

# Personal Care Choices

*Comprehensive Workers' Compensation Solution is the Choice of this Caregiving Provider for Seniors and the Developmentally Disabled*



**Client:**

Personal Care Choices, Maryville, Tennessee

**Description:**

Non-medical personal care services to the elderly and developmentally disabled

**Workforce:**

About 110 employees

 [personalcarechoices.com](http://personalcarechoices.com)

Personal Care Choices (PCC), based in Maryville, Tennessee, serves senior citizens and the developmentally disabled with non-medical caregiving services to help them live independently. More than 100 PCC employees provide services to clients over a 15-county area throughout the state. Most of the employees are home health aides and personal caregiving assistants, paid hourly. Administrative staff members are salaried.

Until recently, PCC was managing its employee administration through a Professional Employer Organization (PEO) relationship. While the co-employment arrangement provided services that the service provider needed, PCC Chief Executive Officer, Kim Tuggle desired more direct control over her company's employee administration. That included the purchase of workers' compensation coverage.

"Under our previous arrangement, I was paying a subscription fee per employee that covered everything from payroll service to various human resource services and our workers' compensation," Tuggle explains. "If you wanted to know what services you were using and which ones you weren't, you had to spend some significant management time sorting things out. I did not want us paying for services we did not use. I also wanted to make specific decisions about the services we purchased."

## The recommendation of a CPA

Tuggle consulted with her company's CPA about administrative alternatives going forward and he named ADP as his top choice. "He told me that ADP has all the solutions I would need to manage things the way I wanted them," says Tuggle. "I already knew ADP was a company that I could trust, because they have an excellent reputation. His recommendation sealed things for me."

When PCC engaged ADP for payroll, HR and other services, Tuggle also learned about Automatic Data Processing Insurance Agency (ADPIA), an ADP, LLC affiliated company. The licensed agency specializes in providing Health & Benefits Insurance and select Property & Casualty Insurance for small and midsized businesses. In addition to the

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**KIM TUGGLE**  
Chief Executive Officer, Personal Care Choices

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insurance products it provides, the agency has the added-value capability of integrating those products with ADP payroll to simplify administrative burdens.

Tuggle spoke with a licensed insurance agent at ADPIA and came away with what she wanted her company to have — the capability to purchase cost-effective workers' compensation coverage through a direct agent relationship.

### Engaging coverage directly via an agent relationship

"We were not in the open market as a purchaser of workers' compensation coverage for seven years because during that timeframe the PEO did that for us. I thought for sure that it would cause us some difficulties, but that wasn't the case," says Tuggle. "I was pleasantly surprised that ADPIA was able to find us the coverage we needed."

The ADPIA licensed agent identified a carrier partner who would write a policy for PCC and, in just days, coverage was in effect. As a payroll client of ADP, Tuggle's company also qualified for ADP's Pay-by-Pay<sup>®</sup> Premium Payment Program.

Users of ADP's Pay-by-Pay Premium Payment Program like PCC, benefit from the administrative and money-movement services Pay-by-Pay provides. ADP's Pay-by-Pay helps eliminate the large, up-front premium deposit required by most carriers<sup>1</sup> and it calculates and collects premium payments each pay cycle, based on actual payroll processed and carrier rates, minimizing the risk of over or under payments.

The premium payments are forwarded directly to the carrier, decreasing the risk of late payment policy cancellation. "The big benefit for us is in the area of cash flow," Tuggle emphasizes. "We are paying premiums calculated on actual payroll numbers, not an estimate. That eliminates worries and saves time for me at the end-of-policy audit."

### Major savings and easy access to information

Tuggle is a hands-on business leader who believes that effectively managing a business requires knowledge of each area of business operations and associated costs. "As an accountant by profession, I am our company's bookkeeper as well as our CEO," says Tuggle. "I was able

to identify what we paid for certain things before (ADPIA) and what we are paying now. In the area of workers' compensation premium payments, we will save thousands of dollars this year."

For this CEO, the ability to consult with an agent concerning workers' compensation coverage is essential and ADPIA's approach to client service fulfills her expectations. "I actually have a 'go to' person from the insurance agency — one point of contact<sup>2</sup> — that I can talk to with a question or a problem," she notes. "That direct contact is so valuable to me as a CEO, because I have a business to run."

Moreover, she receives valuable management information online through the periodic Pay-by-Pay Premium Payment Report that provides the particulars, regarding workers' compensation premium payments made each pay cycle.

### Great expectations

Tuggle concludes, "I have great expectations for our relationship with the insurance agency (ADPIA) and ADP. We are saving money in workers' compensation premiums. Data and payments are accurate. Information is more visible and our whole workers' compensation management process is so much more streamlined."

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<sup>1</sup>While premium deposits may be eliminated by most carriers, mandatory state assessment fees may be required in some states.

<sup>2</sup>Accounts over \$20,000 in premium qualify for a Dedicated Client Executive.

Savings will vary based on individual business factors including but not limited to state of operations, business classification, and loss history.

ADP's Pay-by-Pay Premium Payment Program for Workers' Compensation is a payroll enhancement feature of ADP's payroll processing services.

All insurance products will be offered and sold only through ADPIA, its licensed agents or its licensed insurance partners; 1 ADP Blvd. Roseland, NJ 07068. CA license #0D04044. Licensed in 50 states. All services may not be available in all states. ADP's Pay-by-Pay is a payroll enhancement feature of ADP's payroll processing services.

Clients must be using ADP's tax filing service to take advantage of the Pay-by-Pay Premium Payment Program. Premiums are set by the carrier. While premium deposits may be eliminated by most carriers, mandatory state assessment fees may be required in some states. Pay-by-Pay is a registered trademark of ADP, LLC. The information provided herein is general and not intended as tax or legal advice. Should you have questions, you should consult with your tax or legal advisor.

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