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

As a Colorado Consumer-Directed Attendant Support Services (CDASS) employer, the cost of hiring attendants includes paying wages, payroll taxes, and Workers’ Compensation insurance. Palco charges the **individual** employer rate, providing the **cheapest** rate for every individual situation.

- The State Unemployment Tax Act (SUTA) rate varies depending on the employer’s experience rating with the state unemployment insurance office. With Palco, the employer’s rate is not blended with other CDASS employers’ rates. This means the employer receives the full benefits of any potential SUTA rate decreases when Palco updates tax percentages each year.
- The employer tax rate varies depending on the attendant’s relationship to the employer. This means employers can take full advantage of individual tax exemptions, so more money goes into the hands of attendants!
- As of July 1, 2024, the Colorado direct care worker base wage is \$17.00 per hour, and the maximum wage allowed for CDASS is \$57.12 per hour.
 - Some cities may have a citywide minimum wage that is higher than the state minimum (example: Denver’s hourly minimum wage is \$18.81 as of 1/1/25). Contact a Palco enrollment specialist for more information.
- Attendants eligible to be paid overtime must earn one and a half times their hourly rate, for any time worked over 40 hours in a work week or more than 12 hours in a shift/day.

Employer Cost Percentages

Default Rate for New Employers with no Exemptions	Rate	Rate with Exemptions Based on Relationship to Employer	Total Rate
Social Security & Medicare (FICA)	7.65%	Spouse employed by Spouse	2.03%
Federal Unemployment Tax (FUTA)	0.60%	Child employed by Parent (under the age of 21)	2.03%
State Unemployment Tax (SUTA)	3.05%*	Parent employed by Adult Child (Adoptive parent or Stepparent)	5.08%*
Workers’ Compensation Insurance	0.93%	Minor Students (full-time students under age 18)	5.68%
Sick Time Employer Premium	1.10%		
Family Medical Leave (FML)	0.00%*		
Total Employer Cost Rate	13.33%		

*SUTA Rate assigned by the Colorado Department of Labor and Employment; Your individual rate maybe cheaper. FML Rate increases to .45% for any Employer with 10 or more staff working 20+ weeks.

Quick Glance Rates

This table shows the cost for a new employer with no exemptions at the default rate of 13.33%. If you need a rate with exemptions (see page 1) or the hourly rate you want to pay is not listed, calculate your **individual** "cost to you" percentage that meets your circumstances in the section below.

Hourly Rate	Cost to You Rate	Hourly Rate	Cost to You Rate	Hourly Rate	Cost to You Rate	Hourly Rate	Cost to You Rate	Hourly Rate	Cost to You Rate
\$17.00	\$19.27	\$22.00	\$24.93	\$27.00	\$30.60	\$33.00	\$37.40	\$38.00	\$43.07
\$17.50	\$19.83	\$22.50	\$25.50	\$27.50	\$31.17	\$33.50	\$37.97	\$39.00	\$44.20
\$18.00	\$20.40	\$23.00	\$26.07	\$28.00	\$31.73	\$34.00	\$38.53	\$40.00	\$45.33
\$18.50	\$21.25	\$23.50	\$26.63	\$28.50	\$32.30	\$34.50	\$39.10	\$41.00	\$46.47
\$19.00	\$21.53	\$24.00	\$27.20	\$29.00	\$32.87	\$35.00	\$39.67	\$42.00	\$47.60
\$19.50	\$22.10	\$24.50	\$27.77	\$29.50	\$33.43	\$35.50	\$40.23	\$43.00	\$48.73
\$20.00	\$22.67	\$25.00	\$28.33	\$30.00	\$34.00	\$36.00	\$40.80	\$44.00	\$49.87
\$20.50	\$23.23	\$25.50	\$28.90	\$31.00	\$35.14	\$36.50	\$41.37	\$45.00	\$51.00
\$21.00	\$23.80	\$26.00	\$29.47	\$31.50	\$35.70	\$37.00	\$41.93	\$46.00	\$52.13
\$21.50	\$24.37	\$26.50	\$30.03	\$32.00	\$36.27	\$37.50	\$42.50	\$47.00	\$53.27

Calculate Your Individual Cost to You

Step 1: Find your Employer Cost Percentage on page 1.

Step 2: Take the total percentage from step 1, divide it by 100 and then add 1.

Example: $13.33\% \div 100 = 0.1333$

$0.1333 + 1 = 1.133$

Step 3: Choose an hourly rate you want to pay your attendant within the minimum and maximum wages allowed for CDASS.

Step 4: Multiply your attendant's hourly rate by your Employer Cost Percentage from step 2.

Example: The "cost to you" for an employer with no relation to their employee (no exemptions) and wants to pay an hourly rate of \$20.00 is: $\$20.00 \times 1.1333 = \22.67 .

Fill in the spaces below to find your "cost to you."

$$\begin{array}{c}
 \underline{\hspace{2cm}} \quad \mathbf{X} \quad \underline{\hspace{2cm}} \quad = \quad \underline{\hspace{2cm}} \\
 \text{Your Attendant's Hourly Rate} \qquad \qquad \text{Employer Cost Percentage} \qquad \qquad \text{Your Total Budget Cost Per Hour}
 \end{array}$$