



20

23

**BY THE
NUMBERS**



25

25 YEARS OF SUCCESS
ILHIIU UI UUUUUUUU

2024 marks a quarter-century of success in providing FMS services, beginning in Arkansas in 1999 and since spreading throughout the nation. Join us this year in celebrating 25 years!

2023 Palco Fast Facts

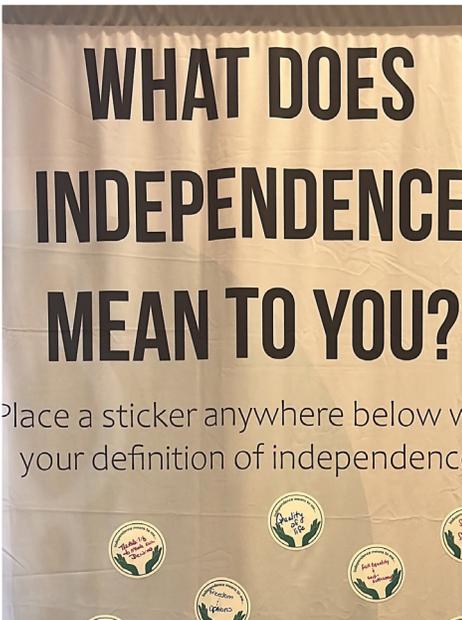
- ✓ **Major upgrades** to nearly every facet of CMP
 - System enhancements for UCM, Intake, and Connect
- ✓ Processed around **\$315 million** in total payroll and vendor payments
- ✓ Issued an additional **\$20 million** in ARPA payments
- ✓ Paid **16,808** caregivers and supported **11,757** participants
- ✓ **100%** timely tax filing
- ✓ Sent **194,042** emails with an open rate of **57%**
- ✓ Received **421,663** page views on www.palcofirst.com
- ✓ Responded to **7** Requests for Proposal with more than **1,700** pages

NEW LOOK, SAME GREAT SERVICE

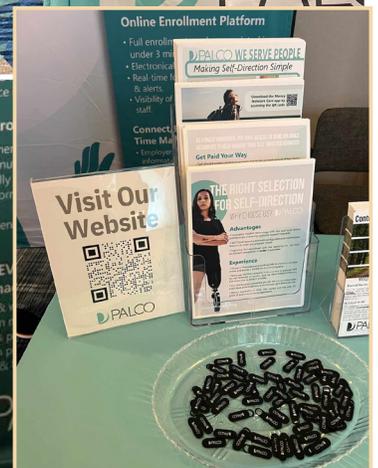
Palco updated its tagline, website, and conference materials



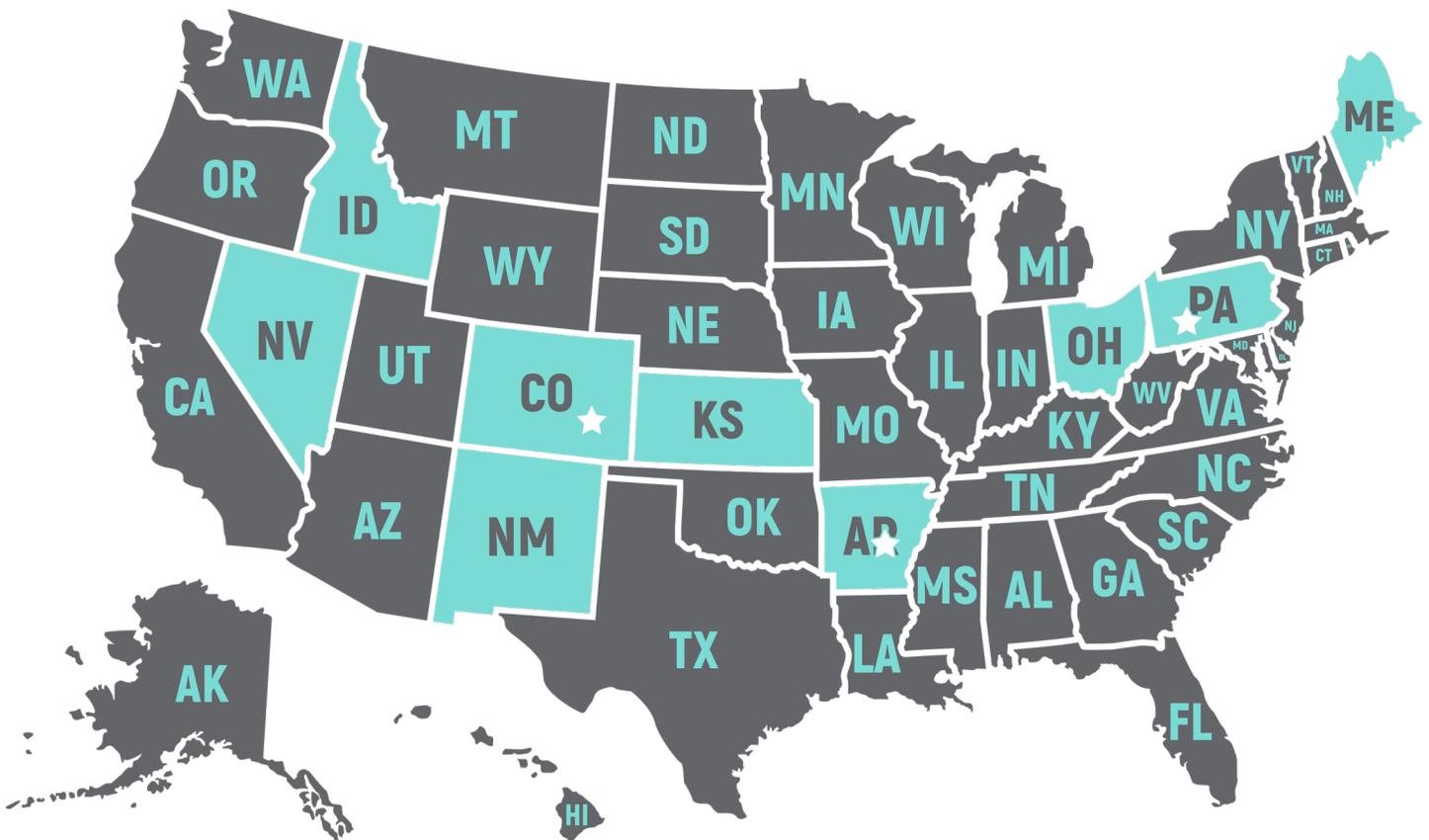
CONNECTING AT CONFERENCES



Place a sticker anywhere below with your definition of independence.



More than ↑ \$221 MILLION in payroll processed!

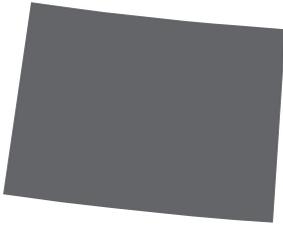


Impacting People Across the Nation



- Got Palco Choice agency up and running in record time, starting within three months.
- Provider for entire state of Arkansas, something no other agency can do.
- More than 40 clients and caregivers within three months with 200 in the pipeline.

Colorado



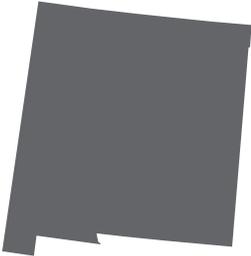
- Fourth year in a row as the number one FMS in the state.
 - No EVV strikes.
 - Implemented an accelerated enrollment packet.
-

Kansas



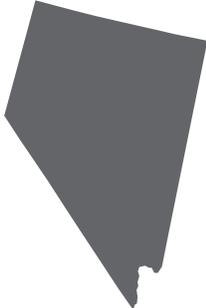
- Attended Power UP Interhab conference.
 - Began offering PalCare for participants and employers of record to connect with potential workers.
 - Completed system updates to give ILCs greater visibility into their caseloads.
-

New Mexico



- Integrated FA Conduent into CMP and improved speed of response to participant requests.
 - Collaborated with a diverse set of stakeholders on process improvement activities.
-

Nevada



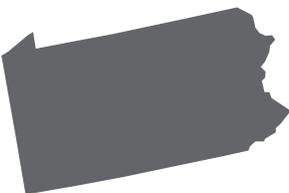
- Hosted refresher training on CMP/Connect for service coordinators and regional center staff.
 - Updated Vendor Payment Request Form to increase efficiency and transparency in processing vendor payments.
-

Ohio

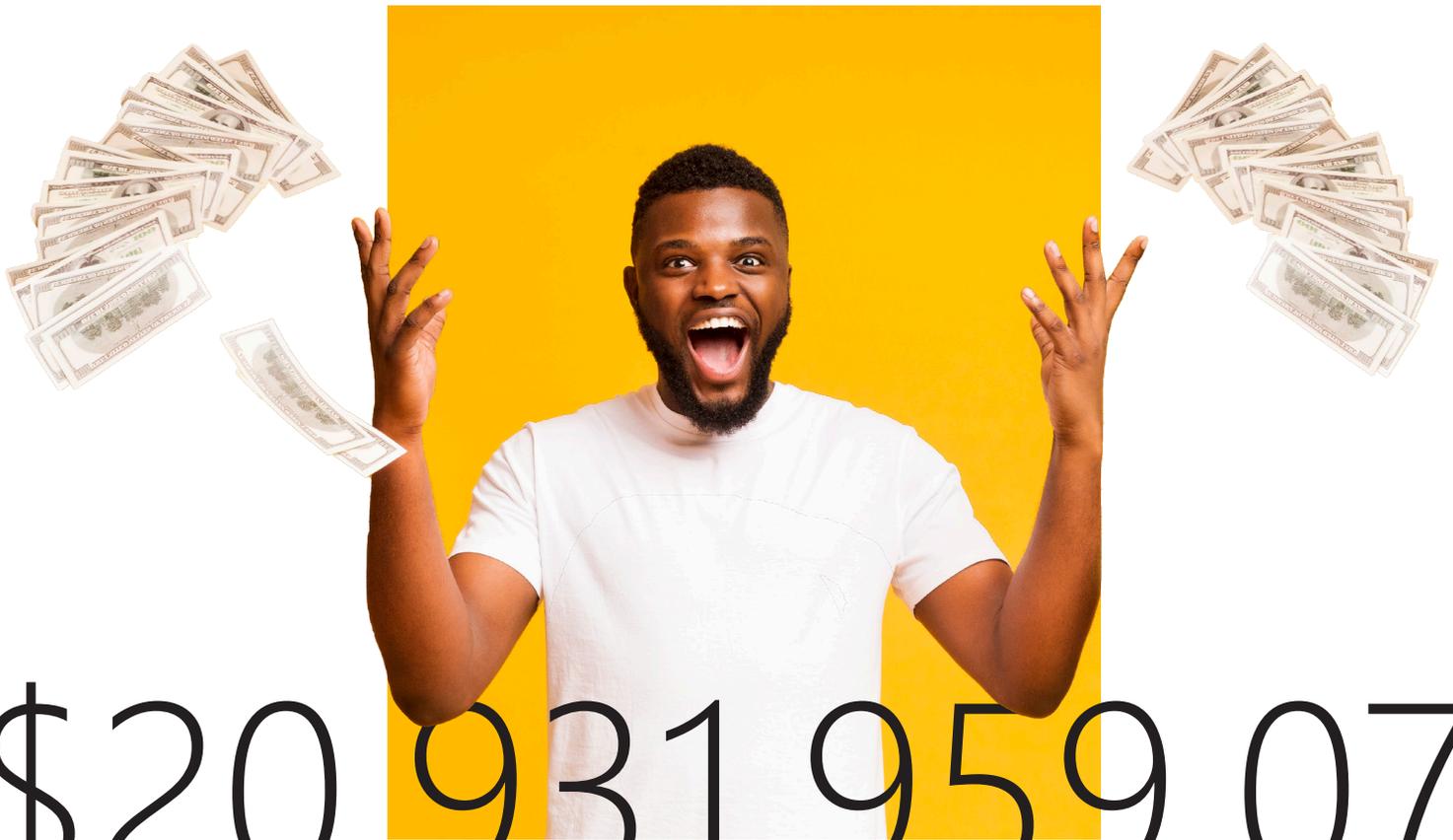


- Ohio's first 12-month contract came to an end, and COA decided to extend the contract by 5 years.
 - AddNAide app was successfully launched, helping match caregivers with participants and offering a simple hourly claims and submission process.
 - Active PARs increased from 621 January to 871 at the end of December.
-

Pennsylvania



- EVV compliance above 95%.
- Implemented Uber as a vendor service.
- Averaging \$2 million in biweekly payroll



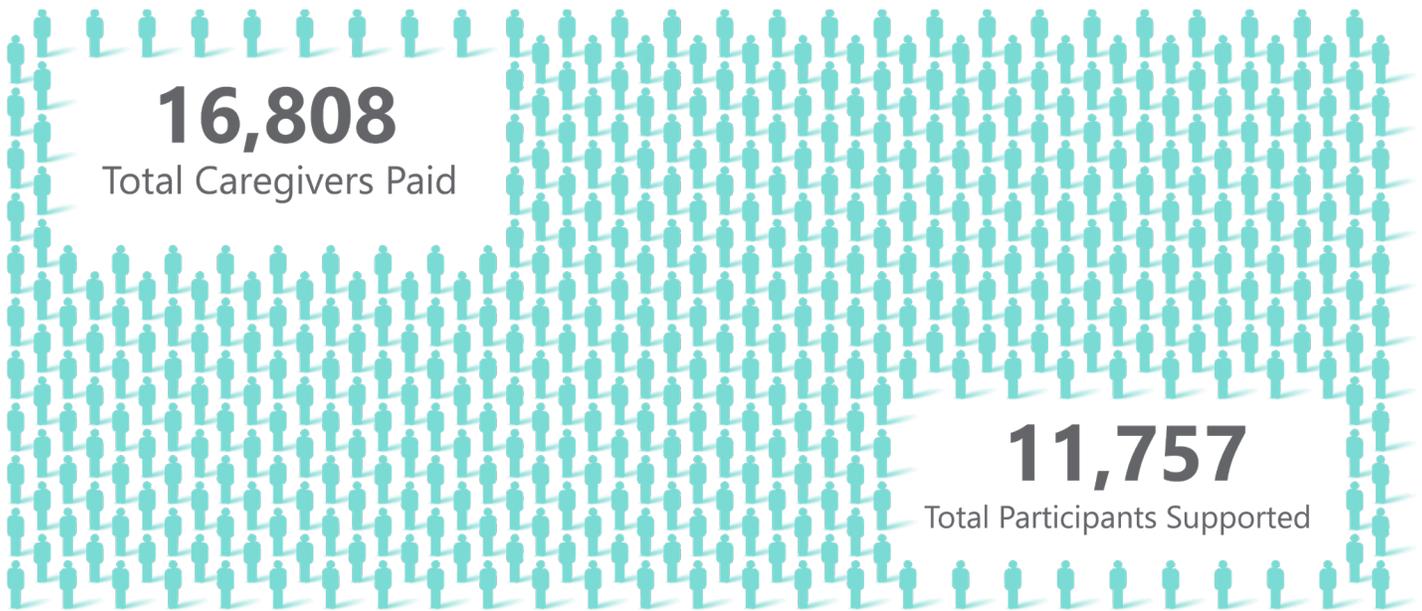
\$20,931,959.07

In American Rescue Plan Act (ARPA) payments!

24,443 payments made to employees & vendors

10,176 employees/vendors received ARPA bonuses

In 2021, legislation known as the American Rescue Plan Act (ARPA) was signed into law. This legislation provided states and home and community-based service programs with funding that could be used for a variety of things, including to help stabilize their programs, expand services, increase payments to providers, and recruit/retain direct care workers. In several states where we operate, Palco was able to serve a critical role in disbursing these payments and helping strengthen the self-direction community in both 2022 and 2023. We are committed to partnering in unique ways with states and MCOs to deliver quality services and ensure people get what they need.



AARP’s 2023 LTSS State Scorecard is here—and enrollment in self-direction continues to grow!

- The total number of people who self-direct service more than doubled from just under 740,000 to more than 1.5 million nationally.
- 35 states increased their enrollment in self-directed programs by 10 percent or more, with some states recording massive increases.
- State performance at enrolling people in self-directed programs improved more than any indicator.
- The rate of people with disabilities who self-directed services has grown more than 60 percent, from 22.3 people per 1,000 to 35.8 people nationally.

You can view the full report here to learn more about how long-term services and support systems are performing: <https://lnkd.in/eyBg8VHa>

State Successes

Won Chanda Center for Health Remote Services Program contract!



As of 11/1/23

LIVE!

in Idaho

As of 1/1/24

LIVE!

in Maine



Improvements in Marketing Materials

HOW TO CHANGE FISCAL EMPLOYER AGENT (FEA) PROVIDERS IN IDAHO



Is your fiscal employer agent (FEA) not the right fit? Are your CSWs not getting paid on time or not getting paid at all? Fear not, there's still time to switch to Palco!



promising strategies for **POSITIVE IMPACT** on the caregiver workforce



PALCO
Empowering Independence

Contact us today to



with Palco

Started like it's 1999

Palco has provided FMS services since 1999, starting in Arkansas, which was the first state to pilot self-direction. Our headquarters, however, are where you are. We serve a nation-wide client base providing tools and solutions right where you are.

A Friend to All

This experience in the industry has allowed Palco to expand its footprint across the nation, helping families and their loved ones receive care in their home by individuals with whom they feel comfortable. This includes assisting a diverse population through various waivers, helping self-direction thrive for the youth, elderly, those with physical disabilities, those with intellectual disabilities, veterans, and more!



Serving Several States

Arkansas Est. 1999	New Mexico Est. 2020
Colorado Est. 2019	Nevada Est. 1999
Idaho Est. 2023	Ohio Est. 2022
Kansas Est. 2019	Pennsylvania Est. 2018

Planting the Seeds of Self-Direction

- Fiscal/Employer Agent Services
- Support Brokerage for Consumer-directed Services
- Information and Assistance for Consumer-directed Services
- Care Coordination/Case Management
- Medicaid and Veterans Health Administration Billing and Claims Processing
- Self-Direction Software Solutions
- Call Center with Live Agents
- Financial Management Services (e.g., accounts payable, budget utilization)
- Reporting
- Payroll and Tax Filings
- Skills Training Solutions



www.palcofirst.com | Call Us: 866.710.0456 | Email Us: partnerships@palcofirst.com

HEY COLORADO
THANK YOU FOR MAKING PALCO #1 FMS
FOR THE FOURTH YEAR IN A ROW!

SWEET TOP TREATS TREATS
September 20, 2023
Boise, Idaho
11:00 am - 1:00 pm (MST)
September 21, 2023
Laramie, Idaho
11:00 am - 1:00 pm (MST)
SWEET TREATS PROVIDED BY SUGAR MAGNOLIA AT NO COST TO YOU!
PALCO

CAREGIVERS GET PAID WITH PALCO EVERY DAY
Palco provides FMS services in Arkansas, Colorado, Idaho, Kansas, Nevada, New Mexico, Ohio, Pennsylvania, and Texas. Palco is a leading provider of FMS services, helping caregivers get paid on time and ensuring they have the support they need to care for their loved ones. Palco is a leading provider of FMS services, helping caregivers get paid on time and ensuring they have the support they need to care for their loved ones.

EMPOWERING PARTNERSHIPS
PALCO AND MANAGED CARE ORGANIZATIONS
A START-TO-FINISH FMS PARTNER
PALCO UNITES FISCAL RESPONSIBILITY, TECHNOLOGY, AND DATA MANAGEMENT TO IMPROVE THE LIVES OF SELF-DIRECTING STAKEHOLDERS. MCSs CAN REST ASSURED THAT A PALCO PARTNERSHIP ENSURES A SINGLE VENDOR MEETS ALL OF THEIR NEEDS.
THE AGE OF TRANSPARENCY
PALCO'S SECURE REPORTING DATABASE IS CONFIGURABLE TO PROVIDE ACCESS TO DATA FOR 24/7 PERFORMANCE MANAGEMENT. METRICS ARE UPDATED IN REAL TIME SO AUTHORIZED USERS CAN SELECT AND VIEW DATA ON SERVICE ACTIVITY AND BUILD THEIR OWN INDIVIDUAL, CUSTOMIZED REPORTS.
INVESTMENT IN TECHNOLOGY
OUR LOWER PRICE POINT IS MADE POSSIBLE BY OUR EFFICIENT DELIVERY OF SERVICES AND OUR INVESTMENT IN MODERN, CLOUD-BASED TECHNOLOGY BUILT SPECIFICALLY FOR SELF-DIRECTION AND MCO USERS.
www.palcofirst.com | Call Us: 866.710.0456 | Email Us: partnerships@palcofirst.com

2023 QUARTER 3 NEW HIRER
Palco is looking for a new hire to join our team. We are seeking a self-directed individual who is passionate about helping caregivers and their loved ones. Palco is a leading provider of FMS services, helping caregivers get paid on time and ensuring they have the support they need to care for their loved ones.

DID YOU KNOW, IDAHO?
Each Fiscal Employer Agent (FEA) vendor in the state charges their own fee, called a Fee Member Percentage, Fee, or PMPM. In many self-direction programs, this fee is only applicable in the relationship between the vendor and the state, but in Idaho, the state allows participants have their own FEA, which allows them to get "higher than" the PMPM fee. Palco is currently one of the few FEA providers in Idaho who are working with an FEA vendor with a higher PMPM fee. You're looking for a better deal, and this is the solution to your problem. We'll work it out for you.

CONSUMER DIRECT PMPM total: \$108	ADULT PMPM total: \$102	ADULT PMPM total: \$86
--	--	---

Participants may be losing up to 38 caregiving hours per year with an expensive FEA provider. Participants gain up to 38 more caregiving hours per year.

As you can see, paying a higher PMPM fee has a massive impact on how much you receive each time you're billed. You can save up to \$22 per year by switching to Palco. Palco offers the lowest PMPM with the best FEA experience. We do this because we have over 27 years of self-direction experience. Scan the QR code to see how you can make the switch to Palco and get the most out of your program.

www.palcofirst.com | Call Us: 866.710.0456 | Email Us: Idaho@palcofirst.com

PLANT YOUR FUTURE
A quarter-century of quality from your friend in self-direction
PALCO

- A 25-year Story of Success
Palco has provided FMS services since 1999, starting in Arkansas, which was the first state to pilot self-direction. Our headquarters, however, are where you are. We serve a nation-wide client base providing tools and solutions right where you are. The entire company grew out of the consumer-directed program model of self-direction long-term care services. As a leading national consumer-directed model, Palco provides services and support to families and their loved ones so they can receive care in their home by individuals with whom they trust, feel safe, and comfortable. This process and effort to ensure the health and happiness of our loved ones serves as the call for which we encourage partners to join their future and watch it grow.
- Rooted in Finance & Fertilized by Technology
Even though we desire to assist those in need, we know that the cost of our services, our technology, and our support are critical to our success. We are committed to providing the best possible experience for our clients and partners. Palco was built out of a CNA firm who achieved the break in self-direction, leading to the program's growth, providing industry expertise, and providing training to related experts in the field of self-direction. Palco is a leading provider of FEA services and Agency with Choice model. Our proprietary software and performance allow us to provide a cutting-edge solution to our clients, the benefit of getting caregivers on-boarded, care with care, and ensuring a better experience for all.
- Springing Into Your Community
The needs of change are personal and ever-growing. Palco is committed to providing the people, processes, and technology to support your self-directed growth.

Let Us Support You!
Palco has a team of experts who can help you with your self-direction program. We can help you with your budget, your technology, and your support. We can help you with your budget, your technology, and your support. We can help you with your budget, your technology, and your support.

www.palcofirst.com | Call Us: 866.710.0456 | Email Us: partnerships@palcofirst.com

THE RIGHT SELECTION FOR SELF-DIRECTION
PALCO

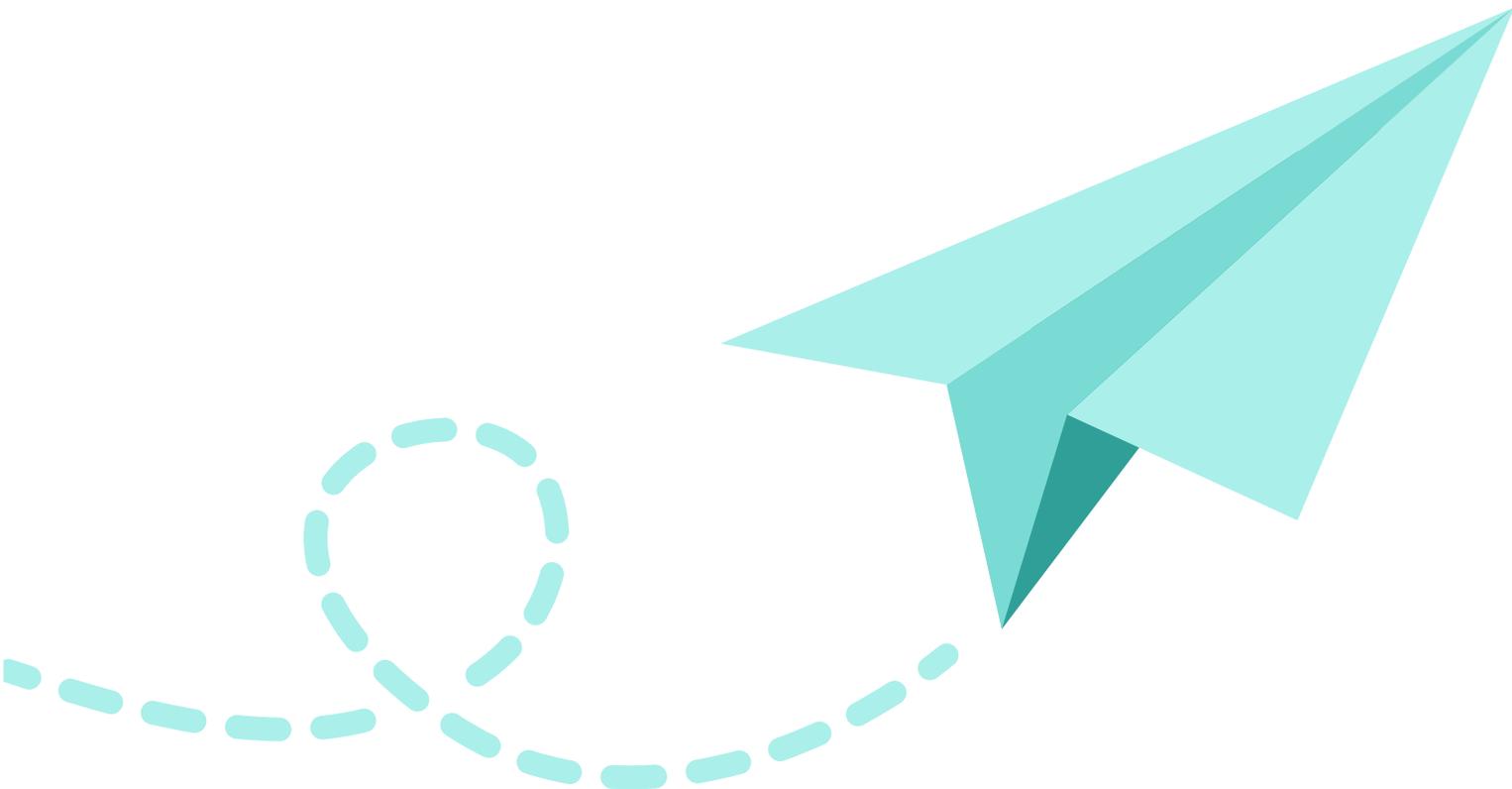
With Palco, you get

- ✓ Experience doing FMS the right way
- ✓ Diversity in experience, not just volume
- ✓ A team of innovative professionals promoting collaboration & diversity of ideas
- ✓ Others may give you textbook answers to their one-size-fits-all system, but we customize your experience and cater to what works best for you.

Let Us Support You!
Our expertise and impeccable reputation in Vendor Fiscal/Employer Agent (FEA) services have allowed Palco to expand our operations to self-directed programs nationwide. As industry leaders, we serve over 10,000 self-directing participants and over 23,000 workers in multiple states.
Reach out today to schedule a demo to see how we can meet your needs!
Call Us: 866.710.0456
Email Us: partnerships@palcofirst.com
www.palcofirst.com

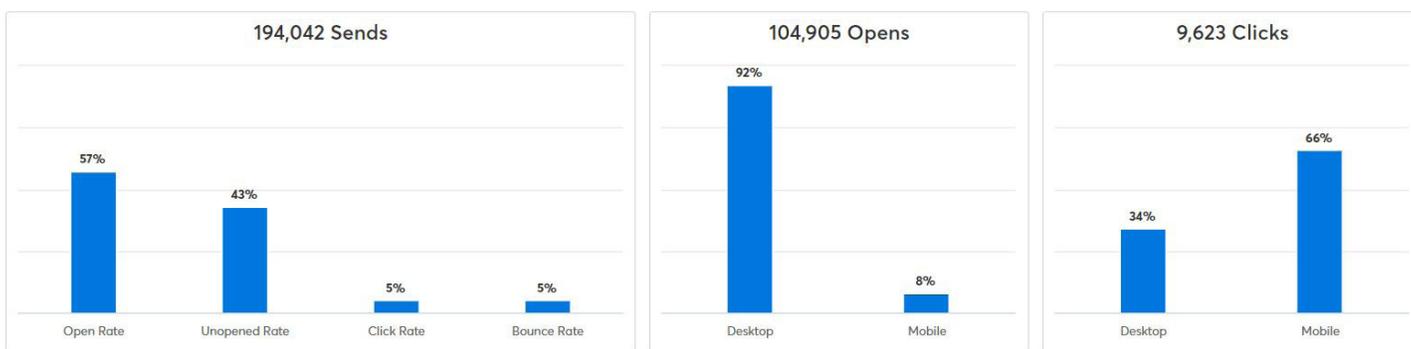
PALCO
Empowering Independence
www.palcofirst.com

palcofirst | @PalcoFirst | palco-inc



Keeping in Touch

Creating engaging, informative, and customer-centered eBlasts that stand out remains a focus. In 2023, Palco sent 194,042 emails with an open rate of 57% and a click rate of 5%! This open rate beats the industry average by 20% and the click rate beats the industry average by 4%!



Trends

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

Your open rate:	57%	Your click rate:	5%
vs. previous 352 days	-1% ↑	vs. previous 352 days	-1% ↑
vs. industry average	+20% ↓	vs. industry average	+4% ↓

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.

WHAT DAY IS IT?



PAYDAY!

Every day can be payday with **WAGES NOW!**

Who says you have to wait two weeks to get paid? At Palco, you can get part of your pay after your shift is completed instead of waiting for your next paycheck!

How Does Wages Now Work?

You can access your wages through the Money Network Card's easy access **portal** at any time during your pay period. After shifts are completed, offers will be provided through the smart phone application, offering you up to 50% of the money you have earned from your shift. Your early payroll withdrawal is managed through the Palco payroll system, so taxes are professionally handled without any extra work. There is no additional paperwork, your process is not interrupted, and there are no fees for you or your employer.

A Desirable Benefit at No Cost

- No added fees for self-directing employers or workers
- Early access helps workers avoid overdraft fees and create a plan for emergency expenses
- Integration with Palco Connect time tracking system
- Person-to-person (P2P) transfers at no cost
- Expansive cash access points at in-network ATMs, check-cashing partners and more
- Comprehensive banking alternative with flexible access to funds

Eligibility

In order to participate in **Wages Now**, workers must have a Money Network Card and be signed up for their pay from Palco to be deposited on that card. To request a **free** Money Network Card, employees should complete a new **Pay Selection Form** and Palco will order one for them.

PALCO UPDATED ITS MISSION, VISION, AND VALUES



OUR MISSION **Empowering Independence.** Sharpened by experience and amplified by modern technology, Palco advocates for people to live independent lives.

CORE VALUES



WHO WE ARE



PIONEERS

We were **the first FMS provider in the country** nearly 25 years ago and have helped influence and grow the self-directed landscape to what it is today.



OUR HOME

Our headquarters are **where you are**. We serve a nation-wide client base providing tools and solutions right where you are.



TAX FOUNDATION

Palco's ownership is **100% CPA owned** and has over 50 years of public accounting experience.

PALCO OPENED PALCO CHOICE

Palco Choice is a Medicaid Home Care Provider in Arkansas



**PAY INCREASES
GREAT BENEFITS
& FLEXIBLE
SCHEDULES!**

*Becoming a caregiver with Palco
Choice is easy and rewarding*

HOME CARE
Independence vs Empowering

Palco Choice provides the elderly and individuals with disabilities a trusted and innovative approach to meeting their home care needs. Our services provide choice and control for gaining assistance with daily living activities in the comfort of an individual's home and community.

OUR SERVICES:

- Home Care Services
- Care Management
- Family Caregiving
- Electronic Visit Verification

PALCO CHOICE

www.palcochoice.com | Call Us: 866.710.0456 | Email Us: arkansas@palcochoice.com

CHOICE IS EMPOWERING

What is Agency with Choice?

Agency with Choice combines the personal decision making of self-direction with the reliability and expertise of agency home care. The client is at the center of all decisions, including who is hired, when they come to the home, and what tasks they complete while there. And Palco is there every step of the way.

- Autonomy and choice are the center of all services.
- Palco staff guide you through the process and ensure all rules and regulations are followed and quality caregivers are hired and placed within the home.
- With your input, our staff design and tailor a personalized and goal-oriented plan of care.

Does Medicaid help pay for home care?

To be eligible, clients must be 18 years of age or older, already enrolled in Medicaid, and be eligible for state plan personal care services or ARChoices attendant care services. Contact us today to speak with a Care Coordinator to start your services with Palco Choice.

What makes Palco different?

Our person-centered approach to services provides you with choice and control:

- WHO provides services.
- HOW the services are rendered/provided.
- WHEN the services take place.

Through our family caregiver assistance benefit, your closest and most trusted friends and family can be your paid caregivers. Studies show that you will get the most quality and meaningful care when it is performed by someone within your circle of support!

How do I get started?

Please visit us at palcochoice.com or scan the QR code for details.

PALCO CHOICE

www.palcochoice.com | Call Us: 866.710.0456 | Email Us: arkansas@palcochoice.com

PALCO CHOICE

Home About Blog Palco First [Contact Us](#)

Palco Choice
*Empowering Independence
through Quality Home Care*

Call us at (866) 710-0456

Services We Offer

Home Care Services

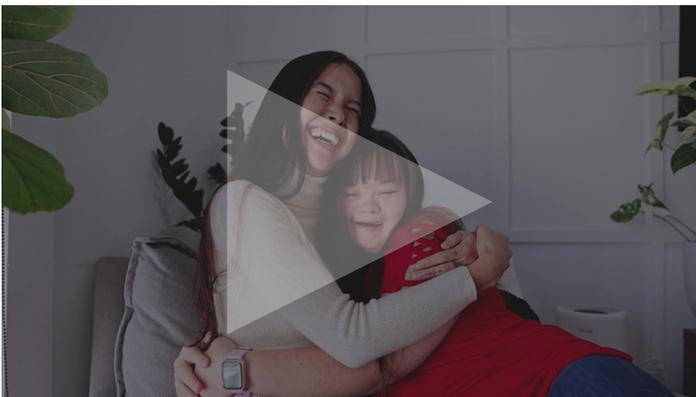
Family Caregiving

Find Care!

[Get Started »](#)

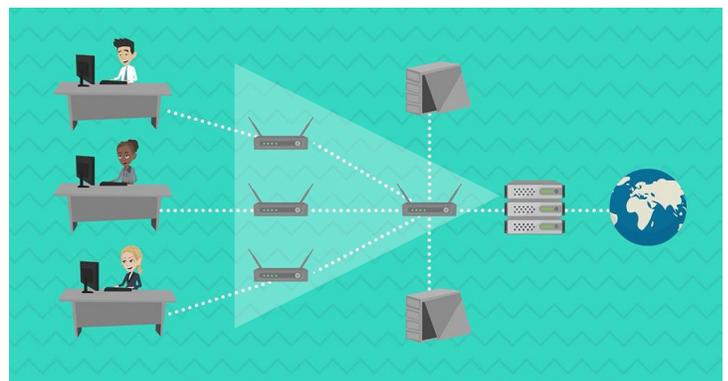
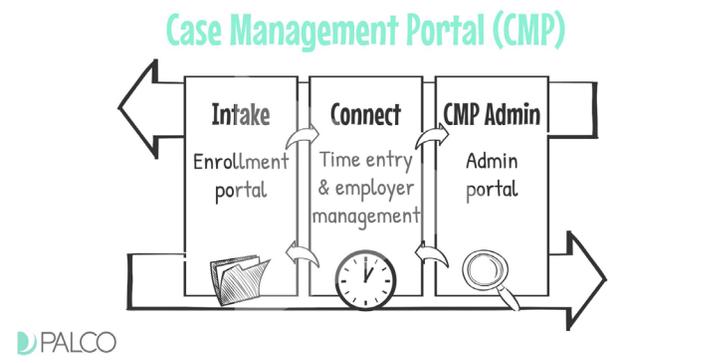
NEW SUITE OF VIDEOS RELEASED

Informational/Marketing

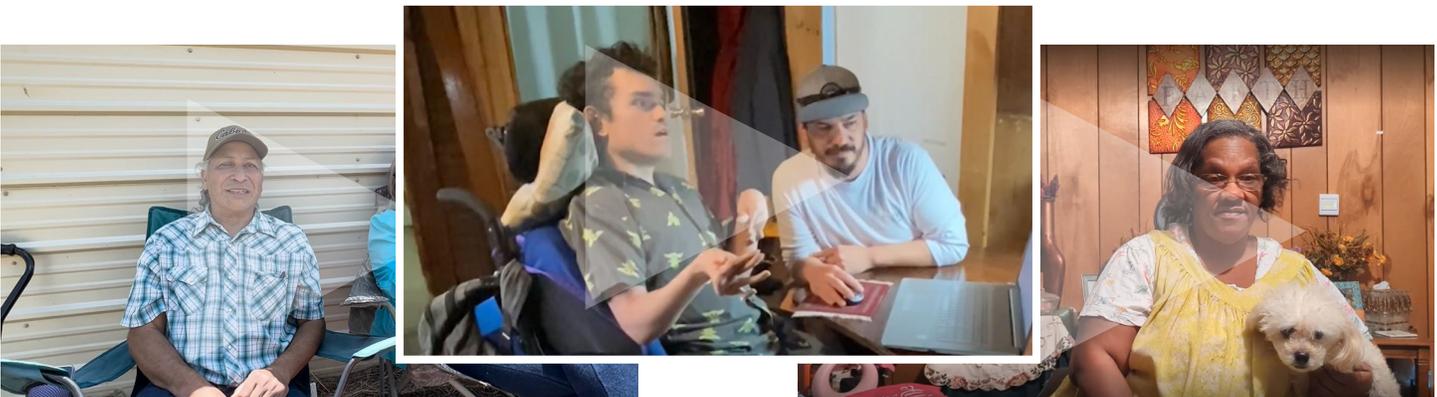


Americans with Disabilities Act (ADA)
Prohibits discrimination against qualified individuals with disabilities.

PALCO



Testimonials



LEADERSHIP

ADMINISTRATION

**ACCOUNTING &
BILLING**

**ACCOUNT
MANAGEMENT &
AGENCY**

**ENROLLMENT
PROCESSING & TAX
& RECONCILIATION**

**HUMAN
RESOURCES**

**MARKETING &
BUSINESS
DEVELOPMENT**

IT

**PRODUCT
MANAGEMENT**

**PROJECT
MANAGEMENT**

**CUSTOMER
SUPPORT**

PALCO'S INTERACTIVE ORGANIZATIONAL CHART

QUARTERLY COMPANY-WIDE NEWSLETTER ROLLOUT



2023
Quarter 1
Newsletter



Palco Updates Mission, Vision, Values

OUR MISSION Empowering Independence. Sharpened by experience and amplified by modern technology, Palco advocates for people to live independent lives.

CORE VALUES

INDEPENDENCE
Empowering people to live independent and quality lives through original ideas and tools that solve problems.

INNOVATION
Our all-encompassing tools revolutionize self-direction, providing solutions to business problems through modern technology.

EXPERTISE
A quarter of a century providing financial management services with unmatched industry experience.

TRUST
Palco leadership strives for long-lasting partnerships forged from integrity, accessibility, and commitment to client achievement.

DIVERSITY
Our experience spans a variety of health and human services contracts. Our business practices honor diverse individuals and perspectives.

ADVOCACY
Advocating for industry best practices & incorporating feedback from end users to ensure stakeholders at all levels of the service continuum get the resources deserved.

WHO WE ARE

PIONEERS
We were the first FMS provider in the country nearly 25 years ago & have helped influence & grow the self-directed landscape to what it is today.

OUR HOME
Our headquarters are where you are. We serve a nation-wide client base providing tools & solutions right where you are.

TAX FOUNDATION
Palco's ownership is 100% CPA owned & has nearly 50 years of public accounting experience.



2023
Quarter 2
Newsletter



Summer Safety for Seniors and People with Disabilities

Getting out and having fun in the sun is always one of the exciting parts of summer, but for aging adults, those activities can be dangerous without taking the proper precautions. This is especially true for those days of extreme heat and high UV index. While the tips we give below are far from comprehensive, it certainly provides a good starting point for seniors and people with disabilities to consider before engaging in those outdoor activities this summer.

Wear sunscreen – According to the Centers for Disease Control and Prevention (CDC), “Less than half of older adults protect their skin from the sun when outside for an hour or more on a warm sunny day. This may raise their risk of getting skin cancer. Most cases of skin cancer are found in people older than 65 years of age.” A broad-spectrum sunscreen of SPF 15 or higher, reapplied throughout the day, will help mitigate your risk for skin cancer.

Get rest – Make sure to take frequent breaks to go inside an air-conditioned building to get some rest and drink some water, especially if you begin feeling tired and dehydrated. If your home does not have air conditioning, reach out to your health department or Area Agency on Aging to see where there may be air-conditioned shelters located in your area. Other options to remain indoors include a friend's house, a library, a shopping mall, the senior center, a religious organization, and much more.

Stay hydrated – The CDC recommends that you increase the amount of fluids you drink when it's hot outside and to not wait until you're thirsty to drink. If your doctor has you on a fluid limitation or water pills, ask them how much you should drink during hot weather. You can also have drinks that contain a high number of electrolytes to help keep you hydrated.

Take advantage of summer fruits and vegetables – Enjoy the delicious fruits and vegetables in season. Some fruits and vegetables that might be nice to enjoy this summer include apples, avocados, bananas, blackberries, blueberries, carrots, cucumbers, lemons, limes, mangoes, okra, peaches, strawberries, tomatoes, watermelon, zucchini, and much more. To see a full list of fruits and vegetables that are typically in season during the summer, visit the United States Department of Agriculture website at: <https://snaped.fns.usda.gov/seasonal-produce-guide>.



2023
Quarter 3
Newsletter



New look, same great service

Palco's website got a major face lift! That's right, the Palco website (www.palcofirst.com) recently underwent a major overhaul to improve aesthetics and usability. The forms and page layouts are still similar to what you've seen in the past, so finding your documents should be easy. In fact, it should be easier due to the simplified design we've implemented. We've included a snapshot below of what the home page will look like when you visit the new page. Go check it out at www.palcofirst.com to see the new enhancements!



PALCARE JOB BOARD ROLLOUT



PALCARE.PALCOFIRST.COM

CARE IS A CLICK AWAY!

Palco's new self-direction job board, PalCare, comes about through part of our efforts to improve the direct care workforce crisis and bridge the gap between self-directing employers seeking caregivers and caregivers seeking work. The best part? It's **TOTALLY FREE** and is now operational for all of our self-direction programs!

Note: PalCare is not for jobs related to Palco



TWO WAYS TO USE PALCARE

- 1 A caregiver can create a profile to showcase their skills and availability in homes of gaining employment. If they do not have a resume, the system helps them build one.
- 2 An employer can post a job description for the position they are seeking to fill.

WHY IS PALCARE SO IMPORTANT TO THE SELF-DIRECTION INDUSTRY?

- When a self-directed employer is seeking caregivers, there is often nowhere free for them to go and post an ad. Care.com and other services cost money, and Craigslist may be free, but responses are often not legitimate.
- Caregiving as a career can be difficult to achieve because working for a participant (usually a loved one) does not often equate to 40 hours of care. Often needing flexible hours to meet the needs of that participant, caregivers are often somewhat stuck working a less-than-full-time employment and experiencing poverty. By connecting caregivers with others in their community who may also need care that is less than full time, we bridge the gap, making it more obtainable for them to continue their necessary work as a caregiver.
- The more resources like this that Palco is able to put in place, the more self-directed programs become legitimized. It is important for the public to understand that these are real programs with real employers and real workers who deserve the same access and benefits as others.

COMING IN 2024



- ✓ **Major upgrades** to Intake
- ✓ 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