

## Colorado Consumer Directed Attendant Support Services “Cost To You” Worksheet

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

- ✓ Your SUTA rate varies depending on your experience rating with the state unemployment insurance office. With Palco, your rate is not blended with other CDASS employers’ rates, and you receive the full benefits of any SUTA rate decreases when we update individual tax percentages annually.
- ✓ Your employer tax rate varies depending on the attendant’s relationship to you. You can take full advantage of individual tax exemptions, **so more money goes into the hands of your 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 have instituted a citywide minimum wage that is higher than the state minimum (example- Denver minimum wage is \$18.29 as of 1/1/24). Contact your enrollment specialist at Palco for more information on your individual circumstances.
- ✓ Family Members are limited to 40 hours in a 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.

Default Rate for New Employers with No Exemptions	
Social Security & Medicare (FICA)	7.65%
Federal Unemployment Tax (FUTA)	0.60%
State Unemployment Tax (SUTA)	3.05%**
Workers’ Compensation Insurance	0.94%
Sick Time Employer Premium	1.70%
Family Medical Leave (FML)	0.90%
<b>TOTAL Employer Cost Rate</b>	<b>14.84%**</b>
**Default rate for new employers assigned by the CO DOL; Your individual rate may be cheaper.	

Rate with Exemptions	
Relationship to Employer	Total Rate
Spouse working for a Spouse	<b>4.19%</b>
Child employed by Parent ( <i>under the age of 21</i> )	<b>4.19%</b>
Parent, Adoptive Parent and/or Stepparent Employed by an Adult Child	<b>5.89%**</b>
Minor Students (under the age of 18 who are full-time students)	<b>7.19%</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: \$17.00 x 1.0419 = \$16.41

### Quick Glance Rates

Table illustrates the cost for a new employer with no exemptions at 14.84%. You should use an **individual percent** that meets your circumstances and multiply the rate by that percent.

Hourly Rate	Cost to You Rate								
\$17.00	\$19.52	\$20.00	\$22.97	\$23.00	\$26.41	\$29.00	\$33.30	\$35.00	\$40.19
\$17.50	\$20.10	\$20.50	\$23.54	\$24.00	\$27.56	\$30.00	\$34.45	\$36.00	\$41.34
\$18.00	\$20.67	\$21.00	\$24.12	\$25.00	\$28.71	\$31.00	\$35.60	\$37.00	\$42.49
\$18.50	\$21.25	\$21.50	\$24.69	\$26.00	\$29.86	\$32.00	\$36.75	\$38.00	\$43.64
\$19.00	\$21.82	\$22.00	\$25.26	\$27.00	\$31.01	\$33.00	\$37.90	\$39.00	\$44.79
\$19.50	\$22.39	\$22.50	\$25.84	\$28.00	\$32.16	\$34.00	\$39.05	\$40.00	\$45.94

**Rate you want not on here?** You can pay any rate you want by multiplying the rate by your individual percentage amount. Example: \$17.00 x 1.1484=\$19.52