



Consumer



Directed



Attendant



Support



Services

Financial Management Service (FMS) for CDASS

To ensure you have choice, HCPF has contracts with multiple FMS providers. The FMS providers are available to answer your questions. Specific provider information can be obtained by contacting them directly or by reviewing the FMS Provider Information Sheets you received in your training. The FMS Provider Information Sheets are available at the end of this section.

Current CDASS FMS providers are:



Palco

Toll Free Phone: 866-710-0456

Website: www.palcofirst.com

Email: CO-CDASS@palcofirst.com



PPL

Toll Free Phone: 888-752-8250

Website: www.pplfirst.com

Email: ppcdass@pplfirst.com

Role of the FMS Provider

In CDASS you have choice regarding your FMS provider. As you read the training manual you will learn how they can support you and their responsibilities.

FMS providers perform several essential tasks. Your FMS provider:

- Establishes you or your AR as the Employer of Record with FEIN.
- Processes Attendant employment paperwork.
- Processes Attendant timesheets.
- Issues paychecks.
- Files employer related taxes.
- Issues W-2s to your Attendants.
- Ensures workers' compensation insurance coverage.
- Implements and manages Electronic Visit Verification (EVV).
- Comply with state sick time and family medical leave requirements
- Answers questions about CDASS or refers you to other resources.

Fiscal/Employer Agent (F/EA) Model

The Fiscal/Employer (F/EA) model provides Members with flexibility, control, and responsibility within the CDASS program. In CDASS, you are the Employer of Record. You recruit, interview, hire, train, schedule, and when necessary, terminate your Attendants. Consumer Direct for Colorado assists you with developing an Attendant Support Management Plan (ASMP) to secure desired services and become an effective employer of your Attendants.

The FMS provider functions as your Fiscal/Employer Agent (F/EA). Which FMS provider you select is an individual choice. If 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—like choosing any business you would like to work with.

The FMS provider performs payroll and administrative functions for self-directing individuals. Just like a payroll company, an FMS provider makes sure Attendants get paid on time and taxes are handled correctly. The FMS provider establishes a Federal Employer Identification Number (FEIN) on behalf of you or your AR. This is a nine-digit unique number assigned by the Internal Revenue Service (IRS) to businesses operating in the United States. It is also known as an EIN –

Employer Identification Number. Your FMS provider will help you or your AR set this up. **If you already have a FEIN under your name, please let your elected FMS provider know during enrollment.** Your selected FMS provider also processes paperwork, performs payroll related functions, and budget tracking on your behalf.

In the F/EA model, The IRS (Publication 15) has designated some family relationships as exempt from certain employer-related taxes. This only applies if you have an Attendant who is related to the FEIN holder in one of a few ways. If the Attendant and FEIN holder has one of these relationships then the Attendant and your CDASS allocation may be exempt from FICA (Social Security and Medicare), FUTA (Federal Unemployment) and SUTA (State Unemployment) taxes. Consumer Direct can help you determine which exemptions you and your Attendants qualify for when learning how to set Attendant rates.

Relationship to FEIN Holder:	FICA	FUTA	SUTA
Child employed by Parent	Exempt until 21 st birthday	Exempt until 21 st birthday	Exempt until 21 st birthday
Parent employed by Adult Child (including Adoptive or Stepparent)	Exempt	Exempt	Not Exempt
Spouse employed by Spouse	Exempt	Exempt	Exempt

IMPORTANT:

- Tax exemptions based on employee-employer relationship are not optional. If the employee and employer qualify for the exemptions, they must be taken.
- If the employee's earnings are exempt from these taxes, the employee may not qualify for the related benefits, such as retirement benefits and unemployment compensation.
- The questions regarding family relationship refer to the relationship between the employee and the employer of record (FEIN holder / common law employer). In some cases, the Member is the employer of record. In other cases, the employer of record may be the Authorized Representative.
- Your FMS will determine the tax exemptions that apply to the employee and employer based on the information provided by the employee.
Neither the FMS providers nor Consumer Direct provide tax advice.

Member Liability – In CDASS, you assume some liability because you perform employer-related functions. The FMS provider also assumes liability. You and your FMS provider work together to minimize risk.

FMS Provider Liability – FMS Providers operate under Section 3504 of the Internal Revenue Code, which requires them to take on joint federal tax liability with every Member they serve. In contrast, regular payroll providers do not share their Member’s tax liabilities. The FMS provider is financially responsible for making sure each Member’s tax payments, filing, and reporting is done correctly. Required F/EA federal tax procedures and responsibilities are set forth in IRS Revenue Procedure 2013-39. If an FMS provider makes a tax mistake, they are liable for the mistake. This protects CDASS Members from personal financial risk. Please outreach your FMS provider immediately if the IRS sends you any notices regarding the CDASS program to assist.

If you have further questions regarding the F/EA model, please visit Appendix C for the F/EA Model Frequently Asked Question resource.

NOTE



In the Fiscal/ Employer Agent Model, you are considered a small employer (less than 50 employees) per the Affordable Care Act (ACA), and therefore are not required to offer your Attendants health insurance.

Changing FMS Providers: Open Enrollment

Open enrollment provides you with the opportunity to change your 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

Member 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.”

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 this section.



FMS PROVIDER COMPARISON

You are encouraged to call the FMS providers and interview them to determine the best FMS for you! Please note this chart does not replace the responsibility of the employer to interview and research the FMS providers available. This is offered as additional information provided by the FMS providers.

Question	Palco	PPL
What is your Colorado Office Location and Contact Information?	<p>1600 Broadway Suite 1616 Denver, CO 80202</p> <p>Phone: 1-866-710-0456 Email: co-cdass@palcofirst.com</p>	<p>1400 16th Street 16 Market Square, Suite 400 Denver CO 80202</p> <p>Phone: 1-888-752-8250 Email: ppcdass@pplfirst.com</p>
What are your office hours?	<p>Staff are available in-person by appointment: Mon-Fri: 8am-5pm.</p> <p>You can reach us by phone during business hours and after hours by email and voicemail.</p>	<p>Office Hours by Appointment: Mon-Fri: 9am – 5pm</p> <p>Customer Service: Mon-Fri: 8am – 5pm</p>
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 self-verifying through the IVR system.
What is the payroll schedule?	<ul style="list-style-type: none"> • 1st – 15th • 16th – last day of the month <p>Pay dates are semi-monthly on the 8th and 23rd of each month. Palco offers attendants access to a portion of their pay after every shift through our Earned Wage Access program. No interest and no fees!</p>	<ul style="list-style-type: none"> • 1st – 15th • 16th – last day of the month <p>Pay by dates are bi-monthly and paid on the 10th and 25th of each month.</p>
What is the supplemental or off-week payroll schedule?	Off cycle payrolls are run every other week and as needed to best serve stakeholders.	We run an off-cycle payroll on alternate weeks to our regular payroll.

Can an attendant receive payment via 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, completely free.	An attendant can receive payment via a current attendant's 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 with you 1-on-1 to make any necessary corrections. Our online enrollment system is user friendly, allowing for fast enrollments in less than 10 minutes!	Yes, our dedicated in-state 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 work 1-on-1 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.
FMS Experience: (States currently operating in and the total number of self-directed members you serve across locations)	Palco currently operates in 8 states. Across all programs, we serve approximately 11,550 members.	PPL currently operates in 21 States. We serve over 113,910 members.
How do you communicate with third-party representatives or attendants? *Please note this communication does not allow for attendants or third-party representatives to make decisions on the members behalf. Only the member of their Authorized Representative are 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 via phone, email, letters, portal messages, website messages, monthly newsletters, and automated phone calls.
How can I file a complaint and what is the response timeline?	Complaints can be filed via mail, email, fax, or phone. You can speak with a Customer Service Supervisor or Director at any time to provide feedback. Complaints are responded to promptly.	Customers may contact our customer service to file a complaint or complete and submit a grievance form found on our website. Complaints will have a response within 1-2 business days.

How do I escalate a concern if it has not been remedied after two business days?	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 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 customer service 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 has not been authorized by their case manager?	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 a month prior to an authorization expiring. We will expedite authorization approvals 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: https://palcofirst.com/wp-content/uploads/2021/01/Filing-a-Workers-Compensation-Claim.pdf	Yes, we have a dedicated phone line for workers to call should they be 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 employer/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 Program Participant advisory groups across the country and incorporate their feedback to enhance our services. We have representative(s) of the CDASS Members on our National Advisory Council.
Website meets Web Content Accessibility Guidelines (WCAG) 2.1 Level AA standards https://www.w3.org/TR/WCAG21/	Yes	Yes

Where can I find more information about your company, including customer satisfaction reviews/reports?	You can get more information on our website http://palcofirst.com or by calling our Customer Service team at 1-866-710-0456.	More information about PPL can be found at: www.publicpartnerships.com You can also contact Customer Service at 1-888-752-8250.
Where can I find more information about customer satisfaction reviews/reports?	Colorado engages a third party to collect and report on customer satisfaction surveys found at https://consumerdirectco.com/cdass-resources/	Colorado engages a third party to collect and report on customer satisfaction surveys found at https://consumerdirectco.com/cdass-resources/

Each FMS provider offers:

- Direct Deposit.
- Customer service support for enrollment questions.
- Online Attendant employment applications.
- Worker's Compensation coverage.
- Processing of completed Attendant employment applications with 3 business days.
* *Incomplete applications submitted increase processing time.*
- Accredited with the Better Business Bureau and hold an A+ rating.

None of the FMS providers have in the past 3 years:

- Been issued contract related citations or have unresolved citations in Colorado.
- Had a contract terminated or not renewed for inadequate performance in Colorado.
- Missed processing payroll due to having insufficient contractually required financial reserves to issue payroll.






Changing Financial Management Service (FMS) Providers

*Created by Consumer Direct Colorado and approved by
Colorado Department of Health Care Policy and Financing (HCPF)*




Open Enrollment allows the Member or their Authorized Representative (AR), to change Financial Management Service (FMS) providers. These changes can only occur quarterly as listed below.

Paperwork Due:	Start Date with new FMS:
March 1 st	March 16 th
June 1 st	June 16 th
Sept. 1 st	Sept. 16 th
Dec. 1 st	Dec. 16 th

Process Flow	Task	Responsible Party		
		 Member/AR	 Case Manager	 FMS Provider
	Member/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"/>		
	Member/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"/>	
	Member/AR should contact existing FMS to ensure no outstanding or incomplete time-sheets need attention.	<input checked="" type="checkbox"/>		



Process Flow Cont.

Task	Responsible Party		
	 Client/AR	 Case Manager	 FMS Provider
Current and new FMS vendors will communicate to coordinate transition.			<input checked="" type="checkbox"/>
Member/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!

For questions, contact Consumer Direct Colorado via phone (844)-381-4433 or via email at- infocdco@consumerdirectcare.com

Cost to You

Cost to You is the employer-related payroll taxes an employer pays to the state of Colorado for each Attendant hired. Each FMS provider has a different Cost to You rate. These payroll taxes are in addition to the hourly rate you choose to pay your Attendant.

On the next page you will see each FMS provider's Cost to You chart. These charts show how much you will have to pay each Attendant based on the hourly rate you choose for them. The total 'cost to you' is the amount that will come out of your CDASS allocation. The cost includes employer taxes, FAMILI, sick time 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 Attendants any hourly rate you desire as long as it is within state program guidelines. This means your Attendant can earn anything from their applicable state minimum wage to the CDASS maximum wage. When you complete your ASMP, you will need to reference the chart that coincides with your chosen FMS provider to be sure you stay within your monthly and annual CDASS allocation with the wages you select for your Attendants.

Minimum & Maximum CDASS Wages

As a Member and Employer in the CDASS program, you are required to stay between the state Minimum Wage that applies to you for your Attendants and the CDASS Maximum Wage. Information about Minimum and Maximum wages can be found on the FMS provider websites on each FMS' current Cost to You worksheet:

Palco: Visit <https://palcofirst.com/colorado/> and look for wage information under "CDASS Forms"

PPL: Visit <https://pplfirst.com/programs/colorado/colorado-consumer-directed-attendant-support-services-cdass/> and look for wage information under "Program Documents:

There are two sets of Minimum Wage depending on where you live:

Colorado Minimum Wage (outside of Denver City and County)

If you live outside of Denver city and county, effective July 1, 2023, the minimum

hourly wage for your attendants is \$17.00/hour. This minimum wage is the Base Wage required for employees providing Home and Community-Based Services. This minimum/Base Wage is subject to change each year based on the Consumer Price Index (CPI) and any Legislative outcomes. For more information regarding Colorado Direct Care Worker Base Wage please visit the Department of Health Care Policy & Financing website.

<https://hcpf.colorado.gov/resources-hcbs-providers#Funding>

For more information about the state minimum wage visit the Department of Labor and Employment website:

<https://cdle.colorado.gov/dlss/wage-and-hour-laws>

City and County of Denver

If you live in the city of Denver or Denver County, as of January 1, 2023, the minimum hourly wage for your Attendants is \$18.29/hour. This minimum is subject to change each year based on the Consumer Price Index (CPI). If you would like more information regarding the current Denver minimum wage, please visit the City and County of Denver website:

<https://denvergov.org/Government/Agencies-Departments-Offices/Agencies-Departments-Offices-Directory/Auditors-Office/Denver-Labor/Citywide-Minimum-Wage/>

****** Colorado allows citywide minimum wage changes. Minimum wage requirements may vary based on city or county. The Member and Employee(s) may also qualify for certain exemptions. For more detailed information around your situation please call your FMS or CDCO!

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.

Default Rate for New Employers with no Exemptions	
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)	0.00%*
Total Employer Cost Rate	13.34%
*SUTA Rate assigned by the Colorado Department of Labor and Employment; Your individual rate may be cheaper. *FML Rate increases to .45% for any Employer with 10 or more staff working 20+ weeks	

Rate with Exemptions	
Relationship to Employer	Total Rate
Spouse employed by Spouse	2.04%
Child employed by Parent (<i>under the age of 21</i>)	2.04%
Parent employed by Adult Child (<i>Adoptive parent or Stepparent</i>)	5.09%*
Minor Students (<i>full-time students under age 18</i>)	5.69%
*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 13.34%. 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	\$19.37	\$22.00	\$24.93	\$27.00	\$30.60	\$33.00	\$37.40	\$38.00	\$43.07
\$17.50	\$19.83	\$22.50	\$25.50	\$27.50	\$31.17	\$33.50	\$37.97	\$39.00	\$44.20
\$18.00	\$20.40	\$23.00	\$26.07	\$28.00	\$31.74	\$34.00	\$38.54	\$40.00	\$45.34
\$18.50	\$20.97	\$23.50	\$26.63	\$28.50	\$32.30	\$34.50	\$39.10	\$41.00	\$46.47
\$19.00	\$21.53	\$24.00	\$27.20	\$29.00	\$32.87	\$35.00	\$39.67	\$42.00	\$47.60
\$19.50	\$22.10	\$24.50	\$27.77	\$29.50	\$33.44	\$35.50	\$40.24	\$43.00	\$48.74
\$20.00	\$22.67	\$25.00	\$28.33	\$30.00	\$34.00	\$36.00	\$40.80	\$44.00	\$49.87
\$20.50	\$23.23	\$25.50	\$28.90	\$31.00	\$35.14	\$36.50	\$41.37	\$45.00	\$51.03
\$21.00	\$23.80	\$26.00	\$29.47	\$31.50	\$35.70	\$37.00	\$41.94	\$46.00	\$52.14
\$21.50	\$24.37	\$26.50	\$30.04	\$32.00	\$36.27	\$37.50	\$42.50	\$47.00	\$53.27

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: $13.34\% \div 100 = 0.1334$

$0.1334 + 1 = 1.1334$

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 1.1334 = \22.67

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

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

“CO CDASS Attendant Wages: Cost to You”

Effective paydays from January 1st, 2025, to December 31st, 2025

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
\$17.00	\$19.26	\$25.50	\$28.89	\$30.00	\$33.99	\$45.00	\$50.99
\$17.50	\$19.83	\$26.25	\$29.74	\$32.00	\$36.26	\$48.00	\$54.39
\$18.00	\$20.40	\$27.00	\$30.59	\$34.00	\$38.53	\$51.00	\$57.79
\$18.50	\$20.96	\$27.75	\$31.44	\$36.00	\$40.79	\$54.00	\$61.19
\$19.00	\$21.53	\$28.50	\$32.29	\$38.00	\$43.06	\$57.00	\$64.59
\$19.50	\$22.10	\$29.25	\$33.14	\$40.00	\$45.32	\$60.00	\$67.99
\$20.00	\$22.66	\$30.00	\$33.99	\$42.00	\$47.59	\$63.00	\$71.39
\$20.50	\$23.23	\$30.75	\$34.84	\$44.00	\$49.86	\$66.00	\$74.78
\$21.00	\$23.80	\$31.50	\$35.69	\$46.00	\$52.12	\$69.00	\$78.18
\$22.00	\$24.93	\$33.00	\$37.39	\$48.00	\$54.39	\$72.00	\$81.58
\$23.00	\$26.06	\$34.50	\$39.09	\$50.00	\$56.66	\$75.00	\$84.98
\$24.00	\$27.19	\$36.00	\$40.79	\$52.00	\$58.92	\$78.00	\$88.38
\$25.00	\$28.33	\$37.50	\$42.49	\$55.08	\$62.41	\$82.62	\$93.62
\$26.00	\$29.46	\$39.00	\$44.19	\$56.00	\$63.45	\$84.00	\$95.18
\$27.00	\$30.59	\$40.50	\$45.89	\$56.50	\$64.02	\$84.75	\$96.03
\$28.00	\$31.73	\$42.00	\$47.59	\$57.00	\$64.59	\$85.50	\$96.88
\$29.00	\$32.86	\$43.50	\$49.29	\$57.68	\$65.36	\$86.52	\$98.04
The breakdown of the "COST TO YOU":				Please Note:			
FICA (Social Security & Medicare) 7.65% FUTA 0.60% SUTA 3.05% Workers' Compensation 0.46% Sick Time 1.10% Family Medical Leave 0.45% Total Cost Factor 13.31%				The Direct Care Worker minimum wage in Colorado is \$17.00 and the maximum wage allowed for CDASS is \$57.68. *Colorado allows citywide minimum wage changes. Minimum wage requirements may vary based on city or county. The minimum wage for those working in Denver is currently \$18.81. The employer and employee(s) may qualify for certain tax exemptions. Contact customer service for more details. Is your rate not here? You can calculate the approximate "Cost to You" by multiplying your Employee Wage by 1.1331.			

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

Call Us:
866.710.0456

Email Us:
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

Call Us:
866.710.0456

Email Us:
partnerships@palcofirst.com

PUBLIC PARTNERSHIPS OF COLORADO



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WHO IS PUBLIC PARTNERSHIPS?

Public Partnerships currently serves over 120,264 individual self-directing program participants and their 133,988 support workers. We operate in 22 states and cover 43 Self-Directed programs, and are the largest, most experienced Financial Management Services (FMS) provider serving Medicaid populations.

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. Colorado participants are the elderly, individuals with development and intellectual disabilities, and physical disabilities, who prefer to remain in their homes and active within their communities as opposed to restrictive institutional and agency model options.

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WHY PUBLIC PARTNERSHIPS COLORADO?

Public Partnerships, LLC | PPL was first developed to help the Robert Wood Johnson Foundation's (RWJ) national pilot demonstration in Participant-Direction in 1999. We have served as the Colorado F/EA for Consumer Directed Attendant Support Services since 2009. We have applied lessons learned throughout our tenure, always keeping the Medicaid individuals receiving this service and their journey as our highest priority.

PPL was the earliest F/EA provider in Colorado. We currently assist nearly 80% of the CDASS population in self-directing their care. Members we serve trust and rely on us to pay their attendants.

We understand and respect your choice to self-direct. We take seriously our role with your journey. It allows you to focus on living your life in a way that gives you or your loved one the greatest choice and control that you want. All while, Public Partnerships focuses on paying your attendants for the services you need, integrating technology such as our Time4Care and managing the required employer related tax obligations.

Over 80%
*of all CDASS Members
in Colorado currently
self-direct their care,
trusting and relying
on PPL to do our job.*

COMMUNITY ROOTS

We continue to support the community ensuring Colorado elderly and disabled communities get the best support. Organizations we support include:



public partnerships 

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



Reliability:

We have serviced Coloradans self-directing their care since 2009 and while smaller competitors have come and gone, we have not. We stand by and with you!



Enrollment Assistance:

To assist with expediting the enrollment process, PPL has a streamlined Member enrollment through AdobeSign, which alleviates the mailing of enrollment packets. In addition, we have a dedicated phone line for over-the-phone enrollment as well as High Touch Enrollment for your attendants. This option allows employers/employees the opportunity to start the enrollment process with the assistance of a PPL Representative.



Convenience:

Electronic Visit Verification time entry, time management and approval can be done anytime, anywhere, with our easy to use Time4Care™ mobile app. Time4Care is owned by PPL and enhancements are made based on user feedback on a regular basis. PPL also offers time entry through telephony and our BetterOnline™ Web Portal.



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. Both of these systems are developed and supported by PPL staff. We also offer state of the art Customer Service available 8 AM to 5 PM Monday through Friday.



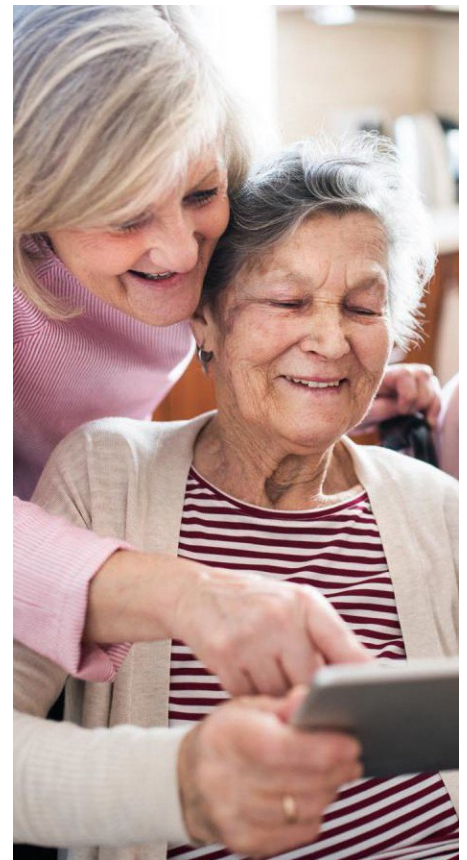
Satisfaction:

Public Partnerships continues to be awarded an A+ rating by the Better Business Bureau while we have earned a Client Satisfaction Rating of 4.27 out of 5 in the annual Satisfaction Survey for the CDASS program.



Providing Lower Cost:

- Our role is to assist YOU in becoming 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' Direct Care Worker base wage (currently \$15.75 per hour; \$17.29 for Denver Members).
- YOU are in control. As an employer, you also have state tax, federal tax, unemployment taxes, sick time, FMLI, and workers' compensation insurance costs to pay. 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 our ability to secure lower rates of workers' compensation insurance costs versus our competitors 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.



Customer Service:

Monday- Friday: 8-5 MT

Phone (English/Spanish):

1-888-752-8250

Email: 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

SUMMARY



Section 3: Choosing Your FMS Provider

- In the F/EA model:
 - The FMS provider establishes a Federal Employer Identification Number (FEIN) making you the legal Employer of Record.
 - You have control and responsibility of all aspects of employing Attendants, including hiring and firing.
- The FMS provider is responsible for:
 - Processing Attendant paperwork.
 - Processing payroll.
 - Filing Attendant and employer related taxes.
 - Ensuring workers' compensation is in place.
 - Setting up and training on EVV
- You are responsible for:
 - Ensuring you follow employment laws, such as not discriminating.
 - Following wage and hour laws.
- 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 about which one is right for you.
- There is an opportunity to change FMS providers within certain parameters.

