

2024

END OF YEAR

BY THE NUMBERS

TECHNOLOGY UPGRADES

PAYROLL PROCESSED

CONSUMERS PAID

TAX FILINGS

EBLAST STATISTICS

RFP DATA

MARKETING OUTREACH

STATE UPDATES

CUSTOMER SERVICE
ACCOMPLISHMENTS

COMING IN 2025





PALCO IS OFFICIALLY A CERTIFIED WOMAN-OWNED BUSINESS!

In 2024, Palco received its official certification as a woman-owned business by the Women's Business Enterprise National Council (WBENC). This certification recognizes that Palco has successfully met the WBENC standards as a Women's Business Enterprise (WBE). Palco has long been proud of being 100% woman-owned, operated, and controlled and now has the certification and recognition to reinforce that pride.



PALCO 2024

- ✓ **Major upgrades** to Intake
- ✓ Processed around **\$465 million** in total payroll and vendor payments
- ✓ Upgrades to Connect including the implementation of our **new EVV in-house solution**
- ✓ Paid **22,249** caregivers and supported **13,980** participants
- ✓ **100%** timely tax filing
- ✓ Sent **259,308** emails with an open rate of **56%**
- ✓ Received **777,836** page views on www.palcofirst.com
- ✓ Responded to **15** Requests for Proposal with more than **809** pages

PALGO

1/9-1/11 | Everyday Lives | **Hershey, PA**

2/20 | IDD Advocacy Day | **Charleston, WV**

3/14-3/15 | Applied Self-Direction National Self-Direction Conference | **Baltimore, MD**

5/16 | Chanda: Strike the Match | **Denver, CO**

5/28 | Virginia Association of Health Plans 2024 Conference | **Richmond, VA**

5/31 | ACMA Colorado Chapter Health Care Delivery System Case Management & TOC Conference | **Colorado Springs, CO**

6/4-6/6 | Home Care and Hospice Association of New Jersey Annual Conference | **Atlantic City, NJ**

6/12 | Colorado Foothills Gateway Provider Fair | **Fort Collins, CO**

6/26-6/28 | West Virginia Donna Skeen Senior Expo | **Charleston, WV**

7/8-7/11 | USAging Annual Conference | **Tampa, FL**

7/23 | Colorado TRE Provider Fair | **Colorado Springs, CO**

8/18-8/22 | HCBS Annual Conference | **Baltimore, MD**

8/26-8/27 | Michigan Self-Determination Conference | **Bellaire, MI**

10/2-10/4 | Ohio Synergy Conference | **Sandusky, OH**

10/23-10/25 | Kansas PowerUp! Conference | **Manhattan, KS**

10/23-10/24 | O4A Conference | **Columbus, OH**

10/31-11/1 | New Jersey Self-Direction Conference | **Ewing Township, NJ**

11/1-11/3 | West Virginia Families Conference | **Daniels, WV**

11/7-11/8 | New Mexico Association for Home & Hospice Care Annual Conference | **Albuquerque, NM**

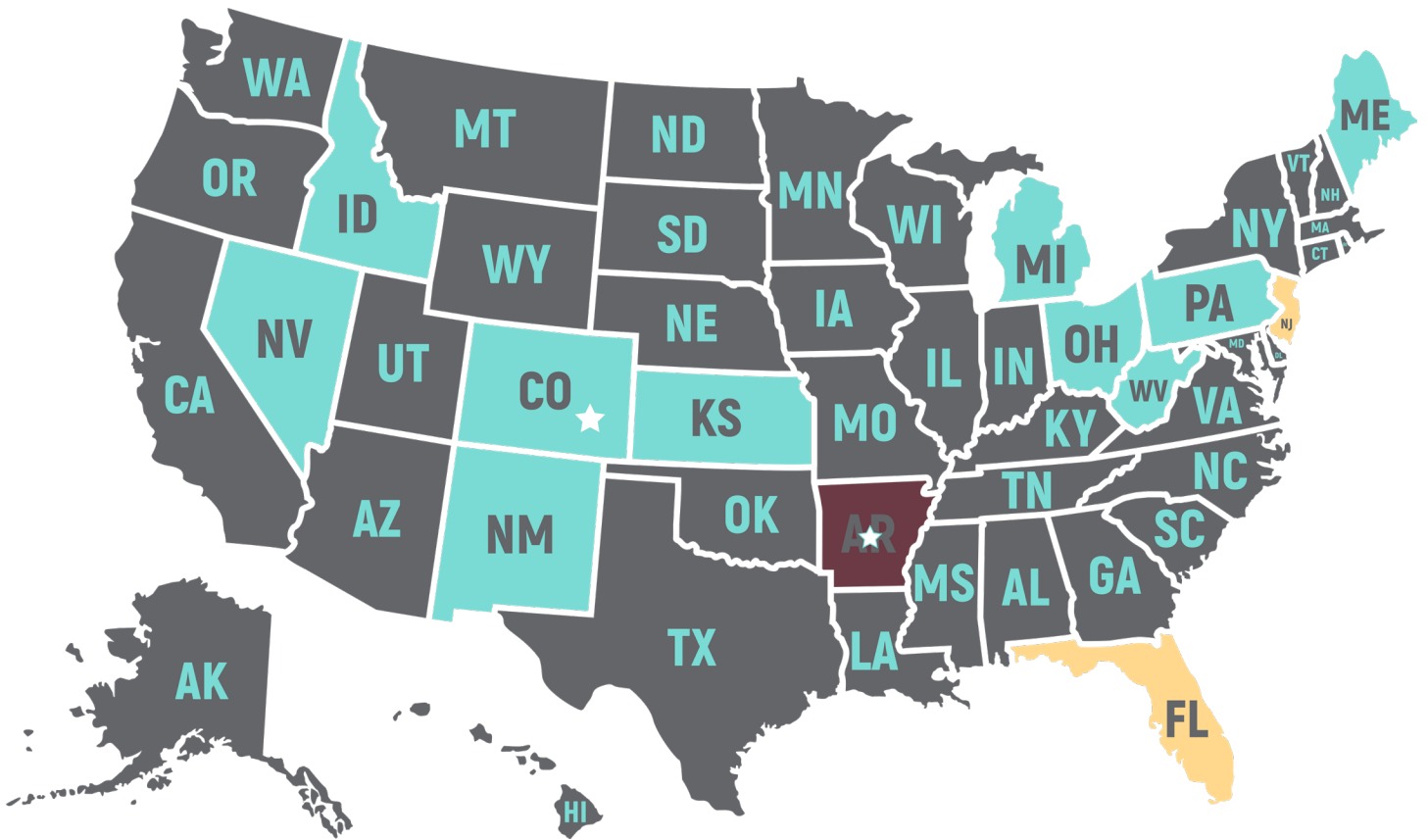


From left: Kady Predota, Cody Waits, and Jason Smith

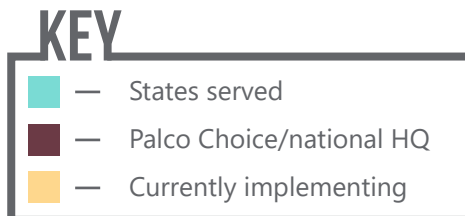
THE QUARTER-CENTURY TOUR

Palco celebrated 25 years of success in the self-direction FMS industry all throughout 2024. This included attending conferences around the nation to collaborate with industry professionals, deliver informational and educational seminars to stakeholders, participate in interactive booth activities, and so much more! We look forward to continuing these events in 2025!

More than
↑ **\$465** MILLION
in payroll processed!



Impacting People Across the Nation



Colorado



- Continued Chanda Center for Health Remote Services partnership.
- #1 one FMS in state fifth year in a row.

New Jersey



- Implementing services in early 2025.

Idaho



- Continuing to enroll participants, and introduced new online resources such as budgeting tools and caregiver training materials.

New Mexico



- Extended partnership with Conduent and welcomed Molina and United Healthcare to the new Turquoise Care program.

Kansas



- Relationship continued with Sunflower Health Plan as they were selected by the state to continue contract.

Ohio



- Collaborated with COA to execute a clean-up program with comprehensive background checks.
- Advocated & explored advancement of support broker services.

Maine



- Began serving the state as an FMS this year.

West Virginia



- Won statewide contract and enrolled over 5,400 individuals in an eight-week unprecedented timeframe.

Michigan



- Won behavioral health contract with Summit Pointe Community Mental Health.
- Implemented Palco's own EVV software for the program.

Updated Marketing Materials


ELEVATE CAREGIVING with Palco

March 3rd is National Caregiver Appreciation Day, and in honor of these dedicated individuals, Palco is celebrating the caregivers who make our industry run for the entire month of March! We want to hear about your caregivers who go above and beyond to make self-direction successful!



“My caregiver is like family now, and I would be miserable without her. She gave me my independence back.”
— Linda S. from Colorado

THANK YOU FOR MAKING PALCO THE NUMBER ONE FMS IN COLORADO FOR THE FIFTH YEAR IN A ROW!



POP ON BY!

MINIMUM WAGE INCREASE




WE WANT YOUR FEEDBACK!



HOW TO CHANGE FINANCIAL MANAGEMENT SERVICE (FMS) PROVIDERS IN MAINE

Open Enrollment allows the participant or their authorized representative (AR) to change financial management service (FMS) providers. These changes can only occur quarterly, four times a year. Participants must be enrolled by the start of the pay period for the new tax quarter. All participants must initiate a change of FMS by contacting their care manager and requesting a change to their Person-Centered Service Plan (PCSP) at least 60 days in advance.

Transfer Date to Palco	Pay Period (LONG)	Timesheets Due to Palco DO NOT SUBMIT THE FIRST TIMESHEET TO PALCO UNTIL THIS DATE	First Pay Day with Palco
December 1, 2024	12/1—12/31	1/1/2025	1/8/2025
March 9, 2025	3/9—3/31	4/1/2025	4/8/2025
June 1, 2025	6/1—6/30	7/1/2025	7/8/2025
September 7, 2025	9/7—9/30	10/1/2025	10/8/2025
November 30, 2025	11/30—12/31	1/1/2026	1/8/2026



For questions, contact Palco at 866-710-0456 or email us at customersupport@palcofirst.com

CHANDA CENTER FOR HEALTH REMOTE SERVICES PROGRAM

The Chanda Center for Health (CCFH) has partnered with Palco to bring a statewide remote option for eligible Medicaid members on the Complementary and Integrative Health (CIH) waiver. This collaboration focuses on helping participants find an integrative therapy provider, including acupuncture, chiropractic, and massage, of their choice. The new remote service option is available to waiver members who live at least 30 miles from the Chanda Center for Health clinic in Lakewood, CO.

HOW IT WORKS

- PARTICIPANTS CAN RECRUIT ANY ELIGIBLE PROVIDER TO PROVIDE THEIR APPROVED SERVICES
- PROVIDERS WILL COMPLETE ENROLLMENT WITH PALCO AND REVIEW THE PARTICIPANT'S AUTHORIZED SERVICES. ASSISTANCE AND TRAINING ARE AVAILABLE
- ONCE APPROVED, SERVICES CAN BE PROVIDED
- SUBMIT THE VENDOR PAYMENT REQUEST FORM WITH DOCUMENTATION TO PALCO FOR PAYMENT

WHAT ARE THE BENEFITS?

- Empower personalized healthcare choices.
- Support independent living.
- Promote active participation within the community.
- Provide access to holistic therapies, including massage, chiropractic care, and acupuncture.
- Reduce isolation and alleviate depression.

To learn more, visit <https://palcofirst.com/chanda-center/remot/>

COLORADO DID YOU KNOW?

DO YOU LIVE IN COLORADO AND HAVE A FAMILY MEMBER ON A HCBS WAIVER? CONSIDER DIRECTED ATTENDANT SUPPORT SERVICES (DASS) CAN ALLOW YOU TO HIRE AND MANAGE YOUR OWN EMPLOYEES TO ASSIST WITH YOUR CARE.

DASS allows HCBS waiver recipients the opportunity to exercise full choice and control over their attendant support services. Under this model, participants decide on services they need to meet their unique needs, and they receive their services at home and in their community without involving through a home health or personal care agency. DASS allows recipients to receive personal care, homemaking, and skilled health maintenance services through hiring an attendant of their choice and in a way of their choice. You can read more information about DASS here.

After direction services are home and community-based services (HCBS) that help people of all ages with various disabilities and intellectual disabilities live independently by choosing the type of services and supports that best fit their needs. DASS allows each program participant to recruit, hire, manage, and pay their own employees to assist with their care and support. Participants must be enrolled in a Medicaid waiver program and support a highly personalized waiver.

Colorado has a rich history in self-direction (commonly called person-centered care) in Colorado. What there are a variety of self-directed programs in the state for persons with disabilities and their families. This guide provides program information for Colorado's self-directed programs through the Colorado Department of Health Care Policy & Financing (DHPF).

Colorado operates several HCBS waivers. Each of these waivers has a variety of services, and self-direction is offered in some, but not all, services.

HOW TO APPLY

- Apply for Medicaid
- Tell your case manager you are interested in the DASS program.
- Your case manager will set you up with an interview for the DASS program.
- Complete training.

PALCO GUIDE TRAINING IDAHO



palcofirst.com
866-710-0456
FOR INTERNAL USE ONLY

POWERED BY PALCO

A trusted partner for all your self-directed day-to-day service needs.

WHERE: VIRTUAL Q&A WEBINAR
WHEN: 3RD TUESDAY OF EVERY MONTH BEGINNING IN MARCH
WHAT TIME: 10 AM EST

PLEASE REGISTER FOR A SESSION USING THE QR CODE TO LEARN MORE ABOUT INDEPENDENCE POWERED BY PALCO.

After registering, you will receive a confirmation email containing information about joining the webinar.



palcofirst @PalcoFirst palco-inc

SELF-DIRECTION 101

WHAT IS SELF-DIRECTION?

Self-Direction is a service delivery model that gives choice and freedom to participants. They can choose their caregivers (often being family or friends), set the pay rate, and schedule shifts.



WHAT SERVICES ARE GENERALLY AVAILABLE WITH SELF-DIRECTION?

Depending on the participant's needs, they could qualify to self-direct many services, such as:

- Support with in-home care needs
- Goods & services
- Respite care
- Supported employment
- Skilled nursing care

Each state has specific Medicaid waivers and programs. As a result, services can vary.

www.palcofirst.com

WHAT IS A FINANCIAL MANAGEMENT SERVICE (FMS) AND WHAT DO THEY DO?

Also known as a Fiscal Intermediary, the FMS is there to help participants succeed in self-directing their care. They assist with the enrollment paperwork, issue paychecks to caregivers/vendors, and provide day-to-day program support. At the end of the year, they even file taxes and issue worker W2s.



WHY DO PEOPLE CHOOSE TO SELF-DIRECT?

Self-direction gives greater control to the person receiving services. It honors choice and allows for varying degrees of autonomy. Both people with disabilities, and those aging in place, are empowered to live independent lives with self-direction.

HOW DOES SOMEONE ACCESS SELF-DIRECTED SERVICES?

First, determine the options available through Medicaid in the state where the person lives. Then, get in touch with a care manager at the state's aging and disability resource center.

PALCO
Empowering Independence
www.palcofirst.com

You can visit www.palcofirst.com/SD101 for even more resources and information about self-direction.

Updated Information and Resources

[2024 Financial Management Services End of Year Memo](#)

[How Prioritizing Consumer Empowerment Can Redefine an Industry](#)

[2024 Annual Survey](#)

[Palco Newsletter — Q3 2024](#)

[Exciting News: West Virginia | Palco's Connect EVV solution is here!](#)

[Managing Crisis](#)

[Exciting News: Michigan EVV Training Sessions Are Here!](#)

[Home and Community Based Services for Native Americans](#)

[Palco Newsletter — Q2 2024](#)

[Everything You Need to Know About Disability Pride Month](#)

[Opinion: If you are not promoting self-direction, you are actively contributing to the direct care workforce crisis](#)

[Service Animals, Emotional Support Animals, and the Differences Between Them](#)

[How to Translate a Website](#)

[Palco Newsletter — Q1 2024](#)

[Streamlining Self-Direction Onboarding: A Quick and Compliant Process in Minutes](#)

[Improve Accessibility by Using Plain Language](#)

[Self-Direction in the Hispanic Community](#)

[Elevate Caregiving — March 2024](#)

[Palco Program Spotlight — Chanda Center for Health Remote Services Program](#)

[Enrollment Made Easy](#)

[Palco selected as financial management services vendor for state of West Virginia, supporting people using self-directed care](#)

[Don't Settle for Subpar](#)

[Palco Re-Awarded Self-Direction Home Care Contract by State of Colorado](#)

[Care is a Click Away](#)

CUSTOMER SERVICE: ANSWERING THE CALL

00:06:38

Average call duration

00:01:34

Average time in queue

172:00:00

Supervisor monthly 1-on-1s with agents

661:00:00

Continuous training hours for agents

130:00:00

QA call monitors

More than just a call

Helping improve client satisfaction, the Customer Support team utilizes a chat feature available on the home page of the website (www.palcofirst.com)! The multichannel GoTo Contact Center supports phone calls, SMS text messages, web chat, social media, and video. This year, the Customer Support team added a Chat Assistant that is improving customer satisfaction through faster issue resolution and the ability to handle multiple customer queries simultaneously. Palco's customer service center responded to over 4,500 chats this year.



New features for customer support

Along with the new Chat Assistant feature, the Customer Support team also implemented post-call surveys. These post-call surveys allow Palco Customer Support leadership to gain immediate feedback from clients and caregivers right after their interaction, allowing them to identify gaps in our service, measure customer satisfaction, evaluate agent performance, and make targeted improvements to enhance overall customer experience.

Data Entry

14,586

Paper timesheets keyed for 2024

19,982

Total payables keyed for 2024

What are people saying about Palco?

- "[Liz] was congenial, professional, personable, and did an excellent job answering any questions I had in a quick, friendly, well-explained manner."
- "The customer service representative, Tanya, was very helpful, professional, and patient and kind with me. She told me what to do to correct and resolve the problem. She also told me I could call any time I needed help."
- "[Perla] has helped me so much. I am so excited and I am glad I got to talk to [her]! [She] is great to talk to, is clear, and is awesome!"
- "JT's cadence is calm, and [I] can tell JT works with older people because he makes sure they know he's still there and the call didn't hang up. I don't dread talking about issues with JT."
- "Tina has shown nothing but kindness and patience toward me. I see a quality in her with the way she spoke, explained things thoroughly and efficiently. Tina remained calm, patient, and lovely!"

Palco's Digital Footprint

The primary Palco website — www.palcofirst.com — is the hub for all consumer-facing materials, resources, and information for all things Palco. We have worked hard to make this website easy to use, and have seen the viewership grow throughout the years. This year was no different, as you can see from the statistics below.

777,836
total website views

135,000
new users

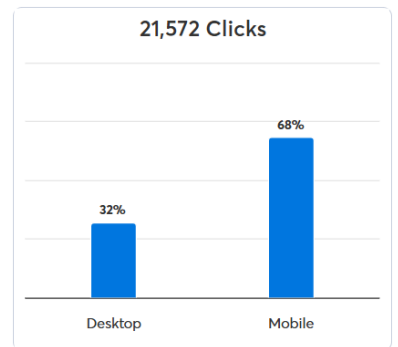
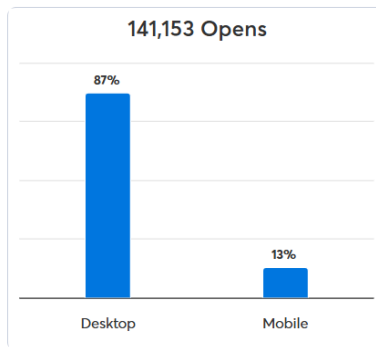
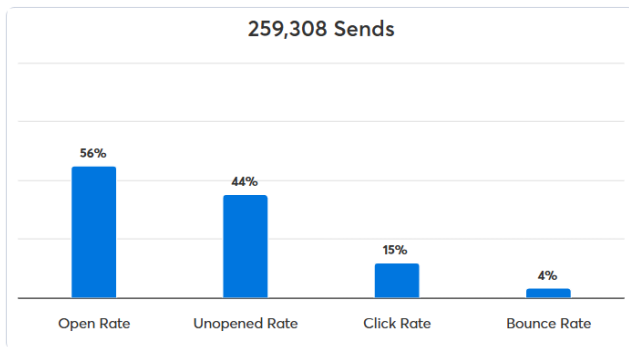
Top 3 Program Pages by views

West Virginia: 383,475
New Mexico: 45,563
Colorado: 25,070



Keeping in Touch

Creating engaging, informative, and customer-centered eBlasts that stand out remains a focus. In 2024, Palco sent 259,308 emails with an open rate of 56% and a click rate of 15%! This open rate beats the industry average by 36.3% and the click rate beats the industry average by 13%!



Trends

Compare your stats over time and across your industry during the selected time range.

Your open rate:	56%	Your click rate:	15%
vs. previous 366 days	-1% ↓	vs. previous 366 days	+6% ↑
vs. industry average	+20% ↑	vs. industry average	+10% ↑

These eBlasts not only help inform Palco's customers about news and events in the industry, form updates, policy changes, etc., but it also helps drive consumers to the Palco website (www.palcofirst.com). On the following pages, you can see just how that looks.

WHO'S TALKING?

567

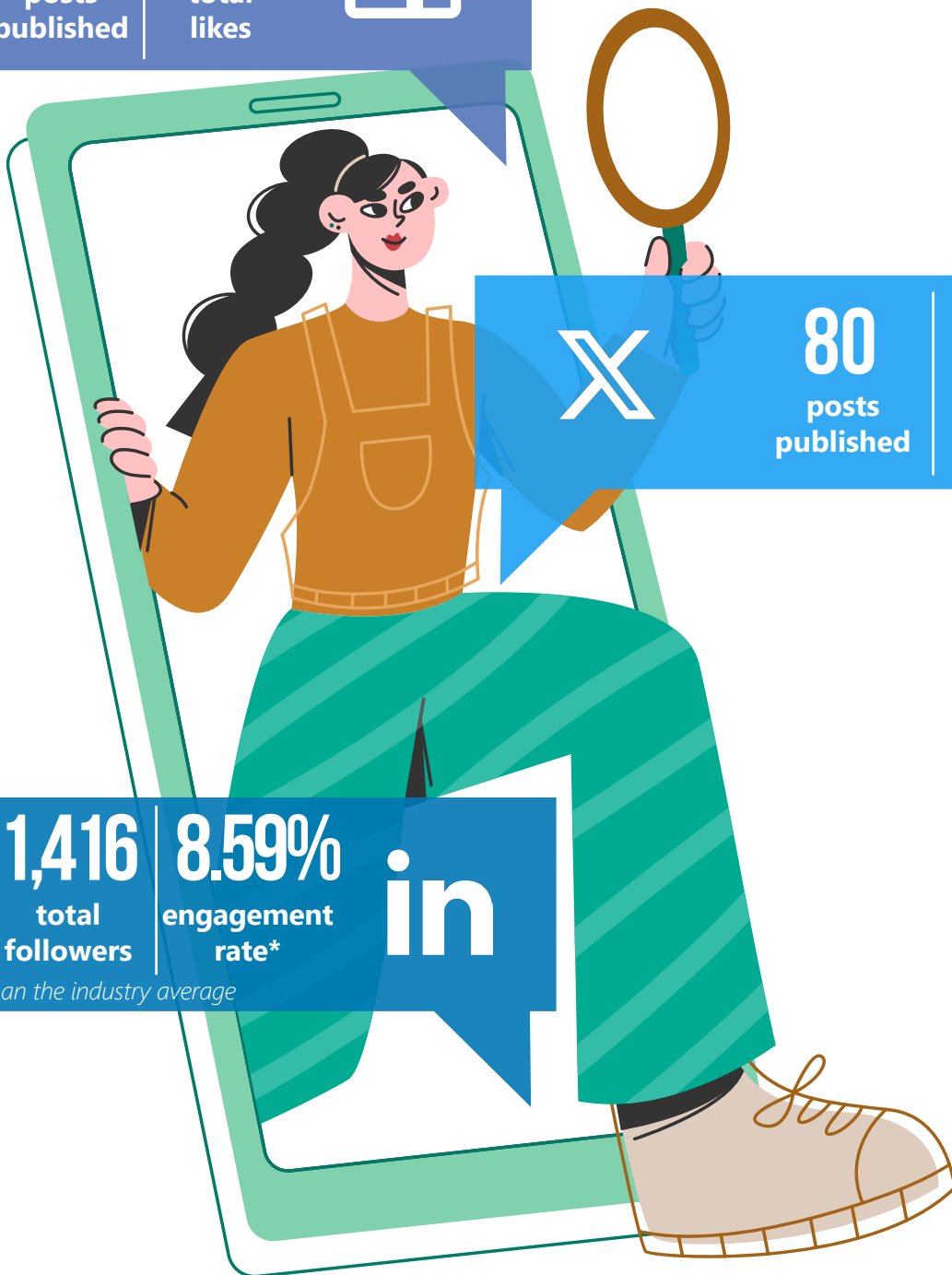
total
clicks

105

posts
published

716

total
likes



80

posts
published

42

accounts
following

82

posts
published

1,416

total
followers

8.59%

engagement
rate*



**6.39% higher than the industry average*

PALCO CHOICE HITS THE ROAD

Arkansas home care provider travels the state for outreach



- 1** Jonesboro, AR | Informational Event | 1/9
- 2** Pine Bluff, AR | Informational Event | 2/9
- 3** Fayetteville, AR | Informational Event | 2/16
- 4** Paragould, AR | Ice Cream Social | 8/9
- 5** Trumann, AR | Ice Cream Social | 8/14
- 6** Jonesboro, AR | Ice Cream Social | 9/11
- 7** Pocahontas, AR | Ice Cream Social | 9/12

WEBSITE STATISTICS

10,000 | **4,100**

total views

total visitors

COMING IN 2025

- ✓ Implementing in-house EVV in more programs
- ✓ Bigger presence at national conferences
- ✓ More partnerships with MCOs
- ✓ More videos, including more customer testimonials
- ✓ More marketing campaigns
- ✓ In-person outreach events
- ✓ National educational seminars
- ✓ New states implementing