

# FISCAL EMPLOYER AGENT

Personal Preference Program  
Employer Handbook



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# CONTACT INFORMATION

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Palco Customer Service can be reached during normal business hours, Monday-Friday 8:00 am to 5:00 pm Eastern Standard Time, excluding holidays. Messages can be left outside of business hours and will be returned on the next business day. Contact information is below:

**Physical Address:**

17300 Chenal Pkwy, Ste 300, Little Rock, AR, 72223

**Mailing Address:**

PO Box 13260, Maumelle, AR, 72113

**Palco NJ Enrollment Email:** [EnrollNJ@palcofirst.com](mailto:EnrollNJ@palcofirst.com)

**Palco NJ Customer Support Email:** [Support\\_NJ@palcofirst.com](mailto:Support_NJ@palcofirst.com)

**Website:** <https://palcofirst.com/new-jersey-ppp/>

**Important Phone Numbers**

**Customer Support Toll Free Line:** 877-710-0457

**Customer Support Local Line:** 732-351-4804

**Customer Support Fax Line:** 877-859-8757

**Workers' Compensation Injury Hotline:** 1-800-892-1015

**Horizon PPP Hotline:** 1-855-465-4777

**Adult Protective Services (APS):** Telephone number varies by county. See the website for specific county contact information. [Division of Aging Services - APS](#)

**Division of Child Protection and Permanency (DCPP):** 1-877-652-2873

**NJ Division of Medical Assistance and Health Services**

P.O. Box 712 Attention: Personal Preference Program



Trenton, NJ 08625  
Telephone: 609-631-2481  
MAHS.PPP@dhs.nj.gov

**Horizon PPP Contact Information**

**Phone:** 1-855-465-4777

**Email:** [hnh\\_ppp@horizonblue.com](mailto:hnh_ppp@horizonblue.com)

**Website:** [www.horizonnjhealth.com/membersupport/programs/self-directionpersonal-preference-program-ppp](http://www.horizonnjhealth.com/membersupport/programs/self-directionpersonal-preference-program-ppp)



### Acronyms and Definitions

**Activity of Daily Living (ADL)** - Tasks essential to perform routine self-care functions (e.g., dressing, grooming, bathing, eating, transfers, mobility, positioning, toileting).

**Allocated** - Personal Preference Program (PPP) funds are allocated, or “set-aside” on a monthly basis according to the Cash Management Plan (CMP). For example, the participant may choose to allocate or “set-aside” all of the CMP budget for personal care services provided by a self-hired worker.

**Authorized Representative (AR)** - A person who has the legal authority to act on behalf of the participant. May be the Participant’s legal guardian, family member, or other individual who accepts responsibility for performing roles and tasks the participant may not be able to do. The AR is appointed by the Participant or a Legally Responsible Individual (LRI) and must be willing to follow the Participant’s wishes and respect their preferences while using sound judgement in acting on their behalf. The AR cannot receive any monetary compensation for this service and cannot serve as the worker of the participant. Participants may choose not to have an AR, unless they are explicitly directed to have an AR by their MCO and/or the state.

#### Authorized Representatives by type:

1. **Mandated Representative** - In circumstances where the Participant has misused the PPP budget or has otherwise become unable to manage the program independently, either identified by the fiscal intermediary or the MCO, an AR may be mandated in order for the participant to stay enrolled in PPP. The fiscal intermediary and MCO shall coordinate to gather all information and documentation regarding the need to mandate an AR for the participant and submit it to the PPP Office for review and final determination. In instances where the PPP Office has determined that a participant be mandated an AR where a participant refuses to accept the designation, the individual will be dis-enrolled from PPP and the MCO shall make arrangements for them to return to traditional Personal Care Assistant (PCA) agency services.

2. **Predetermined Representative** - When a participant has a predetermined representative such as a legal guardian or other court appointed representative, or they are a minor child, it has already been determined that the participant is not able to legally and competently uphold the responsibilities of being a PPP employer of record and must have an AR appointed in order to begin enrollment. The parent, guardian or court appointed representative does not have to take on the role of the participant's AR and is able to appoint another individual to the role. There may also be situations where the MCO determines through options counseling and the PCA assessment process that an AR is required due to assessed cognitive impairments or diagnoses.
3. **Voluntary Representative** - A participant may choose to voluntarily appoint an AR for various reasons, such as a language barrier, finding the responsibilities overwhelming, etc. The Support Counselor through their interactions with the participant may also suggest an AR to a participant to be successful and the participant agrees.

**Back-up Plan** - A back-up plan uses a worker who is able to work when a regular worker calls out or is unable to work. Participants may use an accredited home care agency that contracts with the Participant privately to fill-in when the worker is unable to work.


**Background Check** - An option for PPP participants to verify if a potential worker is able to be hired. While requesting a background check is recommended, it is not required. A Participant can request a variety of background checks on potential and current workers. The Support Counselor will provide information on the various checks available.

**Bi-Weekly** - Every other week.

**Budget** - The value of a cash management plan (CMP).

**Care Manager (CM)** - An individual employed by an MCO who provides person-centered, goal oriented, culturally relevant assistance to ensure that PPP Participants/MCO members receive needed services in a supportive, effective, efficient, timely, and cost-effective manner.

**Cash** - The term "cash" in the PPP refers to funds in the cash management plan (CMP) set aside for services. An example of PPP cash is quarters for the laundromat. PPP cash payments are made directly to the participant. Anything over \$50 per month, or \$599 per year, is considered taxable income and the participant will receive a 1099.



**Cash and Counseling** - A personal care services delivery model using the concept of self-direction. A monthly budget is calculated for the participant in place of traditional Personal Care Assistance (PCA) services, and with the guidance of a Support Counselor purchases goods and services to meet personal care needs.

**Cash Management Plan (CMP)** - The planning document used by the PPP participant to identify, document and budget PPP funds for goods and services. The Participant's CMP allocates goods and services using the total amount of the allotted monthly budget. The CMP can be reviewed and updated as frequently as necessary.

**Centers for Medicare and Medicaid Services (CMS)** - The Centers for Medicare & Medicaid Services (CMS) is the agency within the U.S. Department of Health and Human Services (HHS) that administers the nation's major healthcare programs.

**Contractor** - Managed Care Organization

**Chore Services** - A self-directed service option provided to PPP Participants in Managed Long Term Services and Supports (MLTSS), if approved by the MCO.

**Department of Human Services (DHS)** - New Jersey Department of Human Services

**Difficulty of Care Tax Exclusion (DOC)**- Some workers may qualify for Difficulty of Care based on where both you and your worker live. When the worker completes an application, they will be asked to respond to the following questions:

- I provide services to a participant in my (the worker's) home.
- I do not have a separate home (away from the participant) where I reside.
- This is the home where I (the worker) reside and regularly perform the routines of private life, including shared meals and holidays with family.

All three of the above statements must apply in order to qualify for Difficulty of Care. Federal and State taxes may not be withheld if a worker qualifies for Difficulty of Care.

**Direct-hire** - A worker hired directly by the Participant to provide services.

**Division of Medical Assistance and Health Services (DMAHS)** - DMAHS administers the PPP on behalf of the State of New Jersey. DMAHS is the NJ FamilyCare/Medicaid agency and is housed within the Department of Human Services.

**Duplication of Services** - Participation in the PPP is an option to receive your NJ FamilyCare/Medicaid personal care services. NJ FamilyCare/Medicaid recipients may not



receive traditional PCA home care agency services and PPP at the same time. If a Participant accepts the services of the home care agency while also utilizing the PPP this is a duplication of services.

**Electronic Visit Verification (EVV)** - The 21st Century Cures Act, signed in December 2016, will require Direct Care Workers and Personal Care Attendants (PCA) to verify and submit time worked electronically, a process known as Electronic Visit Verification.

**Enrollment Field Specialists (EFS)** - This position encompasses both remote work and in-person service delivery, where the Enrollment Specialist guides participants, the AR and their workers through the intake and enrollment process for the PPP program. Enrollment Field Specialists are tasked with ensuring the accuracy of employer and employee paperwork while meticulously documenting this information in Palco's software. They complete all the necessary follow-up needed from referral to start date.

**EVV Live-In Exemption** - Individuals who reside in the same residence as the participant they serve, may be excluded from using EVV methods for their timesheet submission.


**Employer of Record (EOR)** - The participant is the person responsible for managing and directing the delivery of services. They are the legal employer of record.

**Federal Employer Identification Number (FEIN)** - The PPP Participant's identification number issued by the Internal Revenue Service (IRS), used when filing employer taxes. The Fiscal Intermediary files paperwork with the IRS to obtain the Participant's EIN after completion of the enrollment meeting.

**Federal Insurance Contribution Act (FICA)** - Includes both Medicare and Social Security Taxes. These costs are paid out of the participant's budget as part of a worker's total hourly wage. For more information, please speak to your Support Counselor

**Federal List of Excluded Individuals and Entities (LEIE)** - The Office of the Inspector General's (OIG) List of Excluded Individuals/Entities (LEIE) provides information to the health care industry, patients and the public regarding individuals and entities currently excluded from participation in Medicare, Medicaid, and all other Federal health care programs.

**Federal Unemployment Tax Act (FUTA)** - A payroll or employment tax used to help fund the federal share paid to state workforce agencies, including providing for some extended



unemployment benefits. These costs are paid out of the Participant's budget as part of a worker's total hourly wage. For more information, please speak to your Support Counselor.

**Fee-for-Service (FFS)** - The method used for Medicaid reimbursement based on its payment for specific services covered by the NJ FamilyCare/Medicaid but not covered by the MCO.

**Financial Management Service (FMS)** - Fiscal intermediary services that provide help with financial tasks, billing, and employer-related responsibilities for people who self-direct their services through Self-Directive services.

**Fiscal Intermediary (FI)** - A vendor contracted by a managed care organization to provide a range of financial and business services to participants in the PPP. The FI acts as the fiscal agent for PPP participants by filing taxes, paying employees and sending Participants' payments for approved goods and services.

**Fiscal Intermediary Transition** - An MCO transitioning to its new fiscal intermediary must complete the state's readiness review process and receive approval before operating with the new vendor. During the transition period, the MCO must ensure that all aspects of the program are aligned and approved by the state based on the readiness review requirements while avoiding any disruptions in service or changes to the program. Managed Care Organizations should continue all operations of the Personal Preference Program (PPP) with the current fiscal intermediary, Public Partnerships, LLC (PPL), to ensure participants do not experience any program changes or service interruptions during the transition process.

**"Good-to-"** - is PPP terminology used to define each status in the participant's enrollment process. "Good-to-" status by type:

1. **Status 1: Good-to-Go** - PPP specific term meaning the participant and at least one worker have:
  - a. Completed the enrollment process and Support Counselor provides a program start date.
  - b. The worker cannot begin providing services until the start date is provided by the Support Counselor.
2. **Status 2: Good-to-Serve** - PPP specific term indicating that the FI has received and processed all of the participant's paperwork and the following requirements have been met:

- a. Procured Workers' Compensation insurance.
  - b. FEIN requested and received from the IRS.
  - c. Participants may begin receiving services in the PPP once a worker has completed all required paperwork.
  - d. The Support Counselor notifies participant of Good-to-Serve date in advance.
3. **Status 3: Good-to-Pay** - PPP specific term used for worker's submitted and received timesheets are ready to be paid during the next payroll date.

**Health Insurance Portability and Accountability Act (HIPAA)** - Federal law that provides individuals with rights over their health information and sets rules and limits on who can look at and receive personal health information. It also protects health information in electronic form and requires entities covered by HIPAA to ensure electronic protected health information is secure and the confidentiality provisions of the Patient Safety Rule are enforced.

**Individualized Budget** - An individualized budget is the amount of funds that are under the control and direction of the individual. The cash management plan is developed using a person-centered planning process and is individually tailored in accordance with the individual's needs and preferences as established in the service plan. The individualized budget empowers the participant by giving control over how the funds are used, allowing them to tailor the budget to their personal preferences and requirements. It emphasizes personal choice and flexibility in managing the funds according to the participant's unique situation.

**Information and Assistance Services (I&A)** - A service that provides PPP participants with the essential information and support needed to effectively navigate and utilize a self-directed care program. It covers guidance on how the program operates, the participant's rights and responsibilities, and the resources available to them. The amount and frequency with which an individual uses the available support varies by person and circumstance. This service is required for all PPP Participants.

**I&A services include:**

- Counseling: Personalized advice and support.
- Training: Instruction on managing self-directed care.
- Assistance: Help with accessing support such as a supports broker/consultant and financial management services (FMS).

- **Advocacy:** Access to an independent advocacy system for self-directing NJ FamilyCare/Medicaid members. The level of support and its frequency can vary depending on individual needs and circumstances.

**Instrumental Activity of Daily Living (IADL)** - IADLs are non-hands-on personal care assistance services that are essential to the beneficiary's health and comfort, including, but not limited to, meal planning and preparation, managing finances, shopping for food, communication by telephone and other media, transportation and participating in the community.

**Internal Revenue Service (IRS)** - The IRS is a bureau of the Federal Department of the Treasury.

**Legally Responsible Individual (LRI)** - Any individual established in a guardianship, conservator or power of attorney role on behalf of a PPP Participant. If the Legally Responsible Individual (LRI) appoints a PPP Authorized Representative, the LRI may act as a worker in the PPP.

**Learning Management System (LMS)** - A software application that helps organizations plan, deliver, track training and educational programs.

**Managed Care Organization (MCO)** - Health insurance organizations serving PPP Participants.

The five MCOs are: Aetna Better Health, Fidelis Care, Horizon NJ Health, United Healthcare Community Plan, and Wellpoint. MCOs are also referred to as "Contractor" in the context of contractual language pertaining to its Fiscal Intermediary (FI) vendors.

**Managed Long-Term Services and Supports (MLTSS)** - A managed care delivered long-term care program that applies solely to the individuals who meet the MLTSS eligibility requirements. NJ FamilyCare/Medicaid members are not required to be enrolled in MLTSS to access PPP; it is a state plan service.

**Member** - Individuals enrolled in NJ FamilyCare/Medicaid who require personal care assistance services and choose to self-direct their goods and services using PPP. Members must effectively direct their own care and may use the support of an Authorized Representative, if needed. Members are also referred to as "Participants".

**Monthly Budget Allocation** - Funds set aside for use each month as outlined in the cash management plan. The monthly budget allocation can be used to fund personal care, goods and services, and cash for approved expenses.

**MCO Nurse Assessor** - The MCO's registered nurse assessor who visits the Participant's home annually, or upon change in condition, to assess needs for personal care and authorize the number of hours which are converted into the dollar amount available in the cash management plan.

**Natural Support (Generic Support)** - An unpaid friend or family member who provides care or other support to the Participant.

**Notice of Discontinued Employment Form** - This form is used by the FI to officially document and communicate the end of the PPP worker's employment. This form serves several purposes, including:

- **Disassociation Notification:** It formally indicates the worker's last day of work, marking the end of their employment.
- **Employment Verification:** It helps to confirm the worker's cessation of duties, which can be used for various administrative and legal purposes.
- **Unemployment Processing:** It may be used to provide information necessary for the worker's unemployment benefits claim, detailing the termination date and other relevant employment details.

**Quarterly Visits** - PPP Participants / authorized representatives are required to participate in quarterly face-to-face visits with their Support Counselor. These visits are mandatory and failure to complete a quarterly visit may lead to suspension or disenrollment from PPP.

**Participant** - Individual enrolled in NJ FamilyCare/Medicaid, who requires personal care assistance services and chooses to self-direct their goods and services in PPP. Participants must effectively direct their own care and may request support from an Authorized Representative, if needed. Participants are also referred to as "Members".

**Pended Timesheet** - PPP specific term used by the FI identifying a worker's timesheet requires further information or resolution of an issue preventing payment. Typical issues causing a pending timesheet include: spending over allocated monthly budget, incorrect service code, and duplication of hours.



### **Person-centered Planning Process - CMS**

requires that a person-centered planning process and assessment be used to develop a person-centered plan. The process is directed by the individual, with assistance as needed or desired from a representative of the individual's choosing.

**Personal Care Services** - Health-related tasks performed by a worker in the PPP Participant's home and community.

**PPP Personal Care Attendant/Agency (PPP PCA Agency)** - Participants may direct-hire PCA workers through an accredited PCA agency for providing personal care assistance. PCA agency workers:

- Can provide supplement support for direct-hire PPP workers.
- Can be a back-up for direct-hire PPP workers.
- Cannot be the sole source of PPP services.

**Personal Preference Program (PPP)** - Using the concept of "self-direction," the Personal Preference Program allows eligible NJ FamilyCare/Medicaid members to design, direct and manage their personal care services. The program requires greater responsibility by the participant but offers greater control, flexibility, and choice than the traditional NJ FamilyCare/Medicaid Personal Care Assistance Program. PPP allows participants to choose services they need, self-direct care, hire their own employees including family, friends, and neighbors and create a Cash Management Plan to meet personal care needs.

**PPP Office** - The Personal Preference Program (PPP) Office within the DMAHS. The PPP Office maintains responsibility for the overall administration of the PPP, including development of policies, procedures, and other parameters of the program.

**Provider Authorization** - A process by which an MCO approves or validates the vendor's request to deliver specific services or treatments to an NJ FamilyCare/Medicaid member. This process ensures that the services provided are covered under the member's Medicaid plan and meets the required guidelines.

**Reassessment** - A personal care assistant nursing reassessment visit conducted by an MCO Nurse Assessor. A reassessment may be required in the event of a change in the participant's health condition or needs, support system, or the duration of a period of disenrollment from the program if those circumstances affect the need for personal care assistance.

**Recoupment** - Recoupment or “recouping wages” occurs when a PPP worker is paid for services when the Participant was not eligible to receive them and/or when paid outside of program rules.

**Risk Assessment** - A program specific assessment tool used to evaluate an individual’s risk, safety, and planning for mitigation of risk for the participant. The tool addresses cognition, hearing and communication, ambulation, nutritional, functional, and structural limitation factors, and evaluates the participant's need of an emergency back-up plan for incorporation into the cash management plan.

**Self-Directed Services** - The self-directed service delivery model is an alternative to traditionally delivered and managed services, such as an agency delivery model that emphasizes independence and empowerment by expanding NJFC/Medicaid participants’ degree of choice and control over their services and supports. Self-directed services allow participants, or their authorized representatives if applicable, to have decision-making authority over certain services and take direct responsibility to select who provides their care on the schedule that best fits their needs. The assistance of available support for managing all aspects of service delivery in a person-centered planning process.

**Self-Directed PPP Support Counselor:** Horizon’s Self-Directed PPP Support Counselors are responsible for orienting and training program participants/Authorized Representatives on using financial management and counseling services. As well as understanding their role and responsibilities as the Employer of Record. They assist program participants/Authorized Representatives in preparing budget updates, as well as effectively using the participant’s budget (Cash Management Plan). They are required to conduct quarterly home visits with program participants/Authorized Representatives; maintain contact with program participants/Authorized Representatives and provide guidance, support, and answer questions from participants/Authorized Representatives enrolled in the Personal Preference Program.

**SS-4 form** - Social Security form used when applying for a federal employer identification number (FEIN).

**State Unemployment Tax Act (SUTA)** - SUTA refers to New Jersey’s Unemployment Compensation Law, which governs the state's unemployment insurance program. Under this law, certain costs related to unemployment insurance are incurred. In the context of the Personal Preference Program (PPP), these costs are covered from the participant’s budget as part of the worker’s total hourly wage. For detailed information and guidance regarding SUTA and its implications, please consult your Support Counselor.



**Unable to Contact (UTC)** - Unable to contact

(UTC) is a term used to describe the status of the participant / authorized representatives enrolled in PPP who fail to participate in the required scheduled quarterly visits with the Support Counselor. When a participant is identified as UTC due to missing a mandatory visit, it may result in suspension or disenrollment from the program. To avoid UTC status, participants should ensure they attend all scheduled visits or promptly communicate with their Support Counselor if they encounter difficulties.

**Vendor** - Term used to describe the MCO's fiscal intermediary contractor entity. Also referred to as Vendor Fiscal Employment Agent (VF/EA) and Fiscal Intermediary (FI).

**Vendor Fiscal Employment Agent (VF/EA)** - Vendor contracting with an NJ MCO that provides a range of fiscal and business services to participants enrolled in the Personal Preference Program.

**Worker** - Means a domestic household employee hired by a PPP participant who performs duties in and around the home based on the participant's personal care needs.

**Worker's Compensation Policy** - All participants shall maintain workers' compensation insurance coverage, referred to as a worker's compensation policy, in accordance with PPP regulations.



# OVERVIEW OF PARTICIPANT DIRECTED SERVICES AND FINANCIAL MANAGEMENT

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Participant-direction, also called self-direction, lets people choose and control the services they need to live independently at home. In the Personal Preference Program, the person receiving the services becomes the legal employer of record. This means they are responsible for hiring, training, scheduling, and managing workers. The word “employer” here means the legal boss.

Palco follows all laws and rules, including Medicaid rules. We also keep your health information private and follow rules like the Health Insurance Portability and Accountability Act (HIPAA) to protect your medical information.

All Palco workers are mandatory reporters. This means if they hear about or think someone is being abused, neglected, or mistreated, they must report it. Palco will tell Horizon NJ PPP about these concerns. As the employer, you also have to report any concerns you may have.

Your opinion is important to us! If you have a complaint about Palco’s services, let us know. We will get back to you within 24 hours and work with you to solve the problem. You can share your complaint by talking to us or writing it down. During business hours, you can talk to a supervisor in our customer support team, and they will make sure your concern gets to the right person.

**Palco NJ Customer Support Toll Free Line:** 877-710-0457

**Palco NJ Customer Support Local Line:** 732-351-4804

**Palco NJ Customer Support Email:** [support.NJ@palcofirst.com](mailto:support.NJ@palcofirst.com)



## ROLES AND RESPONSIBILITIES

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### Role of the VF/EA FMS

Palco's main job is to act as the employer agent for people or their authorized representatives who hire their own workers. Being the employer agent means Palco helps by handling tasks like paying taxes, setting up workers' compensation insurance, doing background checks, and processing payroll.

As the employer agent, Palco takes care of payroll for the workers hired by participants or their authorized representatives. Palco also pays for other approved services listed in the participant's Cash Management Plan.

Palco can only pay for services that are approved in the Cash Management Plan and provided by qualified workers, vendors, or people who give rides and need mileage reimbursement. Palco cannot pay for services that are not approved in the plan.

Your Cash Management Plan will be reviewed at least every three months during an in-person meeting with your Horizon NJ Health Support Counselor. If you need to make changes sooner, you can call the HNJH PPP Hotline at 855-465-4777.

### Role of the Employer

When you choose self-direction, you are in charge of many parts of the service, like hiring, training, scheduling, and managing workers. As the employer, you have many responsibilities, including:

1. Sign up with Palco and fill out the needed forms.
2. Agree to follow the rules in the Employer Agreement.
3. Find, interview, and hire workers who are qualified.
4. Make sure workers and vendors meet the required qualifications before they provide services.



5. As the employer, you will be responsible for ensuring the worker's packet is completed fully and accurately.
6. Send the needed worker documents to Palco.
7. Keep a file for each worker and vendor to show they are qualified.
8. Check that workers stay qualified, including backup workers, as required by the program.
9. Once a worker is qualified, both you and the worker must sign the Worker Agreement Form and send it to Palco.
10. Let Palco know about any updates or changes in a worker's information.
11. Work with workers to decide their pay and benefits within the allowed range, fill out the Worker Rate Sheet, and send it to Palco.
12. Plan workers' schedules, making sure they work no more than 40 hours a week, based on the approved Cash Management Plan.
13. Make sure workers' schedules cover the services needed without causing overtime.
14. Decide what tasks workers will do, and when, following the service plan.
15. Teach and train workers based on the program's rules and service plan.
16. Check and sign workers' timesheets before sending them to Palco. Using Palco's electronic time system can help with this.
17. Supervise all workers, including backup workers.
18. Fire workers if needed and tell Palco when this happens.
19. Keep track of services and funds to make sure they match the Cash Management Plan.
20. Attend quarterly meetings with your Support Counselor from Horizon NJ Health.
21. Tell your Support Counselor about any changes in needs that might require updating the Cash Management Plan.
22. Let your Support Counselor and Palco know if you think there's Medicaid fraud or financial abuse.
23. Go to required training from Palco about how the program works.

24. Follow all agreements with Palco.
25. Report on your Cash Management Plan's progress during meetings.
26. Take part in any needed training, problem-solving, or termination steps directed by the program.

## Participant/AR – Recruiting and Interviewing

When you are looking for workers, there are many things to think about. Sometimes, friends or family can help, but other times you might need to find someone outside your family. If you hire a family member, it's important to set clear rules and explain what is expected so everyone knows what to do. Remember, this is a real job with real pay, so the work must get done.

If you are hiring someone outside your family, you might want to write a job advertisement and description. Think about creative places to share your job advertisement so more people see it. Some ideas for where to post your job advertisement include:

- Grocery Stores
- Online Publications
- Schools and Colleges
- Hospitals and Rehabs
- Social Media
- Religious Centers
- Community and Recreational Centers

Once you have a few people to choose from, review their resumes or qualifications and interview them to find the best fit. Always stay safe during interviews and keep your personal information private. Don't share your address or health details until you know someone and feel comfortable. It's a good idea to meet in a public place like a restaurant or library for the first meeting. You might also want to bring a trusted friend or family member with you.

During the interview, make sure not to ask any questions that could be offensive or against the law. For example, you should not ask about a person's race, religion, age,



disability, or citizenship. Instead, focus on the tasks you need help with. To stay prepared, write down a job description and plan your questions ahead of time.

After you pick your top choices, call their references to learn more about them. You can talk to both professional and personal references to ask about their work experience and personality.

## Hiring a Worker

Once you have picked the worker you want to hire, Palco will help you make it happen. Start by contacting Palco to request an intake form for your worker to fill out. You can get this form by calling Palco's customer service or visiting their website. The form will collect basic information like the worker's name, address, phone number, social security number, and enrollment preferences.

Palco offers different ways to complete the enrollment process based on your needs. The fastest and easiest way is to use Palco's online enrollment system.

As the employer, you need to make sure the worker's forms are completely and accurately filled out. Double-check everything to be sure no pages are missing before sending the forms to Palco. If the forms are incomplete, they will be sent back for corrections, which can delay the hiring process.

### Worker Enrollment Checklist

- ✓ Worker Intake Form
- ✓ Worker Information & Qualification Form
- ✓ US CIS Form I-9
- ✓ New Jersey Worker Pay Rate Information
- ✓ NJ W-4 State Withholding Form
- ✓ IRS Form W-4
- ✓ Central Registry Consent Form
- ✓ EVV Consent Form OR EVV Live-In Exemption

A worker cannot start working until you receive a “welcome” notice from Palco’s enrollment team. Any hours worked before getting this approval will not be paid by Palco and will be your responsibility as the employer.

You can decide how much to pay your worker within the allowed wage ranges for the service. All workers must be paid at least the minimum wage, which is currently \$15.49 per hour.

## Background Checks

**3-Point Background Checks** are required when hiring a worker. All potential workers must be run through the OIG database, the NJ Central Registry, and the NJ Medicaid Fraud Division Exclusion List. Unlike the optional Criminal Background Check, these three checks do not require an additional cost to be deducted from the participant’s cash management plan.

- **Office of Inspector General (OIG):** refers to a check conducted against the **Office of Inspector General (OIG) List of Excluded Individuals and Entities (LEIE)**, which is a list maintained by the U.S. Department of Health and Human Services (HHS) Office of Inspector General (OIG). The list includes individuals and entities that have been excluded from participation in federally funded healthcare programs, including Medicaid and Medicare, due to issues such as fraud, abuse, or other violations of healthcare regulations.
  - Link to the OIG Exclusion list: [OIG Exclusion List](#)
- **New Jersey Central Registry of Offenders against Individuals with Developmental Disabilities:** This is a confidential web-based registry, maintained by the New Jersey Department of Human Services, of paid caregivers and volunteers, determined by the Department to have abused, neglected or exploited an individual with a developmental disability.
  - Link to the New Jersey Central Registry: [NJ Central Registry of Offenders](#)
- **Medicaid Fraud Division’s Ineligible Provider List:** The Ineligible Provider List identifies individuals and entities that are barred from participation in the New Jersey Medicaid program. This list serves as notification that these providers are disqualified, suspended, or otherwise prohibited from receiving reimbursement for

services rendered under the program. Its intention is to ensure that Medicaid funds are not used for services provided by excluded individuals or entities.

**Optional Criminal Background Check** - Additional statewide criminal background checks through the NJ State Police are optional, with a cost of \$20 per employee, per check, which will be deducted from the participant's cash management plan. Participants also have the right to pay for additional background checks if desired.

You can also ask for other types of background checks on workers, whether they are new or already working. The Palco Enrollment Specialist, as well as Horizon NJ Health Self-Directed PPP Support Counselor can give you information about the different kinds of checks you can request.

## Being a Good Employer

As the employer, it's your job to manage and supervise your workers. Here are some good practices to help you do this:

- Show your workers around your home and explain their job.
- Teach your workers how you want things to be done.
- Make sure the work is done safely, and health precautions are followed.
- Set a clear work schedule for your worker to follow.
- Give helpful feedback when needed, both positive and constructive.
- Build a good working relationship with open and honest communication.
- Treat your workers with respect and kindness.
- Remember, how you treat your workers can affect how long they stay with you.

## Paying Workers

Palco will help you with payroll tasks to pay your workers. As the participant/AR, you need to send in records of the hours your workers work. You and your workers must use Palco's online time system, called Connect, to check and approve work hours for each payroll.



In this program, overtime is not allowed. Overtime happens when someone works more than 40 hours a week. Working more than 40 hours in one week is not allowed in the PPP program.

Your responsibilities as an employer include:

- Managing your workers' hours to avoid overtime.

Should the Participant approve the timesheet while member was provided services by another agency, i.e. hospital, please contact our toll free Customer Service line at 877-710-0457 for assistance.

## Electronic Visit Verification (EVV)

Electronic Visit Verification (EVV) is a system that checks and records when home or community-based services are provided. It does this by capturing six important pieces of information:

- Type of services given
- Who is receiving the services
- Who is providing the services
- The date the service was given
- The location where the service was provided
- The time the service starts and ends

EVV is required by law under the 21st Century Cures Act, and all Medicaid agencies must follow these rules. Compliance with EVV is monitored, verified, and confirmed using Palco's Connect system.





## Online Timesheet Portal

Palco's online time system, called Connect, is a quick and easy way to review and submit your work hours! Connect works with the EVV system and automatically imports your work shifts, so they can be viewed, managed, and submitted.

All time submissions with Palco need to be approved by both the participant/AR and the worker. The graphic on the next page shows how the online timesheet process works. At the end of the pay period, the worker must check and approve the time. Once the worker submits it, the timesheet is locked and sent to the participant/AR for final approval. The participant/AR is responsible for making sure the time is correct before submitting it. If there are any issues, the timesheet should be sent back to the worker for changes.

You can find a Time Entry User Guide on the Palco website or ask for one by calling customer support.

- Website: <http://www.palcofirst.com/new-jersey-ppp>
- Palco NJ Customer Support Toll Free Line: 877-710-0457
- Palco NJ Customer Support Local Line: 732-351-4804
- Palco NJ Customer Support Email: support\_NJ@palcofirst.com

## Time Entry Process Flow:



## Worker Hours

As the participant/AR, you will decide your worker's work schedule based on the program rules and the services that have been authorized for you. A worker cannot be paid for hours worked or tasks completed that are not approved in your Cash Management Plan.

The program rules require participants to keep their Medicaid eligibility and do not allow services to be given in certain places. For example, services cannot be provided when the participant is in the hospital or another type of facility. As the participant/AR, you must follow all the state and program rules when receiving services. If a worker works during a time that is not allowed by the program rules, the participant/AR will need to cover the cost. If Palco has paid for these hours and it is later found that the payment was not allowed, Palco will start a recoupment process to get back the funds. Any suspected fraud will be reported to the right authorities for investigation.



## Participant/AR Training

Palco offers regular training for participants/ARs and workers to learn how to use our online Connect portal and to get answers to any questions.

You can find information about training on our website, or you can contact our customer support team to sign up: <http://www.palcofirst.com/new-jersey-ppp/>

## Payroll

Palco will provide a payroll schedule and calendar for the Horizon PPP program, and it is important for you to get familiar with it. The schedule will include the start and end dates for each pay period, the deadline for submitting timesheets, and the payment date. Payments are made through direct deposit or a Money Network Card, which you can request when you sign up. Palco does not offer paper checks for New Jersey. Using direct deposit or a pay card is the fastest way to receive your money, and it avoids problems like losing a paper check in the mail.

W-2 forms are sent out every January for the previous year. These forms show how much you earned and are required by the IRS. Palco follows all state and federal laws for payroll. You can also access your payroll and timesheet information twenty-four hours a day, seven days a week using Palco's Connect system.



## PALCO PAYMENT SCHEDULE - 2025

### New Jersey Horizon

Service Period		Timesheets Due to Palco by 12 PM EST	Electronic Timesheets Due by 12 pm	Payments Made by Palco by 5pm
MONDAY	SUNDAY	MONDAY	TUESDAY	WEDNESDAY
Start Date	End Date	Deadline	Deadline	Paid On
December 30, 2024	January 12, 2025	January 13, 2025	January 14, 2025	January 22, 2025
January 13, 2025	January 26, 2025	January 27, 2025	January 28, 2025	February 5, 2025
January 27, 2025	February 9, 2025	February 10, 2025	February 11, 2025	February 19, 2025
February 10, 2025	February 23, 2025	February 24, 2025	February 25, 2025	March 5, 2025
February 24, 2025	March 9, 2025	March 10, 2025	March 11, 2025	March 19, 2025
March 10, 2025	March 23, 2025	March 24, 2025	March 25, 2025	April 2, 2025
March 24, 2025	April 6, 2025	April 7, 2025	April 8, 2025	April 16, 2025
April 7, 2025	April 20, 2025	April 21, 2025	April 22, 2025	April 30, 2025
April 21, 2025	May 4, 2025	May 5, 2025	May 6, 2025	May 14, 2025
May 5, 2025	May 18, 2025	May 19, 2025	May 20, 2025	May 28, 2025
May 19, 2025	June 1, 2025	June 2, 2025	June 3, 2025	June 11, 2025
June 2, 2025	June 15, 2025	June 16, 2025	June 17, 2025	June 25, 2025
June 16, 2025	June 29, 2025	June 30, 2025	July 1, 2025	July 9, 2025
June 30, 2025	July 13, 2025	July 14, 2025	July 15, 2025	July 23, 2025
July 14, 2025	July 27, 2025	July 28, 2025	July 29, 2025	August 6, 2025
July 28, 2025	August 10, 2025	August 11, 2025	August 12, 2025	August 20, 2025
August 11, 2025	August 24, 2025	August 25, 2025	August 26, 2025	September 3, 2025
August 25, 2025	September 7, 2025	September 8, 2025	September 9, 2025	September 17, 2025
September 8, 2025	September 21, 2025	September 22, 2025	September 23, 2025	October 1, 2025
September 22, 2025	October 5, 2025	October 6, 2025	October 7, 2025	October 15, 2025
October 6, 2025	October 19, 2025	October 20, 2025	October 21, 2025	October 29, 2025
October 20, 2025	November 2, 2025	November 3, 2025	November 4, 2025	November 12, 2025
November 3, 2025	November 16, 2025	November 17, 2025	November 18, 2025	November 26, 2025
November 17, 2025	November 30, 2025	December 1, 2025	December 2, 2025	December 10, 2025
December 1, 2025	December 14, 2025	December 15, 2025	December 16, 2025	December 24, 2025
December 15, 2025	December 28, 2025	December 29, 2025	December 30, 2025	January 7, 2026
December 29, 2025	January 11, 2026	January 12, 2026	January 13, 2026	January 21, 2026

Late time submissions and mistakes may result in late payment

#### 2025 Office Closures

New Year's Day - Wednesday, January 1*	Labor Day - Monday, September 1*
Martin Luther King, Jr Day - Monday, January 20	Columbus Day - Monday, October 13
President's Day - Monday, February 17	Veterans Day - Tuesday, November 11
Memorial Day - Monday, May 26*	Thanksgiving - Thursday-Friday, November 27-28*
Juneteenth Day - Thursday, June 19	Christmas - Wednesday-Thursday, December 24-25*
Independence Day - Friday, July 4*	

\* Palco Office Closures

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<https://palcofirst.com/new-jersey-ppp/>

## Taxes

As the participant/AR, you need to pay taxes on your workers. But don't worry, Palco will handle this for you. The taxes are calculated as a percentage of your worker's hourly pay, multiplied by the number of hours they worked.

The taxes include:

- **FICA:** This includes both Social Security and Medicare taxes. The rate is set by the federal government for all employers, and it cannot be changed.
- **FUTA:** This is a federal tax for employers. The rate is also set by the federal government for all employers in New Jersey and cannot be changed.
- **SUTA:** This is a state unemployment tax set by the New Jersey Department of Labor. Every employer has a different rate. New employers are assigned a new rate based on the unemployment office rules. This rate can go up or down depending on how many unemployment claims are made by your workers, how many workers leave or get hired, and how much money you pay in wages. If there are a lot of unemployment claims, a lot of workers leaving or being hired, or high wages, your SUTA rate might go up. This rate is updated every year, and the changes should be used to update your Cash Management Plan service cost.

## Cash Management Plans (CMP)

The Cash Management Plan gives you a set amount of money to pay for the services you are approved to use. Upon enrollment you will meet with your Palco Enrollment Horizon NJ Health Self-Directed PPP Support Counselor in person to finalize your plan. To stay in the PPP program, you must meet with your Support Counselor in person every three months. During these meetings, your counselor will review how the plan worked during the past three months to make sure it's helping you.

It's important to keep track of how you're using your budget. Palco will send you monthly statements through Connect to help you keep track. You should check your spending each month to make sure you're not spending too much. Scheduling your workers according to your plan is also important. If you need more services or have any concerns, talk to your Horizon NJ Health Self-Directed PPP Support Counselor to learn how to request them.

## Terminating a Worker

Sometimes, a worker may decide to leave their job, or you may need to end the working relationship. When this happens, there are a few things to think about:

- **Documentation:** It's important to keep a record of your conversations with the worker, especially any discussions about problems that need fixing.
- **Safety:** If you're worried about your safety, consider having another person with you when you talk to the worker.
- **Be clear:** When explaining why you're ending the job, be clear and direct. Don't argue or make personal attacks.
- **Plan ahead:** Make sure you have a plan for how you'll continue getting the care you need after the worker leaves.

You must let Palco know right away if you terminate a worker. You'll need to fill out an Employment Separation Notice form, which you can find on Palco's website or ask for by contacting customer support. In some places, the law requires you to give the worker their final paycheck within a certain amount of time, so it's important to notify Palco as soon as possible. Remember, workers must always be paid for the hours they worked. It's illegal to withhold pay under the law.

## Reporting Changes

While you're working with Palco, you or your workers may need to update your personal information. If you change your legal name, address, phone number, or email, you should let Palco know right away. You can do this by calling the PPP Hotline or contacting your Horizon NJ Health Self-Directed PPP Support Counselor. It's important to report these changes quickly so you don't miss important updates about your services.

If the number of services you need changes, your Horizon NJ Health Self-Directed PPP Support Counselor will update your Cash Management Plan. Palco gets updates on service authorizations every week, so any changes that are approved will be added to the system.

## HEALTH AND SAFETY

It's important that you and your workers know how to watch for signs of health problems. You should talk about your health needs and what to do if there's an emergency. If you have a health emergency, always call 911.

Safety also means planning ahead for things like bad weather or natural disasters. Think about what you'll need in those situations and get ready now. For example, do you have enough food and batteries in case you can't leave your home? What if you need to leave—where would you go? Do you have enough medicine in case there's a storm? If you need firefighters or paramedics, do they know what to do when they get there? Thinking about these questions now can help make tough situations easier to handle later.

## Workplace Injuries

Palco will get workers' compensation insurance for you in case your worker gets hurt on the job. This insurance helps pay for lost wages and medical care if someone can't work or needs medical treatment because of a work injury. The cost of the insurance will be taken from your Cash Management Plan/budget and spread out over the year.

It's very important to follow Palco's rules for reporting injuries. If you or your worker don't report an injury correctly, the insurance might not cover it.

Here's what you should do if a worker gets hurt:

1. Make sure the worker gets the medical care they need right away.
2. Call Palco and report the injury as soon as possible. Palco works with North Risk Partners to handle workers' compensation claims. They will help you with the claim, and you can contact the claims specialist using the contact information below:
  - **If a worker gets hurt, you must report the injury within 24 hours.**
    - **Here's what to do:**
      - **Call North Risk Partners at 800-742-7433 or email them at [info@northriskpartners.com](mailto:info@northriskpartners.com).**
      - **You can report injuries 24 hours a day, 7 days a week.**
    - **Here is the contact information for North Risk Partners:**
      - **Third-Party Administrator: North Risk Partners**
      - **Insurance Carrier: Markel**
      - **Address: PO Box 2188, Omaha, NE, 68103**
      - **Phone: 1-888-500-3344**



- **Fax: 1-877-444-6806**
- **Toll-Free Phone: 1-888-500-3344**

## Mandatory Reporting

A **mandated reporter** is someone who is required by law to report suspected abuse or neglect. This includes both **employers** and **workers** who suspect that a participant is being harmed. If an employer or worker believes that abuse, neglect, exploitation, or abandonment is happening, they must immediately make a verbal report to Horizon NJ Health by calling their toll-free number: **855-465-4777**.

In New Jersey, it's a crime to abuse a dependent adult, an elderly person, or a child. Abuse includes physical or sexual abuse, financial abuse, neglect, or emotional harm (such as intimidation). If you see or suspect any of these forms of abuse, you must report it right away. For help or to report, you can find the contact information in the beginning of the employer handbook.

- **Abuse:** The intentional infliction of physical, emotional, or psychological harm on another person. This can include actions such as hitting, threatening, verbal insults, or any behavior that causes harm or distress to someone.
- **Language Abuse:** The intentional use of words, tone, or language to harm, demean, manipulate, or exert control over another person. This can include verbal insults, derogatory comments, persistent criticism, yelling, mocking, or the use of language to intimidate or belittle. Language abuse may cause emotional or psychological distress and often undermines the victim's confidence, self-esteem, or well-being
- **Neglect:** The failure to provide for the basic needs of a person, such as food, water, shelter, medical care, or supervision. Neglect occurs when someone responsible for a person's well-being does not provide the necessary care to keep them safe and healthy.
- **Exploitation:** The act of taking advantage of someone for personal gain, often by manipulating or coercing them. This can involve using someone's labor, money, or resources unfairly, or taking advantage of their vulnerability to profit or benefit.





## Backup Planning

It's important to have a plan for when unexpected things happen, like a worker not showing up or a health issue. Having a written plan can help you stay calm and know what to do in these situations. On the next page, there is a simple decision tree that can guide you in making decisions about care if an emergency happens.

You may also want to write down important information like your care preferences, medications, health warning signs, and preferred providers. The decision tree can help you organize your plan for when you need care unexpectedly.

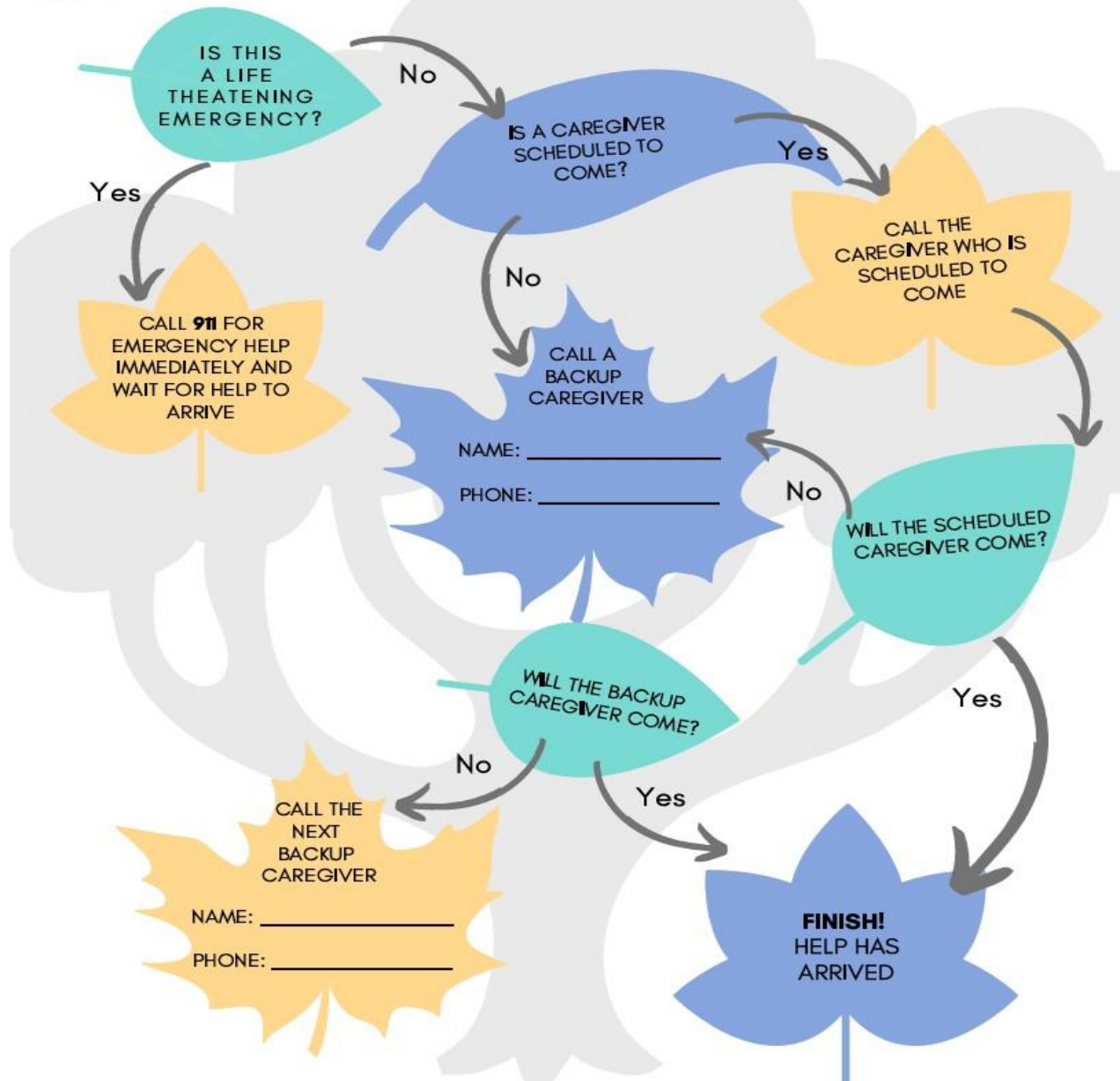
You should work with your Horizon NJ Health Self-Directed PPP Support Counselor to identify people who can be your **natural support** and **emergency backup staff**. These could be family members, friends, or neighbors who are willing to help, or a worker you hire to provide emergency backup care. Make sure that everyone in your backup plan knows their role and is ready to step in when needed.

If you choose paid workers as your emergency backup, make sure they complete all the necessary steps to become workers right away. This will allow them to start working and get paid if an emergency happens.

You can update and change your backup plan at any time to make sure it fits your needs.

# SELF-DIRECTION

## Care Decision Tree





## Terminating the VF/EA FMS Option

You may decide to stop using the fiscal model at any time. If you choose to do this, you will need to contact Horizon NJ Health by calling toll-free at 855-465-4777.

If you decide to voluntarily stop using participant-direction services, you can do so at any time.

Involuntary termination from Palco's service option may happen if the participant or Authorized Representative is suspected or convicted of Medicaid fraud. It can also occur if the participant does not meet the conditions of their signed agreement or if Horizon NJ Health Self-Directed PPP Support Counselor finds that the participant's needs are not being met due to the Authorized Representative's performance.

## Ongoing Support

Participant direction does not mean doing things all by yourself. Palco customer support staff are available to support you along the way. If you have questions or need support or assistance, please call our customer support team and they will help you!

You can also visit our website to find additional forms and resources to help you on your journey with self-direction!

**Palco NJ Customer Support Toll Free Line:** 877-710-0457

**Palco NJ Customer Support Local Line:** 732-351-4804

**Palco NJ Customer Support Email:** [support\\_NJ@palcofirst.com](mailto:support_NJ@palcofirst.com)

**Physical Address:** 17300 Chenal Pkwy, Ste 300, Little Rock, AR, 72223

**Mailing Address:** PO Box 13260, Maumelle, AR, 72113 \*Remote Workforce

**Website:** <https://palcofirst.com/new-jersey-ppp/>

### **NJ Division of Medical Assistance and Health Services**

P.O. Box 712 Attention: Personal Preference Program



Trenton, NJ 08625

Telephone: 609-631-2481

MAHS.PPP@dhs.nj.gov

**Horizon NJ Health Toll-Free Line:** 1-855-465-4777

**Email:** [hnh\\_ppp@horizonblue.com](mailto:hnh_ppp@horizonblue.com)

**Website:** [www.horizonnjhealth.com/membersupport/programs/self-directionpersonal-preference-program-ppp](http://www.horizonnjhealth.com/membersupport/programs/self-directionpersonal-preference-program-ppp)