



# Benefits Counseling 101: Unlock Your Potential!



COLORADO OFFICE OF  
**EMPLOYMENT FIRST**  
— Work Elevated —

## ***TODAY'S PRESENTER***

**Melanie Honsbruch, CPWIC**  
Curriculum Developer/Trainer  
**Benefits Counseling**

**Colorado Office of Employment First  
(COEF)**

**C-303-929-2129**

**[melanie.honsbruch@state.co.us](mailto:melanie.honsbruch@state.co.us)**



**COLORADO OFFICE OF  
EMPLOYMENT FIRST**  
*Work Elevated*

## ***DB101 Colorado Lead Contact***

**Melanie Honsbruch, CPWIC**  
Curriculum Developer/Trainer  
**Benefits Counseling**

**Colorado Office of Employment First  
(COEF)**

**C-303-929-2129**

**[melanie.honsbruch@state.co.us](mailto:melanie.honsbruch@state.co.us)**

**[Employmentfirstcolorado.org](https://employmentfirstcolorado.org)**



**COLORADO OFFICE OF  
EMPLOYMENT FIRST**  
*Work Elevated*

# Colorado Office of Employment First (COEF)

## 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



# COEF Supporting Youth and Families

- **Health**
  - Integrate health and employment into transition planning
  - Physician Toolkit development
- **Employment: Youth and Family Engagement**
  - Youth Employment Advisory Council in development
- **Education and Vocational Rehabilitation**
  - Interagency Transition Team Learning Communities
  - Product Development- Brochures/Trainings



# Colorado Office of Employment First Youth Focused Team

- **Teresa Nguyen, MPH**  
Trainer/Curriculum Developer (Youth/Families)  
[teresa.nguyen@state.co.us](mailto:teresa.nguyen@state.co.us)
  
- **Jennifer Stewart, MPP**  
Contractor - CDE Liaison  
[www.breakingexpectationsllc@gmail.com](mailto:www.breakingexpectationsllc@gmail.com)



# COEF and Benefits Counseling



- Increase the **knowledge** base of Benefits Counseling statewide
- Increase **resources**
- Increase **capacity** across Colorado
- Increase **access** across Colorado



# HOW COEF will Influence Benefits Counseling

## DB101

Online Benefits Estimator And Employment Resource Tool

- 24/7/365 opportunity to explore the world of work and benefits
- Estimated public rollout November 2021
  - Statewide promotional and educational trainings!
  - Kickoffs happening in August and September 2020 and beyond.

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





# Get to Know the Colorado Office of Employment First

[\*employmentfirstcolorado.org\*](https://employmentfirstcolorado.org)

Looking for resources or have a question?

Get Signed up! Newsletter and Listserv

Please contact us at

[info@employmentfirstcolorado.org](mailto:info@employmentfirstcolorado.org)

303-318-8574 phone



COLORADO OFFICE OF  
**EMPLOYMENT FIRST**  
— Work Elevated —

# ***TODAYS TAKE AWAYS***

**WHAT** is benefits counseling?

**WHY** benefits counseling?

**WHEN** to pursue benefits counseling?

**HOW** to access benefits counseling?



# 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.

## Examples of Benefits.....

Social Security Disability Insurance (SSDI)

Supplemental Security Income (SSI)

SNAP (Food Stamps)

Medicare

Medicaid (ALL different kinds!)

And MORE.....



# WHAT is Benefits Counseling?

Benefits Counseling provides a clear, personalized plan



- addresses the fears and concerns many have about a reduction or loss of benefits if they work or make other life decisions
- provides individuals and their families the opportunity to make informed choice in their pursuit of employment and education



# WHAT to Expect From A Benefits Counselor?

- ▶ Verification of benefits
- ▶ Long term support as need is determined
- ▶ Assistance understanding complicated benefit scenarios
- ▶ How earnings goal effects each benefit and how that ties in to the full picture
- ▶ Wage reporting instruction



# WHY Benefits Counseling?

- Benefits often provide economic stability as well as mental and physical well-being
- SSI and/or SSDI provide income for basic needs and access to health insurance
- Medicaid Waivers, health coverage, and other benefits provide specialized services and benefits that promote individuals with disabilities living integrated in their communities.



# WHY Benefits Counseling?



- **Because WORK!**

Work, whether paid or unpaid, is good for our health and well-being

**Work contributes to:**

**Happiness**



**Confidence**

**Self-Esteem**

**Bank Accounts**



- **Work is a social determinant of health**

People in work tend to enjoy happier and healthier lives than those who are not working

<https://fitforwork.org/blog/benefits-of-working/>  
<https://www.cdc.gov/socialdeterminants/index.htm>



COLORADO OFFICE OF  
**EMPLOYMENT FIRST**  
— Work Elevated —

# WHY Benefits Counseling?

Studies show job seekers who receive benefits counseling achieve employment:

- **in greater numbers**
- **more quickly**
- **with significantly greater improvements in earnings**

In turn having a positive impact on:

- **Improved employment outcomes (career vs job) (less recidivism)**
- **Reduced dependence on benefits**
- **Overall cost savings for the Social Security Administration**

Wilhelm, S., & McCormick, S (2011). The Impact of a Written Benefits Analysis by the UBPAO/WIPA on Vocational Rehabilitation Clients' Outcomes. *The Center for Public Policy & Administration*.

Kregel, J (2012). Work Incentives Planning and Assistance Program: Current program results document the program's ability to improve employment outcomes, reduce dependence on benefits, and generate cost savings for SSA. *Journal of Vocational Rehabilitation*, 36, pp 3-12.





# WHY Benefits Counseling?



**Mythbusting**



## Common Misconception:

**You must limit earnings to under \$1000/month to keep your SSDI payment**

- ▶ If you are receiving SSDI (Social Security Disability Insurance), you can try work for **AT LEAST 9 Months** with **no effect** on your SSDI cash payment!
  - ▶ You get an additional 3 months of no effect on your SSDI

Beyond that 9 months, **you may not lose overall eligibility** for your SSDI for 36 months or **3 YEARS!** Whether you receive your check or not.

- ▶ **Earnings under \$1260/month** (Substantial Gainful Activity), **still get SSDI**  
(**\$2110/month** for Blind individuals)



## Common Misconception:

***You must keep a minimum of \$1.00 in SSI payment to keep Medicaid***

▶ If you receive SSI (Supplemental Security Income) and get Medicaid through SSI, you can earn up to:

**\$34,484 gross/year and STILL KEEP YOUR SSI MEDICAID!**

**(That is \$16.57/hour working 40 hours/week)**



## Common Misconception:

*Individuals receiving Medicaid can not keep Medicaid once they start working*

- ▶ Working Adults Age 16-64, employed, have a qualifying disability, and meet income requirements
- ▶ **Colorado Medicaid Buy In up to \$4684/month (after exclusions)**
  - ▶ Gross monthly earned income of \$9453 could qualify
  - ▶ Individuals can **pay a monthly premium on a sliding scale**



# In A Nutshell.....

## ▶ SSDI (Social Security Disability Insurance)

- One year of SSDI payments with unlimited earnings
- No effect on SSDI when earnings are under \$1260 gross/month, and even if you're over that amount....eligibility remains!

## ▶ SSI (Supplemental Security Income)

- Keep medical coverage up to **\$34,484 gross / year** – even when you are not receiving an SSI cash payment (\$16.57/hour at 40 hours/week)
- Will keep some level of SSI payment with up to **\$1651 gross/month** from work



## In A Nutshell.....

► For health coverage (Medicaid).....

- You can earn high enough to lose the SSI cash payment and **still keep Medicaid coverage** (up to \$34,484 gross/year)
- The Colorado Medicaid Buy In makes it possible for you to **purchase Medicaid coverage** even with earnings up to \$9453.00/month with the standard exclusions



# Conversations with Your Benefits Counselor

- ▶ How will employment affect SSI, SSDI, Food Stamps, etc. now, what does that look like in the future?
- ▶ What happens to a child's benefit when a parent retires, becomes disabled or passes away?
- ▶ How and When do ABLE Accounts “protect” benefits?
- ▶ Are there professional connections I can make to understand all scenarios for myself or my child
  - Special Needs Trusts, 529 College Savings Plans



# WHEN to Pursue Benefits Counseling?

**ANYTIME** employment is being considered!

- Prior to seeking employment or education
- While conducting a job search
- When working with the Division of Vocational Rehabilitation
- Upon obtaining employment
- If currently working and if changes occur while working
- Transition age students (ages 14-24)

**ANYTIME** education is being considered!





# HOW To Access Benefits Counseling?

- ▶ Community Work Incentive Coordinators (CWICs)
- ▶ Community Partner Work Incentive Counselors (CPWICs)



# HOW To Access Benefits Counseling?

## Community Work Incentive Coordinators (CWIC)

- ▶ **Ability Connection Colorado (ACCO)** is the Social Security Administration (SSA) funded WIPA Project for Colorado
- ▶ WIPA = **W**ork **I**ncentive **P**lanning and **A**ssistance
  - **SERVICE IS FREE** because it is funded by **SSA**
  - SSA prescribed Criteria and Priority of Service
    - ▶ Includes must be eligible for SSI and/or SSDI benefits (includes Childhood Disability Benefits)



# HOW To Access Benefits Counseling?

## Community Partner Work Incentive Counselors (CPWIC)

- ▶ Ability Connection Colorado (ACCO), Bayaud Enterprises, Center For Independence, Center For People with Disabilities (CPWD), Easterseals Colorado, Integrating Supports Colorado, Inc., Southwest Center for Independence, The Independence Center
- ▶ Paid for through Division of Vocational Rehabilitation (DVR); private pay; other options
- ▶ NO requirement to be eligible for SSI and/or SSDI benefits



# HOW To Access Benefits Counseling?

**Certification means tried, tested, and up to date!**

ALL Community Work Incentive Coordinators (CWICs) and Community Partner Work Incentive Counselors (CPWICs) are certified to provide benefits counseling.

Colorado currently recognizes certification through Virginia Commonwealth University (VCU).

CWICs and CPWICs complete the same certification requirements.



# Will Accessing Services from DVR affect my SSDI?

**Accessing DVR Services Does NOT have a direct effect on the SSDI Payment or Eligibility.**

Considerations:

- ❑ SSDI & SSI eligibility means presumed eligible for DVR services
- ❑ Work incentive programs like Ticket To Work, Section 301

**For more on Benefits Counseling and DVR:**

**Anne Christensen, MS, CRC, CPWIC**

Benefits Counseling Program Coordinator

**[anne.christensen@state.co.us](mailto:anne.christensen@state.co.us)**

# Benefits Counseling Guide



## 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

Identifies certified benefits  
counselors  
in Colorado,  
specific to vendors active with the  
Division of Vocational  
Rehabilitation

<https://apse.org/chapter/colorado/>



COLORADO OFFICE OF  
**EMPLOYMENT FIRST**  
— Work Elevated —

# HOW can you help a Benefits Counselor?

- ▶ Copies of benefit verifications from the source
- ▶ Creating a team approach to what might be a scary endeavor
  - Involve your DVR counselor, your parent, sibling, your TEAM
- ▶ Ask questions that can help YOU understand and YOUR son, daughter, and job seeker understand
- ▶ Developing an organizational system for paperwork that promotes success
- ▶ Assistance with Reporting



# Remember!

## You Don't Have To Navigate Benefits and Work Alone!

- ▶ You now have.....
  - ▶ the what, why, when, and how for accessing benefits counseling
  - ▶ expectations when it comes to benefits counseling - how to help a benefits counselor and what you can learn in the process!

**Use certified and trained benefits counselors** (CWICs and CPWICs) to peel back the layers of an individual's benefit scenario and to research the information that can have a HUGE impact on a job seeker's life!!







# FINAL QUESTIONS



# Colorado Office of Employment First and Benefits Counseling

For questions and comments:

Colorado Office of Employment First

Melanie Honsbruch, CPWIC

[melanie.honsbruch@state.co.us](mailto:melanie.honsbruch@state.co.us)

Phone: 303-929-2129



# THANK YOU.

