**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
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| 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. |