

Benefits Counseling in Colorado



**A Key Tool in Financial
Considerations for Work and College**



**COLORADO OFFICE OF
EMPLOYMENT FIRST**
Work Elevated

Presenter

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Overview and Objectives

What is Benefits Counseling?

What to expect from Benefits Counseling

ABLE Accounts

How to Access Benefits Counseling

Resources for Benefits Counseling and Benefits and Work Information

Get Connected to the Colorado Office of Employment First

Questions



What is Benefits Counseling?

Benefits Counseling (aka Benefits Planning) is a service that helps individuals with disabilities and their families understand how employment and other life decisions will impact their benefits.



What are Benefits?

Social Security Disability Insurance (SSDI)

Supplemental Security Income (SSI)

SNAP (Food Stamps)

Medicare

Medicaid (many different kinds)

Low Income Energy Assistance Program
(LEAP)

Childcare Assistance

Rental Assistance Programs

And MORE.....



What to Expect From Benefits Counseling

- ▶ Verification of benefits
- ▶ Identification of benefits eligible for and should be receiving
- ▶ Long term support as need is determined
- ▶ Assistance understanding complicated benefit scenarios
 - Overpayments, Underpayments, Red Flags
 - Deciphering “Scary” Letters
- ▶ How work impacts each benefit now and into future (work incentives)
- ▶ How work impacts overall financial picture (saving \$\$)

Additional Benefits Counseling Services

- Wage reporting and record keeping instruction
- Referrals to employment services and community resources as needed
- address the fears and concerns many have about a reduction or loss of benefits if they work or make other life decisions, like going to college
- provide individuals and their families the opportunity to make informed choice in their pursuit of employment

Conversations with A Benefits Counselor

- How does going to school and employment affect SSI, SSDI, Food Stamps, etc. now, what does that look like in the future?
- How do student loans or grants effect my benefits?
- Will living on campus and having room and board paid by student aid effect my benefits?
- What happens to a child's benefit when a parent retires, becomes disabled or passes away?
- Do ABLE Accounts “protect” benefits? What is an ABLE account? Does an ABLE account make sense for me?



ABLE Accounts

A way to save money and not have the savings effect eligibility for resource (means) sensitive programs including Supplemental Security Income (SSI), Medicaid, Federal Student Aid (FAFSA), Housing programs, and Food Stamps (SNAP).

- Save up to \$17,000/year to a maximum of \$100,000 (for SSI purposes)
 - Colorado account balance limit is \$500,000 (variable by state)
- Disability must have started prior to age 26
(January 1, 2026 – Disability must have started prior to age 46)
- Family, friends, special needs or pooled trusts, 529 college plan rollovers can contribute to the ABLE Account
- Money can be spent to improve health, independence, or quality of life

ABLE Accounts

- ABLE accounts are NOT a way to “shelter” work income.
 - Income from work can still effect benefits received by an individual.
 - Depositing a work check into ABLE does NOT change how the work income effects benefits.
- If you are not on SSI or SSDI benefits, you could still qualify for an ABLE
 - Must still meet age of onset requirement
 - Must meet Social Security’s definition of significant functional limitation
 - Must receive letter of certification from a licensed physician
- You do NOT have to open an ABLE Account in your state of residence.
 - Compare ABLE Account Programs between states
 - Check out your states tax advantages
 - Colorado has state income tax deductions for residents
 - Colorado no longer allows “Medicaid Clawback”



ABLE Accounts and More Resources

- **ABLE Accounts**

- ABLE National Resource Center: <https://www.ablenrc.org/>
- Colorado ABLE Accounts: <https://www.coloradoable.org/>

- **Special Needs Trusts (includes Pooled Trusts)**

- Colorado Cross Disability Coalition:
<http://www.ccdconline.org/probate-power>

- **Comparison Chart on ABLE, Special Needs Trusts, Pooled Trusts**

- <https://www.ablenrc.org/able-account-special-needs-and-pooled-trust-comparison-chart/>



Work Incentives as a Student

- ▶ **Student Earned Income Exclusion (SEIE)**
 - Allows SSI recipients under the age of 22 to exclude a specified amount of gross earned income per month up to a maximum annual amount
- ▶ **Plan to Achieve Self Support (PASS)**
 - Set aside income or resources to pursue a work goal
 - ▶ Starting a Business, School Expenses, Equipment and Tools, Transportation, Uniforms
 - ▶ Can lessen the impact of work income on SSI benefit

Social Security Red Book: <https://www.ssa.gov/redbook/>

Learn work incentives offered by the Social Security Administration





How Do Coloradans Access Certified Benefits Counseling Services

How Are Benefits Counseling Services Paid For

Benefits Counseling in Colorado Access Summary

- **Division of Vocational Rehabilitation (DVR)**
- **Work Incentive Planning and Assistance Program (WIPA)**
- **HCBS Supported Living Services (SLS) and Developmental Disabilities (DD) Medicaid Waivers**
- **Ticket to Work Program Employment Network (TTW) (EN)**
- **Private Pay / Other Pay**

How Do Coloradans Access Benefits Counseling?

Division of Vocational Rehabilitation (DVR)

- Service is **FREE** for the job seeker because it is paid for by DVR
- Job Seeker can ask their DVR Counselor to “authorize” for benefits counseling services
 - You can get benefits counseling as soon as you are determined eligible for DVR services (adult)
 - Youth can access “Pre-Employment Transition Services” for financial exploration
 - **Do NOT need to be eligible for SSI / SSDI**



How Do Coloradans Access Benefits Counseling?

Work Incentive Planning and Assistance (WIPA) Program

- **Funded by Social Security Administration (SSA)**
- **Service is FREE for beneficiary because it is paid for by SSA**
- **SSA prescribed priority of service**
- **SSA prescribed criteria to receive service**
 - **Must be eligible for SSI and/or SSDI benefits, ages 14-64**

Provider in Colorado: Ability Connections Colorado (ACCO)

Call the Ticket to Work Helpline: 1-866-968-7842

How Do Coloradans Access Benefits Counseling?

Home and Community Based Services (HCBS)

Supported Living Services and Developmental Disabilities

Medicaid Waivers (SLS and DD Waivers)

- A service accessible by members of either waiver
- Contact the job seeker's specific waiver case manager
- For a member regardless of work history or current status in their pursuit of work

How Do Coloradans Access Benefits Counseling?

Ticket to Work Employment Networks (TTW) (EN's)

- **Service is FREE** because employment networks are paid by **Social Security Administration**
- **Need to be eligible for SSI or SSDI** to be eligible for Ticket to Work
- Must be willing to work yourself off of Social Security Benefits (SSI OR SSDI)
- Call the Ticket to Work Helpline 1-866-968-7842



How Do Coloradans Access Benefits Counseling?

Private Pay

- No prescribed Criteria or Priority of Service
- Work with providers with certified benefits counselors to confirm price, hours, expectations, etc.

Other Payment Coverage Options

- Variable
 - I.e. employer agreeing to cover the service provision

Where do I start? Ask these questions.....

- Is the student / job seeker currently eligible for or applying for Division of Vocational Rehabilitation (DVR) Services?
 - Yes? Ask your DVR Counselor to authorize for “Benefits Counseling Services”
- Is the student / job seeker a current member on the Developmental Disabilities (DD) OR Supported Living Services (SLS) Medicaid Waivers?
 - Yes? Contact your Waiver Case Manager and ask for “Benefits Planning Services”



Where do I start? Ask these questions.....

- Is the job seeker currently eligible for SSI (Supplemental Security Income) or SSDI (Social Security Disability Insurance) benefits? (Do they get money each month from Social Security?)
 - Yes? Use Colorado WIPA Program services, call the Ticket to Work Helpline to get connected. 1-866-968-7842.
- If no to all.....look at private pay or other pay options.
 - Call any provider on “A Benefits Counseling Guide” to ask about private pay options.



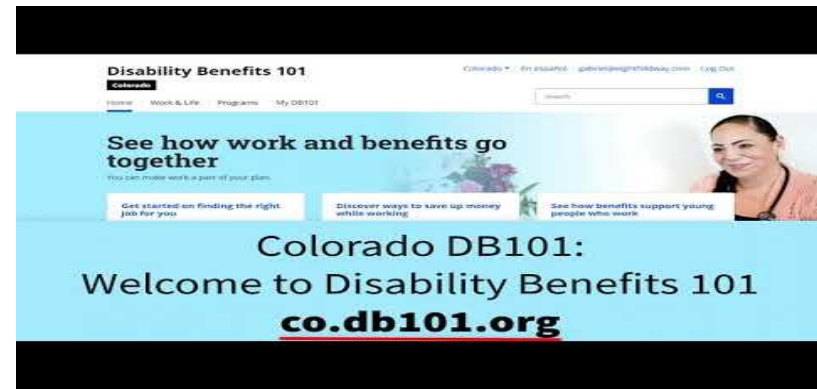
Other Resources for Benefits Counseling and Benefits and Work Information

Colorado Disability Benefits 101

A resource to start the employment conversation and explore work and benefits **while being connected to a benefits counselor!**

- Start an employment conversation
- Explore work interaction with local, state, or federal benefits
- Learn how to save money
- Learn healthcare options
- Connect with an expert!
- MORE!

co.db101.org





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@email.com

Last Revision: 04/05/19

A Benefits Counseling Guide

Identifies certified benefits counselors
in Colorado

Very detailed guide
discussing benefits counseling

[https://employmentfirstcolorado.org/
benefits-counseling/](https://employmentfirstcolorado.org/benefits-counseling/)

<https://co.db101.org/>



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Other Resources for Benefits Counseling

Easy to Read Benefits Counseling Infographics:

<https://www.coloradoapse.org/benefitsplanning>

“What is Benefits Planning?”

“Ways to Find and Pay for Benefits Planning”

Other Resources for Social Security Information

- **SSI Spotlights:** <https://www.ssa.gov/ssi/links-to-spotlights.htm>
- **SSI Income for Children:** <https://www.ssa.gov/ssi/text-child-ussi.htm>
- **Social Security Blue Book:**

Social Security listing of Impairments – Childhood Listings

<https://www.ssa.gov/disability/professionals/bluebook/ChildhoodListings.htm>

Social Security listing of Impairments – Adult Listings

<https://www.ssa.gov/disability/professionals/bluebook/AdultListings.htm>



The Colorado Office of Employment First

Colorado Office of Employment First

Our vision...

- A culture of inclusive, meaningful, and competitive employment for all people.

Our mission...

- Leading Colorado toward equitable employment reaching all people with disabilities through –
 - Collaboration
 - Systems Innovation
 - Training Excellence

Engage With The Colorado Office of Employment First!



Facebook: <https://www.facebook.com/COEFtalk>



Instagram: @coeftalk



www.employmentfirstcolorado.org

★ Newsletter and Listserv

info@employmentfirstcolorado.org



Scan Now to Connect to the Colorado Office of Employment First





QUESTIONS



THANK YOU!



Financial/Special Needs Trusts

- **Special Needs Trusts (SNT)** are a way to have monies that do not count against SSI/waiver benefits. There are 3 different types of SNT. I'm attaching some information from Colorado Fund for People with Disabilities, which is a pooled trust (info below). They have some general documents which outline the various types of trusts and have a decision tree to help in deciding what is right for your child and family. They can answer general questions and help you figure out what is right for you.
- **ABLE Accounts** – are bank accounts to save money that does not count against benefits - <https://www.coloradoable.org/>
- **Colorado Fund for People with Disabilities (CFPD)** - <http://www.cfpdtrust.org/> - CFPD is a pooled trust option.
- **Colorado Cross-Disability Coalition (CCDC)** - <http://www.ccdconline.org/probate-power> - they have recently hired a lawyer to help families with special needs planning.
- **Lehman Disability Planning** - <http://www.lehmandp.com/> - Betty Lehman used to be the executive director for Autism Society of Colorado. She does lots of training around the state for disability planning. She can help with questions, whether or not you hire her for disability planning.
- New York Life - Financial Planning for Families with Special Needs

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Special Needs Financial Planning Webinar

Hosted by New York Life and Cross-Disability Coalition

Date: October 4th, 2023

Time: 5:30PM

Location: Zoom

[Pre-Registration Required Here](#)

RSVP Deadline: October 3rd, 2023