**Fiscal Intermediary vs Agency with Choice**

| Fiscal Intermediary (FI) | Agency With Choice (AWC) |
| --- | --- |
| GT Financial | Northern Home Care Services |
| Participant is the Employer of Record | Agency is Employer of Record |
| * Participant must obtain an Employer ID with FI Assistance * Participant must designate Power of Attorney (IRS Form and Michigan Form) * Participant must appoint and agent for payroll with FI Assistance * Participant must register for MI Taxes with FI Assistance * Participant is considered Household employer and must report unemployment information with FI Assistance * Participant must complete MI form for payroll service provider with FI Assistance * Participant, along with FI, are responsible for processing workman’s comp claims * Participant shares responsibility with FI regarding all tax matters/liabilities | * Agency has its own Employer ID * Agency directly hires and employs workers * Agency completes payroll paperwork * Agency completes all tax documents without extra paperwork for participant * Agency is responsible for all unemployment information and claims * Agency holds workman’s comp policy and processes claims * Agency is Employer of Record and responsible for all tax filings |
| Participant Chooses Workers | Participant Chooses Workers |
| Participant Sets Employee Wages | Participant Sets Employee Wages |
| Participant supervises employees | Participant supervises employees with assistance of AWC, if requested |
| Participant provides training to employees | Participant provides training to employees |
| Participant receives annual budget and monthly spending report | Participant receives Plan of Care Service Summary with monthly cost of services and hours approved. |