

# ***PersonalChoice Participant Quick –Start Guide***

***Please Note that this Quick-Start Guide  
is not meant to replace the  
PersonalChoice Participant Training and  
Reference Guide. It is provided to allow  
participants a brief overview of the  
program and it's requirements***

# Table of Contents

## **Chapter 1 Introduction**

Useful Definitions	3
Roles	6
Participant Rights and Responsibilities	7

## **Chapter 2 Individual Service and Spending Plans**

What is my Budget and how is it determined?	10
Allowed and Disallowed purchases	11
Budget responsibilities	12
Determining your Needs	15
Writing and Submitting your Individual Service and Spending Plan	17

## **Chapter 3 Personnel Issues**

Finding Assistants	28
Screening and Interviewing	28
Training and Supervising	33
Recognizing Quality	34

## **Chapter 4 Communication Tips** 38

## **Chapter 5 Working with your Personal Choice Agencies** 39

## Chapter 1 Introduction

Welcome to the PersonalChoice Program!!! Before you can begin taking control over your services, there are some things you need to learn, and demonstrate that you know. This Quick-Start Guide is designed to give you answers to your questions and basic information to get you started. Make sure that you read this Guide thoroughly as well as the PersonalChoice Participant Training and Reference Guide. PersonalChoice is designed to give you more control over how you receive your services and as a new type of program has different terms, words and rules than you may be used to. The first things we will go over are some of the new terms and definitions.

### Useful Definitions

**Advisement Agency-** The agency that assesses, enrolls, trains and assists the PersonalChoice participant in developing and monitoring their program. A small portion of the participants monthly budget is set aside to pay the agency for the services it provides.

**Assessment-** Meetings between the PersonalChoice participant and staff from the Advisement agency for the purpose of establishing eligibility for the program and to assist the participant to identify services, equipment, home modifications and trainings that will allow the participant to increase their independence and live in the community. These happen at the beginning of the program and then yearly as long as the participant is enrolled in PersonalChoice.

**Consumer (Participant) Direction-** An approach to long-term care where consumers (participants) manage their own assistant services. Consumers assess their own needs, decide how their needs are to be met, and monitor the quality of the services received. PersonalChoice is a Consumer Directed program.

**Fiscal Intermediary Agency-** The agency that handles financial and personnel matters for PersonalChoice participants. A small portion of the participants monthly budget is set aside to pay the agency for the services it provides.

**Individual Service and Spending Plan (abbreviated ISSP)-** A written plan describing your personal care needs and how you will meet them by hiring Personal Assistants. It also includes a plan for handling emergencies and a list of other goods and services you will purchase with your monthly budget. You will develop this plan with input from your Service Advisor.

**Monthly Budget Amount-** Medicaid funds set aside for your monthly personal assistant services. The budget is determined by the PersonalChoice program office and is based on the amount of assistance a participant requires to meet his/her personal care needs.

**Participant-** a person who is a Medicaid recipient and has chosen to receive his/her in home services through the PersonalChoice program.

**Participant Directed Goods and Services-** Items and services purchased by a PersonalChoice participant as part of his/her approved Individual Service and Spending Plan that will improve his/her independence with any funds remaining in their monthly budget **after** their personal assistants have been paid.

**Personal Assistant (abbreviated PA) -** A person who provides assistance to you.

**Personal Assistant Services-** Services provided to you to allow you to increase or maintain your independence and live in the community. These services may include personal care assistance, housekeeping, homemaking and chore services.

**PersonalChoice Management Test-** A test you must pass to complete the PersonalChoice Management Training.

**PersonalChoice Management Training-** Formal training, provided by your Service Advisor which will teach you what you need to know to operate the PersonalChoice program. This must be completed prior to starting on the program and is based on the information provided in this Guidebook.

**Representative-** a person designated by a PersonalChoice program participant to assist him/her in managing some or all of the requirements of the program. This person **cannot** be paid to provide this assistance.

**Service Advisor-** a person who is employed by an Advisement agency and will provide you with the training and support needed to take part in the PersonalChoice program.

**Taxes-** Fees deducted from the participant's monthly budget that are required to be paid on behalf of employees:

- FICA (Federal Insurance Contributions Act)- Funds for providing care for the aging, disabled and survivors. Includes funding for Medicare for people who cannot afford medical insurance.
- FUTA (Federal Unemployment Tax Act)- Finances employment programs at the federal level.
- SUTA (State Unemployment Tax Act)- Finances employment programs at the state level.
- RITDI (Rhode Island Temporary Disability Insurance)- Provides income to employees who can't work for a period of time due to illness or injury.

**Worker's Compensation Insurance-** Funds that provide for monetary awards paid to individuals, who are injured, disabled or killed on the job. This is also a cost of employment paid by the participant from his/her monthly budget.

## Roles

The PersonalChoice program is designed so that you will have maximum control over the services you receive, while adhering to the requirements of the Medicaid program (which is funding your services). In order to assure that all Medicaid program rules and requirements are met, you will have two types of agencies providing you with assistance along the way. The two types of agencies are Service Advisement agencies and Fiscal Intermediary agencies. The roles they will fill in assisting you are as follows:

Service Advisement Agency will help you:

- Assess your own needs
- Plan what services you need
- Develop and write out your plan
- Decide how much help you need, how much to pay them and how to find and interview them
- Monitor your program by conducting regular home visits and re-assessments

Fiscal Intermediary Agency will help you:

- Keep an “account” for you so you can track how much you are spending out of your monthly budget.
- Do Criminal Background checks on all likely Personal Assistants and Representatives (if you have one)
- Make payments to your Personal Assistants based on your instructions and approved ISSP.
- Inform you of procedures and forms to use when hiring or changing PAs.
- Inform you of the procedures and forms to use for reporting the hours worked by your PAs (time sheets).
- Handle personnel activities for PAs.
- Advise attendants of their rights as employees.
- Review the timesheets you submit to ensure that they agree with your approved ISSP
- Pay for items or services that you purchase based on your approved ISSP

- Review all payments for items and services to make sure they are part of your approved ISSP
- Provide you with a monthly report so that you can track how you are spending your budget and also to ensure the FI is handling your budget appropriately and accurately

## **Participant Rights and Responsibilities**

The following is a brief list of your rights and responsibilities as a PersonalChoice participant. You will be given a detailed list that you will review with your Service Advisor before you start on the program.

### ***You have the right to:***

- Be treated as an adult, with dignity and respect at all times
- Privacy in all interactions with the agency and others as necessary and be free from unnecessary intrusion
- Make informed choices based upon appropriate information provided to you, and to have those choices respected, while respecting the rights of others to disagree with those choices
- Freely choose between approved providers for both advisement and fiscal intermediary services
- Feel safe and secure in all aspects of life, including health and wellbeing; be free from exploitation and abuse; but not be overprotected
- Realize the full opportunity that life provides by not being limited by others, making full use of the resources the program provides, and being free from judgments and negativity
- Live as independent a life as you choose
- Have your individual ethnic background, language, culture and faith valued and respected
- Be treated equally and live in an environment that is free from bullying, harassment and discrimination
- Voice grievances about care or treatment without fear of discrimination or reprisal
- Voluntarily withdraw from the program at any time
- Ask questions until you understand
- Manage Personal Care Assistants by:
  - Deciding whom to hire to assist you

- Deciding what special knowledge or skills the assistant must possess
- Training each assistant to meet your individual needs
- Replacing assistants who do not meet your needs
- Request a new assessment if your needs change
- Change your ISSP as your needs or goals change
- Know about all Service Advisement and Fiscal Intermediary service fees
- Receive a report of how you have spent your monthly budget
- Appeal any decision made by the advisement agency, fiscal intermediary or DHS in regards to any adverse action, and expect a prompt response.

***You have the responsibility to:***

- Manage and maintain your health and to access medical help as needed or to seek assistance in order to do so
- Demonstrate the required skills and abilities needed to self-direct personal assistants without jeopardizing your health and safety, or designate a surrogate representative to assist you
- Act as a supervising employer by:
  - Deciding wages, schedules and benefits (if any) for your assistants
  - Completing hiring agreements with each personal care assistant
  - Following all employment laws and regulations
  - Following all requirements of the Fiscal Intermediary/IRS in regards to hiring and paying personal care assistants including: completing all necessary forms, reviewing time sheets for accuracy and submitting them in a timely manner, and paying personal care assistants promptly
  - Treating all employees with dignity and respect
- Manage personal assistant services by:
  - Meeting and cooperating with advisement agency staff as required to complete all needed assessments and monitoring

- Developing and monitor a spending plan (ISSP) to address personal care assistance needs within the requirements of the PersonalChoice program
- Hiring and supervising personal care assistants and ensuring they are performing their duties as needed
- Tracking expenses so that monthly spending plan (ISSP) is not exceeded
- Notifying the advisement agency of any changes in medical status or admissions to hospitals or other medical facilities
- Ensuring a safe working environment for personal care assistants
- Developing an Emergency Back-up Plan

## **Chapter 2 Individual Service and Spending Plans**

### **What is my Budget and How is it Determined?**

Your budget is the amount of funds you have available to you monthly to purchase services to meet your personal care needs. Your budget is based on what the Department of Human Services would normally spend to purchase services for you from a Home Health Agency.

The PersonalChoice office at the Department of Human Services sets the amount of your monthly budget based on your needs for personal care assistance.

Your Service Advisor completed an assessment of your needs during your first meeting. He/she asked you questions about how much help you need to take care of yourself. They asked you about your bathing, dressing and using the bathroom. They also asked you if you needed help with such things as cooking, cleaning and other household chores.

Your Service Advisor then sent that assessment to the PersonalChoice office where it was used to figure out what your monthly budget amount would be and it was communicated to your Service Advisor so he/she could assist you in writing your Individual Service and Spending Plan (or ISSP).

You will use the ISSP to detail how you intend to spend your monthly budget amount to meet your personal care needs. When you write the ISSP you need to keep in mind that every purchase that you make or every wage that you pay has to be included in your ISSP or it will not be paid for by the Fiscal Intermediary. There are rules and guidelines that say what you can and cannot spend your budget on.

Once you complete your ISSP, your Service Advisor will review it and then send it to the PersonalChoice Program office for approval. Once it is approved it will be sent back to your Service Advisor, Fiscal Intermediary and to you.

## Allowed and Disallowed Purchases

### ***Things you MAY buy:***

The PersonalChoice budget MAY be used for things such as:

- Employment of individuals, including family members (except Spouse or legally responsible individual), to provide personal assistance
- Help with cleaning, laundry, meal preparation and other household chores
- Help with personal care like bathing, hair washing, bladder and bowel care, care of your teeth
- Purchase of services from home care provider or temporary help agencies
- Chores services, including outside chores that provide for a safe environment and access in and out of the home
- Home modifications and/or equipment not currently paid for by other program resources
- Supplies and equipment that promote or enhance independence that are not currently paid for by other program resources
- Repairs to adaptive equipment
- Savings for your emergency back-up plan
- Savings for a special purchase which you cannot afford to make from one monthly budget
- Services or purchases which support your ability to live as independently as possible and avoid the need for admission to a nursing home or other long-term care facility
- Other purchases approved by your Service Advisor and the PersonalChoice program office.

Your Service Advisor first reviews your ISSP. The **final** approval of your ISSP and purchases you want to make using your budget funds rests with the PersonalChoice program office.

## ***Things you MAY NOT buy (Prohibited Purchases)***

The PersonalChoice budget and ISSP **MAY NOT** be used for:

- Gifts for workers, family or friends
- Loans to your workers
- Rent or mortgage payments
- Payments to someone to be your representative
- Clothing
- Groceries (with the exception of special foods required to maintain nutritional status)
- Lottery tickets
- Alcoholic beverages
- Entertainment activities
- Televisions, stereos, radios, or VCRs
- Tobacco products
- Utility payments (electric, gas, sewer, garbage services)
- Services which will meet your needs and are available, without charge, from community organizations

## **Budget Responsibilities**

You have several responsibilities for using your PersonalChoice budget. These include:

- Writing an approved Individual Service and Spending Plan (ISSP)
- Making purchases that are consistent with your ISSP
- Keeping track of what you are spending each month so you do not overspend
- Updating your ISSP when your spending needs change.

Let's discuss each of these responsibilities.

### ***Writing an Individual Service and Spending Plan (ISSP)***

Your ISSP serves several purposes.

1. It describes how you plan to spend your PersonalChoice budget.

2. Writing the ISSP will make sure you understand how much money you have to spend each month.
3. Purchasing only what is on your ISSP will prevent you from overspending.
4. The ISSP gives your Service Advisor and the PersonalChoice office an understanding of how your personal care needs will be met.
5. It also tells your Service Advisor and the PersonalChoice office your plans for when a worker is not available and you must have services (Emergency Back Up Plan).

You need to know the cost of the different services you plan to buy before completing your ISSP. You will also need to find workers at the rate of pay you are offering.

If you are purchasing goods or services directly from a vendor or store, try to shop around to get the best price. Also check to see if the vendor is willing to get paid with a check from your Fiscal Intermediary.

Work with your Service Advisor to develop your ISSP and make sure he/she reviews it with you before you are ready to submit it for approval.

While reviewing your ISSP, your Service Advisor will check to make sure it conforms to PersonalChoice program rules. He/she may ask you questions in order to get a better understanding of your plans. Your Service Advisor will tell you if your plans for using the monthly budget do not agree with PersonalChoice rules.

After your Service Advisor approves your final plan, it is transferred onto the original ISSP form. Both you and your Service Advisor will sign the original form; you will keep a copy, your Service Advisor will keep a copy in your file and the signed original will be sent to the PersonalChoice office for approval.

### ***Making Purchases Consistent with Your ISSP***

You should buy the services and other purchases detailed on your ISSP. This confirms you are meeting your needs and effectively managing your own services. It also guarantees your budget is being used according to PersonalChoice rules.

### ***Keep Track of Monthly Spending***

The Fiscal Intermediary will send you a monthly report listing all your expenses and the balance of funds in your account. The report will be mailed to you with the payroll checks for your workers. In the future you will also be able to view the reports online.

You must keep track of your spending throughout the month so you do not overspend. This monthly tracking can be very simple. You can use whatever system you use now for keeping track of your monthly living expenses.

### ***Updating Your ISSP***

You can only purchase what you wrote down on your ISSP. However, you may increase or decrease the amounts of purchases slightly as long as the purchases are identified in your approved ISSP. For example, you may find a special offer on some supplies you need and pay less than you budgeted or it may be more cost effective to buy a larger quantity to save on future purchases.

### ***You DO need to Update your ISSP if:***

- You want to make a big change, such as increasing your worker's rate of pay, or adding an additional PA, you will need to write a new plan and have it approved by your Service Advisor and the State. You will need to write a new plan because if you spend more on one service means you will have to spend less somewhere else. Call your Service Advisor if you need more ISSP forms.
- You want to add a new need or a new service; you will also have to write a new ISSP. To spend funds on a new service means you will have to spend less somewhere else. To include

a new need means you will have to adjust your spending to buy services or supplies to meet the new need.

- Your monthly budget amount changes.
- You have just used your savings to make a special purchase and you now want to continue saving for another item which will support your independence. You will have to contact your Service Advisor to make sure your intended purchase is allowed. You will then need to write a new ISSP that lists the item you intend to buy, its estimated cost, the amount you intend to save each month, and how long you need to save for the item.

## **Determining Your Needs**

The PersonalChoice program allows you to decide what types of services and purchases will best meet your needs. So before you actually write your ISSP you need to decide the best way to use your budget to meet your personal care needs. Spend some time thinking about what is most important to you. Think about what you are currently getting help with now under your current program. Think about what things would make your life better and make you more independent. And finally, think about what you were doing before you required help with your personal care, the goal of PersonalChoice is to get you as close to that point again as possible. This information will help you when you write your ISSP.

Remember that the first priority (and major part) of PersonalChoice is that you have control and choice over who provides you with help and when and how they provide it. So the first thing that needs to be done is to figure out how much help you want, what you want the help with, when you want the help and how much do you want to pay for the help. Your answers to these questions will determine how you write your budget.

You can use the PersonalChoice Participant Self-Assessment (which is in the PersonalChoice Participant Manual) to figure out what you need help with and how often you need those things done.

The help that you need can be broken down into two main areas; Personal Care tasks and Non-Personal Care tasks. Here are some examples of each:

### **Personal Care Tasks**

Personal care tasks usually are those that involve physical contact with you.

#### **Feeding**

- Feeding if you cannot feed yourself
- Helping with tasks such as cutting food, buttering bread.

#### **Grooming**

- Bathing
- Face and body care
- Hair care
- Dental care
- Dressing and undressing
- Help with tying shoes, buttoning

#### **Health and Hygiene**

- Toileting, bladder care, bowel care
- Skin care, wound care
- Medications, respiration

#### **Mobility**

- Range of motion exercises
- Positioning
- Transfers and lifts
- Driving and escorting
- Getting in and out of bed

## **Non-Personal Tasks**

Household examples

- Washing, drying, ironing, mending clothes; shopping, errands
- Sweeping, vacuuming, mopping, cleaning the oven, defrosting the refrigerator, washing inside of windows
- Raking Leaves, shoveling snow

Nutrition

- Cooking/meal preparation
- Planning meals, special diets
- Preparing food, clean up after meals.

Miscellaneous

- Communication
- Childcare (not babysitting)
- Banking, paying bills
- Care for service animals and pets
- Paperwork, writing letters;
- Driving to appointments and activities and possibly other tasks.

Figuring out how to meet those needs involves coming up with a plan of hiring people to do those things or items or services that will allow you to do them yourself. It will take some trial and error to figure out exactly what is the right way to go. So think of different ways that you can get things done before writing your ISSP.

## **Writing and Submitting your Individual Service and Spending Plan (ISSP)**

Now that you have an idea of what your needs are, know how many people you want to hire and know what goods and services you want to buy with your budget you need to put it in writing.

Your Service Advisor will provide you with the forms you need to complete your ISSP, and a Sample ISSP is included in the Appendix at the end of the PersonalChoice Participant Training and Reference Guide. Your Service Advisor will be available to assist you in writing your ISSP as well. But we will go through the steps here as well.

### **Step 1- Writing out your Goals**

During the Assessment process the staff from the Service Advisement agency may have helped you identify some goals that you want to achieve through your participation in the PersonalChoice program. Some goals you might have could be:

- Hire someone to help me with my personal care
- Be more independent in dressing
- Get some help with my housework

Your goals may be different, but it is vital that you write them down. Things that you put down on your ISSP must be related to the goals you have set. If you have something on your ISSP that is not related to a goal you have set it will NOT be approved.

There is a sample PersonalChoice Goal Summary sheet in the Appendix section of this guidebook.

#### **Step 1. Write down your Goals**

You can write down as many or as few goals as you want, but at least one goal must be written down

#### **Step 2. Date Goal is Set**

Put the date that you set each goal.

#### **Step 3. Date Goal Achieved**

You don't need to put anything here until you have actually achieved your goal. This will most likely be filled out with your Service Advisor when you review your goals during a home visit.

#### **Step 4. Persons Responsible**

This is where you write down who will be involved in achieving your goal. Most likely it will be you for most of them but there could be others involved as well, like your Representative, family member, your Service Advisor or someone else.

#### **Step 5. Budget Funds Utilized**

If you will be using your monthly budget to pay for something that will allow you to achieve your goal you would put a "Y" in this space, if you are not using your monthly budget to achieve this goal put down "N". *For example if one of your goals is to "get help with my Personal Care" and you will be hiring a Personal Assistant using your budget then you would put a "Y". If one of your goals is "I need a overhead lift system" Medicaid will pay for this without having to use your budget funds so you can put an "N" in this place.*

### **Step 2- Completing your ISSP**

You can do this next step by yourself, with your Service Advisor or with anyone you choose, it is up to you. Remember that your Service Advisor will need to review and sign your ISSP before it is submitted to the PersonalChoice Program Office for approval.

Begin by filling in the Identifying Information at the top of each page, (participant name, representative name (if applicable), and Medicaid number).

For the monthly budget amount put in the figure that was given to you by DHS on **Line A**, (your Service Advisor also has that information). This amount was determined by DHS based on the Assessment that you completed with your Service Advisor.

Leave Type of Plan and Start Date blank for now, you will fill that in with your Service Advisor

## **Section I. Direct Hire Services**

Service Type/Description: List all of the services you would like to receive by individuals that **you** want to hire and supervise directly. **Do not** put in individual workers names here; instead use an identifier like Personal Assistant #1, Personal Assistant #2, Housecleaner #1, Yard worker #1, etc. The reason for doing it this way is so that if you change workers in the future you won't have to re-do your whole plan.

Goal#: Indicate here which goal (from your PersonalChoice Participant Goals Summary), this purchase or service will allow you to achieve.

Hours per Week: Indicate the number of hours per week that you expect this person to work.

Hourly Wage: Indicate here the hourly wage you want to pay each worker type.

Total Taxes per Hour: Use the Tax table provided by your Fiscal Intermediary to indicate how much the taxes will be for the wages you have set for each worker type.

Sum of Hourly Wages & Taxes: Add up the hourly wage and the hourly tax expense for each worker type and put the total in the box. **(Example: You are paying Personal Assistant #1 \$12.00/hour in wages and the taxes for \$12.00/hour are \$1.32/hour, you would put \$13.32 in the box).**

Number of Hours per Month: Take the number of hours each worker type will work every week and multiply that number by 4.33 (this will give the number of hours of work done each month). **For example Personal Assistant #1 will work 20 hours each week, you multiply 20 x 4.33, which equals 86.6 hours a month.**

Total Monthly Cost: Multiply the Sum of Hourly wages plus Taxes by the number of Hours per month and put the result in the box. **Using the examples above, the Sum of Hourly Wages and Taxes for Personal Assistant #1 is \$13.32 and they will be working 86.6**

**hours per month. If you multiply that you end up with \$1,153.51 a month.**

Total Monthly Direct Hire Cost: Indicate the sum of all workers costs and put the figure in **Line B**.

***Section Ia. Emergency Back-up Plan for Personal Care***

Every participant must indicate how their personal care needs will be met in the event that one (or more) of the individuals listed in Section I could not provide them with assistance. This could be done in several ways from using unpaid volunteers (i.e. family members), paying existing PAs to cover for each other, to hiring a Home Health Agency.

Back-Up Provider: Indicate who will provide your care in the event a regularly scheduled Assistant could not work. If you have more than one assistant, you could indicate one will cover for the other. You could put down that a family member will help you. Or you could put down a Home Health Agency that is willing to provide someone to help you on an on call basis (in the event that you choose this option, make sure you have an agreement with the agency to do this before you submit your plan and also agreed on how much you will pay the agency).

Paid Y/N: Indicate here if the back-up(s) will be paid for the help they provide or unpaid.

Additional Cost per Month (if any): If you will be paying for back-up services and it will cost more than you would normally pay an Assistant in Hourly Wages (see above), then you would indicate this here. If, for example you want to be able to pay someone time and a half (\$20.00) to be a back-up it will cost you an additional \$6.00 an hour. You need to estimate how often you might need to use back-ups in a month. If you have people working for you every day of the month, you might consider having to plan to cover at least one to two days of back-ups. The best way to do it may be to plan on setting aside a certain amount of money (for example \$50.00) to cover it. If

your back-up plan does not involve using a paid assistant than you don't have to worry about this at all.

If Unused, Funds to be Saved for: Remember, hopefully you won't need a back-up worker every month, so in the months you don't use it, you can put that unused money aside for some other purpose. (Maybe buying an item that you need to save for). Indicate here what you want your unused back-up funds to be used for.

Total Monthly Cost: Indicate here the cost of each back-up person you have listed.

Total Monthly Cost for Emergency Back-Up: Add up the cost(s) of your emergency back-up plan and put the amount in **Line C**.

## ***Section II Other Purchased Services***

Service Type/Description: List all of the services you will purchase directly from Providers or Agencies.

Goal#: Indicate here which goal (from your PersonalChoice Participant Goals Summary), this purchase or service will allow you to achieve.

Provider Name: Put in the name of the agency or provider that will supply the service.

Frequency: Indicate how often you will be using the service during the month. **For example you will be sending out your laundry to the Fluff and Fold once a week you would put 4 (for 4 weeks) in the box.**

Unit Cost: Indicate the unit cost for each service you will be purchasing. **For example if you will be sending out your laundry to the Fluff and Fold and they charge \$2.00 per pound, you would put \$ 2.00/pound.**

# of Units per month: Indicate the number of units of the service you will be purchasing in a month. **For example if you send 10 pounds**

of laundry to the Fluff and Fold every week you would put 40 in this box, (10 lbs a week x 4 weeks a month)

Total Monthly Cost: Indicate the total monthly cost for each service by multiplying the Unit cost times # of Units per month. **For example you send 40 pounds of laundry to the Fluff and Fold every month and they charge you \$2.00 per pound you would put \$80.00. (40 x \$2.00).**

Total Monthly Services Costs: Add up the total monthly costs of each service and put the total in **Line D.**

### ***Section III. Purchase of Items/Goods***

Description of Item or Good: List all purchases of items or goods in this section. Describe the item and what it will be used for. Use this section only for items you will be using your budget to purchase. **For example, you have MS and the heat causes you to be less functional but an air conditioner would help. You would put down "Air Conditioner for MS"**

Goal#: Indicate here which goal (from your PersonalChoice Participant Goals Summary), this purchase or service will allow you to achieve.

One Time Purchase: Indicate here if you will be buying this item only once. (Note: Once you have purchased this item you should revise your ISSP so you can use the funds elsewhere).

Vendor Purchased From: Indicate the name of the vendor that you will be purchasing the item from.

Proposed Purchase Date: Indicate the month and year that you plan to purchase the Item. **For example 4/2006.**

Estimated Cost: Indicate the approximate cost of the item(s) you are buying.

Estimated Months needed to save: Indicate how many months it will take to purchase expensive items. If you don't have to save to make the purchase put N/A. **For example if the Air Conditioner you want to purchase costs \$750.00 and you want to save \$75.00 a month to buy it you would put 10 months (\$75.00 x 10 months equals \$750.00)**

Total Cost or monthly savings: Indicate the amount the item costs (for items you don't have to save for). Or the amount you want to save each month (for expensive items). **For example, you want to save \$75.00/month towards the Air Conditioner you would put \$75.00.**

Total Monthly Purchase/Savings Costs: Add up the numbers in the total cost/monthly savings column and put the total on **Line E.**

***Line F Fiscal Intermediary Monthly Fee***

Put the amount that your Fiscal Intermediary charges for their services every month. Your Fiscal Intermediary or your Service Advisor can give you that information. Put this figure on **Line F.**

***Line G Advisement Agency Monthly Fee***

Put the amount that your Advisement Agency charges for the services they provide to you. Your Service Advisor or Fiscal Intermediary has this information. Put this figure on **Line G.**

***Line H Pre-Paid Fees***

In the event that the Workers Compensation Insurance premiums required for your PAs need to be paid all at once, Medicaid will pay the amount in full and will allow you to pay it back on a monthly basis. Your Fiscal Intermediary will tell you what the amount of the premium is for the whole year, and what it will cost you on a monthly basis. Put the monthly figure in **Line H.**

**Note on Fiscal Intermediary and Advisement Agency Monthly fees:** The fees that these agencies charge you are to pay for the services that are required to run the program. DHS has negotiated with the agencies to insure that they are getting paid enough to cover the costs of the services they **have** to provide to you without costing you more than necessary.

### ***Reconciliation of ISSP***

**Line A-** Put your total monthly budget amount from **Line A on page 1**.

**Line B-**Put the total cost of all Directly Hired Employees from **Line B on page 1**

**Line C-** Put the total cost of Emergency Back-Up plan from **Line C on page 1**.

**Line D-**Put the total cost of Other Purchased Services from **Line D on page 2**.

**Line E-** Put the total cost of Purchased Items/Goods from **Line E on page 2**.

**Line F-** Put the Monthly Fiscal Intermediary Fee from **Line F on page 2**.

**Line G-** Put the Monthly Advisement Agency Fee from **Line G on page 2**.

**Line H-** Put the Pre-Paid Fee amount (if any) from **Line H on page 2**.

**Monthly Balance-** Subtract the expenses listed in B, C, D, E, F, G and H from your Monthly budget amount in A. Your monthly budget should be as close to “0” as possible without being a negative number.

Review your ISSP with your Service Advisor before signing it and have your representative sign it as well (if necessary).

**Your Service Advisor will review it to ensure that it follows PersonalChoice program rules and sign it as well before submitting it to DHS for approval.**

## **A Few Words about Employment Taxes and other Fees**

As an employer (remember, your PAs work for YOU, therefore you are an employer), you have a responsibility to ensure that your employees are given the same rights as other employees in Rhode Island. This includes the ability to access Social Security, Medicare, Unemployment, Temporary Disability Insurance (TDI) and Workers Compensation coverage.

Taxes and Fees that are paid by both employers and employees fund these programs. Your PAs (employees) have their share of these taxes withheld from their paychecks and paid by the Fiscal Intermediary. The Fiscal Intermediary will also pay your (employer) portion for you as well out of your monthly budget amount. When you developed your ISSP, you were instructed to include these costs when figuring out how much it will cost you to hire and pay your PAs based on what you wanted their hourly wage to be.

When the Department of Human Services, PersonalChoice Office determines what your monthly budget amount will be it is aware that there are these costs involved in hiring your PAs, and makes sure that your budget is adequate in size to not only pay your PAs a reasonable wage, but also leave you with enough funds to cover these taxes and fees.

The other major payroll related expense in employing a PA is the cost of Workers Compensation insurance. This coverage is mandatory in Rhode Island and is designed to be there to help workers in the event that they get hurt on the job. Your Fiscal Intermediary will also make these payments for you and the money to pay them also needs to

come out of your monthly budget. In many cases the Workers Compensation premiums need to be paid up front, that is they need to be paid all at once for a whole year instead of being spread out over twelve months. If this is the case, then Medicaid will pay the full amount up front in one payment and then you pay it back over the course of the year by setting aside a certain amount in your ISSP. The total amount of the payment and the monthly payment amount will be given to you by your Fiscal Intermediary so you can use that when you develop your ISSP. *For example, your yearly Workers Compensation Insurance premium is \$480.00, which is due in full before you start on the program, Medicaid will pay the full amount for you (\$480.00) and then you would set aside \$50.00 a month to pay it back. (\$480.00 divided by 12 months = \$50.00 a month).*

The other fees that will be coming out of your budget will be fees that go to your Advisement Agency and Fiscal Intermediary. Both of these agencies provide services to support you in managing the PersonalChoice program. They have staff that works for you (mostly behind the scenes), to ensure that the program runs smoothly and follows Medicaid rules. The services that they provide are mandatory for any PersonalChoice participant.

These fees have been negotiated by the Department of Human Services to provide enough re-imbursement to the agencies to provide the services to you and get a fair payment. Since these funds are coming out of your budget, and therefore will impact the total amount of money available to you to purchase services, the Department made sure that the fees were not too high.

Before the Department of Human Services set these fees it calculated the impact that these fees and taxes will impact your ability to have enough hours of service available to meet your needs and have enough money available to pay your employees a fair and reasonable wage. The Department looked at people who would have different size budgets (small, medium and large) and every time it worked out that there were adequate funds available.

## **Chapter 3 Personnel Issues**

### **Finding Assistants**

Now that your plan is completed (and hopefully approved) you can put it into action by hiring a Personal Assistant (or PA). Remember you can hire anyone you choose; a PA does not need any special training or license (unless you want them to). A PA CAN be a family member (except a spouse), if you feel more comfortable hiring a family member. If you don't have anyone in particular in mind to hire then you will need to find someone, and there are several ways to go about that.

You could use the old stand-by, word of mouth. Let people know you are looking to hire someone to help you. Many times a friend of a friend is looking for work, and usually a friend would not recommend someone to you unless they would be a good worker. You can also develop an advertisement or flyer and post it in the community (see the PersonalChoice Training Guide for sample ads). Places you could post ads include bulletin boards at local markets, senior centers, libraries, colleges etc. You could also place an ad in a local or regional newspaper, but this would cost you money, (remember that you can put aside funds in your ISSP to cover the cost of advertising for your PA). You can also ask your Service Advisor for ideas, and also consult your PersonalChoice Participant Training Guide for more ideas.

### **Screening and Interviewing**

Once you get the word out that you are looking to hire someone (no matter what method you decide to use), you will need to screen and interview the people who respond.

#### **Screening**

Here is where you screen out people who are not appropriate or who don't meet your needs. You can screen potential workers either by phone or in person, however it is much easier to do it by phone, especially if you have gotten a large number of applicants. Keep in

mind that you don't need to interview everyone who contacts you, screening applicants first makes it easier.

When you talk with interested people, ask them what kind of pay they are looking for and how many hours a week they are available. Their answers will give you an idea on what their pay and schedule needs will be. With this information you can screen out people who either want more pay than you can afford or who cannot work to your schedule. If the person sounds like they might work out, continue asking them other questions that will allow you to figure out if they will meet your needs.

Some sample questions could be:

- Are you at least 18? (you can't ask their age, that's illegal)
- What hours are you available?
- What days can you work?
- Do you have a driver's license?
- Do you have any experience providing Attendant services?
- There might be lifting involved with this job, do you have any restrictions on how much you can lift?
- You can add other questions if you want, just make sure that the questions you ask are not illegal. (See the Interviews and the Law section in the Appendix).

### Responding to Questions from an Applicant

The person applying to work for you may have questions about the job, or about you specifically. Be careful in answering them, you don't want to reveal too much information about yourself too soon, especially personal information or your address. Use your own best judgment in answering any questions you may get.

### **Interviewing**

Take time to plan your interview, which means planning on what questions to ask. Interviews should be face-to-face meetings. In them explore what it will be like to work together. Remember, the interview

is when you and the applicant will see if the situation will work for both of you.

Before you do your first interview, decide where and how it will happen. If you do not want strangers coming into your home, consider doing the interview in a public place like a library or coffee shop. If you do decide to have the interviews in your home, have someone else there with you. Make sure you have the person bring an ID with them, and the filled out application, if possible. This will save time during the interview itself.

Plan on what questions you will ask in the interview. Use questions that will get at the abilities, skills and character of the applicant. Once you have an idea on the questions you want to ask, write them down, if at all possible. Here are some possible interview questions you can use:

- What jobs have you had in the past?
- How did you feel about those jobs? What did you like/not like?
- Why did you leave your last job?
- Have you had any attendant care experience? Where? How long?
- Why do you want this job?
- Why would you be a good attendant?

During the interview it is also important for the person you are interviewing to get an idea of what it would be like to work for you. You should provide the person with some information too. Things like:

- A detailed description of the job duties.
- Tell the person what you expect in a worker.
- Tell the person about the work schedule.
- Give the person a copy of the job description and employment agreement, so they know what they will be expected to do.
- Explain your disability as well as you can.
- Be frank and clear about duties that may make the person uncomfortable.
- Give them general information on wages, pay schedule, how PersonalChoice works, etc.

As you near the end of the interview and you think this person is a good candidate, ask them if they are interested in the job. If they say

they are, **don't** hire them on the spot; ask them if they can give you references. Tell them you will call them after you have checked with their references and made your decision.

Make sure that you take notes during the interview, especially if you are interviewing several people, so you don't get confused. It will also give you ideas on what to ask each person's references and also help you decide whom to hire.

### **Important!!**

There are rules involved when interviewing someone for a job. There are certain questions that you cannot legally ask someone during the interview process. If you do ask those questions you are breaking the law. A list of those questions is included in the **Appendix** of the PersonalChoice Participant Training guidebook. Make sure you familiarize yourself with it **before** you start interviewing people.

### **Checking References**

During the interview, get **work** references. After the interview decide if you would like to hire the person. If so, check their references. References give you important information that you could not get in any other way, like if the person is difficult to work with.

When you are speaking with a person's reference, explain the work the person will be doing. Tell the reference you will be keeping all information confidential so the reference will feel comfortable enough to give you honest and accurate information. Make sure to take notes, so you don't get confused later.

Here are some questions to ask references.

- What was your relationship with him/her?
- How long have you know him/her?
- What are his/her strengths and weaknesses?
- How do they handle stress?
- Would you trust him/her to have keys to your house/car?

PersonalChoice has only a few requirements of attendants. No attendant can get paid utilizing funds in your ISSP unless they:

- Are at least 18 years of age
- Are legally able to work in this country
- Submit to, and pass a statewide criminal background check (BCI) as well as the State Department of Health Abuse Registry check
- Are not a Spouse or Legal Guardian of the participant

Before the attendant can get their first paycheck, the above information must be verified. This is done by your Fiscal Intermediary agency. Your FI has supplied you with new employee hire packets, which contain all of the necessary forms to allow this to happen. Have your attendant fill out all of the necessary forms, following the instructions provided and send them in to the FI as soon as possible. (Remember, an attendant cannot get paid until all of the forms have been received and processed by the FI and they receive word back that the attendant passed the screening. You need to allow at least ten (10) days for this to take place. So don't send the forms in one day and expect a paycheck the next day.) The sooner you get the forms in to the FI, the better.

### **What if something shows up on the Criminal Background or Abuse Registry check?**

You will **NOT** be able to hire an attendant if the following happens:

- They have a criminal **conviction** for one of the serious crimes as listed in the "PersonalChoice PCA and Representative Disqualifying Criminal Convictions List" (a copy is in the Appendix of the PersonalChoice Participant Training guidebook)
- Their name appears on the Rhode Island Department of Health Office of Health Professionals Regulation, Abuse Registry with a current disciplinary action in place.

You **May** hire an attendant who does appear to have a prior criminal conviction (as long it is not for one of the crimes noted above) or

who's name appears on the Abuse Registry as having a previous action taken against them but has had that action rescinded. You will be asked to sign a statement indicating that you are aware of the issue, but choose to hire the person and are aware of the risks. If you are unsure about any of this talk to your Service Advisor, they can help you figure out what is best. Remember, the purpose of the background check is to provide you with information that you need to make a good decision on whom to hire.

### **Training your PA(s)**

Training is one of the most important parts in managing your PA(s). You are the expert in knowing your care needs. Even experienced PAs need to be trained in how YOU want things done. If you have had a PA before, you probably have a good idea of what works for you.

There is more than one way to train a PA(s). Some people will respond well to verbal instructions while others may respond better to hands on demonstrations. You may feel comfortable training your own PA yourself or would like to have one of your experienced PAs assist with the training. Some people prefer to have family members help as well. The main thing to make sure of is that you get your care done in the way that you prefer.

If you are training a new PA, here are some things you might want to cover:

- Talk about your disability and how it affects you. The more your PA knows about your disability the better they will be able to meet your needs.
- Give a lot of examples and explain any technical terms you use.
- Talk about any symptoms or health concerns they need to be aware of. Include anything that may arise and how to handle that situation. Also include how you want emergency situations handled.

- As you go through your routine, explain why tasks need to be done. This will help the PA realize the importance of these tasks. For example, if you get range of motion exercises, explain that this helps you maintain movement and flexibility.
- Provide training on how to operate or use any special equipment you might use. Things like wheelchairs, lifts, shower chairs etc.
- Be Patient!!!! Learning how to do new things takes a while. Don't become frustrated if your PA does not catch on right away.
- Ask for feedback about how you are explaining things. Maybe there is a different way you could go about it that will be clearer to the PA.
- Respect your PA, his/her ability to learn and how much he/she already knows.
- Praise good work when your PA does things exactly how you want them done. Also don't forget to say "Thank You", this goes a long way.

By providing good training up front, you may increase the chances of a PA being able to be more effective at their job. Taking more time in the beginning can lead to better overall results.

### **Supervising PAs and Recognizing Quality Service**

In PersonalChoice, you (or your representative) supervise your PAs. This means that you direct, oversee and manage them in order to receive the care you need. In supervising, consider 1) quality 2) quantity 3) time and 4) rules. **Quality** looks at how well tasks are being done. Do PAs do tasks the way you want them to or some other way? **Quantity** looks at the amount. Are PAs doing every task as required or are they skipping some? **Time** is about the schedule. Do PAs do tasks when they are scheduled? Finally **By the Rules** looks at whether attendants are following the guidelines that you set

when they were hired. For example, if you allow your PAs to eat your food if they replace what they eat, do they do that? Even though eating your food may not have a direct impact on your care, it is still your rule and it is to be followed. Remember, supervising is more of an art than a science. You will need to work with your PAs on what style of supervision works best for you and them.

**Be ready to train-** since things change, good supervision will require on-going training. If your needs change, training on new tasks may be needed. And, your PA may have questions that the training did not cover. When this happens do training like we talked about before. Even though something may be clear to you doesn't mean it is clear to the PA.

**Monitor your PA's work-** good supervision is like watching the compass during an ocean cruise. You will know if you are off course. Likewise, by monitoring PAs, you can tell if they are doing their tasks the way you taught them. If not, more training may be necessary. The main point is, pay attention to what your PA is doing.

**Be clear about what you want-** by agreeing to take the job, your PA has agreed to do the tasks the way you need them to be done. And, you have a right to expect it, as well. Be clear about what you want and how you want it. If you are not clear your PA may guess and that's not a good thing.

**Work together-** work with your PA as a partner to solve problems. Listen to your PA's suggestions. He/she may have some good ideas or some useful experience to draw on. Remember, "Two heads are better than one".

**Learn to say "No"-** if you do not agree with your PA's suggestions or ideas, say so. But be respectful. It will help develop a stronger relationship.

**Be in Charge-** although your PA may have suggestions, you are in charge. Even if he/she worked where participants had little control, in PersonalChoice you do have control and the right to live your life as you choose. Also, you do not need your PA to approve of what you

choose to do. Respect your PA, and know that he/she is there to assist you, not to decide things for you.

**Deal with Problems-** When your PA performs poorly, point it out. With patience remind him/her how to do things the way you instructed. Deal with the problem when it happens. Problems that are not handled quickly may get worse. Be respectful when correcting. Remember; fix the problem, not the person. If a PA keeps making the same mistakes, consider giving him/her more training. If more training doesn't help, the problem is performance, not skills. In this case discuss the situation with the PA. Try to discover if the PA understands that his/her performance is not acceptable. If after the discussion he/she still does not improve, try giving a warning. If the performance still does not improve, it may be necessary to take disciplinary action, up to and including discharge. Make sure the PA is aware of the consequences of his/her behavior. Consider using "If-Then" statements:

“ If \_\_\_\_\_ continues, then \_\_\_\_\_ will happen.”

**Praise your PA-** tell your PA when he/she does something right and especially when he/she does something more than what was required. Let him/her know that you value the assistance that they provide to you. Most people will appreciate being recognized for good work.

**Treat your PA like a person-** in all things; treat your PA like you yourself want to be treated. Talk to your PA like a partner. Avoid calling them names or insulting them. Respect them as a person and the work they do for you. Good PAs are not easy to find. Treating them poorly will lead them to look for work elsewhere.

## **Dealing with Abuse**

Even though we may not want to talk about it, we need to discuss how do deal with abuse. The vast majority of PAs provide excellent care and never have any problems with the people they work for. But for your own safety we want to take a minute and talk about what abuse really is and how to deal with it.

**Physical Abuse**- includes hitting, slapping, pinching, kicking and other forms of rough treatment. If a PA does something intending to cause you pain, that may be physical abuse.

**Verbal Abuse**- means any use of spoken or written words or gestures that are meant to insult or attack you or to make you feel bad.

**Psychological Abuse**- includes actions or statements that are meant to humiliate or threaten you or to cause you emotional harm.

**Sexual Abuse**- includes sexual annoyance, touching, fondling or attack. Any sexual behavior by an attendant that makes you uneasy is sexual abuse.

**Neglect**- means a PA is not meeting your basic needs for food, hygiene, clothing or health maintenance. After you have given the PA directions about these things, the PA should make sure your basic needs are met.

If you feel a PA is abusing you, take action. Remember in PersonalChoice you are responsible for dealing with PA problems. No home health agency or other provider is there to take care of things for you on a daily basis. Your Service Advisor can be a resource to help you deal with this issue, but it is still your ultimate responsibility. You have to decide what to do about an abusive PA.

If the abuse is slight, you can try talking to the PA. Tell him/her what actions or behaviors you do not like. Also tell the PA that if the behaviors do not stop right away you will be forced to find another PA. This may work for some PAs who may not be aware of how you are feeling. Be ready to take action right away if the behaviors do not stop.

In most abuse cases, you should fire the PA immediately. Don't put up with it; protect yourself. Hopefully you covered how you would handle abuse in your PA guidelines. **You have every right to fire the PA right away.** Just make sure that you are safe and have a back-up plan in place.

## Chapter 4- Communication Tips

Since you will be dealing with some very personal issues, you will need good communication skills. You will have to train new workers and praise and correct them while they are with you. You will also need to deal with your Service Advisor, your Fiscal Intermediary and PersonalChoice program staff. Clearly, these situations require good communication skills. This guidebook gives some basics in this area but it takes time to build these skills. Below are some communication tips.

Listen. Good communication is when both parties understand each other. If you are doing all of the talking, you won't know if you are being understood. Even when you have something important to say, you still need to hear if the other person understands the point you are trying to make. Also, you often learn more when you are listening than when you are talking.

Try to understand. One of the best ways to get a person to listen to you is to listen and understand first. If you understand the other person's point of view, you have a better chance of responding in a clear and helpful way.

Be assertive. State your concerns, feelings and wishes clearly and directly. Be respectful and make eye contact. Address problems or keep quiet when things are uncomfortable. Deal with problems. Don't attack the other person or call them names. Be clear about what your concerns are and why.

Use "I" statements, not "you" statements. State your issues from your point of view. You can't really know what the other person is thinking or why he/she acts in a certain way. A statement such as, "I need a PA I can rely on and who comes in on time," is a much better communication than, "If you cared about me, you'd be here when you should be." An "I" statement focuses on your feelings and experiences. It's hard to argue with a person's statement of his/her own feelings. Conversely, a "you" statement is more likely to make a PA feel defensive. It is more likely to start a useless argument.

## **Chapter 5 - Working with Your PersonalChoice Support Agencies**

As we have talked about in this guidebook already, there are TWO distinct services that are in place to assist you, the participant, get the most benefit from the PersonalChoice program. Those services are provided to you by community agencies that have been certified by the Department of Human Services, PersonalChoice office. For agencies to become certified PersonalChoice providers they had to undergo a thorough evaluation to make sure that they had the proper staffing, experience and capabilities to provide Consumer directed services. The TWO services are: Service Advisement and Fiscal Intermediary. These services may be provided by two different agencies, or the same agency. When you applied for the PersonalChoice program you were given a list of the agencies that are currently approved by the Department of Human Services and you were asked to choose which agencies you wanted to work with.

The first thing to remember is that everyone is different; some people can run the PersonalChoice program easily and won't need a lot of help from the support agencies. And some people may need more help in the beginning as they get used to the program. There is nothing wrong with contacting the support agencies when you have a question, remember; they are getting paid to help you as needed. So don't be shy about picking up the phone!!!

The second thing to remember is that both agencies have to provide a minimum level of service to you. For example the Advisement Agency is required to contact you, either by phone or in person on a regular basis. This is a requirement of the program and of Medicaid. So even though things may be going great and you have no problems whatsoever, you still need to be available when needed. Failure to cooperate with the agencies could be grounds for removal from the program, so it is important to keep all of your appointments and return phone calls promptly.

Having two agencies to help you with the program could be confusing at times, and you may not know which agency to contact with any questions you may have. Each agency has different responsibilities in helping you manage the PersonalChoice program. The following table should help you decide which agency to contact with particular questions or issues.

<b>Question or Issue</b>	<b>Service Advisor</b>	<b>Fiscal Intermediary</b>
1. Time Sheets, Paychecks		<input checked="" type="checkbox"/>
2. Results of Criminal Background Checks		<input checked="" type="checkbox"/>
3. How much money you have left in your budget		<input checked="" type="checkbox"/>
4. Taxes, TDI, Workers Compensation, etc.		<input checked="" type="checkbox"/>
5. Monthly Budget Statement		<input checked="" type="checkbox"/>
6. Payments to vendors for approved purchases		<input checked="" type="checkbox"/>
7. Assessments or Monthly budget amount	<input checked="" type="checkbox"/>	
8. Individual Service and Spending Plan (ISSP)	<input checked="" type="checkbox"/>	
9. PersonalChoice Participant Manual	<input checked="" type="checkbox"/>	
10. Training, Equipment or Health questions	<input checked="" type="checkbox"/>	
11. Home visits	<input checked="" type="checkbox"/>	
12. Information on other programs	<input checked="" type="checkbox"/>	
13. Recruiting, hiring, managing and firing Assistants	<input checked="" type="checkbox"/>	
14. Tax forms, employment applications and forms		<input checked="" type="checkbox"/>
15. Finding new workers	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
16. Enrolling in or Leaving the program	<input checked="" type="checkbox"/>	

If your question doesn't fall under any of those topic areas, feel free to contact your Service Advisor, if he/she can't answer the question they will direct you to where you need to go.

Remember that both agencies are there to help you when needed so don't be afraid to contact them as needed.

## **Acknowledgements**

**This quickstart guide was developed utilizing materials and structural guidelines from the following sources:**

**CDAS Training Reference Manual. *Colorado Department of Health Care Financing and Policy***

**CDC+ Consumer Directed Care Plus, Consumer Notebook. *Florida Department of Elder Affairs***

**Working Together, Personal Assistance Training and You. *CPAS, Center for Personal Assistance Services. University of California, San Francisco***