



Introduction

Medicaid clients receiving Consumer Directed Attendant Support Services (CDASS) in Colorado were surveyed by mail regarding their satisfaction with the services provided by their Financial Management Services (FMS) provider. This report¹ is specific to the FMS provider Palco, but summarized survey results for Palco and PPL are included on page one for comparison. This survey was conducted by Consumer Direct Care Network Colorado (CDCN) under contractual obligation with the Colorado Department of Health Care Policy & Financing (HCPF).

Methodology

CDASS members were asked through mail survey to rate services provided by their FMS provider. Questions focused on FMS provider responsibilities toward customer service, web-based systems functionality and accessibility, and employer and payroll functions. Survey questions were reviewed and approved by HCPF prior to mailing. The back page of the survey allowed for open-ended comments.

CDCN mailed surveys on April 8, 2022 using current member mailing lists provided by both Palco and PPL. Survey recipients were asked to return completed surveys by May 6, 2022 using an included postage-paid envelope. Data entry and analysis of returned surveys was conducted by CDCN Quality Improvement department staff. Comments were data entered as close to the hand-written text as possible, but with names and contact information removed or redacted.

Satisfaction questions were formatted as a numeric five-point Likert rating scale, with 5 being best or most satisfied, and 1 being worst or least satisfied. Satisfaction ratings for each question are expressed as a common arithmetic average. An overall satisfaction rating - the weighted average for all questions is also presented.

Satisfaction Ratings Summary all FMSs

	Palco	PPL	All
Number of surveys mailed	670	3061	3731
Number of surveys returned²	124	488	612
Return Rate	18.5%	15.9%	16.4%
% of Answers with highest rating value of 5	62.3%	57.3%	58.3%
My overall satisfaction with my FMS can be described as (average rating, question 6)	4.37	4.37	4.37
Overall weighted average (questions 2-6)	4.36	4.30	4.32

¹This report is intended for review by HCPF only, and is not for public distribution unless authorized by HCPF. Returned surveys and data analysis spreadsheet file are available to HCPF upon request.

²Surveys received after May 6, 2022 are not included in the survey analysis. FMS affiliation based on self-identification of FMS provider in question one. Surveys with no FMS identified in question one are excluded from this report.



Page 1 of the survey (for reference)



2022 Annual Member Satisfaction Survey

As a managing employer in the CDASS program, please rate the services provided to you by the Financial Management Services (FMS) vendor you were affiliated with throughout the majority of 2021.

Please rate your experiences, using a 5 to 1 scale, with 5 being best (Excellent/Most Satisfied) and 1 being worst (Very Poor/Least Satisfied). Use N/A if the question does not apply. A place for comments has been provided on the back of the survey. Please complete the survey below and return it in the envelope provided by **May 6, 2022**.

For best results, please use **BLACK** ink. Fill circles in like this: ● Not like this: ○

1. Which FMS Provider are you rating with your responses? (Please select only one)

Palco ○ PPL ○

2. Please rate trainings and/or resources provided by your FMS at enrollment.

	Always 5	4	Sometimes 3	2	Never 1	N/A
Enrollment materials are easy to read/understand.	○	○	○	○	○	○
Training I received about how my attendant/s track and submit their work hours was helpful.	○	○	○	○	○	○
I know how to contact my FMS if I have questions.	○	○	○	○	○	○
The enrollment process for myself and my attendant/s was easy to complete.	○	○	○	○	○	○

3. Please rate the assistance provided by your FMS to the questions you have about online resources.

	Excellent 5	4	Average 3	2	Very Poor 1	N/A
Using my FMS' website.	○	○	○	○	○	○
Online or mobile app timesheet submission.	○	○	○	○	○	○

4. When contacting your FMS with a question or concern, staff members...

	Always 5	4	Sometimes 3	2	Never 1	N/A
Are respectful?	○	○	○	○	○	○
Answer the phone?	○	○	○	○	○	○
Return your call or email within one (1) business day?	○	○	○	○	○	○
Clearly answer your question or concern?	○	○	○	○	○	○

This survey is administered by Consumer Direct Care Network Colorado. If you have questions about this survey, please call us at 1-844-381-4433 for assistance.

Rev 3/11/2022

Please flip the page.





Page 2 of the survey (for reference)



2022 Annual Member Satisfaction Survey

5. Please rate these services provided by your FMS.

	Excellent 5	4	Average 3	2	Very Poor 1	N/A
Assistance completing FMS enrollment paperwork. _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Timeliness in processing FMS enrollment paperwork. _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Paying your Attendants - on time. _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Paying your Attendants - accurately. _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Providing accurate and timely tax documentation. _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

6. My overall satisfaction with my FMS can be described as:

Very Satisfied 5	4	Neither Satisfied Nor Dissatisfied 3	2	Very Dissatisfied 1	N/A
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Please use this space for any additional feedback about your experience working with your FMS. Please note that your comments will not be read immediately by your FMS vendor. If you need immediate assistance please contact your FMS customer service center directly.

Name (Optional*) - please print:

Who completed this survey? Member Authorized Representative

*Do not write your name if you'd prefer that your comments remain anonymous.

If you have additional comments or suggestions, please submit them on another piece of paper with this survey.

Thank you for completing this survey.
Your responses will help improve the CDASS Program!
Please return in the enclosed envelope by **May 6, 2022**





Satisfaction Ratings

2. Please rate trainings and/or resources provided by your FMS at enrollment.	Number (#) and Percent (%) of Answers by Rating Value										Avg	
	1		2		3		4		5			N*
	#	%	#	%	#	%	#	%	#	%		
Enrollment materials are easy to read/understand.	2	1.6%	4	3.3%	14	11.4%	46	37.4%	57	46.3%	123	4.24
Training I received about how my attendant/s track and submit their work hours was helpful.	4	3.4%	4	3.4%	13	10.9%	40	33.6%	58	48.7%	119	4.21
I know how to contact my FMS if I have questions.	1	0.8%	2	1.6%	7	5.7%	12	9.8%	101	82.1%	123	4.71
The enrollment process for myself and my attendant/s was easy to complete.	6	4.9%	9	7.3%	15	12.2%	32	26.0%	61	49.6%	123	4.08
3. Please rate the assistance provided by your FMS to the questions you have about online resources.	Number (#) and Percent (%) of Answers by Rating Value										Avg	
	1		2		3		4		5			N
	#	%	#	%	#	%	#	%	#	%		
Using my FMS' website.	6	5.7%	3	2.8%	20	18.9%	28	26.4%	49	46.2%	106	4.05
Online or mobile app timesheet submission.	5	4.7%	4	3.7%	16	15.0%	26	24.3%	56	52.3%	107	4.16
4. When contacting your FMS with a question or concern, staff members...	Number (#) and Percent (%) of Answers by Rating Value										Avg	
	1		2		3		4		5			N
	#	%	#	%	#	%	#	%	#	%		
Are respectful?	1	0.8%	4	3.3%	3	2.5%	20	16.5%	93	76.9%	121	4.65
Answer the phone?	2	1.7%	3	2.5%	9	7.6%	25	21.2%	79	66.9%	118	4.49
Return your call or email within one (1) business day?	3	2.6%	4	3.5%	17	14.9%	20	17.5%	70	61.4%	114	4.32
Clearly answer your question or concern?	2	1.6%	9	7.4%	14	11.5%	30	24.6%	67	54.9%	122	4.24
5. Please rate these services provided by your FMS.	Number (#) and Percent (%) of Answers by Rating Value										Avg	
	1		2		3		4		5			N
	#	%	#	%	#	%	#	%	#	%		
Assistance completing FMS enrollment paperwork.	5	4.4%	2	1.8%	14	12.4%	27	23.9%	65	57.5%	113	4.28
Timeliness in processing FMS enrollment paperwork.	9	7.8%	2	1.7%	11	9.5%	30	25.9%	64	55.2%	116	4.19
Paying your Attendants – on time.	0	0.0%	1	0.8%	7	5.8%	15	12.5%	97	80.8%	120	4.73
Paying your Attendants – accurately.	2	1.7%	3	2.5%	5	4.2%	14	11.7%	96	80.0%	120	4.66
Providing accurate and timely tax documentation.	6	5.2%	8	7.0%	6	5.2%	13	11.3%	82	71.3%	115	4.37
6. My overall satisfaction with my FMS can be described as:	Number (#) and Percent (%) of Answers by Rating Value										Avg	
	1		2		3		4		5			N
	#	%	#	%	#	%	#	%	#	%		
	4	3.4%	6	5.1%	7	6.0%	26	22.2%	74	63.2%	117	4.37
Totals	58	3.1%	68	3.6%	178	9.5%	404	21.5%	1169	62.3%	1877	4.36

* N = total number of responses for the question.



Who Completed the Survey

	Number	%
Member	70	56.5%
Authorized Representative	38	30.6%
Question not answered	16	12.9%

Comment Analysis

Fifty-one (51) surveys contained written comments. Topics within comments were classified into common themes or categories. A summary of applied Thematic Coding follows¹.

Category/Theme	Number of Mentions	% of Total Categories
Budgeting/Budget Reports	4	6.0%
Caregiver Hiring	3	4.5%
Caregiver Pay/Withholding	9	13.4%
Customer Service/Communication	21	31.3%
Dissatisfied with Services	1	1.5%
Enrollment Process	5	7.5%
Satisfied with Services	8	11.9%
Survey Suggestions	1	1.5%
Thank You/Appreciation	4	6.0%
Training	1	1.5%
Time Entry/Submittal	4	6.0%
Website/Software	6	9.0%
Sum²	67	

¹An Excel spreadsheet documenting application of thematic codes is being supplied to HCPF as a separate resource.

²Individual comments that covered multiple topics were classified into multiple categories; sum of “Mentions” exceeds total surveys with comments.



Written Comments

I can always call if I need help. ?'s answered right away.
They are a little slow at getting new caregivers approved. At a time when it's very difficult to find help, you have to pay people cash because they haven't been approved. It's all you can do when you're desperate for help.
One payroll was called a week late. I had confirmation from payroll was on time. They conceded on my proof, pay was only 2 days late.
There is a lot of information. I didn't get monthly information till the 3rd month. We were off on our math so we were wrong on the first 2 months. And as we were off it counted against us. It would have been nice to know we were off before the third month. Palco have been very helpful staying ahead now. Thank you.
Customer Service reps are always polite and try to be helpful. Back end people seem to have some communication problems between themselves however. My live-in aid's W2 was wrong this year. When I called, they assured me it would be fixed. When he called, after I hadn't heard anything for a couple of weeks, they told him that since he was tax exempt to ignore the W2 and they would not fix it. IRS said since it had been submitted, he had to report it and correct it on the IRS's side, which did not make the IRS happy. This seems to be an on-going issue with both agencies, as I had the same trouble with PPL. This needs to be addressed as misreported income effects more than just the IRS.
Too many issues with getting me initially set up. Was an absolute nightmare and took 2 <u>months</u> to complete set up!
Palco is horrible attendent has had multiple W-2 needed to be issued for 2 years 2022 pay also has problems Probible [sic] fraud by Palco
Doing well for us.
I have to have another email to submit electronic timesheets, which I don't need. So I submit manually. We are grateful though.
Good work
Very Happy with all of the FMS services! Thank you!
Thank you for all you do for me. Happy Easter
It would be extremely helpful if tax documentation was done online.
When I contact the PALCO representative by phone for the state of Colorado, the woman who answers is friendly + helpful
The enrollment process is TERRIBLE! I email & fax applications! My current application is taking well over a week for processing. No one calls to tell me if I am missing anything! I have to call but when I do they can NEVER find my stuff! There has to be an easier more simplified process!
Easy to work with and helpful. Immediately start fixing any problem
The product is very good. Would refer to others.



Written Comments

<p>1) Some individuals that answer the phone are more helpful than others. I can't remember her name, but I always appreciate when she answers the phone. I know my question will be answered or I know she'll get back to me.</p> <p>2) In mid 2021 we experienced a delay in getting our attendants approved. They had the paperwork for about 10 day before I realized we had not heard back. When we called it was promptly addressed.</p> <p>3) Like the website. Like that the attendant can usually access all they need.</p>
<p>We are so thankful for this program. It makes it possible for me to stay in my own home instead of going into assisted living.</p>
<p>Palco is <u>wonderful</u>! I have used other FMS services - (PPL) and PALCO is <u>so much better</u>!! I always get prompt responses, accurate info & any help I need quickly.</p>
<p>Thank you excellent service.</p>
<p>For some reason payroll can't be done on my Samsung devices - my Tab s lite. So payroll always requires I use an Apple tablet. Could someone from the tech dept. please look into this issue please. If this used Apple tablet dies, I will be forced to try to buy another one.</p>
<p>Your people are very helpful. Keep up the good work. Love it.</p>
<p>I believe its very unfair that just because my attendant who is my husband, lives at home does not get to pay into social security - That is <u>VERY</u> unfair. Its actually <u>UNETHICAL</u>.</p>
<p>At one point I sent an email through the website - like ask a question feature. It was about how to increase the wage for my employee - what form to use. I never got a response. I decided to let it go so I didn't pursue it further.</p> <p>Otherwise most things were timely & helpful.</p>
<p>Palco customer service is really good. Always answered my questions. Always answered the phone when I called. Very satisfied.</p>
<p>The training is not adequate. Shifting payrates and unspoken changes in hours from social work dept is uncool. Many people had problems and had questions.</p> <p>The new sick pay is a step in the direction. I paid out of pocket for problems w the website. Totals need to be accurate and reflect real time stats. Thx</p>
<p>We still need W-2 for attendant</p>
<p>If we have a prombles they will find answer [sic]</p>
<p>Customer service is non-existant. No one returns calls or emails. No help whatsoever!</p>
<p>Timecards are not broken down with subtotals for SLS vs HM services. Because of EVV time not recorded in round numbers. I am responsible for two budgets & have to try to determine down to the hundredths how much to allocate to each service. No central screen with view of what timesheets are outstanding. Must click on each to open. When submitting, system spins + spins + in several instances pay was not processed. I am going to start taking screenshots that show [what] was sent to Palco for review.</p>
<p>Very pleased w/ Palco. They've been very kind and able to walk me through anything I need help with.</p>



Written Comments

For the most part, PALCO is awesome! I love it when I actually get to talk to someone personally. They are ALWAYS nice, polite, and caring. My only suggestion is that the people who are helping us on the phone, whether it's client or attendant, they should know how to help with ALL the forms.

In addition, I seldom ever give a perfect score for anything, because there is always room for improvement, but I also think it's nice for the recipient to know they are doing a good job!

Thank you so much, everyone for all your hard work and efforts!!

It can sometimes be inconvenient to not have a human to talk to on the weekends. Sometimes messages aren't returned timely and a few times even forgotten.

In all, everyone and everything has gone very smooth. The folks that answer are knowledgeable and friendly.

Excellent all around.

The Resource Exchange representative ([REDACTED]) was very unprofessional the entire time. I once complained about her to her boss, but no one reached out to me.

Ms. [REDACTED] never answered the phone return phone calls. On average, it took her 3 weeks to respond to my emails. I have all the records to prove this. I left several voicemails on her phone asking her to response to my emails. She never call when she said she would. My last email to her asked her to respond to my email in a timely manner, which she never did.

Initial responses were great. As time went on, responses on W2, W4 etc were not up to par. Taken longer to get through to Customer Service but they are always professional + courteous. Better than out last FMS.

I have been with 4 different FMS providers during my time in the program. PALCO is by far the best! [REDACTED] & [REDACTED], especially, always do what it takes while being professional and kind.

Please add these critical questions to the survey:

FMS app (Time4Care/Authenticare):

- ease of use?
- accuracy?
- available to both aides & employers?
- ability to approve hrs. as aide completes shift
- logical terminology & organization

Portal: logical terminology & organization

My attendant and I did not know she could get paid while finding out we went over budget so 2 weeks she didn't submit hours. Also, [REDACTED] told my attendant she was allowed 32.5 hours a week, but our trainer said it was more like 38-40 hours per week; which my attendant and I were surprised as [REDACTED] (my attendant) was submitting between 25-32.5 a week but we still went over the budget. VERY frustrating and confusing.

It took quite a while to get enrolled. I don't know if that was Palco or my social worker though. This has been a terrific service! I'm so grateful to be able to use CDASS.



Written Comments

The following points outline my concerns regarding my FMS, Palco.

1. The paperwork is cumbersome, and requires the attendant intake form to be signed by the employer and prospective employee before we can even begin the rest of the application. This is not realistic in a virtual environment with COVID restrictions. This form is then submitted to the FMS, and can take up to 3 business days to process, creating a delay before the application can even begin. After this 1-3 business day delay, the 27 page application, or similar online application may be initiated. The application itself is cumbersome and redundant, and requires 2 hours to complete. I have lost employees at this point in the onboarding process.

2. Palco is required as part of their Contract with the State to provide budget data to the client or account manager. They do provide data, but it is not useful enough to be relevant. I believe this is a breach of contract.

o The data is not provided in a timely manner. I am required by the State to report any budget usage over 110% before the last day of the month. Palco provides that data up to 15 days later.

o Therefore, I need to calculate my budget usage manually. Palco does not provide consistent data, instead, it reports hours in minutes, tenths of an hour, and calculates payments in quarter of an hour increments.

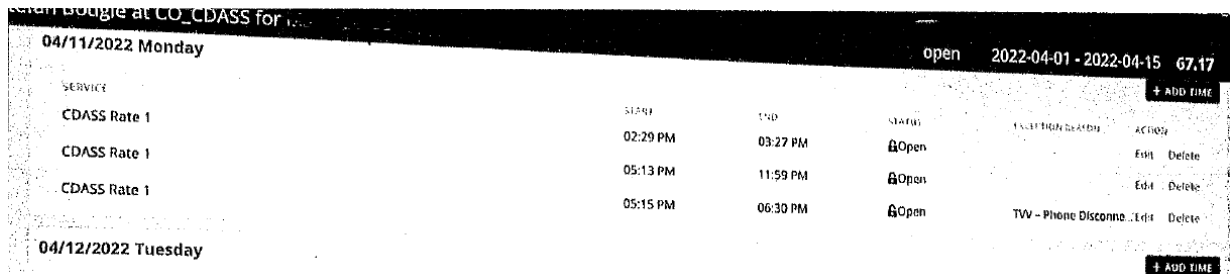
o The website and printed monthly statements do not provide a breakout total by pay period per employee. Again, this is necessary information.

o I have been asking for accurate and timely reporting since 2019. I believe that they may be in breach of contract.

3. Palco is required by State and Federal law to use a functioning app for clocking in and clocking out. The app does not function. I believe this may also be a breach of contract.

o The app routinely does not register when my employees clock out. Instead, they remain clocked in for multiple days at a time.

o The app has begun to create duplicate shifts. Attached is a screenshot showing one employee clocked in for one legitimate and 2 phantom shifts. It is not uncommon for one of those phantom shifts to remain clocked in for multiple days.



4. Palco's monthly statements do not provide the data necessary to make informed decisions. In addition, much of the data is continuously updated, such as the markup rates. This makes it almost impossible to comply with State regulations. Markup rates for Standard and Family employees are not listed on the statements. Without this information, I am not able to accurately calculate my budget utilization each month, therefore, I am not able to report overages to the State in the time period required.

o The paper statement does not break out total usage at different pay rates. Telling me how many hours someone worked without telling me what they were paid is useless. **Again, on the surface, this may meet State requirements, but in actual use, I believe this is a breach of contract.**

5. The reason I continue to stay with my FMS is because they answer questions in a timely manner. When I call, someone answers the phone and has answers approximately 60% of the time. More difficult questions are gotten back to me within 2 business days. This is what I expect from any business. Additionally, Palco employees are friendly, and usually kind and empathetic. I also appreciate that they process paperwork in less than a week, often within 3 business days. Because I can get answers and things are handled professionally, I have dealt with the previous issues for the last 3 years. At least I can get the answers eventually to what their website and paperwork did not provide.



Written Comments

<p>They always answer the phone but you do not get to talk to the different departments. The secretaries take information then they send you questions to the department sometimes they do not get the right questions answered this is my one complaint.</p>
<p>When there is a problem/concern w/ timecards we could be contacted early enough for my attendant to correct, return, and still get paid on time. It seems like every time there is a problem I don't find out until my attendant informs me she hasn't been paid and she is forced to credit until the "off cycle" pay period which is unacceptable.</p>
<p>Thank you for your help me dor CDASS program like you way help good thing [sic]</p>
<p>Months to complete enrollment. Different answers to same question. Rude</p>
<p>In the beginning there were several problems of disrespect and lengthy processing. As of now, there have been significant improvements on these issues.</p>
<p>██████ has been amazing from the start. I appreciate her so much.</p>
<p>██████████ has been very helpful.</p>
<p>Q#5 I have some issues with taxes. I have been told we are exempt, one Palco CSR used a name that we fell under so we don't have to pay taxes, thus we would not need a W-2 IRS Form. Right now we are very confused about the taxes and are fearful of the IRS coming down on us. Very worried no one has any answers for us.</p>
<p>My contact + interactions w/ Palco give me confidence. I have no issues. Always get whatever help I need.</p>