

## 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.*