

SPANGLER

Elder Support at Home

Get paid to care for the family you already care for.

One-line promise: If you are already caring for a parent, spouse, or child at home, Spangler will do the paperwork, payroll, and compliance work so you can be paid for the care you provide — as a proper employee, with a regular paycheck.

PLEASE READ — WHERE SPANGLER STANDS TODAY

Spangler is now forming in Delaware. **It is not yet a licensed Delaware Personal Assistance Services Agency or an enrolled Delaware Medicaid provider.**

Families and caregivers who sign up now join the **interest list**. When licensing and enrollment are complete, Spangler will contact sign-ups in the order received.

Joining is free. Spangler will never charge a family to enroll or ask for any share of a caregiver's pay.

1. The Idea, in One Page

Every day in Delaware, family members provide most of the care that keeps a loved one safe at home.

A daughter helps her mother bathe, dress, and get to the bathroom safely. A husband helps his wife transfer from bed to chair, prepares her meals, and stays close in case she falls. A parent provides constant care for a child. A son does the shopping, the laundry, and the housekeeping so his father can stay in his own home.

Most of that care is unpaid — not because it has no value, but because there has been no simple way for a family to be paid for doing it.

Delaware Medicaid programs can pay for personal care at home for people who qualify. The care is real. The need is assessed and authorized. The hours are real. What a family usually does not have is an agency standing behind them to handle everything that comes with being paid through Medicaid.

That is Spangler's job.

Spangler is the agency being formed to do that work. Once licensed and enrolled, Spangler will:

- Employ the family caregiver directly
- Handle Medicaid billing to the member's health plan
- Run payroll — taxes withheld, regular paycheck, W-2 at year-end
- Verify visits through the required electronic system

- Handle background checks, orientation, competency testing, and supervision
- Keep the records and meet the state rules that make the program work

The caregiver provides the care. The family member receives care from someone they know and trust. Spangler handles the administration in between.

Spangler keeps the administrative margin between what Medicaid pays the agency and what the caregiver earns as an employee. That margin covers what an employer and a licensed agency must pay for: payroll taxes, insurance, visit-verification software, billing, supervision, and staff. Section 3 of this packet shows those numbers openly.

No new burden is placed on the family. No family is charged to enroll. The caregiver's pay is the caregiver's pay — it is never shared back, and Spangler will never ask for any share of it.

2. How It Works — Six Steps

Step 1 — We check eligibility together

You contact Spangler. We talk through the member's situation, their Delaware Medicaid coverage, and which caregiver the family has in mind. If the program does not fit, we will tell you plainly.

Step 2 — The health plan / state assesses and authorizes hours

The member's health plan or the state assesses the member's level of care and, if the member qualifies, authorizes a set number of care hours in a written care plan. Spangler does not decide the hours — the plan does, based on assessed need.

Step 3 — The member chooses their caregiver

The member chooses who will provide their care. That can be an adult child, another relative, or a friend — and, in the situations described in Section 4, a parent, guardian, or spouse. It is the member's choice.

Step 4 — Caregiver onboarding

Before providing paid care, the caregiver completes:

- Identity and work-eligibility documentation — the caregiver must be an adult legally able to work in the United States
- A criminal background check through the Delaware Background Check Center
- Drug screening
- Orientation and competency testing

These are Delaware requirements, not Spangler preferences. They protect the member, the caregiver, and the program. See Section 4 for the rules and citations.

Step 5 — Care happens, with visits verified by a simple phone app

Care is provided at home, as set out in the care plan. Each visit is verified electronically through a simple phone app. This is called **EVV — Electronic Visit Verification** — and it is required by federal law. The app records that a visit took place; it is how Delaware confirms authorized care was delivered.

Step 6 — Spangler bills the plan; the caregiver gets a regular paycheck

Spangler bills the member's health plan for the authorized, verified care. The caregiver is paid as a **W-2 employee of Spangler**, on a regular pay schedule, with taxes withheld — not as an informal arrangement, and not in cash under the table.

3. How You Get Paid

This section is written plainly, because families deserve to see the whole picture before they sign up for anything.

Who employs the caregiver

Spangler employs the caregiver. The caregiver is a W-2 employee — not an independent contractor, and not paid informally by the family.

Who Spangler bills

Spangler bills Delaware Medicaid through the member's managed care health plan under the **Diamond State Health Plan Plus** program. Those plans are:

- AmeriHealth Caritas Delaware
- Highmark Health Options
- Delaware First Health

The numbers — agency rate vs. caregiver wage

These two numbers are different, and this packet will not blur them:

	Amount	What it is
Paid to the agency	\$27.42 / hour	Published Delaware agency rate for personal care, from the state DDDS published rate schedule. This is paid to Spangler, the agency — it is not the caregiver's wage . Spangler's own contracted rates will be set with each health plan at enrollment and may differ.
Caregiver wage — for comparison	About \$16.50 / hour	Median hourly earnings for home-care aides in Delaware, per the U.S. Bureau of Labor Statistics. Shown so families can judge any pay offer against the Delaware market.

Out of the agency rate, Spangler must cover the caregiver's wage plus payroll taxes, insurance, visit-verification and billing software, supervision, and agency staff. That difference is the administrative margin described in Section 1.

Worked example

EXAMPLE ONLY

25 authorized hours per week at \$16.50 per hour

- Per week: $25 \times \$16.50 =$ **about \$412 per week**
- Per month: **about \$1,788 per month**, before taxes

This is an illustration, not a promise. **Actual wage and hours depend on the plan's authorization and Spangler's pay scale at launch, and Spangler must complete licensing and enrollment before any paid care begins.** Your hours are the hours in the member's authorized care plan — no more, and Spangler does not set them.

A cap every family should know

Family members who are **legally responsible** for the person they care for — for example, a parent caring for their child, or a spouse — are limited to **40 hours of paid care per week each** under Delaware's self-directed attendant care rules. Plan your family's schedule with that cap in mind.

4. Who Qualifies

The member (the person receiving care)

- A Delaware resident
- Covered by Delaware Medicaid
- Meets the program's level-of-care assessment
- Has hours authorized in a care plan

If any one of these is missing, paid care through this program cannot start. Step 1 of the process — checking eligibility together — is how we find out, before anyone counts on hours that are not authorized.

The caregiver (the person providing care)

- An adult legally able to work in the United States
- Passes the criminal background check through the Delaware Background Check Center and drug screening — required by Delaware law, **16 Del. C. §§ 1145–1146**
- Completes orientation and a competency test **before** providing care, and yearly after — **16 DE Admin. Code 3345**

Who can be a paid caregiver:

- Adult children — yes
- Other relatives — yes
- Friends — yes
- Parents and guardians, for their child's care — yes, subject to the 40-hour-per-week cap for legally responsible family members
- Spouses — yes, spouses can be paid caregivers in Delaware's adult attendant-care programs; the member's plan confirms this at enrollment

Who cannot be paid

- **The Employer Representative:** the person who directs the care as Employer Representative cannot also be paid to provide that care. Directing and providing are two separate roles, and one person cannot hold both for the same member.
- **Anyone excluded by screening:** anyone who does not pass the Delaware Background Check Center criminal check or drug screening, or who appears on federal exclusion lists, cannot be paid to provide care.
- **No sharing of pay:** a caregiver's pay may not be shared back to the member. That is prohibited — full stop. The paycheck belongs to the caregiver who did the work.

5. The Care and Support Spangler Provides

Care is provided according to the member's authorized care plan. Services can include:

Personal care

- Bathing and personal hygiene
- Dressing
- Toileting
- Transfers — for example, bed to chair, chair to standing
- Eating assistance

Homemaker and companion help

- Meal preparation
- Light housekeeping
- Laundry
- Shopping

Other authorized services

- Attendant care, as authorized in the care plan
- Respite care, where authorized — short-term relief so the regular caregiver can rest

Support around the care

Caregiving is the family's part. Everything around it is Spangler's:

- Coaching for the caregiver — how the program works, what to expect, who to call
 - Payroll, handled fully by Spangler
 - The EVV phone app, with help getting set up and using it
 - Care-plan reviews, so the plan keeps matching the member's actual needs
 - Supervisory check-ins, as Delaware licensure requires
 - A support line to the Spangler team when a question or problem comes up
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6. Oversight — Why Families Can Trust This Program

Spangler is not asking families to trust a promise. It is asking them to trust a structure — Delaware licensure, state program rules, and federal visit verification — that Spangler will operate inside, in the open.

Delaware licensure

Spangler will operate under Delaware licensure for Personal Assistance Services Agencies — **16 Del. C. § 122(3)x** and **16 DE Admin. Code 3345** — overseen by the **Division of Health Care Quality**. Those rules cover caregiver screening, orientation, competency, supervision, and agency operations.

State program administration

The Medicaid programs Spangler will bill are run by Delaware's **Division of Medicaid & Medical Assistance**. Eligibility, level-of-care assessment, and authorized hours come through the member's plan under that program — not from Spangler.

Caregiver screening

Every caregiver is screened through the state **Background Check Center**, with drug screening, as required by **16 Del. C. §§ 1145–1146**.

Visit verification

Every visit is verified through EVV — Electronic Visit Verification — required by the federal **21st Century Cures Act** and run through Delaware's EVV system, **HHAEExchange**. Authorized care, delivered and verified, is what gets billed. Nothing else.

That structure protects everyone: the member, whose care plan is followed and reviewed; the caregiver, who is a screened, trained, supervised employee; and the family, who can see that the program paying them is the real Delaware program, run by its real rules.

7. Sign Up

There are two ways in, depending on who you are.

Path A — Families

You are caring for a parent, spouse, or child — or you are the member who needs care — and you have a caregiver in mind, or you are that caregiver.

Sign up on the **family sign-up page** on Spangler's website, with the member's and the caregiver's details as the form asks for them.

Path B — Caregivers

You are an adult who wants to be a paid caregiver through Spangler.

Sign up on the **caregiver sign-up page** on Spangler's website.

What happens next — for both paths

1. **We call you.** A member of the Spangler team contacts you to talk through your situation.
2. **We check eligibility together.** Member coverage, level of care, and the caregiver's screening path — the same Step 1 described in this packet.
3. **You keep your place in line.** Sign-ups are held in the order received. When licensing and enrollment are complete, Spangler contacts sign-ups in that order to begin enrollment.

There is no cost to sign up, and signing up is not a commitment by you or by Spangler. It is your place in line, and an honest conversation about whether the program fits your family.

CLOSING NOTICE — PLEASE READ

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