



# SDP Connect Handout

## Financial Management Service (FMS) Model

Co Employer	Sole Employer
<b>Participant determines who to hire and fire</b>	
<b>FMS pays taxes, payroll, monthly report, pays for services and goods</b>	
<b>Financial Management Service Employer of Record</b>	<b>Participant (or someone they choose) is Employer of Record</b>
<b>FMS determines background checks</b>	<b>Participant chooses background check (as long as person is not doing personal care)</b>
<b>FMS determines health insurance</b>	<b>Participant determines if they want to offer health insurance</b>
<b>Employee may not be able to work for multiple clients from same FMS</b>	<b>Employee can work for multiple clients</b>
<b>Employee liability and workers comp is through the FMS</b>	<b>Employee liability and workers comp MAY be through FMS or find own</b>
<b>May not be able to provide nursing or medicine management</b>	<b>Participant can hire employees to provide nursing or medicine management</b>
<b>Benefits are set by the FMS</b>	<b>Participant can offer additional benefit (paid time off, bonus, vacation, etc)</b>



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Workers Comp	Liability
<b>Both cover workplace injuries</b>	
Protects Employee	Protects Employer
<p><b>Covers costs related to injury or sickness on the job without alleging liability of employer</b></p> <p><b>Covers medical bills, lost wages, other costs the if employee is sick or injured due to their job</b></p>	<p><b>Covers expenses if the employer gets sued for punitive damages</b></p> <p><b>Claims against bodily injury, property damage, advertising injury</b></p>