

NJ DDD: ACUMEN VS HEARTEN

Compare SDE (Acumen) vs. Agency Model (Hearten) - Make the right choice for your family.

SDE Model (Acumen)

Agency Model (Hearten)



Payroll & Support

Delays, missed paychecks, poor customer support.

Payroll & Support

Weekly pay, direct deposit – reliable and predictable with no delays, dedicated support, fast onboarding.



Billing & Compliance

Complicated systems, confusion around pay and taxes. HR responsibilities, liability, and paperwork.

Billing & Compliance

No billing headaches. Full compliance handled; Medicaid compliance, documentation, audits, training, and onboarding. No risk, no guesswork.



Caregiver Options

Parents can be paid caregivers for a limited 40 hours per week.

Caregiver Options

Parents CAN be paid caregivers with no hour caps! Option of Hearten permanent or backup as needed caregivers.



Benefits & Taxes

No benefits, complex tax responsibilities. Parent income federally tax-exempt.

Benefits & Taxes

Great Benefits Package: Paid Time Off (PTO), Medical Insurance, 401k with matching, Hearten is the employer. Parent income federally tax-exempt.



Behavioral Support

Limited guidance and resources available.

Behavioral Support

BCBA support, family guidance, structured programming, ongoing supervision.