



Acumen Fiscal Agent

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**NJ VF/EA
Acumen Support
Coordinator and Supports
Broker Webinar**

Date: October 23, 2025

SDE Payroll - Updates

- SDE Payrolls are live!
- Over 1,000 payments issued to SDEs on first payroll check date (October 10, 2025)
- Next regularly scheduled payroll run: October 24, 2025 – this will be for the pay period service dates September 28 – October 11, 2025.

**** NOTE: FIRST PAY PERIOD DATE for October 12, 2025 start is Friday, November 7, 2025 ****

- Acumen is conducting rolling, out-of-cycle payroll check dates to expedite payments to SDEs
- Here's a link to the [Regular Payroll Schedule](#) and to the supplemental [Off Cycle Payroll Schedule](#)
- **Who to contact with payroll questions?**
 - Acumen's General Customer Service team (available 24/7 at 833-892-0413) can assist with payroll questions; they have a route to escalate more complex questions to our payroll team
 - We have payroll staff onsite this week to troubleshoot issues and support Client Service Agents

Our Biggest Goal: get people paid – correctly and quickly!

This week's communication to the field

Audience	Content
Employers & Authorized Representatives – ongoing	Enrollment Reminders - we are continuing to outreach to people who have not completed their enrollment, though the deadline for 11/9 start date has passed. <i>To schedule time with your agent for enrollment assistance, click the link below: Schedule Enrollment Appointment</i> We are encouraging anyone who has not enrolled to do so as quickly as possible in order to avoid any lapse in payment to providers.
Overtime Payments	<i>Dear Employee,</i> <i>Based on the enrollment documents you signed and submitted, you are classified in the Acumen system as having a relationship with one or more of the individuals you provide services for – a live-in caregiver and/or family member caregiver and/or legal guardian caregiver.</i> <i>Due to this classification, you may have received overtime payments that differ from what you experienced under the previous financial management services (FMS) provider, PPL. We understand this may be unexpected and want to acknowledge the impact and address any questions.</i> <i>At this time, the policy on premium overtime payment for live-in caregivers is under review. Acumen is actively working with relevant stakeholders to evaluate the policy and determine the appropriate path forward.</i> <i>Once the review is complete, we will send a follow-up communication that outlines:</i> <i>Whether premium overtime payments will continue for live-in, family member, and legal guardian caregivers</i> <i>What will happen with premium overtime payments that have already been issued</i> <i>What to expect going forward</i> <i>We appreciate your patience and partnership as we work through this process. If you have any immediate questions, please don't hesitate to reach out to our customer service team at 833-892-0413 or view the FAQ linked here.</i> <i>Very sincerely,</i> <i>The New Jersey Acumen Team</i>

Enrollment Deadline FAQs

FAQ: What Happens If I Miss the Final Deadline to Complete Acumen Transition Enrollment?

When is the final Acumen enrollment deadline?

The final deadline for participants transitioning from PPL to enroll with Acumen is **October 17, 2025**.

Can I still complete Acumen enrollment after October 17?

Yes, but:

- You must **act quickly** to complete all required steps.
- Acumen will need to process any enrollment initiated and/or completed after October 17 as a **late submission**, which may result in delays in plan approval, service prior authorization, and/or payment to self-directed employees and/or vendors.

Who can help me complete my enrollment?

- Contact your **Acumen Agent** immediately to get enrollment assistance.
 - **Call the NJ Acumen Agent line:** 848-400-5903
 - **Book an appointment with your Acumen Agent:** [NJ Agent Transition Enrollment Assistance](#)
- You can also reach out to **Acumen Customer Service** at **1-833-892-0413** for assistance.

Final Note

We understand this process can be challenging and we appreciate your patience. Our goal is to ensure every eligible participant is successfully enrolled and supported. If you miss the deadline, please take action immediately to avoid further delays.

If someone does not know who their Agent is, they can call Acumen's Customer Service at 833-892-0413 to find out.

Overtime Payments for Live-In Caregivers FAQ

NJ DDD Employee FAQ: Overtime Payments for Live-In Caregivers

1. Why am I receiving this communication?

Based on the enrollment documents you signed and submitted, you are classified in the Acumen system as having a relationship with one or more of the individuals you provide services for – a **live-in caregiver** and/or **family member caregiver**, and/or **legal guardian caregiver**. This classification may impact how payments for overtime hours (hours worked over 40 in a workweek) are handled.

2. Why did I receive premium overtime payments (time and one-half)?

You were paid premium overtime (time and one-half) for hours worked over 40 in a workweek based on Acumen's current system settings and policy interpretation. We understand this may differ from what you experienced under the previous financial management services (FMS) provider, PPL.

3. Is this a permanent change?

This is not a permanent change yet but it may be soon. At this time, the **policy on premium overtime payment for live-in caregivers is under review**. We will inform employers and employees as soon as a final determination is made.

4. Will I continue to receive premium overtime payments going forward?

As noted in question #3, the policy is under review. Once the review is complete, Acumen will send an update with clear guidance on future eligibility for premium overtime payment for live-in caregivers.

5. What will happen to the premium overtime payments I've already received?

This is part of the policy review. Acumen will communicate any decisions regarding previously issued premium overtime payments once the review is finalized.

6. When can I expect more information?

We'll follow up with a formal communication as soon as the policy review is complete and direction has been established. We appreciate your patience in the meantime.

7. Who can I contact if I have questions?

If you have immediate questions or concerns, please reach out to the **customer service team at 833-892-0413**.

Billable Rate – Update to Approach

Reminder - communication was sent to all Support Coordination Agencies & Support Coordinators – Evening of October 15, 2025

As we approach key deadlines in the enrollment and plan revision process of the FI Transition, we are implementing changes to help streamline operations and ensure timely completion.

Effective last week, we are discontinuing the advance review process and will be moving forward with sending billable rate notifications only.

Please note the following:

- ***If you have not yet submitted advance review feedback, please refrain from sending it***
- If you did send feedback prior to last week and you have been in correspondence with Acumen, bill rates *should* reflect your feedback
- We are extending the deadline for plan revision approvals from October 24 to **October 28 by 10 PM EST.**
- We will only send bill rates for SDEs and clients who's enrollment is considered "complete", meaning all documents are received complete and correct.

Additionally, we've routed all billable rate-related questions to a newly designated team that has access to all previously sent billable rate notifications and is fully equipped to answer inquiries. This change should help expedite turnaround times and reduce confusion.

We appreciate your continued partnership and flexibility during this process. If you have any questions, please don't hesitate to reach out.

Understanding the Billable Rate

The only relationship that matters for Employer Tax purposes is the relationship between the *Employer of Record* (person who holds the Employer Identification Number, or EIN) and the *SDE*.

We are using the relationship as indicated by the Employer when they registered with Acumen to calculate the Billable Rate

- Having a Live-In Caregiver(s) does not automatically qualify for Employer Tax exemptions in New Jersey.
- An **Employer of Record** may be exempt from FICA, FUTA, and NJ unemployment taxes **only when** the employee is the Employer's
 - Spouse, OR
 - Parent, OR
 - Partner in a civil union or common-law marriage with the employer
- If none of these relationships applies, **the employer tax burden** applies—including for live-in employees or other types of employee-employer relationships (e.g., sibling, aunt, grandparent).
- The relationship between the SDE and the Client (individual receiving services) is **only** relevant if the Client is their own Employer of Record. The individual receiving services **is often not** the Employer of Record.

Possible Employer Payroll Tax Exemptions

Employee's Relationship to Employer of Record (holds the EIN)	Possible EMPLOYEE Tax Exemptions (<i>will not affect billable rate</i>)	Possible EMPLOYER Tax Exemptions (<i>will affect billable rate</i>)
Spouse	FICA, FUTA, SUTA	FICA, FUTA, SUTA
Parent	FICA, FUTA, SUTA	FICA, FUTA, SUTA
Partner in a civil union or common-law marriage	FICA, FUTA, SUTA	None
Child (age 18-21) of employer of record	None	FICA, FUTA

Good to Go Letters for SDE Services

(For Employers and SDEs)

- Employers and SDEs will each receive their own Good To Go Letter once the revised plan is approved **and** the service prior authorization has been transmitted from DDD and processed by Acumen
- **NOTE:** This is different from the Enrollment Complete Notice, which Acumen sends when:
 - The Employer of Record has completed initial registration and enrollment documents with Acumen, AND
 - Self-Directed Employee completed enrollment documents with Acumen, AND
 - ALL enrollment documentation has been is complete and correct
 - Support Coordinators are typically copied on the Enrollment Complete notification
- **When the enrollment documents for Client & SDE(s) are complete & correct, Acumen will send the Bill Rate Notification to expedite transition enrollment**
- SCs must use the information in the Billable Rate Notification to complete the plan revision identifying Acumen as the VF/EA provider. Upon plan approval, the service prior authorization (PA) will be automatically transmitted from DDD and processed by Acumen
- Once the PA is received and processed, Acumen will send a Good to Go Letter to the Employer and their SDE(s). **SCs are not copied on Good To Go Letters**
- **NOTE:** Transitioning SDEs will be able to enter time back to the service start date on the Good to Go letter and in alignment with the start date on the PA and the Service Detail Report (SDR).

Additional Info for Support Coordinators

- There is a new feature in iRecord that enables Support Coordinators to select a vendor from a dropdown menu of enrolled vendors *for Acumen vendor services only*. The [iRecord User Guide](#) has been updated to include instructions on this new feature
- **PLEASE NOTE: An Employer/Authorized Representative for Vendor Service Only does not need to re-enroll for services when adding a new Vendor.** Support Coordinators should follow their usual process for adding a new vendor service. Once approved, Acumen will receive the service prior authorization electronically and add it to the vendor and participant account
- **Acumen can enroll NEW, non-transition SDEs. There has been miscommunication around this, but please be assured the process for brand new SDE enrollment is in place. Our New Jersey Agent Team is equipped for this**
- The Vendor Directory located on our website lists all vendors that have been enrolled with Acumen to date. Our Vendor Service Team live-updates this list

[New Jersey Community Vendor Directory](#)

Who To Contact:

- ✓ **Client Services Agent Team – for enrollment support**
 - 848-400-5903
 - Enrollment-NJ@acumen2.net
- ✓ **Vendor Services Agent Team - for vendor support**
 - 848-400-5738
 - Vendor-NJ@acumen2.net
- ✓ **Customer Service Team – for help with DCI & payroll questions**
 - 833-892-0413
 - Available 24/7