



## 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](mailto:coloradoapse@gmail.com)

Last Revision: 04/05/19

## 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](mailto:dnelson@abilityconnectioncolorado.org)

##### **Southeastern/South Central Region**

Julie Taylor, 719-597-0068

[jtaylor@abilityconnectioncolorado.org](mailto:jtaylor@abilityconnectioncolorado.org)

##### **Denver Metro Region**

Harold Lasso, 855-228-5393 (toll free)

Bi-lingual, Spanish translation available

[hlasso@abilityconnectioncolorado.org](mailto:hlasso@abilityconnectioncolorado.org)

##### **Denver Metro/Northeast Region**

Terry McGarry, 303-226-5537

[tmcgarry@abilityconnectioncolorado.org](mailto:tmcgarry@abilityconnectioncolorado.org)

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

Last Revision: 04/05/19

## **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

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

Last Revision: 04/03/19

## **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](mailto: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](mailto:janelle@cpwd.org)

Jan Dabroski

303-790-1390 ext. 204

[jand@cpwd.org](mailto:jand@cpwd.org)

### **Center for Independence**

#### **Grand Junction / Western Slope**

Tracy Morton

970-241-0315 ext. 14

[tmorton@cfigi.org](mailto:tmorton@cfigi.org)

### **Easterseals Colorado**

#### **Denver Metro / Statewide Video / Teleconference**

Pablo Sandoval

720-749-8399

1-510-338-9438 video

[psandoval@eastersealscolorado.org](mailto:psandoval@eastersealscolorado.org)

#### **Weld / Larimer / North Boulder Counties**

Luke Bainer

720-989-7540

[lbainer@eastersealscolorado.org](mailto:lbainer@eastersealscolorado.org)

### **Laradon**

#### **Denver Metro / North Denver / Statewide Teleconference**

Ann Austin

720-974-6823

[Ann.austin@laradon.org](mailto:Ann.austin@laradon.org)

Daniel Rieber

303-981-1917

[Daniel.rieber@laradon.org](mailto:Daniel.rieber@laradon.org)

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

Last Revision: 04/03/19