



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: co-cdass@palcofirst.com Website: www.palcofirst.com	1400 16 th Street 16 Market Square, Suite 400 Denver CO 80202 Phone: 1-888-752-8250 Email: ppcdass@pplfirst.com Website: www.pplfirst.com
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 co-cdass@palcofirst.com to request an appointment.	Office hours are available by appointment, Mondays through Fridays 9am to 5pm. Call 1-888-752-8250 or email ppcdass@pplfirst.com 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"> • 1st to 15th • 16th to last day of the month Pay dates are semi-monthly on the 8 th and 23 rd of each month, or the next business day if those dates are on a weekend.	<ul style="list-style-type: none"> • 1st to 15th • 16th to last day of the month Pay-by dates are bi-monthly and paid on the 10 th and 25 th 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.

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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.

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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: https://palcofirst.com/wp-content/uploads/2021/01/Filing-a-Workers-Compensation-Claim.pdf	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.

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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 http://palcofirst.com or by calling our Customer Service team at 1-866-710-0456.	More information about PPL can be found at www.pplfirst.com . 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: https://hcpf.colorado.gov/participant-directed-programs	Colorado uses a third-party to collect and report on customer satisfaction surveys. The surveys are located on the Participant-Directed Programs website: https://hcpf.colorado.gov/participant-directed-programs

Each FMS provider offers:

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