A Benefits Counseling Guide

“When to Obtain Benefits Counseling Services”

What are Benefits?

Benefits are government funded programs that are provided to people based on a characteristic such as disability or financial need. Examples of benefits include:

- Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI)
- Local/Public assistance benefits (e.g. Energy Assistance, Temporary Assistance for Needy Families (TANF), Aid to Needy Disabled (AND), Supplemental Nutrition Assistance Program (SNAP/food stamps)
- Housing assistance
- Health insurance (e.g. Medicaid/Medicare)
- Other assistance

What is Benefits Counseling?

Benefits counseling is a service that helps individuals with disabilities and their families understand how Employment and other life decisions will impact their benefits.

Benefits counseling provides a clear, personalized plan to educate individuals with disabilities and their families that, in general, you will not immediately lose your cash benefits and health insurance if you work.

Benefits counseling addresses the fears and concerns many individuals and their families have about a reduction in benefits if they start work.

Benefits counseling helps each individual understand:

- What benefits the individual receives and why
- The work incentives available when they go to work
- How earned income impacts cash benefits, public assistance, and health insurance
- Reporting requirements for each benefit and public assistance program
- How to save money and build assets for self-sufficiency (e.g. Achieving a Better Life Experience (ABLE) accounts)

When to Seek a Qualified Benefit Counselor’s Assistance?

- Prior to seeking employment/education
- While conducting a job search
- When working with a Division of Vocational Rehabilitation (DVR) Counselor
- Upon obtaining employment
- Currently working and if changes occur while working
- Transition-age students (ages 14-24)
- ANYTIME employment is being considered!!

For more information, contact the Colorado Association of People Supporting Employment First (APSE) at coloradoapse@gmail.com

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Qualified Resources for Benefits Counseling:

Ability Connection Colorado (ACCO)

Work Incentives Planning and Assistance Program for Colorado (WIPA)

Credentials: Virginia Commonwealth University (VCU) Community Work Incentive Coordinators (CWIC)

Individuals Served/Criteria for Service:

- Social Security Administration (SSA) disability beneficiaries (SSI/SSDI) ages 14-64
- Priority assigned to individuals served:
  - Employed, self-employed
  - Individuals preparing to achieve a work goal
  - Transition age students (ages 14-24)

Service/Product Provided (Individualized and Based on Above Priorities):

- Services available statewide
- Triage by phone (based on priorities listed above)
- General phone consultation
- Benefit Summary and Analysis (BS&A)
- Long term supports as needed
- Information gathering meeting
- Verification of all benefits
- Assistance to individuals with more complicated benefit scenarios (e.g. multiple benefits such as SSI, SSDI, housing, Medicaid, Supplemental Nutrition Assistance Program (SNAP/food stamps)
- Wage reporting instruction

Cost: No charge; Division of Vocational Rehabilitation (Only for eligible DVR clients)

Locations/Areas Served:

General Inquiries: 1-866-968-7842 / 1-866-833-2967 (TTY) Ticket To Work Helpline

Western Slope
David Nelson, 970-256-2457
dnelson@abilityconnectioncolorado.org

Southeastern/South Central Region
Julie Taylor, 719-597-0068
jtaylor@abilityconnectioncolorado.org

Denver Metro Region
Harold Lasso, 855-228-5393 (toll free)
Bi-lingual, Spanish translation available
hlasso@abilityconnectioncolorado.org

Denver Metro/Northeast Region
Terry McGarry, 303-226-5537
tmcgarry@abilityconnectioncolorado.org

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Community Partner Work Incentive Counselor (CPWIC) Service Providers

Credentials: VCU trained Community Partner Work Incentive Counselors (CPWIC)

Individuals Served/Criteria for Service - Varies with each vendor, but generally:
- Ages 14-65 – no priority levels assigned
- Beneficiaries of local public assistance only (do not have to be receiving SSI/SSDI)
- Individuals who are not yet working but are considering returning to work
- Social Security Administration (SSA) disability beneficiaries (SSI/SSDI) ages 14-64

Service/Product Provided - Varies with each vendor, but generally:
- Information gathering meeting with beneficiary, family, and/or employment team
- Verification of all benefits (housing, SSI/SSDI, local benefits)
- Benefits Summary and Analysis (BS&A)
- Work Incentive Plan with timeline and action steps
- Assistance to individuals with more complicated benefit scenarios (multiple benefits such as SSI, SSDI, housing, Medicaid, TANF, food stamps, etc.)
- Ongoing relationship with beneficiary established with individualized approach
- Long term supports
- Wage reporting instructions

Sources for Payment:
- Division of Vocational Rehabilitation (Only for eligible DVR clients); third parties (e.g. Medicaid Waiver, Employers); self-pay

Community Partner Work Incentive Coordinators Available:
- Bayaud Enterprises
- Center for People with Disabilities (CPWD)
- Center for Independence
- Easterseals Colorado
- Integrated Supports Colorado, Inc.
- Southwest Center for Independence
- The Independence Center

For more information contact the Colorado Association of People Supporting Employment First (APSE) at coloradoapse@gmail.com

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Community Partner Work Incentive Coordinator (CPWIC) Service Providers

**Bayaud Enterprises**
Denver Metro Region
MariSol Little
303-830-6885 ext. 207
Marisol.little@bayaudenterprises.org

**Center for People with Disabilities (CPWD)**
North Denver Metro / Boulder County / Fort Collins Region / Statewide Video / Teleconference
American Sign Language (non-certified) available

Janelle Barto
303-790-1390 ext. 206
720-459-5341 video
janelle@cpwd.org

Jan Dabroski
303-790-1390 ext. 204
jand@cpwd.org

**Center for Independence**
Grand Junction / Western Slope
Tracy Morton
970-241-0315 ext. 14
tmorton@cfigj.org

**Easterseals Colorado**
Denver Metro / Statewide Video / Teleconference
Pablo Sandoval
720-749-8399
1-510-338-9438 video
psandoval@eastersealscolorado.org

Weld / Larimer / North Boulder Counties
Luke Bainer
720-989-7540
lbainer@eastersealscolorado.org

**Integrating Supports Colorado, Inc.**
Arapahoe / Douglas / Elbert / El Paso / Park / Teller / Pueblo / Fremont / Chaffee / Lake / Custer / Crowley / Kiowa / Huerfano / Otero / Statewide Video / Teleconference
Shantelle Rockman
573-544-1106
srockman@integratingsupports.com

For more information contact the Colorado Association of People Supporting Employment First (APSE) at coloradoapse@gmail.com

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Community Partner Work Incentive Coordinator (CPWIC) Service Providers (Continued)

Southwest Center for Independence
Archuleta / Dolores / La Plata / Montezuma / San Juan Counties
Dan Rieber
Phone: 970-903-1832
dan@swilc.org

The Independence Center
El Paso / Park / Teller / Lincoln / Cheyenne / Kit Carson Counties
Suzi Arnold
719-471-8181
sarnold@theindependencecenter.org

For more information contact the Colorado Association of People Supporting Employment First (APSE) at
coloradoapse@gmail.com

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