

INCharge Self-Directed Services

Self-Directed Services Toolkit for Older Adults,
People with Disabilities, and Their Families

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Introduction to Self-Direction

The Indiana Family and Social Security Administration (FSSA) offers Home and Community-Based Services (HCBS) to older adults and people with disabilities. These services help them have the support they need to live in their communities. Some of these services can be self-directed. This program is known as *INCharge Self-Directed Services*.

Self-Direction gives you more choice and control over WHO supports you and HOW you are supported. Self-Direction means you hire, pay, and manage the people who support you directly, instead of a provider agency. You have flexibility in choosing your self-directed workers and making a schedule based on your needs.

It's important to know that self-direction has certain responsibilities. This toolkit has everything you need to know about self-directed services.

Frequently Used Terms

The following defines terms that are used in this toolkit.

Case Manager or MCE Service Coordinator: The staff who help create the service plan. They make sure that services are delivered according to the plan.

Employer or Employer of Record (EOR): This term refers to the person in the household directing the work of the employee. This may be the person who gets services(member) or their representative.

Employee or Self-Directed Worker: The person who provides services to the member is the employee or self-directed worker.

Financial Management Services (FMS): An organization contracted by the state to help people use their self-directed budget. The FMS is involved with activities to pay self-directed workers such as helping with necessary forms and documentation, payroll, and taxes.

Managed Care Entity (MCE): An organization contracted by the state that is responsible for managing services for those on the PathWays for Aging waiver.

Representative: A voluntary, unpaid person who assists the person who gets services with the responsibilities of being the employer in self-directed services.

Core Values of Self-Direction

Choice & Control

Self-direction is having the power to make decisions and be in control of your life. This includes receiving all the information necessary to make informed choices. The power to make your own choices includes the authority to manage your own budget and hire the people you want to provide your supports.

Dignity, Respect & Rights

You have the right to be treated with dignity and respect. You have the right to share your skills, talents, and self with your community. You have the right to take risks, make mistakes and learn from them. You have the right to be part of your community. All supports will be delivered based upon your vision for your life.

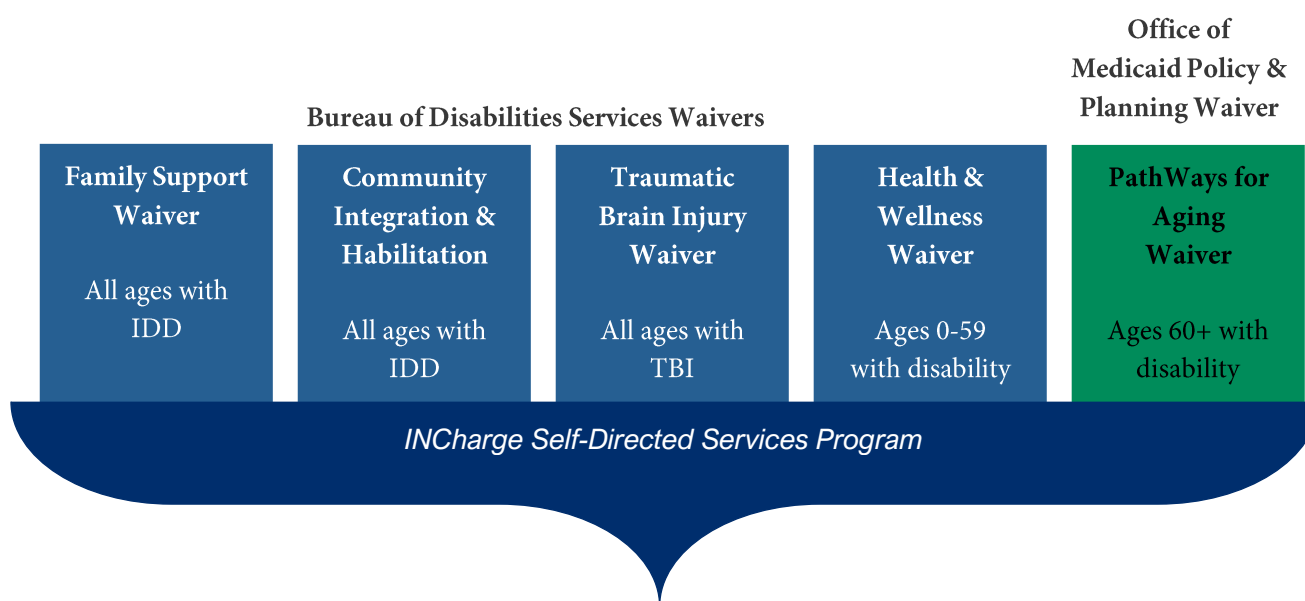
Interdependence & Autonomy

Self-direction provides flexibility and equitable access to supports that enable individuals' autonomy in their employment, housing, and social opportunities. As a person's interests or needs change so should the services that support them.

Indiana has 5 Home and Community-Based Services (HCBS) waivers that serve older adults and people with disabilities who have certain support needs. These waivers offer self-directed services.

- Family Support Waiver (FSW)
- Community Integration and Habilitation (CIH)
- Traumatic Brain Injury (TBI)
- Health and Wellness (H&W)
- PathWays for Aging (PathWays)

If you are enrolled in any of these waivers, you can decide to self-direct certain



services.

Not sure if you are enrolled on one of these waivers? Ask your case manager or your MCE service coordinator. They can help you learn about what self-directed services may be available to you.

Self-Directed Services List

Certain services on each waiver can be self-directed. The table shows the services that can be self-directed.

Table 1: Self-Directed Services Across HCBS Waivers

FSW	CIH	TBI	H&W	PathWays
<ul style="list-style-type: none">• Participant Assistance & Care• Respite• Workplace Assistance	<ul style="list-style-type: none">• Residential Habilitation & Support (hourly)• Respite• Workplace Assistance	<ul style="list-style-type: none">• Attendant Care• Skilled Respite• Home & Community Assistance	<ul style="list-style-type: none">• Attendant Care• Skilled Respite• Home & Community Assistance	<ul style="list-style-type: none">• Attendant Care• Skilled Respite• Home & Community Assistance

Your service plan can include both services that you self-direct as well as services that you get from an agency.

For example:

Crystal is 23 years old and receives services on the Family Support Waiver. She lives at home with her family. She chooses to self-direct Participant Assistance & Care for support in her home. She will hire and manage the self-directed worker for Participant Assistance & Care. Crystal is building her skills for employment therefore is also accessing Prevocational Services. The Prevocational agency will hire and manage the staff with the employment program.



Choosing to Self-Direct

Self-direction offers more choice and control over your supports, which also comes with more responsibility. You can decide if self-direction is right for you.

Take time to think about:

- Do I want to choose my workers?
- Do I want a flexible schedule?
- Do I feel comfortable planning my services?
- Do I want to be in charge of hiring my workers?
- Do I already know people who I could hire?

You will be in charge of finding your self-directed workers.

This may include things like:

- Writing job descriptions
- Interviewing and hiring
- Making sure they have a driver's license and car insurance (if they will be driving you as part of any service)
- Deciding how much to pay your self-directed workers
- Training your self-directed workers on how you want to be supported

You will also be in charge of managing your self-directed workers.

This may include things like:

- Setting and monitoring work schedules
- Reviewing timesheets
- Supervising your self-directed workers
- Having a back-up plan if a self-directed worker can't work
- Firing self-directed workers, if necessary

You will be in charge of your self-directed budget.

This may include things like:

- Knowing how much is in your self-directed budget
- Watching how much you are spending each month
- Staying within your self-directed budget

Your case manager or MCE service coordinator can help you decide if self-direction is right for you. Your case manager or MCE service coordinator will talk to you about self-direction when you first enroll in services and at your annual planning meetings.

If you are interested in self-direction, you will start by filling out the **Self-Direction Exploration Tool – Individual/Representative**. The questions that are in the tool are listed below to help you prepare.

The Self-Direction Exploration Tool – Individual/Representative

Instructions (Section 1)

The purpose of this tool is to assess your understanding and willingness to direct your services and act as an employer. There are no wrong answers to any of the questions. The questions are designed to help you decide whether self-direction is right for you or if you may want to designate a representative to support you in self-directing your services.

Some questions will require one of the following responses: “yes”, “no”, or “yes, with assistance”.

- “Yes” means you are able and willing to perform the tasks.
- “No” means you are unable or unwilling to perform the tasks.
- “Yes, with assistance” means you will need assistance from someone you trust to complete the task.

Questions

1. How would you describe the perfect self-directed worker for you? What services would they provide for you? When would they ideally provide services?
2. Are you willing to find and hire your own workers? (Yes, No, Yes with assistance)

3. Describe the steps you would take to find and hire your own workers?
(example: Where would you look? Would you place an ad?)
4. What qualities would you look for when hiring someone to provide a service for you? Why are the qualities you listed important?
5. Are you willing to interview (example: ask questions) someone? (Yes, No, Yes with assistance)
6. When you interview someone, you will need to describe tasks that need to be provided by the worker that will support you in your day-to-day activities. What would those tasks be?
7. What questions might you ask in an interview with someone?
8. Are you willing to train your workers? (Yes, No, Yes with assistance)
9. Can you explain what support you need? (Yes, No, Yes with assistance)
10. Can you tell your workers what you like and do not like about their work?
(Yes, No, Yes with assistance)
11. What would you do to plan for emergencies when a worker might not be available (example: your worker calls in sick)?
12. Can you manage your worker's schedule and make sure they do not work more hours than you can pay them for? (Yes, No, Yes with assistance)
13. Are you willing to complete documentation (example: timesheets, federal and state tax forms, and emergency back-up plans) and keep the documents on file for monitoring purposes? (Yes, No, Yes with assistance)

14. If you were not satisfied with the service provided by your worker, how would you resolve the problem?
15. Are you willing to fire a worker? (Yes, No, Yes with assistance)
16. Now that you have answered all the questions, do you want to participate in self-direction? (Yes, No, Yes with assistance)



Getting Support with Self-Direction

People often need support with self-direction. You don't have to do it alone. You can get informal help from family or friends. Or you might formally choose a representative.

A representative is someone who you trust to help you manage your self-directed services. They can help you with things like finding self-directed workers, managing your self-directed workers, and managing your self-directed budget. They can help you with challenges that may come up with your self-directed workers.

The representative may not be paid for this role.

A representative must:

- Be at least 18 years of age.
- Understand your daily support needs, health care needs, and medications.
- Understand your schedule and routine.
- Be willing and able to complete the responsibilities of a representative.

A representative cannot be hired as your self-directed worker.

The representative must agree to this role and sign a representative form. Section 2 of the Exploration Tool is for the Representative. The questions that are in the tool are listed below to help you prepare.

Instructions for Self-Direction Representative (Section 2)

The purpose of this tool is to assess your understanding and willingness to act as a representative for someone self-directing their services. There are no wrong answers to any of the questions. The questions are designed to help you decide if you are able and willing to provide the support necessary as a representative.

As a representative, you will be responsible for:

- Supporting the individual in directing their services.
- Supporting the individual in acting as the employer for the individual's workers.

Some questions will require one of the following responses: "yes" or "no"

- "Yes" means you are able and willing to perform the tasks.
- "No" means you are unable or unwilling to perform the tasks.

Questions

1. Describe how you would include the individual in all aspects of the decision making and processes related to self-directing their services.
2. Are you willing to support the individual in locating and hiring the individual's staff? (Yes, No)
3. Describe the steps you would take to support the individual in locating staff (e.g., Where would you help them look? Help them place an ad?)
4. How would you support the individual in identifying the qualities to look for when hiring someone to provide services? How would you work with the individual to determine which qualities are important?
5. What qualities would you (as the representative) look for when hiring someone to provide services to the member?
6. Are you willing to interview (i.e., ask questions) someone? (Yes, No)
7. How do you engage the individual to determine the activities needed to be performed by staff?
8. How would you describe these tasks or support the individual in communicating these tasks to potential staff during an interview or hiring process?
9. What questions might you ask in an interview with someone?
10. If the individual chooses to conduct the interview but identifies that some support is needed from the self-directed representative, how will you support

the individual in identifying questions that are important for the individual to understand about potential staff? How will you support them during the interview?

11. Are you willing to train the individual's workers? (Yes, No)
12. If the individual chooses to take the responsibility of training staff with support needed by the self-directed representative in some areas, are you willing to identify with the individual where they need support and how will you support them to train workers? (Yes, No)
13. How would you work with the individual to develop an emergency back-up plan for when a worker might not be available (calls in sick)?
14. Are you willing to complete documentation (e.g., timesheets, federal and state tax forms, and emergency back-up plans) and keep the documents on file for monitoring purposes? (Yes, No)
15. If the individual chooses to take responsibility (with some support) for completing documentation (e.g., timesheets, federal and state tax forms and emergency back-up plans) and keep the documents on file for monitoring purposes, how will you support them with those needs?
16. If you were not satisfied with the service provided by the individual's worker, how would you resolve the problem?
17. If the individual is not satisfied with the service provided by the worker, how will you support them to resolve the problem?
18. Are you willing to fire a worker? (Yes, No)

- 19.If the individual chooses to take responsibility for firing a worker (with support), how do you support the individual with this action?
- 20.Now that you have answered all the questions, are you willing to serve as a representative for the identified individual participating in the self-direction program by FSSA? (Yes, No)



Planning for Self-Directed Services

If you choose to self-direct any of your services, you will first need to complete the online training called Recruiting, Selecting, and Retaining Direct Service Workers (also called DSW) to Provide Self-Directed HCBS. This is an interactive online training with 6 modules including:

- Module 1 – Understanding Self-Directed Supports
- Module 2 – Finding the Right DSW for You
- Module 3 – Selecting and Hiring your New DSW
- Module 4 – Welcoming and Training you New DSW
- Module 5 – Supporting DSW Professionalism
- Module 6 – Recognizing and Managing DSW Stress and Burnout

The training has written instructions as well as a video explaining how to go through each module.

This is a link to the training: <https://www.medicaid.gov/medicaid/long-term-services-supports/direct-care-workforce/online-training-for-self-directed-hcbs/index.html>

Once you have taken the training, you will be ready to start planning for your self-directed services. Your case manager or your MCE service coordinator will help you develop your person-centered plan. You will make a person-centered plan that has:

- Your goals
- The services you need
- The services that will be self-directed
- Your representative (if you have one)

You will also complete a Self-Directed Services Worksheet. This will have the names of your self-directed workers, the wage you will pay them, and how many hours they will work. The Self-Directed Services Worksheet has calculations built in to help you figure out how to best use your self-directed budget (see next section – Using Your Self-Directed Budget).

When you first start planning for self-direction, you may need to talk with your case manager or MCE service coordinator often to make sure everything is in place.

When planning for your self-directed services, think about what support you need during a typical week. Also ask, will there be times during the year when you might need more or less support? For example, planning for a summer vacation for you or your primary caregivers.

It will also be important to develop a Back-up Plan. This is for when your self-directed worker doesn't show up to work. You will need to be prepared.

A Back-up Plan is a written document that has the names and contact information for people who can fill in if your self-directed worker can't come to work. The people who are listed on your back-up plan will need to:

- Be unpaid supports or be enrolled as a self-directed worker (have all the necessary paperwork filled out and be approved by the FMS)
- Be able to fill in for a self-directed worker (even on short notice)
- Know how to support you

An example Back-up Plan is included at the end of this toolkit.



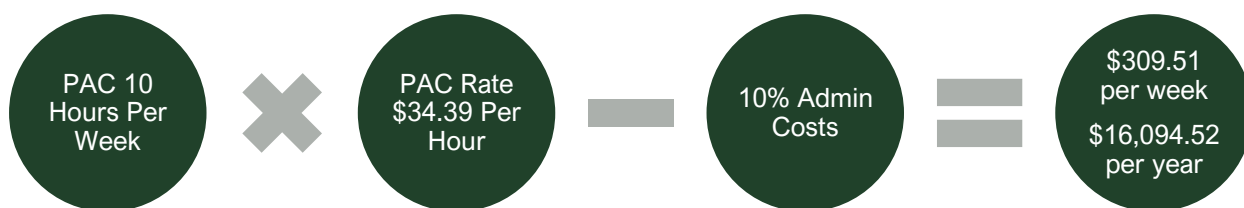
Using Your Self-Directed Budget

Your person-centered plan will include the type and amount of services based on your needs. The services in your plan that you choose to self-direct will have a budget amount. This is called the self-directed budget. Your self-directed annual budget amount must be able to last throughout the year.

For example, Billy gets services from the Family Support Waiver. He decides to self-direct his Participant Assistance & Care Service. Based on his support needs, his person-centered plan includes 10 hours a week of Participant Assistance & Care. Each service has set dollar amount called a rate. The number of hours will be multiplied by that rate to equal the self-directed budget amount. Ten percent (10%)

of the self-directed budget is deducted to pay for administrative costs, like Financial Management Services.

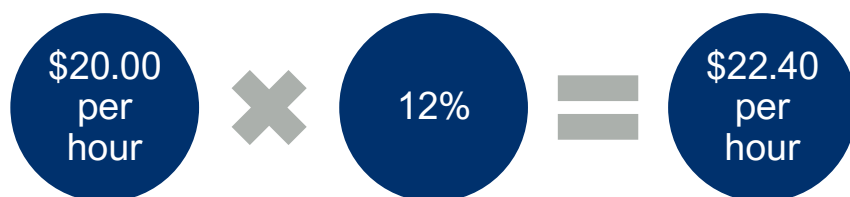
Here is an example of his self-directed budget for Participant Assistance & Care (PAC):



You can use your self-directed budget and decide the wages that you will pay your self-directed workers. The wages paid must fall within a range.

For example, for Participant Assistance & Care the minimum wage is \$15.00 per hour and the maximum wage is \$30 per hour. A table with the wage ranges per service is included at the end of this toolkit.

Billy wants to pay his self-directed worker \$20.00 per hour for Participant Assistance & Care. Twelve percent (12%) is added onto the wage to pay for taxes and other costs called Employer-Related Costs. Therefore, the total cost per hour is \$22.40.



Billy's self-directed budget is \$309.51 per week and the cost of his self-directed worker is \$22.40 per hour, so he can plan for about 13 hours per week of Participant Assistance & Care.

Each self-directed service will have its own budget. The budget amount for one service cannot be used for another service.

If you pay your self-directed worker overtime (hourly wage plus half the hourly wage) for hours worked over 40 hours per week, the overtime payment will need to be paid for within your self-directed budget. While this might happen sometimes due to unforeseen events, it is best to schedule your self-directed workers 40 hours a week or less.

All of these calculations are built into the Self-Directed Services Worksheet. This worksheet will help you know how much you can pay your self-directed workers and how many hours of service you can afford. Your case manager or MCE service coordinator will help you fill in the Self-Directed Services Worksheet.



Using Financial Management Services

If you choose to self-direct, you will have support from a Financial Management Services (FMS) company. The FMS is involved with activities to pay your self-directed workers such as helping with necessary forms and documentation, payroll, and taxes.

The FMS company in Indiana is called Palco.

The FMS will:

- Help you enroll as an employer
- Help your self-directed workers enroll as employees

- Deliver paychecks to your self-directed workers
- Help you keep track of your self-directed budget

When you first choose self-directed services, your case manager or MCE service coordinator will help you connect with the FMS, Palco.

Palco will give you an Employer Packet. This packet will have all the forms you need to enroll as an employer in self-directed services. They will help make sure the forms are filled out correctly. They can answer any questions you may have.

When you have selected your self-directed workers, Palco will send them the Employee Packet. This packet will have all the forms your self-directed workers will need to enroll as your employee.

Palco will make sure your self-directed workers meet necessary requirements such as criminal background check and CPR certification.

Palco will also help you and your self-directed workers know how to use the timesheet system. Self-directed workers will enter the time they worked into the timesheet system. You will review and approve their timesheets. You will check to see that the hours they entered are the hours they worked.



Hiring Your Self-Directed Workers

You can hire friends, family members, neighbors, or someone new to you as your self-directed worker. Your spouse or legal guardian cannot be hired as your self-directed worker. Parents cannot be self-directed workers for a minor child.

Self-directed workers must:

- Be at least 18 years of age
- Pass a criminal background check
- Receive required training (such as CPR, or other training needed for the service)

The cost of the CPR class or time it takes to do it other trainings is not covered within the self-directed budget. You will need to decide with your self-directed worker how to cover the cost.

Recruiting

You may need to do some outreach to find self-directed workers. If so, you can start by writing a job ad. In this job ad you may want to include things like:

- Description of you and the things you like to do
- Description of what you are looking for in a self-directed worker
- Description of the types of supports they will be providing
- How often you will need support
- How to respond to the job ad (example: send a resume and contact information for references)

Examples of where you might post a job ad:

- Post flyers in the community, if allowable (coffee shop, library, community center, college job boards)
- Post on social media (Facebook page or Facebook groups)
- Online job boards

Example job description template is found on the next page.

Job Description Template

Position Description: [Service Type]

[JOB TITLE] for [PARTICIPANT NAME]

Job Type: [Full time/ Part time/ Occasional / Other]

Hours:

Work schedule:

Qualifications

- Must be at least 18 years old.
- **[Service specific qualification, if required]**
- Completes and maintains all program-mandated training and employment requirements including but not limited to:
 - CPR/First Aid
 - Background Checks
 - **[Service specific training, if required]**

Responsibilities

- **[Responsibility]**
- **[Responsibility]**
- **[Responsibility]**

Duties

- **[Duty]**
- **[Duty]**
- **[Duty]**

Physical Requirements

To meet the essential functions of this job, employees must meet the following physical demands

- [Requirement]
- [Requirement]
- [Requirement]

Language Requirements

While performing the duties of this job, the employee is regularly required to proficiently speak, read, write, understand, and follow directions in [LANGUAGE(S)].

Evolving Support Needs

Additional duties may be assigned as needed. This description may be updated over time to meet evolving support needs.

Employee Signature: _____ Date:

Position Description: Personal Care Caregiver for Mike Smith

Job Type: Part Time

Hours: 20 hours per week

Work schedule: Monday- Friday, 8 am-12 pm

Qualifications

- Must be at least 18 years old.
- Completes and maintains all program-mandated training and employment requirements including but not limited to:
 - CPR/First Aid
 - Background Checks
 - Hands-on care needs training

Responsibilities

- Treat Mike with dignity and respect.
- Respect and protect Mike's health, safety, wellness, and individual rights.
- Work all assigned schedules, including but not limited to arriving/departing at your scheduled time.
- Demonstrate dependability, punctuality, and accessibility by phone and email.
- Self-initiate completion of support tasks.

Duties

- Assist with personal care and hygiene tasks.
- Assist with meal preparation.

Physical Requirements

To meet the essential functions of this job, employees must meet the following physical demands:

- Be able to lift 50 pounds.
- Perform repetitive physical activities, such as bending, reaching above the shoulder, grasping, walking, standing, sitting, twisting, kneeling, pushing, pulling, rolling, and stooping.
- Stand for extended periods.

Language Requirements

While performing the duties of this job, the employee is regularly required to proficiently speak, read, write, understand, and follow directions in English. Some Spanish may help communicate with Mike's family.

Evolving Support Needs

Additional duties may be assigned as needed. This description may be updated over time to meet evolving support needs.

Employee Signature: _____ Date:

Interviewing

Once someone has responded to your job ad you can decide if you want to interview them. To prepare for the interview:

- Think about who to invite to the interview (example: representative, other family members, advocate)
- Develop a list of questions you want to ask
- Think about the best day, time and location for the interview

Example interview questions

- Tell me a little about yourself.
- Tell me about your experience working with people with disabilities.
- How much notice would you need if I need extra help?
- Are you comfortable using assistive technology or other durable medical equipment (DME)?
- How do you handle differences of opinion with an employer? Can you give me an example?
- Do you prefer/require lots of supervision, or just a task list?
- Have you ever been fired from a job? If so, why?
- Do you have any questions/concerns about the job?
- Is there anything on my list of duties you cannot provide?
- If selected for this position, when could you start work?

Some questions you are not allowed to ask an applicant:

- How old are you?
- What is your native language?
- Are you married?

- Do you belong to any religious affiliations?
- What country were you born in?
- Do you have a disability or medical condition?
- What is your race?
- What is your political affiliation?

Hiring

If you feel like an applicant would be a good fit as your self-directed worker, you will want to check their references.

Example reference questions

Past employers:

- Would you hire this person again?
- Was this person reliable, did he or she show up on time?
- Are these accurate dates of employment?

Personal references:

- How long have you known this person?
- What is your relationship with this person?
- Would you recommend this person to provide personal assistance services?

After you talk to their references, you can contact them and make a job offer.

If they accept your job offer, you can explain the next steps to get started enrolling as an employer with the FMS, Palco. They will need to complete the Employee Packet, background check, and any other required training. After everything is

complete, Palco will let you know that your worker can get started providing services. You can then start their work schedule.



Managing Your Self-Directed Workers

You are the boss of your self-directed workers.

You decide:

- What your workers do
- When they work
- If they are doing a good job

You will need to train your self-directed worker on their job duties. You will need to tell them how you like to be supported. It is important to have open communication with your self-directed worker.

You will set their work schedule. Your self-directed worker will be expected to work hours according to that schedule. They will need clear instructions on who to contact if anything should interrupt that schedule (example: if they are sick)

Below is an example schedule for August for Billy. Billy needs assistance getting ready for work on Monday, Wednesday, and Friday. He also needs assistance on Sundays over the lunch hour. Billy has 2 self-directed workers – Judy and Sam. They each work 16 hours per month.

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
					1	2
3	4	5	6	7	8	9
	Judy: 7-9 am		Judy: 7-9 am		Sam: 7-9 am	
10	11	12	13	14	15	16
Sam: 10-12 pm	Judy: 7-9 am		Judy: 7-9 am		Sam: 7-9 am	
17	18	19	20	21	22	23
Sam: 10-12 pm	Judy: 7-9 am		Judy: 7-9 am		Sam: 7-9 am	
24	25	26	27	28	29	30
Sam: 10-12 pm	Judy: 7-9 am		Judy: 7-9 am		Sam: 7-9 am	
31						
Sam: 10-12 pm						

You will need to manage your staff and make sure they are doing a good job.

Tips for success:

- Be clear about what you want
- Give feedback
- Keep good records of hours worked

If you need assistance talking to your self-directed workers about their job performance, talk to your representative. They can help you with issues with your self-directed workers.

Appendix A: Example Back-up Plan

Appendix B: Employer Related Costs