

Missouri Self-Directed Support (SDS) Employer Handbook



Acumen Fiscal Agent



WELCOME TO ACUMEN!

ACUMEN FISCAL AGENT WELCOMES YOU: SELF-DIRECTED SUPPORTS (SDS)

Welcome to Acumen Fiscal Agent and congratulations on enrolling as an employer of record! We are excited to be your fiscal agent and look forward to working with you and your employees.

We understand that being an employer of record may be a new concept. This handbook was developed as a reference tool for you to keep handy throughout your experience as a new employer. It was designed specifically to assist you in understanding your role as the employer.

At Acumen we value the partnership and collaboration we have with all of the employers we serve. It is our promise to provide you with the highest level of quality possible.

This Handbook is not designed to replace the Got Choice Handbook. The final authority on all things related to the Self-Directed Supports program is DMH/DD.

We look forward to working with you! We understand the importance of self-direction and want to thank you for working with us.



PLEASE READ THIS FIRST!

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CONTENTS

SECTION 1: ROLE OF ACUMEN FISCAL AGENT LLC	1
What are Financial Management Services	1
Things Acumen Can and Cannot Do	1
Link to Contact Guide	2
Link to Acumen Website	2
Where to Find Forms	2
Who Does What at Acumen	2
SECTION 2: SOME IDEAS ABOUT FINDING EFFECTIVE EMPLOYEES..	4
Finding Employees: It's Up to You	4
Some People Create a Job Description	4
Checking References & Credentials	4
Discrimination	4
The Power of Word of Mouth	5
SECTION 3: HIRING	6
Background Screening for Employees	6
Forgotten How to Start a New Employee?	6
“Good to Go”: What it is and How it Works	7
Pay Amount for Employees	8
The SDS Pay Rate Calculator	8
SECTION 4: EMPLOYEE TRAINING	9
Acumen’s Role	9
Information About Trainings	9
SECTION 5: MANAGEMENT OF EMPLOYEES	10
Are Your Employees Reachable by Phone and Email?	10
Coaching Employees	10
Service Changes for Employees	10
Termination of Employee	10
W-2 Forms	10
SECTION 6: DAY-TO-DAY BUSINESS OPERATION	12
Business Actions – A suggestion that can help	12
Can you be reached?	12
Changing Employer and/or Changing/Adding Designated Representative (DR)	12
Employer Identification Numbers – Federal and State	12
Secure Email	14

Forms: Where can I find them?	14
Fraud: What do I need to know?.....	14
Moving to a new address?.....	14
Paperwork: Sending it to Acumen.....	15
DCI Web Portal Tips.....	15
Tax Questions and Problems	15
Wage Changes for Employees.....	16
Workers' Compensation.....	17
SECTION 7: UNDERSTANDING & USING THE BUDGET	18
Preventing Budget Problems	18
The Summary Report	18
SECTION 8: TIME SUBMISSIONS & PAYROLL	19
Direct Deposit	19
Pay Card (Money Network).....	19
Paper checks	19
Payment Schedule	19
Electronic Visit Verification (EVV)	20
Which Should My Employee Use? The DCI Mobile App, Phone-In EVV or FOB with the web portal?	20
“Business Rule” Messages	21
CONTACT & QUICK REFERENCE INFORMATION	22

SECTION 1: Role of Acumen Fiscal Agent LLC

What are Financial Management Services

Many businesses across the United States appoint a Financial Management company to assist them with doing business taxes, payroll, and other money-related or employee-related tasks. These businesses fill out Federal and State forms that appoint a Financial Management company as their “Fiscal Employer Agent”. This is what enables a Financial Management company to assist with the business tasks.

This same appointment process occurs for participants in Missouri’s Self-Directed Supports (SDS) Program. The Financial Management company that works with the Missouri SDS program is Acumen Fiscal Agent, LLC (Acumen).

There is zero money coming out of the Individual’s budget to pay Acumen. Acumen is paid directly by the Division of Developmental Disabilities.

When the employer or the employer’s legally responsible person signs business powers of attorney, they appoint Acumen as their Fiscal Employer Agent. When Acumen is appointed, we can do some tasks for the employer. However, Acumen is not the employer and/or designated representative (DR). The role of Fiscal Employer Agent enables Acumen to do a few employer-related tasks. Acumen is not allowed to do other employer-related tasks.

Things Acumen Can and Cannot Do

Below is a sample of some things Acumen can and cannot do:

THINGS WE CAN DO	THINGS WE CANNOT DO
Payroll and payroll reporting processes including creating W-2s and paystubs	Complete and submit non-tax related paperwork
File quarterly and yearly taxes and tax reports	Correct errors on employer and employee completed paperwork
Provide paperwork to the Employer/DR for their use in the SDS business	Employee recruitment or hiring/firing
Ensure Workers’ Compensation and unemployment coverage are available	Manage employees
Access the State Family Care Safety Registry and work with employers and/or designated representatives to ensure background checks are completed.	Make decisions about whether to hire an Employee who has a background screening hit
Maintain all employee education and training records	Train employees in required trainings
Maintain records of all SDS service documentation for the employer/DR for 6 years and provide in case of audit	Review and approve service documentation
Do all debits and credits on the individual’s budget	Make decisions about how to use the budget
Provide budget reports to the employer/DR or other stakeholders	Complete the Monthly Summary

Since Acumen handles all payroll and the business taxes, the individual who receives SDS can maintain their benefits while they operate their SDS business.

Link to Contact Guide

Our [Dedicated Acumen Agent Contact Guide](#) explains when and how you should contact Acumen.

Link to Acumen's Website

The address for the Acumen website is: www.acumenfiscalagent.com/missouri. The website for time submissions and service documentation can be found at [Acumen DCI Web Portal](#).

Where to Find Forms

The documents you need for daily business operation are found on our website under Participant Employer Forms and Direct Care Employee Forms.

Email is our primary method of communication with you. We recommend that you check your email regularly. Emails from Acumen will be encrypted/secured to protect your information. When emailing Acumen, please be sure to include the required verification information in your original email, otherwise we may reply and request this information to access your account and respond to questions.

Who Does What at Acumen

Missouri Dedicated Acumen Agent Team

This team is made up of agents and the MO Executive Director. Everyone on this Team is a Missourian. They live locally and represent each region throughout the state. This team is in close contact with the Division of Developmental Disabilities. All individuals receiving service through the SDS are assigned a Dedicated Acumen Agent. The agent reaches out to new families to complete initial enrollment meetings. The agent is also the on-going touchpoint for individuals/employers and designated representatives to process enrollment paperwork, address questions about enrollment and payroll, and to provide technical assistance (time submission/service documentation and user accounts). This team is available during regular business hours, Monday through Friday; and by appointment outside of these hours.

Acumen Customer Service Team

The Acumen customer service team can provide assistance with enrollment and payroll type questions, as well as providing technical assistance. They can provide answers to most general questions you may have. They are a group trained specifically on the Missouri Self-Directed Supports Program guidelines. This team is available 24 hours a day, 7 days per week (excluding federal holidays). They can be contacted either by

- phone 1-866-414-2541 or
- email CustomerService@Acumen2.net

Acumen Operations Team

This Acumen operations team is in Mesa, Arizona. This team:

- processes time submissions,
- creates and submits the payment files,
- withholds, reports and pays the employment taxes,
- bills back to the SDS program for reimbursement of the payroll and tax money.

Enrollment Paperwork Processing

All enrollment paperwork is processed by your agent. They receive the paperwork either through fax (866-496-4577) or email (Enrollment@Acumen2.net). They have seven (7) calendar days to complete your enrollment as a new program participant. This timeline is also dependent on you. Please watch for and respond timely when you hear back from your agent regarding your enrollment paperwork. This will speed up the process and get you started more quickly.

Your agent will review the documents you provide, will enter all information that is complete and correct into Acumen's system and will contact you regarding any issues or questions.

New employees may take longer to complete enrollment as they are also dependent on the background check results. Agents will follow the same process with employee enrollment paperwork. They will review and enter information that is complete and correct. They will notify you of any issues or questions. In the meantime, they will submit for the background check. See more information about the background check process in Section 3: HIRING.

Any changes or updates to paperwork are processed by your agent as well. This includes changes to name, address, banking information, etc.

SECTION 2: Some Ideas About Finding Effective Employees

Finding Employees: It's Up to You

How you go about finding employees is up to you. There is no "right way". Some of the ideas that other employers and/or DRs have found helpful are described in this chapter.

Some People Create a Job Description

Some employers and/or DRs find that a well-written job description helps when screening and interviewing potential employees. A job description could help you to explain the job you are offering in detail and make sure your potential employees are comfortable with every aspect.

If you want to create a job description, just list the skills and experience you want your employees to have. Feel free to list qualities you prefer. Whatever you feel is important can be listed. One purpose of a job description can be to identify people who are both qualified and interested in doing what you need done. A well-written job description may help you screen out people who do not fit your needs. That can save you time.

A good job description can:

- Help you to identify your needs
- Be used as the basis for your employee ads
- Provide applicants with a list of daily physical needs
- Help you and applicants ask careful questions during the interview
- Provide a checklist of duties and responsibilities for your employees
- Help solve disagreements between you and employees regarding their duties

Regardless of your approach, you have the final decision as to who to share the job description with. You may even want to try posting the job description somewhere where you feel it is likely the kind of person you are looking for might see it.

DON'T FORGET:

If you decide to use a job description, it should only describe work activities that are talked about as Self-Directed Support duties of employees in the Individual Support Plan.

Checking References & Credentials

When you are prepared to offer an applicant the job, you may ask for work references and review the credentials they listed on their application or in their interview. Work references are the applicant's previous employers. By calling on these references, you can get information about the applicant's work ethic and character that may be hard to determine from an interview or resume. Prepare questions in advance to ask on these calls and take notes. It is okay to ask for copies of certifications, diplomas, clearances, and identification.

Discrimination

IMPORTANT POINT:

Discrimination laws apply to SDS hiring situations. Just like other business employers, all employers and/or DRs must be sure they do not discriminate against possible applicants or employees. You can read about these requirements in the Employer/Acumen Agreement that you signed.

It can be discriminatory to ask:

- About children, number of, names, ages, child care arrangements.
- General questions about disabilities or physical conditions which do not relate to an applicant's fitness to perform the job.
- About whether the applicant is single, married, divorced, separated, or widowed.
- Questions concerning pregnancy, birth control, or future childbearing plans.
- Direct or indirect questions which would indicate an applicant's race, creed, color, national origin, gender, age, disability, marital status, or sexual orientation.
- Any questions that, if answered, would reveal religious affiliation, denomination, customs, holidays observed, or name of their minister.
- Questions about age, except to ask if the person is of legal age to work in the Self-Directed Support program (they must be at least 18 years of age due to the program's rules).

A great resource about what employers and/or DRs may ask is found at the Missouri Dept. of Labor and Industrial Relations website: https://labor.mo.gov/mohumanrights/Discrimination/pre_employ_inquiries

The Power of Word of Mouth

Many employers and/or DRs find that the most powerful and reliable way to obtain great employees is to use “word of mouth”. Talking to people you know and trust, people that have a history with you, can be a great way to find good employees. You may want to consider whether relatives, family friends, or others who have already played a valuable role to the Individual might be good employees.

Some things to think about might be:

- Who has truly been there for the Individual?
- Who really understands them?

Those people could be a good fit as employees. Some people hire members of their social group (club members, church members, people the Individual knew from school, or others).

Sometimes, however, you may find yourself in a more isolated situation. You might not know of people that you can hire. You may need to look outside your social circle. However, word of mouth can still be a strong tool. You don't have to immediately jump to putting out ads. Instead, you may want to sit down and make a list of the people you know in your community. You can write down anyone you know even if you aren't friends with them. Write down the names or the roles (if you don't know their name) of people you often encounter: friends, family, neighbors, other SDS employees, area business people, acquaintances, or whoever. You can ask any of these people if they know of a person who might be a good employee for you. You might be surprised at the good people that can be sent your way by this method.

SECTION 3: Hiring

Background Screening for Employees

The State of Missouri has rules about background screening results and whether a proposed employee can be hired for the SDS program or not. Background screening for employees is done by the Family Care Safety Registry (FCSR). The FCSR is an office of Missouri's Department of Health and Senior Service.

Acumen does not do the background screenings, nor can we control them. Acumen requests the background screening by submitting your proposed Employee's Worker Registration form to FCSR. We cannot "expedite" or hurry along a background screening. There are two possible outcomes of a background screening:

1. A background screening can come back with "No Findings" (meaning no criminal background was found). If this is the outcome, Acumen does not contact the employer and/or DR about the screening results. The hiring process moves forward as normal.
2. A background screening can reveal that the proposed employee has a background "Result" (meaning there is something in the proposed employee's background that the employer and/or DR needs to know about). If this is the outcome, your agent will email the employer and/or DR and share the background screening results. The agent will also explain what category the background screening results fall into and what SDS rules apply to those findings. The employer and/or DR then looks over the background screening findings and determines:
 - a. If they want to hire the proposed employee or not, and,
 - b. Whether the employer and/or DR can hire them or not, based on SDS Program Rules.

Some employees or employers and/or DRs send the employee's background screening results to Acumen in the hopes that this will cause the background screening to be processed faster. However, Acumen cannot use results sent to us by the employee, employer and/or DR. DMH/DD requires that the background screening come from FCSR directly to Acumen. We cannot accept background screening results from anyone else.

Background screening results are emailed by FCSR to the employee up to a week before those results are sent to Acumen by FCSR.

Sometimes FCSR needs to speak to an employee to get more information for the background screening. If this happens:

1. FCSR will send an encrypted email to the employee.
2. The employee needs to open the email, read it, and call FCSR.
3. Once the employee has spoken to FCSR, the employee needs to call the agent or Acumen's customer service team and explain that they have spoken with FCSR.
4. The background screening can then be requested again by Acumen.

EXAMPLE SITUATION:

If an employee does not call FCSR and Acumen, the background screening process cannot finish. This is because of the way FCSR screenings work.

Acumen has written a guide about the background screenings process. It is called **Family Care Safety Registry FAQ**.

Forgotten How to Start a New Employee?

There are multiple ways an employer and/or DR can enroll a new employee. Acumen offers an Electronic Enrollment System (EES) or a paper packet.

Electronic Enrollment (EES)

EES allows you, the employer and/or DR, to initiate your employee's enrollment paperwork online. Some forms can be signed electronically and some must be printed and signed. The site will walk you through the process.

Paper Packet

If you are unable or do not want to use the Electronic Enrollment System for employee enrollment, contact your agent or Acumen's customer service. They will send you the paper packet. The agent is also available to walk through the paperwork with you over the phone, by webinar or in person, if permitted.

Acumen also has resources on our website to help with the enrollment paperwork. It may be helpful to:

- Read the **New Employee Hiring Guide** on the Acumen website.
- Use the **New Employee Sample Packet** which helps you know how to fill out the Employee Packet.
- Use the **Form I-9 FAQ**. This document can be very useful in helping you and your employee know how to fill out the I-9 correctly.

Once you have read these materials, if you need advice from your agent, feel free to contact them.

“Good to Go”: What it is and How it Works

When all the SDS program paperwork requirements have been met for an employee, Acumen refers to that employee’s status as “Good to Go”. If more than 5 working days have passed since you sent in the Employee Packet and you have not heard from Acumen, please contact your agent or the customer service team.

How do you know when an employee has a “Good to Go”?

For new employees, we email the employee, the employer and/or DR. The email that is sent states that the employee is Good to Go. The Good to Go notification gives the date for when the employee can start work. The employee’s Good to Go notification will provide the employee with their ID number and log in information for Acumen’s systems. There are also instructions on how to access Acumen’s options for submitting time, and training videos and guides. The employee can begin working on the Good to Go date, but not before that date.

When you start a new employee, that employee must receive their Good to Go status before they can start working. Acumen cannot pay a new employee who starts working before their Good to Go is given.

Can an employee lose “Good to Go” status?

Yes. Remember, all “Good to Go” means is that all the SDS program paperwork requirements have been met. So, if an employee is missing paperwork required by the SDS program, the employee will lose their “Good to Go”. They can get their “Good to Go” back if the necessary paperwork is turned in to Acumen.

If a State, Federal or Acumen internal audit indicates that required SDS program employee paperwork is not present in an employee’s file:

- Acumen suspends “Good to Go” status for that employee,
- Next, we contact you, as the employer and/or designated rep, and ask for the paperwork,
- Once you supply the paperwork to us, “Good to Go” is restored for that employee.

The primary reason an employee would lose their “Good to Go” is because Acumen has not received documentation of training.

If you have questions about an employee’s “Good to Go” or if your first employee has not yet received their first paycheck, you can call or email your agent or Acumen’s customer service team.

How long does it take to get a “Good to Go”?

A “Good to Go” can be given in as fast as seven (7) working days. Of course, how fast the “Good to Go” happens depends on many things. Here are the most common occurrences that cause delays:

- Errors or omissions in the Employee Packet: These slow everything down as Acumen must detect the error(s) and ask for corrections or for missing paperwork. Avoiding paperwork errors/omissions is the job of the employer and/or designated representative and the employee.
- E-Verify delays: This is an internet-based system that compares information from an employee’s Form I-9 (Employment Eligibility Verification), to data from U.S. Department of Homeland Security and Social Security Administration records to confirm employment eligibility. Any time a Federal Government “shutdown” occurs, E-Verify may stop processing until the shutdown is over. Also, E-Verify can go into “review” status. That status means E-Verify is taking the Federal Government longer to do for that employee than normal.
- Employee background screening: See the Background Screening part of this Handbook.

KEY POINT:

We recommend that the employee, employer and/or DR should start watching email closely as soon as the Employee Packet has been turned in to Acumen. Doing so will prevent delays caused by missing email from Acumen or the FCSR on items that require the employee or employer and/or DR to act.

Pay Amount for Employees

The SDS program has wage limits, however, wages can be no less than Missouri Minimum Wage and no more than the maximum allowed by Medicaid amount. If you want to know about the wage amounts allowed, see the [Guide to Managing Budgets](#).

The SDS Pay Rate Calculator

Acumen has provided you with a tool to help you consider the impact of various wages and hours for employees. It is called the **SDS Pay Rate Calculator**. The calculator can be used as a tool throughout your entire budget period to keep you on track, so you don't run out of money. This will help you get the most benefit out of the budget. It can be used if you decide to give an employee a raise and need to figure out if you can afford it, etc.

Using the Pay Rate Calculator:

- Can help you decide what to pay your employees.
- Can help you decide how many hours you can afford.
- Allows you to see how much of your budget you will use throughout any given period.
- Allows you to see what you are paying in employer taxes.

The SDS Pay Rate Calculator lets you view how wage and hour amounts impact the budget for up to four (4) Employees at once. If you have never used the Pay Rate Calculator and need information about using this for your specific wage and hour situation, contact your support broker or your support coordinator. Your agent can also demonstrate how this Calculator works.

SECTION 4: Employee Training

Acumen's Role

Part of our role is to keep the documentation of required trainings on file for you for each employee.

Acumen sends reminder notifications by email to both employers and/ or DRs and employees 90, 60, and 30 days prior to the expiration of the trainings. Also remember that employees' trainings can be monitored and tracked in Direct Care Innovations (DCI) portal. Your monthly account statement lists each of your employees along with their required trainings and expiration dates. If you have questions, call or email your agent or Acumen's customer service team.

Information about some Trainings

Abuse and Neglect Training

The Abuse/Neglect Training is required before any new employee starts working. It is also required to be renewed by current employees every 2 years.

Click this link for the MO DMH Abuse and Neglect Required Online Pre-Employment Training for Employees:

<https://dmh.mo.gov/dev-disabilities/education#ReliasSelfRegistrationPortals>

The employee must initially self-register on the Relias training site. Once registered employees may browse Elective Courses. To find the MO Abuse/Neglect-Identification, Reporting, Prevention training, employees can Browse by entering MO Abuse or 960785 in the Browse Elective Courses field.

Once the training is complete, the employee will print the certificate and send to Acumen. This is for the initial training as well as renewals. Acumen will not know the training is complete without the certificate from the employee. To avoid payment delays, be sure employees send the certificate to Acumen when training is complete.

TRAINING	RENEWAL	HOW TO RENEW
Abuse and Neglect	2 years	DMH Online Training
CPR	Typically, 2 years	Contact local training sites*
First Aid	Typically, 2 years	Contact local training sites*

CPR and First Aid Training

You, as the employer/Des. Rep., can decide if you want to require your employees to be CPR and First Aid certified. For Medical PA, all employees are required to keep their CPR and First Aid certifications current. Typically these are required to be renewed every 2 years. Check the certification cards for expiration dates. Acumen cannot pay the employee for any time worked when an employee does not have a current certification.

Find the list of MO DMH Approved CPR and First Aid Trainings on our website.

**Skill portion for First Aid and for CPR MUST be completed in person with an instructor.*

It is the "demonstration of competency" part of the training that requires that First Aid and CPR's skill portion of the training must be completed in person with an instructor. Missouri's Code of State Regulations and Missouri's DD Medicaid Waiver Program Certification Survey Instrument specify the requirements.

If you have questions about what trainings are approved by DMH/DD, contact your support broker and/or support coordinator.

SECTION 5: Management of Employees

Are Your Employees Reachable by Phone and Email?

If someone needs to contact them and it is not possible, the employee could miss important information about their job.

Coaching Employees

Acumen maintains the **Employee Agreement** from the Employee Packet on our website. This can be a great tool to use when coaching an employee about their work.

Service Changes for Employees

The SDS Program has a specific process to use when services change:

1. The SDSC sends a Status Update Form to Acumen indicating the need for the change.
2. The agent contacts the employer and/or DR and discusses the nature of the service change and how it will impact employees. The agent confirms information about the Service Change with the employer and/or DR.
3. The agent fills out an updated **Referral & Status Update Form** for each employee affected by the service change and sends them to the employer and/or DR.
4. The employer and/or DR and the affected employee(s) completes the form(s), signs and dates, and returns the form(s) to the agent.
5. The agent checks the form(s) for accuracy and completeness. If accurate and complete, the form is processed and the service change takes effect.

An Employee Rate Form does not change Services. It only changes the rate of pay for a service already established for an employee.

Termination of Employee

The SDS Program Rules require that an **Employee Separation of Employment Form** is sent to Acumen any time an employee is no longer working for you. You are the only person who must sign this form. The employee does not sign. Once the employer and/or DR submits the employee paperwork, the employee is associated in the DCI web portal and the only way to remove the employee's access from the DCI web portal or phone app access is by turning in the Employee Separation of Employment Form.

W-2 Forms

Acumen issues W-2s to all employees for you. We send out W-2s by mail to the address the employee has on file. These must be postmarked by January 31st. Employees have the option of receiving their W-2 Form electronically. They will receive information on how to sign up for electronic W-2s toward the end of the calendar year.

Can My Employee Get a Reprint of the W-2?

If the employee needs a reprint of their W-2, they should call or email the agent or Acumen's customer service.

W-2 with Blank Amounts (Difficulty of Care)

If an employee qualifies for Difficulty of Care, their W-2 will show \$0.00 in boxes 1 and 2. Some employees, employers and/or DRs are concerned about these W-2s. Please know that the W-2 must be blank in boxes 1 and 2 for a Difficulty of Care situation. The W-2 is accurate and correct according to IRS rules.

Most popular tax software will not recognize the Difficulty of Care Tax Exclusion as it is a rare tax situation. Also, many tax preparers may never have heard of Difficulty of Care. A tax preparer who is unfamiliar with Difficulty of Care may tell the employee

that the W-2 is wrong and must be changed. That is not correct. If this happens to one of your employees, Acumen has on their website two IRS tax notices about Difficulty of Care. A tax preparer can be referred to these, which explains the Exclusion:

- **[IRS Notice 2014-7: Difficulty of Care \(DOC\)](#)**
- **[IRS Notice 2014-7: Questions and Answers](#)**

Employees and others can read the **[Acumen Difficulty of Care Overview](#)** to better understand Difficulty of Care.

*If the employee no longer lives in the home of the Individual and/or has another home where they reside, they no longer qualify for the Difficulty of Care Exclusion. The Federal Government requires that the employee fill out the **[Difficulty of Care Statement of Compliance Notice 2014-7](#)** and turn it in to Acumen, terminating their participation in the Difficulty of Care Exclusion.*

SECTION 6: Day-To-Day Business Operation

Business Actions – A suggestion that can help

We recommend that actions relating to the SDS business flow through you. That way, you know what is going on. Some employers and/or DRs leave it to their employees to contact Acumen or other agencies/entities about issues. When this happens, all that can be learned is what the employee communicates to you. Employers and/or DRs have had employees report they have resolved a matter, only to find out later that the employee did not address the matter in the right way. This can cause delays, mix-ups, and confusion. It can be very helpful if the employer and/or DR monitors what is happening. If all the paperwork and most phone calls go through you, you will know the exact status of situations.

Remember: Employees cannot act in your capacity, nor can they contact us about any other employee.

Can you be reached?

One of the most common causes of problems for employers and designated representatives is not being reachable by phone or email. DMH/DD, your support coordination organization, Acumen, and others will need to be able to speak with you or communicate with you by email at times. If you are not reachable, you will miss out on critical information that can impact you and/or your employees.

When Acumen needs to reach you, we will make several attempts. Our main way to contact you will be by email. However, we may also make phone attempts.

If we do not have a current listing of your phone number and email, we will not be able to reach you. We recommend that you make certain that we have your most recent contact information. Further, we recommend that if you get a new cell phone, that you set up your voicemail right away. Otherwise, we will not be able to leave a message for you.

Changing Employer and/or Changing/Adding Designated Representative (DR)

When an employer or DR needs to be changed or a DR needs to be appointed, Acumen will be sent a Status Update Form from the SDSC. The Acumen agent then contacts the people involved in the employer or DR change/addition and works with them on the paperwork that needs to be turned in to make the change. The agent will provide the new employer and/or DR with the paperwork to complete. Once the new employer and/or DR has completed the paperwork, they send it to the Acumen agent. The agent checks the paperwork for accuracy. The paperwork is processed and the change in employer and/or DR takes effect.

KEY IDEAS:

- 1. The old employer and/or DR needs to be finished with all their tasks before the new employer and/or DR starts. If the old employer and/or DR leaves tasks unfinished, the new employer and/or DR will often not be able to complete the unfinished tasks.*
- 2. Be aware, when a new DR is being set up: Upon receiving the call from the agent, the old DR's Username and Password will become inactive and the new DR will be set up with a new Username and Password to be able to access DCI to ensure all employer and/or DR responsibilities are completed.*

Employer Identification Numbers – Federal and State

What is a Federal Employer Identification Number?

This number is often referred to as an "EIN" (Employer Identification Number). The EIN is the number the IRS assigns to a business owner. The SDS program rules require that the employer has an EIN for the SDS business. SDS services cannot start without an EIN.

EIN Conflict

Sometimes, the proposed employer already has a Federal Employer Identification Number (EIN) in their name when they are ready to start participating in the SDS program. If the proposed employer's already established EIN number is associated with a "sole proprietorship" (one business owned by one person), then the proposed employer cannot start SDS services. This is because of DMH/DD's program rules for the Self-Directed Supports program. To be able to start Self-Directed Supports, the EIN needs to be switched by the employer from the prior business use and attached to the SDS business use. Only the employer can switch the use of the EIN from the old business to the new SDS business. Acumen cannot do this for you. We can, however, guide you through this process.

How Would I Know if I Have an EIN Conflict?

You would be contacted by your Acumen agent.

If the proposed employer has an EIN, the table below indicates whether or how they can become an SDS employer:

EIN SITUATION	THINGS WE CANNOT DO
EIN number is in use for an active "sole proprietor" business	NO. Someone else might be able to become the SDS employer though.
EIN number is in use for an active corporation type business	YES, the EIN holder can be an SDS employer.
EIN number is associated with a "sole proprietor" business that has been closed	YES – if the EIN holder takes the steps outlined below.
EIN number is in use for a corporation type business that has closed	YES, the EIN holder can be an SDS employer.

No matter what the scenario is, your Acumen agent will be able to guide you in the steps that need to be taken.

KEY IDEAS ABOUT FEIN AND EIN:

You will see the abbreviation "FEIN" and "EIN" used in SDS, from time-to-time. "FEIN" and "EIN" are standard abbreviations for the Federal Employer Identification Number. (For ease of use, in this Handbook the Federal Employer Identification Number will be abbreviated as "EIN".)

Where Can I Find the EIN Number?

If you find you need to know your EIN, you can contact your Acumen agent or the Acumen customer service team and they can provide it to you.

Do You Need to Write in Your Federal or State Tax ID Numbers on Employee Forms?

No. You will not need to write them down on any paperwork. You will not need to know or use the Federal and State Employer ID Numbers. Acumen, as your Fiscal Employer Agent, has the employer numbers and uses them on your behalf, so you don't have to.

What about on the W-4s? Do you need to input your Employer information and Employer ID Numbers on those?

Yes, you do need to add at least the Employer's Name on the bottom of the form. However, you do not need to fill out the other employer portions of the W-4 (employer address, first date of employment or EIN), just leave them blank.

HELPFUL HINT ON W-4S:

Advise your employees to completely fill out the rest of the W-4s. They need to know that leaving blank parts of the form they are required to fill in will cause delays. Also, unless the employee is claiming "Exempt" status, they need to write in a number for their Allowance. If they don't, Acumen must default to an Allowance of zero (0).

Secure Email

Confidentiality laws require Acumen to use encrypted (secure) emails when sending confidential information to you. This will be true of many organizations. It is part of your responsibility as a business operator to keep all lines of communication open. To help you with Acumen's secure emails, we have provided a document called **[How to Access Secure Encrypted Emails from Acumen](#)**. If you follow this document step-by-step, you should be able to open the secure emails on your desktop or laptop computer unless you have conflicting software on your computer.

What about opening secure emails on your phone or tablet?

This may or may not work. The reason is simple: Cell phones are all designed differently. Many (if not most) cell phones are not designed to be able to handle secure emails. Whether you can open a secure email on a cell phone can also change as the cell phone gets updates from the cell company. Tablets are very similar in this regard. You may or may not be able to open a secure email on your tablet, or the functionality of this can change after a tablet update. We advise opening secure emails on a desktop or laptop computer.

In the rare event that you are having difficulties getting a secure Acumen email to open, we recommend you take the following steps:

1. If you are using a phone or tablet, try using a desktop or laptop computer.
2. Is your internet connection solid or intermittent? If it is intermittent, it can interrupt the process of opening an email. If you are experiencing an intermittent connection, it may take several tries to get the email to open.
3. Did you follow the "How to Access Secure Encrypted Emails from Acumen" step-by-step? Go back and try again and make sure you didn't miss a step.
4. Check to see if your internet browser's popup blocker is on. If it is, turn it off.
5. If you have tried the steps above and are still having problems, please contact your agent or Acumen's customer service.

Forms: Where can I find them?

On the Missouri Self-Directed Supports (SDS) Program website at: <https://www.acumenfiscalagent.com/missouri/>

Fraud: What do I need to know?

For most participants in the SDS program, Medicaid dollars partially fund their SDS services.

Missouri Medicaid Audit and Compliance, the government agency that audits the use of Medicaid in Missouri, defines the following terms as follows:

FRAUD:

"The obtaining of a benefit through the intentional misrepresentation or concealment of material facts." (See <https://mmac.mo.gov>)

If you suspect fraud, you should report it to Acumen or to the support coordinator. If you want to know more about fraud or other common mistakes that you should avoid while engaging in Self-Directed Supports, we recommend you read the DMH/DD's booklet **[Guide to Preventing Common Mistakes and Fraud](#)**.

Moving to a new address?

1. For Individuals, employers, and DRs: Contact your support coordinator. Give them your new address. They will share this information with the Regional Office. The Regional Office will let Acumen know of the change in address. This is the only way the address can be changed with Acumen.
2. For Employees: Contact the Acumen agent or Acumen's customer service as soon as possible after the move and explain that you have moved. Provide us your new contact information. We will update the information in the DCI Portal.
3. If you and/or an employee move to/from St. Louis or Kansas City, the employee may be subject to additional city taxes from their pay check. This will be determined within the Acumen system based on the address provided.
4. Make sure that you send in the Employee Separation of Employment Form to Acumen for any employees that didn't move with you to the new area.

Paperwork: Sending it to Acumen

Acumen cannot correct any paperwork for you or your employee. So, before sending in any paperwork, we recommend that you check it carefully for errors or things you or the employee might have accidentally left out. Then, take one more look at the paperwork. We advise that you make sure any handwriting is legible and easy to read.

- How to correct errors on SDS Paperwork (in accord with Governmental requirements):
 - Mark through the incorrect information with a single horizontal line and initial beside line. Then write in the correct information.
 - Most government forms may require that you complete the whole form over again if there was an error. Your agent will contact you if this is the case.
 - Avoid writing a correct number or letter over an incorrect one.
 - Make sure no one has scribbled out errors.
 - “White-out” cannot be used to make any corrections. Paperwork that is corrected with “White-out” will not be accepted and will require you to fill out a new form.
- Preparing the paperwork to send in:
 - Check to make sure you have all the pages of the document.
 - If you are emailing or uploading a multiple page document, scan the pages as one continuous document.

IMPORTANT:

Avoid sending in a multiple page document by scanning one page at a time and sending each page as a separate file and/or as separate emails. Sending in a multiple page document one page at a time can cause delays and confusion.

The **New Employee Hiring Guide** provides many good suggestions to help you prepare and turn in paperwork.

Consider Processing Time

Depending on how your completed packet is submitted it may take one (1) to two (2) business days for the packet to be filed for processing. Packets or forms are processed within one (1) to three (3) business days after they are filed. So, please wait two (2) business days after you have sent in a document before you call to make sure it was received.

DCI web portal Tips

The DCI web portal will time-out after 15 minutes of inactivity or gaps in activity. This is a necessary feature of the DCI web portal to maintain confidentiality. When the DCI web portal times out, the user will lose any unsaved information they have entered. To prevent this, save your work often. Saving every 10 minutes is a good “rule of thumb”.

DCI Portal maintenance

From time-to-time, the DCI web portal must undergo computer maintenance. We try to schedule this maintenance sparingly and during the hours of 3am and 5am Central Time.

Tax Questions and Problems

Remember, Acumen will handle all the business taxes for you when it comes to the SDS funds. If you have questions about business taxes and your SDS funds, contact Acumen.

If you are contacted by a tax authority about SDS-related taxes

Please contact your Acumen agent or Acumen’s customer service as soon as possible. Inform us of the contact and provide us with copies of any letter or other communication received. We will forward that information to the Acumen Tax Team who will address the situation.

Will being involved in Self-Directed Supports affect the Individual, the Employer’s or the Designated Representative’s personal taxes?

The best answer to this is to ask yourself this question: When you are participating in Self-Directed Supports, does any of the money in the Individual’s budget come to you? The answer is “no”. That money stays in the State budget until it is used by Acumen to pay payroll for your employees. Personal taxes only concern money that you receive. The Individual, employer, and designated representative receive zero money from the Self-Directed Support program. Money is, however, spent on the Individual’s behalf by Acumen for employee payroll.

Wage changes for Employees

The steps to making a wage change are:

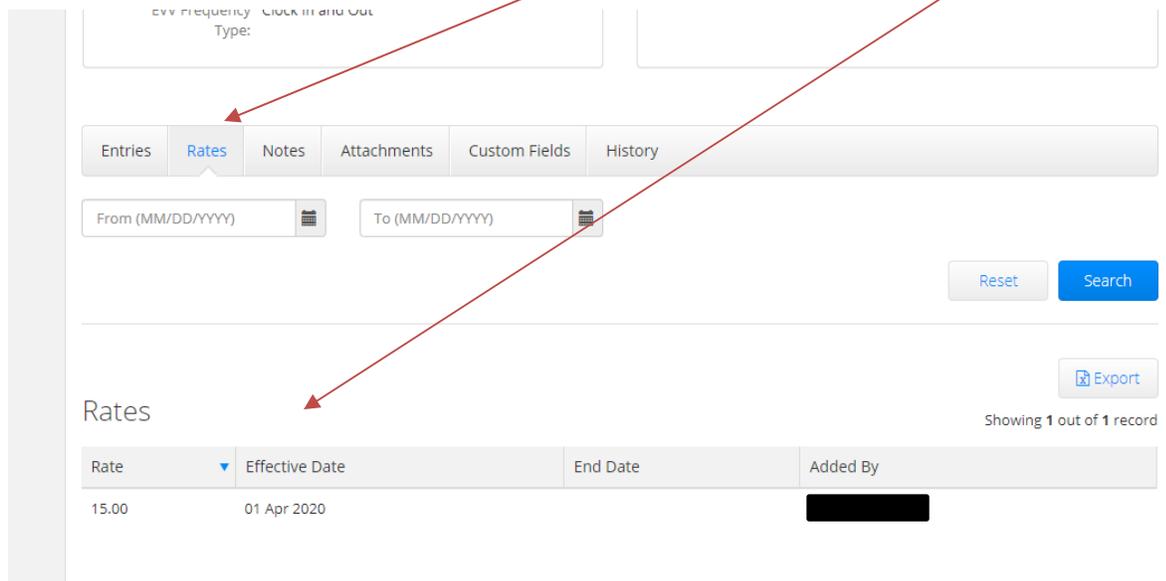
1. Make sure you know the range of pay you can offer. If you are unsure, check with your support coordinator. Make certain they understand that you need the actual wage, not the “loaded wage”.
 - a. You may want to use the SDS Pay Rate Calculator on the Acumen website to help you determine if there is enough money in the budget to pay the wage through the year.
 - b. If the employee and you agree about the wage change, then complete the Employee Rate Form on the Acumen website.
 - c. Write in the employee’s name and last 4 of their Social Security Number.
 - d. Write in the rate of pay next to the service(s) listed.
 - e. Write the Effective Date (cannot be a past date) and the Individual’s name.
 - f. You and the employee sign and date the form.
2. Turn in the Employee Rate Form to Acumen.
3. The employer and/or DR and employee should monitor to ensure that change is made on the next full pay period following the submission. The employer and/or DR can check the DCI web portal. Go to “Employees”. Then, click the employee’s name. At the bottom of the page, click on the “Accounts” button. Click on the service you want to review the wage for.

Example:

The screenshot shows the 'Accounts' section of the DCI web portal. At the top, there is a navigation bar with tabs: Entries, Accounts (selected), Certifications, EVW Locations, Notes, Attachments, Custom Fields, and History. Below the navigation bar is a search form with several dropdown menus: 'Select Account Type', 'Select Profile Type', 'Select Unit', and 'Active'. There are also text input fields for 'Type Client Name' and 'Type Service Code', along with 'Reset' and 'Search' buttons. Below the search form is an 'Export' button. The main content area is titled 'Accounts' and shows a table with 2 records. The table has columns: Account Type, Profile Type, Service Code, Cost Center, Client/ Program Name/ Employee Name, Balance, Unit, and Status. The first row is highlighted in light blue, and the second row is highlighted in light blue. Two red arrows point from the text above to the 'Accounts' button and the second row of the table.

Account Type	Profile Type	Service Code	Cost Center	Client/ Program Name/ Employee Name	Balance	Unit	Status
Employee Service	Client	PA	MO-020 REID ANDY - MO-020 REID ANDY	MAHOMES PATRICK	0.00	Hourly	Active
Employee Service	Client	CS	MO-020 REID ANDY - MO-020 REID ANDY	MAHOMES PATRICK	0.00	Hourly	Active

A screen will open that looks like the screen below. Click on Rates and you will see the rate listed along with the Effective and End Dates. If there is no End Date, this is the current rate.



- The employee should review their check stub on the first effective payroll they receive following the submission. The employer and/or DR can give the effective date for the wage change to the employee by reviewing the DCI web portal.

KEY IDEA:

How to predict when the pay rate change will begin. Look at the Payment Schedule. Look at the first date of the pay period you want the pay rate change to start. Count back at least two (2) weeks from the date you want the pay rate change to take effect. Send in the Employee Rate Form by that date.

Worker’s Compensation

Your business is covered by Workers’ Compensation through the funding in the SDS program. The premiums are paid regularly from the budget for the individual. There are no additional forms you or your employee(s) need to complete to have this coverage. If an employee is ever injured on the job, they can file a Workers’ Compensation insurance claim by contacting Acumen’s Workers’ Compensation broker. The phone number can be found on the Workers’ Compensation Poster.

The Workers’ Compensation poster and information are on the Acumen Website under Resources and Workers’ Compensation.

SECTION 7: Understanding & Using the Budget

The budget for the person who is receiving Self-Directed Supports is created by your support coordinator organization and/or the Division of Developmental Disabilities. More information on managing your budget can be found in the DMH's [Guide to Managing Budgets and Employee Rate Setting](#). That budget flows from the DMH/DD computer system into Acumen's DCI webportal.

The budget is for a specified budget period. There are zero dollars "rolled over" to the next budget period. When one budget time frame ends, there must be a new budget for the next time frame.

The budget can end one of two ways:

1. You use up all the money in the budget before the budget period ends.
2. No new budget flows into Acumen's DCI web portal by the time the prior budget time frame ends. (If this happens, call your support coordinator. They are the person who needs to address this. We cannot help you with this kind of situation.)

Preventing budget problems

- Work with your support coordinator about 3 months prior to the ending date of the Individualized Support Plan (ISP) to avoid delays in the approval of that plan and the budget.
- If your budget period is ending soon (a week or two) and you don't see a budget for the new budget period in the DCI web portal, that's when you should call the support coordinator.

IMPORTANT:

Acumen is not allowed to alert you when you are about to go over budget.

The Summary Report

Want to see what is remaining in your budget for your Plan Year? You can use the *Summary Report* on the DCI website for help. It can show you where you are in terms of time used and dollars used. The Summary Report also shows how far into the plan year you are and compares how much money you have used. This is an easy to use report with an easy to read bar graph.

It costs more to employ someone than just their wages. By law, employers need to pay Federal Unemployment taxes (FUTA), State Unemployment taxes (SUTA), Workers' Compensation (WC) and a portion of their employee's Social Security and Medicare taxes. Acumen calculates and pays these taxes and Workers' Compensation on your behalf. It is important for you to understand how all of this affects your budget. The *Budget Calculator and Summary Report* are tools to help you calculate the total cost of paying wages plus taxes and Workers' Compensation for your employee(s).

Acumen does not create your budget or change it. Those actions happen either through your local DMH/DD Regional Office and/or your support coordinator organization.

SECTION 8: Time Submissions & Payroll

Acumen offers three (3) ways for employees to receive their pay. They can receive pay through Direct Deposit, Pay Card or Paper Check.

Direct Deposit

Employees can receive their pay through direct deposit into one or two bank accounts. The employee's pay will be in their account on pay day. A pay stub will be sent by email, if an email address is provided, or by mail otherwise. It usually takes one to two pay periods for direct deposit to be complete. Employees will receive a paper check in the mail until all bank information is verified. The reason for this is that the only way to determine if a direct deposit or pay card will work is to test them at payroll time. This is called the "prenote" process (or, a "prenote"). Acumen tests for one to two pay periods. Then, the payment method selected by the employee on the Pay Selection Agreement begins.

Pay Card (Money Network)

The Money Network Pay Card is supplied to employees who selected that option on their Pay Selection Agreement. Acumen does not charge for employees to receive their pay onto a pay card, but the pay card provider may charge fees for certain transactions. Acumen encourages employees to read the fee schedule and information provided with the card to know what transactions may charge a fee. The employee's pay will be loaded to the card on pay day. A pay stub will be sent by email, if an email address is provided, or by mail otherwise.

When an employee requests a pay card, Money Network will send an information kit to the employee along with the card. The employee must activate the card with Money Network **AND** with Acumen. They will receive a paper check until this process is complete.

My Employee states they never received the Money Network Pay Card. What should I do?

We recommend these steps:

1. Remind the employee that the Money Network Pay Card doesn't indicate anything about the SDS Program, Acumen, or DMH/DD in the mailing or on the pay card. The mailing and the pay card simply will show Money Network information.
2. Ask the employee if they have recently thrown away something that looked like a promotional credit card. It could have been their Money Network Pay Card.
3. If the employee is sure they never received anything like the Money Network Pay Card or if you believe they might have thrown it away by accident, the employee will have to contact Money Network to request a new one. Money Network will not allow Acumen to request an additional pay card for the same person. Money Network will verify that the employee is who they say they are and will reissue a new pay card.

Paper Checks

If your employee would like to receive their pay through paper check, the checks are mailed out the day before payday. The paper check goes through the United States Postal Service (USPS).

After Acumen mails the paper check, we cannot control the situation. The USPS has up to 5 business days after the pay date to deliver the paper check. A paper check lost in the mail can be voided and reissued after 5 business days after the pay date for a fee. If the employee signs up for direct deposit or pay card, the fee will be waived.

If your employee chose to receive their pay through direct deposit or pay card, the first one to two times they get paid, they will receive a paper check.

My Employee signed up for direct deposit or pay card and has received more than 2 paper checks. What should I do?

Contact your agent or customer service. They will assist you and the employee in resolving this.

Payment Schedule

When an employer and/or designated representative signs the **Employer Services Agreement**, they are agreeing to abide by the **Payment Schedule** on the Acumen website.

The Two-week Payment Period

The Payment Schedule is set up on a two-week payment period. Review the Payment Schedule for dates. The employer and/or designated representative should review the time submissions for each payment period no later than the Due Date listed on the Payment Schedule. If there are any Pending, missing or incorrect entries, the employer and/or designated representative should work with the employee to ensure their time is correctly submitted and approved.

Time Submissions

If you need help understanding how to submit hours worked, we recommend you review the following documents found on the DCI web portal, along with many others, under the Help section:

- 1 *Employer DCI Portal Guide*
- 2 *Employee Mobile App Guide*
- 3 *Phone EVV Guide*

Electronic Visit Verification (EVV)

Per the 21st Century Cures Act, services provided in programs such as the Missouri SDS must be electronically verified. This is called Electronic Visit Verification (EVV). For a time submission to be EVV compliant, it must include 6 points of information and must be electronically verified. The 6 points are:

- ✓ Type of service (service code)
- ✓ Individual receiving the service
- ✓ Employee providing the service
- ✓ Date of service
- ✓ Time of service
- ✓ Location of the service

Which Should My Employee Use? The DCI Mobile App, Phone-In EVV or FOB with the web portal?

The DCI Mobile app is what Acumen recommends that employees use for completing timesheets. Why?

- Time submitted via the DCI Mobile app is EVV compliant.
- The DCI Mobile app is secure and can be used anywhere when the employee has a signal.
- It is very easy to use.
- It is available in iPhone or Android (on the “play stores” for each)
- It's free
- No computer is required

If your employee doesn't have access to a smart phone or tablet, they can submit their time through the Phone-in EVV. Your employee calls in from your landline or VOIP (Voice Over Internet Protocol) phone at the start and end of each shift. This method is also EVV compliant.

Which Should I Use? The DCI web portal or the DCI Mobile app?

The DCI Mobile App is for the employee to submit their time at the time of service. Employers and/or DRs must use the DCI web portal to review, approve and/or reject entries. The DCI web portal:

- Provides a more comprehensive view of all time submissions
- Enables the employer and/or DR to review the employee's service documentation
- Enables the employer and/or DR to complete their Monthly Summary (you cannot complete the Monthly Summary or review your budget on the DCI Mobile app)

THINGS TO REMEMBER:

The Payment Schedule deadline to approve time submissions does not change because of holidays.

“Business Rule” Messages

When an Employee is not qualified to work for some reason, the time submission will show an error when the employee presses the “Submit” button. The employee will not be able to submit the time until the issue that is causing the error is resolved by you. To understand “Error” messages, go to the Acumen website and review the **Guide to Acumen Business Rule Error Messages**. This explains how Business Rules work and how to read and respond to any Business Rule issue on a timesheet that you and your employee might encounter.

- As stated in your **Acumen/Employer Agreement**: “e. An employee may not provide services while the Individual is hospitalized or receiving any other Medicaid-reimbursed direct care service.” If you have questions about this, ask your support broker, support coordinator, or your Self-Directed Support Coordinator.
- When you realize an employee is performing tasks not described in the Individualized Support Plan (ISP), you should intervene. Explain to the employee that they cannot do those tasks. Remember, if the ISP does not describe the task, the employee should not be performing that task. If you have questions about this, ask your support broker or support coordinator.

Contact & Quick Reference Information

Who to Contact at Acumen

You should contact your dedicated Acumen agent for any questions you have during regular business hours, Monday through Friday; and by appointment outside of these hours. The Acumen customer service team is available 24 hours a day, 7 days per week (excluding federal holidays).

CUSTOMER SERVICE CONTACT INFO*:

Toll Free Phone: 1-866-414-2541

E-mail: CustomeService@Acumen2.net

**When contacting Acumen, please keep in mind, that we must verify who we are communicating with by phone or email to access your account.*

You will need to provide at least one of the following:

1. First and Last Name of caller or person emailing
2. CMOD Number (Individual) or Acumen ID Number (Employee)
3. Date of Birth Individual or Employee (depending on who is calling)
4. Zip code for current address on file
5. Last Four (4) of Social Security Number of Individual or Employee (depending on who is calling)

SUBMITTING PAPERWORK TO ACUMEN:

- Paperwork email: Enrollment@Acumen2.net (PDF or JPG formats speeds processing)
- Paperwork fax: 1-866-496-4577
- Paperwork address: 5416 E Baseline Rd, Ste 200, Mesa, AZ 85206

REQUESTING FORMS:

Download forms from the [Acumen Website](#). Acumen can provide program materials in alternate formats and languages. Please contact your dedicated agent directly or customer service @ 1-866-414-2541 to request information.

ACUMEN PUBLICATIONS:

At the Acumen Website you can find not only forms, but many manuals and other publications that can guide you step- by-step in employer and employee processes. Additional information can be found under the Resources section of the website.

ADDITIONAL RESOURCES:

For free information you can access:

- The Federal Department of Labor: www.dol.gov. They issue a *Small Business Handbook*, which is helpful. It can be viewed and downloaded for free.
- The Missouri Department of Labor & Industrial Relations: <https://labor.mo.gov/>
- The Missouri Department of Revenue: <https://dor.mo.gov/>

Recommended Reading: *The Employer's Legal Handbook*, published by Nolo. This book can be purchased online at www.nolo.com or from area bookstores.