



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) Certified 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

Locations/Areas Served:

Western Slope

David Nelson, 970-256-2456

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 Coordinator (CPWIC) Service Providers

Credentials: VCU trained Community Partner Work Incentive Coordinators (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 per 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
- Laradon

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Community Partner Work Incentive Coordinator (CPWIC) Service Providers – DVR Vendor List

Bayaud Enterprises

Denver Metro Region

Lauren Patti

303-830-6885 ext. 237

Lauren.patti@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@cfigi.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

Laradon

Denver Metro / North Denver / Statewide Teleconference

Ann Austin

720-974-6823

Ann.austin@laradon.org

Daniel Rieber

303-981-1917

Daniel.riever@laradon.org

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coloradoapse@gmail.com

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