# IN! Module 5 Video Transcript

Welcome to the final module of IN!’s self-paced series about college options for students with intellectual disabilities in Colorado. I’m your host, Shelby, the Education and Outreach Program coordinator for IN!. If you are just tuning in, we are a Colorado non-profit that advocates for college access for students with ID in our state and we raise awareness of options that currently exist in Colorado for students with intellectual disabilities to attend college.

I often hear concerns that an individual will lose access to adult disability services if they go to college. In this module we will be addressing this common myth. The truth is, going to college does not negate a student from accessing community resources they might otherwise use if they were not in college. In fact, connecting students to community resources can help make their transition to college more successful and smooth. And, in many cases, those same resources can be used throughout their time in college.

For our teachers out there, although special education teachers are tasked with discussing transition goals and services with students and families, we often have very little education on what services to discuss. Students with disabilities are often entitled to a variety of state support, but the process to get these supports can be intimidating. Ensuring your students and their families are aware of these and can navigate the relevant systems will make your transition discussion invaluable.

For parents, I know this can be a daunting process. It’s hard to know where to start and what resources are best to connect with for your child’s needs and even when to connect with them. It is my hope that this section will give some clarity on how and where to get started with the adult service process. As we’re going, if you’re feeling really overwhelmed, I encourage you to think about maybe just starting with one of the resources. Think about which one seems the most helpful right now for you and maybe you start with that one. And then maybe in a month or two, you apply for the next one, and you kind of keep going one at a time as you get adjusted to the application processes and just kind of navigating the different services. You don’t need to do them all in one day. You can take it at your own pace and based on your own family’s unique needs. That is completely okay. You can also always come back to this video. It will be here for you. I’ve broken it down into short chapters so hopefully that will allow you to come back and reference it again if needed.

So, with that, we will get into some of the learning objectives. The learning objectives for this module are:

Name 4 community resources adults with disabilities can utilize to support life after high school.

For each resource, state the first step a family needs to take to connect with the resource, identify the age at which a family can connect to the resource

And, describe how the resource is relevant to college.

If you would like to receive a certificate of completion for this module for professional development hours, please complete the Google Form, linked in the video description. Since the information in this module in particular is a bit technical, you may want to open the link now to preview the questions.

So let’s get into it. The resources we will cover in this section are Benefits Counseling, the Division of Vocational Rehabilitation also known as DVR, Community Centered Boards also known as CCBs, and ABLE accounts. Towards the end of the video, I’ll briefly touch on guardianship and health insurance. You can use the chapters feature on the video navigation bar to skip around the video. For each resource, you will most likely have additional questions. The supplemental resource page for this series, linked in the video description, is chalk full of links to help point you towards the answers. While some of these resources can be used by folks with various different disabilities, we are thinking about individuals with intellectual disabilities in this section since that is who inclusive higher education is tailored to. Finally, for each resource, I’ll offer a recommended age to connect with the resource. If your student has passed that age, do not worry. It’s never too late to get connected.

## Benefits Counseling

We’ll start off with Benefits Counseling as it can be a resource to help families navigate many of the other resources we are going to talk about in this section. Much credit for this portion of the module is due to Colorado APSE, which offers a super useful guide on benefits counseling, which is linked in the additional resources.

### Benefits Counseling: What

So, what exactly is benefits counseling? It might help take a step back and define 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 or SSI and Social Security Disability Insurance or SSDI, local and public assistance benefits such as energy assistance, Temporary Assistance for Needy Families also called TANF,  Supplemental Nutrition Assistance Program or SNAP, housing assistance, health insurance such as Medicaid or Medicare, and a variety of other assistance programs. Benefits Counseling itself is a service that helps individuals with disabilities and their families understand how employment and other life decisions will impact their benefits.

### Benefits Counseling: Who

Benefits Counseling includes individuals with disabilities and their families. While many students with intellectual disabilities will be eligible for benefits counseling, it is important to note that If you work with students with a wide range of disabilities outside of intellectual disabilities, Benefits Counseling may not serve them all. It is a little more specific to folks who receive Supplemental Security Income or Social Security Disability Income and/or are connected to the Division of Vocational Rehabilitation. If you're not sure what your student or child is eligible for, don't worry, we'll answer that in the upcoming sections.

### Benefits Counseling: When

An individual is eligible to access benefits counseling starting at age 14. It is recommended that anyone transition age, typically seen as 14-24, connect to a benefits counselor since many things change in adulthood. Benefits counseling provides a clear personalized plan and helps you to make informed decisions about major life choices, like starting to work, going to college, getting married, and so forth.

### Benefits Counseling: Why

There is a common myth that starting to work will result in automatic loss of benefits. This can keep some folks from working. Benefits counseling helps to debunk some of the fears families may have. Benefits Counselors specifically work to help you understand the benefits you are receiving and why, how earned income impacts your benefits, reporting requirements for benefits, and how to save money for self-sufficiency. These are just a few of the reasons a benefits counselor can be a great person to work with.

### Benefits Counseling: Where

There are benefits counselors across the state. The one you connect with will depend on several factors, including whether you are connected to the Division of Vocational Rehabilitation, whether you receive SSI or SSDI, and your work status. Colorado APSE maintains a list of benefits counselors in our state. I have linked to that in the video notes. It is the best place to find the most up-to-date information on current benefits counselors.

### Benefits Counseling and College

Families may be worried that going to college and getting a job will negatively impact their loved one’s benefits. For example, what happens with Social Security and healthcare? Meeting with a benefits counselor can help families answer questions they might have about how college and pursuing a career of interest to them will impact their benefits. Benefits counselors can guide families through answers to the questions that we as teachers, professionals, or family members ourselves might not be able to answer.

For more information on benefits counseling, see the additional resources, which contains a link to a recorded webinar that goes much more in depth, as well as handouts to help you get started with this service.

## DVR

Next up for our resources is DVR, or the Division of Vocational Rehabilitation.

### DVR: What

DVR is a state agency that helps people with disabilities prepare for, obtain, advance in, and maintain employment. Services are individualized to each person based on their employment needs and goals. In brief, they are your partner for support with work as an adult with a disability.

### DVR: Who

DVR works with folks with a wide range of disabilities. The services and programs for folks may differ based on the disability and your age. For transition aged youth, DVR has some specific services. One of those is School to Work Alliance Program, also known as SWAP. Many school districts offer this as an option; I encourage you to see if your district has a SWAP coordinator and reach out to them to learn more about getting students connected. DVR also has many adult services, which are very individualized to each person. There’s a lot about DVR and their services that we won’t be able to cover in this short section, but my goal is that you will finish this module and feel motivated to connect your student for enrollment with DVR. Their coordinator there will be able to help each individual find the best services for themselves.

### DVR: How

To get started with DVR, you will need to fill out an application for services and schedule an initial appointment to gather more information about you, your disability, and your needs. Then, DVR will make an eligibility determination. They are looking at whether your disability presents barriers to employment. If you are eligible, you will meet with your case coordinator to create a job goal and make a plan to work towards that goal.

### DVR: When

It can take several months to get enrolled in DVR services. Ideally, a student will begin the application process around age 16. If you are planning to get connected in time to start college, we recommend you connect with DVR at least 9 months in advance.

### DVR: Why

So, why connect with DVR? It can be a really long process. It can be somewhat difficult to get connected to services. Uh, you might have heard things from other families just kind of about those barriers to getting enrolled. As mentioned before, DVR provides career supports to adults with disabilities. There are a wide range of services available that are selected based on the client needs. It’s important to consider that students lose access to many resources when they graduate from high school and connecting them to agencies like DVR can ensure they have better continuation of services. Even if someone has a job now, you might consider sharing info on DVR in case the job doesn’t work out or later they want to change their job.

### DVR and College

In addition, there is another reason to get connected to DVR that relates to college. For some students who have a career goal in alignment with going to college and have financial need, they may qualify for financial support from DVR. This will vary by family, but I always think it is worth having a conversation with DVR because you never know what might be available. In fact, some inclusive higher education offices prefer to see that a student has already connected with DVR before they enroll in college. It is not necessarily a requirement, but it is something they’re really encouraging with students since there are so many services through DVR.

Overall, the key take-away in this section is that DVR is a key resource for supporting adults with disabilities with everything work related. While you may not feel you need it now, a lot of things can change when you leave high school and have less supports. Since the application process can take quite some time, I encourage you to apply before you reach a point where you desperately need help, but end up having to wait months to get it. Speaking of the application process, you might have more questions about DVR at this point. In fact, you most likely do! It’s probably not even a might, because it can be a little confusing. For families, a DVR counselor will be able to provide you with many of the answers that you seek. As mentioned earlier, filling out an application will get you started with an initial appointment where you can gain more clarity on how DVR services might best serve your student’s needs. Check out the supplemental resource page to find a link to the DVR website.

## Community Centered Boards

With that, we’ll move into Community Centered Boards.

### CCBs: What

The term Community Centered Board, or CCB, is a bit unique to Colorado. Similar services or organizations might go by a different name in a different state. CCBs are responsible for community services for children with developmental delays and adults with developmental disabilities. A case manager works with you to support in accessing services and supports to meet your needs. The majority of the services center on quality of life, community engagement, and independence. If that sounds really broad, it’s because it is! CCBs are really places to get help with your unmet needs and working towards greater independence.

Because this module focuses on students with intellectual disabilities and college, the one piece of CCBs I want to specifically highlight is Medicaid waivers. The term “waiver” is used because it is a program that allows individuals to waive the institutionalized care the state historically has provided to those with disabilities, and instead gives funding and or supports for individuals to receive care and services in the community. CCBs help you connect to these waivers, of which there are many. I won’t go into the specifics on all the different Medicaid waivers, but one you might hear about is Home and Community Based Services, in particular the Supported Living Services or SLS waiver. The SLS waiver provides necessary services and supports for individuals so they can remain in their homes and communities. Individuals might receive homemaking support with things like cooking and cleaning, learning to use public transportation, life skills training, assistive technology, vision services, behavioral services, and more. So in contrast to DVR, CCBs are really working with individuals in lots of different areas of their life that go beyond just employment. But, similar to DVR, starting the enrollment process is one of the best ways to get a sense of all that a CCB can offer you.

### CCBs: When

You can connect with a CCB at any age. Depending on age, you’ll be connected with different services. Early intervention is for ages 0-3, then there’s children’s services, and finally adult services. While there are different age restrictions for different services, in general age 18 is the point when many things change in terms of what one has access to. Something I hear commonly is that a family was connected to service before their student entered K-12 schooling, then they did not feel they needed service. That’s completely okay. You can reenroll with a CCB. So many families will reconnect once their student has finished high school and they realize they might need some supports again. Since a lot changes at age 18, if your student is around there, I recommend that as a good time to connect. Similar to DVR, it can take several months to get connected, so the earlier you can do so, the better. If you want to be connected in time to start college, a year out or so might be a good time to start the process. And, if you don’t end up going to college, it’s still a great service to be connected to. While I have talked a lot about students living independently and using these sorts of waivers, students can still live at home with family and have access to these sorts of waivers. We’ll transition now a little bit more into who CCBs actually are.

### CCBs: Where

CCBs, like I said earlier, are responsible for managing and delivering services to individuals with developmental disabilities and their families throughout the state of Colorado. Each county is assigned a CCB. Some examples are Imagine!, Developmental Pathways, DDRC, Rocky Mountain Human Services, and many others. A link to a full list to help you find your local CCB is provided in the supplemental video resources.

### CCBs: Who and How

There are a variety of qualifying factors for services which vary slightly by age. Instead of going into each of those, I encourage you to find your local CCB  and visit their website to see the eligibility determination page. This is also generally where you’ll start to apply for services. Alternatively, you can reach out to one of their intake staff members, their contact information can typically be found on the CCB specific site, to talk more about the process.

### CCBs: Why

So we’ll move into now a little bit about why you might access these waivers and your Community Centered Board. You can get pretty creative with the use of services. If there is a need you have and you’re not sure how to get support with it, a CCB can be a good place to start. Because their services are so far reaching, that’s really one of the greatest benefits of getting connected with them. They have a lot of flexibility in being able to help you meet different needs that maybe other organizations don’t have that same flexibility.

### CCBs and College

In terms of college, if a student is attending college, they can access CCBs and Medicaid waivers to support them in meeting some of their goals for independence. For example, a student living in an apartment at college might use the Medicaid Waiver to have someone take them to the grocery store or provide personal hygiene assistance. Other students might use the waivers to learn how to use public transportation, this might include how to get to and from school, especially for commuter students, or even how to take transit to meet your family at the airport for vacation. I have met with many families to talk about the transition to college. In many of these cases, a need their student has that they are worried about could be addressed through services from a CCB. I have also talked with several college students who are proud to utilize CCB services to support their independence. While I cannot give you every example of how CCB services might work, I hope I have painted enough of a picture that you will feel ready to take the first step to getting connected to CCB services.

## ABLE Accounts

Our fourth resource is a little different and is more about financial independence than services. ABLE stands for the Achieving a Better Life Experience Act of 2014.

### ABLE Accounts: What

ABLE accounts themselves are saving and checking accounts designed for individuals with disabilities and their families. In essence, ABLE accounts allow individuals to save, without losing eligibility for certain assistance programs. Let’s take Supplemental Security Income, or SSI, for example. Usually there is a limit on the savings someone can accrue before losing their SSI benefits. With an ABLE account, a person can save up to $100,000 without it counting towards their resource limit for SSI. Each year you can contribute up to $15,000 to an ABLE account. In addition, when used as a checking account, funds from an ABLE account can be used to pay for any disability related expense. These could be related to health and wellness, education, housing, transportation, financial management, legal fees, and more.

### ABLE Accounts: Who and When

There are two main criteria for an ABLE account. One, you’re entitled to SSI or SSDI because of your disability. Two, your disability was present before age 26. Let’s say you’re older than 26. You can still apply for an ABLE account, as long as your disability occurred before age 26. In addition, a parent can apply for an ABLE account for their child under age 18.

### ABLE Accounts: How

You can set up an ABLE account by visiting the Colorado ABLE website, linked in the supplemental module resources in the video description. There is a plan disclosure document for you to read and a list of information you’ll need to gather. It’s a pretty quick process.

### ABLE Accounts: Why

Besides the asset limit benefits, one of the greatest benefits of an ABLE account is providing greater financial independence to individuals with disabilities. In the past, you might have heard of individuals with disabilities not having their own bank accounts so that they could still qualify for Social Security. With these fears set aside, individuals with disabilities can pay for their own expenses. This can be something as simple as paying for their own dinner when going out with friends.

### ABLE Accounts & College

In terms of college, one of the things I hear sometimes is that a family dissolved a college savings account because they thought their child with an intellectual disability could not go to college. ABLE accounts may offer a great alternative to traditional college savings accounts. Money in an ABLE account can be used for any disability related expense, including, but not limited to college. So, if you need the money for a medical emergency or your student doesn’t end up going to college, there’s a bit more flexibility than with a traditional college savings account. If you’d like to know more specifics about how ABLE accounts work as a savings account, check out their website or get in touch with Colorado ABLE.

## Guardianship

Before closing out this section, I’d like to make some short notes about two more items that come up a lot when thinking about the transition to young adult life. Those are guardianship and health insurance. There’s a ton of information we could get into about each of these, but I will keep it specific to considerations related to college.

Guardianship is when someone becomes a legal representative for an adult and takes responsibility for making decisions for them and manages their affairs. Guardianship occurs after a person’s 18th birthday and is not an automatic process. To become a guardian for someone with an intellectual disability requires a legal process that deems the person quote “incapacitated”. Simply having an intellectual disability does not mean someone cannot be their own guardian. In fact, guardianship of people with intellectual disabilities is often debated within the disability rights community. Self advocates and others have pushed back against the idea that everyone with an intellectual disability requires a guardian.

When it comes to inclusive higher education, some colleges actually require a student to be their own guardian and others do not. If someone is not their own guardian, asking about any guardianship requirements is important when looking for colleges. In addition, for families who might be considering guardianship, it’s important to let them know how this could potentially impact the college options available to them. Again, this is not a requirement at all schools, at some schools you do not have to be your own guardian, but some do require that a student is their own guardian.

Guardianship takes away much of a person’s autonomy. It’s a serious decision that has lasting effects and can be hard to undo. A question to ask when considering guardianship is: Are there other options that do not require the individual to give up their rights, but still provide appropriate protection against abuse, neglect, or exploitation? Sometimes a less restrictive option may be all that is needed. These can include powers of attorney, representative payee, and conservatorship. A great resource to learn more about guardianship and less restrictive options is The Arc. You can find your local chapter in the additional module resources. In fact, advocates who work for The Arc can often help navigate many of the adult resources we have talked about in this section.

## Healthcare

That brings us to the final area: healthcare. There are some milestone ages at which healthcare access can change, typically around 18 and 26. One concern specific to healthcare and college is whether a student working and attending college will impact their access to health insurance, whether that is private insurance or Medicaid. There’s a lot of contributing factors that will be pretty case specific, but the one thing to know is Colorado has many, many pathways to Medicaid. Medicaid is a federally and state funded program that helps with healthcare costs for folks with limited resources. One specific program that may be relevant here is the Medicaid Buy-In program for Working Adults with Disabilities. This program allows adults with disabilities with too high of an income for traditional Medicaid to pay a small monthly premium to access Medicaid. With the buy-in program, you can even have primary insurance through your employer or parent and still apply for Medicaid coverage as a secondary insurance. There are many other Medicaid programs you may not be aware of, but that might meet your needs. In fact, this brings us right back where we started this section. A benefits counselor is a great person to talk to about concerns related to how work or other life decisions will impact your health insurance situation and what options are out there. For all the resources in this section, my hope is that you will walk away feeling that there are resources available to aid in the transition to young adult life, whether your student pursues college or not and that deciding to attend college alone need not be a disqualification for accessing these resources.

## Conclusion

That brings us to the conclusion of this module, and the conclusion of the series. Thank you so much for your time and commitment to learning more about inclusive higher education. You are a key player in ensuring college becomes accessible to more and more students with intellectual disabilities in Colorado. I hope you feel inspired to work with someone in your life to take the first step towards their college journey. When given the chance, people with ID are showing that the future is bright and so much is possible. Thank you for being a part of IN! and the inclusive higher education movement in Colorado.

### Student Video

“Jack: Thanks for getting me into UNC.

Grace: I’m, I’m going to college! I’m going to UCCS!

Shannon: I have achieved what society would think would be impossible for me to do, uh, which is going to college.

Elnaz: Because of IN!, I achieved my goals.

Brendan: Because of IN!, I am finishing my junior year and I will be a senior at UNC Greeley.

Kacie: Because of you, I’m graduating from ACC with my Associate’s and I’m headed to CSU to get my mas- er, my Bachelor’s, woohoo!

Aditya: IN! has helped me a lot and because of IN! I’m pursuing my college dream.”