28.27	\$30.00	\$34.61	\$37.00	\$42.69
\$19.50	\$22.50	\$25.00	\$28.84	\$30.50	\$35.19	\$38.00	\$43.84
\$20.00	\$23.07	\$25.50	\$29.42	\$31.00	\$35.76	\$39.00	\$44.99
\$20.50	\$23.65	\$26.00	\$30.00	\$31.50	\$36.34	\$40.00	\$46.15

Family Members are limited to 40 hours in a single work week, Sunday through Saturday. Attendants must be paid overtime, time, and a half the hourly rate, for any time over 40 hours in a week or more than 12 in a shift/day.

## "CO CDASS Attendant Wages: Cost to You"

Effective paydays January 1st, 2024 through December 31, 2024

The total 'cost to you' is the amount that will come out of your CDASS monthly allocation. The cost includes employer taxes, workers' compensation insurance costs, sick time costs, and Family Medical Leave premiums. The breakdown can be found below. All amounts are for illustrative purposes. You may pay your employees any rate amount you desire within state program guidelines.

EMPLOYEE WAGE	COST TO YOU	EMPLOYEE OVERTIME WAGE	COST TO YOU	EMPLOYEE WAGE	COST TO YOU	EMPLOYEE OVERTIME WAGE	COST TO YOU
\$15.75	\$18.05	\$23.63	\$27.08	\$26.00	\$29.80	\$39.00	\$44.70
\$16.00	\$18.34	\$24.00	\$27.51	\$27.00	\$30.95	\$40.50	\$46.42
\$16.25	\$18.63	\$24.38	\$27.94	\$28.00	\$32.09	\$42.00	\$48.14
\$16.50	\$18.91	\$24.75	\$28.37	\$29.00	\$33.24	\$43.50	\$49.86
\$17.00	\$19.49	\$25.50	\$29.23	\$30.00	\$34.39	\$45.00	\$51.58
\$17.50	\$20.06	\$26.25	\$30.09	\$32.00	\$36.68	\$48.00	\$55.02
\$18.00	\$20.63	\$27.00	\$30.95	\$34.00	\$38.97	\$51.00	\$58.46
\$18.50	\$21.20	\$27.75	\$31.81	\$36.00	\$41.26	\$54.00	\$61.89
\$19.00	\$21.78	\$28.50	\$32.67	\$38.00	\$43.56	\$57.00	\$65.33
\$19.50	\$22.35	\$29.25	\$33.53	\$40.00	\$45.85	\$60.00	\$68.77
\$20.00	\$22.92	\$30.00	\$34.39	\$42.00	\$48.14	\$63.00	\$72.21
\$20.50	\$23.50	\$30.75	\$35.25	\$44.00	\$50.43	\$66.00	\$75.65
\$21.00	\$24.07	\$31.50	\$36.11	\$46.00	\$52.73	\$69.00	\$79.09
\$22.00	\$25.22	\$33.00	\$37.82	\$48.00	\$55.02	\$72.00	\$82.53
\$23.00	\$26.36	\$34.50	\$39.54	\$50.00	\$57.31	\$75.00	\$85.97
\$24.00	\$27.51	\$36.00	\$41.26	\$52.00	\$59.60	\$78.00	\$89.40
\$25.00	\$28.66	\$37.50	\$42.98	\$55.08	\$63.13	\$82.62	\$94.70
The breakdown of the "COST TO YOU":			Please Note:				
FICA (Social Security & Medicare)		7.64%	Direct Care Worker minimum wage in Colorado is \$15.75 and the maximum wage allowed for CDASS is \$55.08. <i>*Colorado allows citywide minimum wage changes. Minimum wage requirements may vary based on city or county.</i> The minimum wage for those working in Denver is currently \$18.29.  <b>The Employer and employee(s) may qualify for certain tax exemptions. Contact customer service for more details.</b> Your rate not here? You can calculate the approximate "Cost to You" by multiplying your Employee Wage by 1.1462.				
FUTA		0.60%					
SUTA		3.05%					
Workers' Compensation		0.73%					
Sick Time		1.70%					
Family Medical Leave		0.90%					
Total Cost Factor		14.62%					

## SUMMARY



### **Section 5: Fiscal Management Service (FMS) Provider Choice**

- Prior to submitting your ASMP, it is important to take time to research each of the FMS providers so you can make an informed decision that is right for you.
- There is an opportunity to change FMS providers within certain parameters.