



MODULE 6

Financial Management Services (FMS)



Choosing A Financial Management Service Agency

Think about what I need and what I want

What do I NEED?

- ✓ Do I need help with employees?
- ✓ Do I need more help or reminders to keep within my Spending Plan?
- ✓ Do I just need the Financial Management Service to pay the bills and send me statements?

What do I WANT?

Full responsibility for my employees?

OR

Help with the business requirements of having employees?

How can I find the right Financial Management Service agency for me?

- Ask others such as a family member, service coordinator or Independent Facilitator for their opinion to help select.
- Ask other Self-Determination Program participants for suggestions or references.
- Interview people at the Financial Management Service agency to get questions answered.



Possible Questions For Financial Management Service (FMS) Agencies

1. How much do you know about California's Self- Determination Program?
2. What experience have you had with being a Financial Management Service agency?
3. Which financial management service models do you provide? *Bill Payer, Sole Employer, Co-Employer*
4. How will you communicate with me?
5. If I have a question about developing my individual budget or spending plan, can you help me?
6. If you are a co-employer, what role will you play in the hiring of my workers?
What if I want to hire someone that you don't like? Would you ever ask me to fire one of my workers and for what reason?
7. How will you get the time sheets from my workers?
8. If I am spending more than I should be in my Spending Plan, how will you tell me?
9. How will you send me monthly reports on how I am spending my individual budget?
10. If I have questions, how will I get them answered?



There Are 3 Models Of Working With Your Financial Management Service Agency

Financial Management Service agency



You choose the one that works best for you.



You Might Choose The Sole Employer Model If...

- ✓ I **DO** want to be the employer of my workers.
- ✓ I am responsible for the necessary insurances related to employment.
- ✓ I want the Financial Management Service agency to pay my employees and other bills as I instruct them.
- ✓ I submit timesheets to the Financial Management Service agency.
- ✓ I want the Financial Management Service agency to check the background and qualifications of my employees.
- ✓ I agree to have the Financial Management Service agency assist me in following all applicable employment laws.



Notes:



You Might Choose The Co-Employer Model If...

✓ I want to **SHARE** being the employer of my workers.

The Financial Management Service agency will:

- ✓ Follow all applicable employment laws.
- ✓ Check background and qualifications.
- ✓ Handle and pay for necessary insurances related to employment.
- ✓ **SHARE** responsibility of being the employer.
- ✓ Pay employees and other service providers.



In the Co-Employer model participants share responsibility for managing employees with the Financial Management Service agency.

Notes:



Sofia’s Family Chooses The Bill Payer Model



- ✓ Her services are all provided by agencies
- ✓ There are no employer/employee relationships



Notes:



Jason Chooses The Co-Employer Model



- ✓ Jason hires a local agency which staffs job coaches who specialize in his dream job, gardening.
- ✓ Jason finds, interviews, and hires a job coach, and the Financial Management Service agency will handle all the business and liability.
- ✓ Jason hires his neighbor to support him during his day, and the Financial Management Service agency will handle all the business and liability.

Type of Financial Management Service agency needed

**3
Co-Employer**

Notes:



There Is A Cost For The Financial Management Service

The Department of Developmental Services (DDS) determines the cost for the Financial Management Service (FMS)



Cost of the Financial Management Services is **based on the number of services** you receive and which service model I choose.

Notes:



“Number of Services” Determine The Financial Management Service Monthly Cost

How does the Department of Disabilities define “Number of Services”?

“Number of services” is equal to the total number of services in my annual Self-Determination Program Spending Plan.



Financial Management Service Monthly Cost

Notes:



Financial Management Service Cost

Bill Payer Model

4-6 Number of Services Received

FMS Model	Number of Services	Max Rate Per Month
Financial Management Service as Bill Payer	1-3	\$50
	4-6	\$75
	7+	\$100
Financial Management Service as Bill Payer	1-2	\$110
	3-4	\$125
	5+	\$150
Participant & Financial Management Service as Co-Employers	1-2	\$125
	3-4	\$140
	5+	\$165

Notes:



Financial Management Service Cost

Notes:

Co-Employer Model More than 5 Services Received

FMS Model	Number of Services	Max Rate Per Month
Financial Management Service as Bill Payer	1-3	\$50
	4-6	\$75
	7+	\$100
Financial Management Service as Bill Payer	1-2	\$110
	3-4	\$125
	5+	\$150
Participant & Financial Management Service as Co-Employers	1-2	\$125
	3-4	\$140
	5+	\$165



Some Important Information About Your Financial Management Service Costs



- The Department of Developmental Services sets the monthly rate for the Financial Management Service agency to provide their service.
- The rate does not cover wages, employment taxes, workers compensation, health care or other types of your insurance if I hire my own employees.
- The cost for your Financial Management Service will come out of your Spending Plan.

Notes:



Self-Determination Program Maximum Financial Management Services (FMS) Rates

FMS Model	Number of Services	Max Rate Per Month
Financial Management Service as Bill Payer	1-3	\$50
	4-6	\$75
	7+	\$100
Participant as Sole Employer	1-2	\$110
	3-4	\$125
	5+	\$150
Participant & Financial Management Service as Co-Employers	1-2	\$125
	3-4	\$140
	5+	\$165

Note: If the Financial Management Service provides payments through more than one of the models above for a participant, then the maximum rate for that participant cannot exceed the highest cost model for the total number of services. For example, if a participant is using five services, and the Financial Management Service is a “bill payer” for two services and a “co- employer” for three services, the maximum rate charged to the participant cannot exceed \$165 per month. **In all cases, the participant and Financial Management Service can agree to rates lower than the maximum rates above.**



Steps For Selecting Your Financial Management Service Agency

1. Review the services on your Spending Plan.
2. Will there be employees?
3. What do you want your relationship with the employees to be?
 - a. Will you be employing workers directly?
 - b. If yes, do you want all the responsibility and control? OR, do you want to share it with the Financial Management Service agency?
 - c. Will you only hire people who work for agencies?
 - d. Do you plan to only be purchasing items?
4. What type of Financial Management Service do you need?
 - a. Bill Payer
 - b. Sole Employer
 - c. Co-Employer
5. What would the Financial Management Service cost be based on the number of services you have in your Spending Plan and which type of Financial Management Service you want?



My Notes & Next Steps

Support Authority
Freedom Responsibility
CONFIRMATION
