



## A Benefits Counseling Guide

*“When to Obtain Benefits Counseling Services”*

### What are Benefits?

Benefits are government-funded programs provided to people based on characteristics 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
- 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 and youth (ages 14-24)
- ***ANY TIME employment is part of the conversation!***

## Qualified Resources for Benefits Counseling:

### Ability Connection Colorado (ACCO)

#### Work Incentives Planning and Assistance Program for Colorado (WIPA)

**Credential:** Virginia Commonwealth University (VCU) Community Work Incentive Coordinator (CWIC)

#### Individuals Served/Criteria for Service:

- MUST BE a Social Security Administration (SSA) disability beneficiary (SSI/SSDI) at least age 14 and not yet eligible for full retirement benefits
- **Priority assigned to individuals served:**
  - Employed, self-employed, seriously considering employment
  - Working towards employment within 12 months through school or training
  - Transition age students (ages 14-24)
  - Veterans

#### 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 or Division of Vocational Rehabilitation (Must be eligible DVR client)

#### General Inquiries and Ticket To Work Helpline:

**1-866-968-7842 / 1-866-833-2967 (TTY)**

#### **Western Slope**

Kevin Shearrow, CWIC  
970-256-2457 office / 303-949-1887 cell  
[kshearrow@abilityconnectioncolorado.org](mailto:kshearrow@abilityconnectioncolorado.org)

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

Harold Lasso, CWIC  
855-228-5393 (toll free)  
Bi-lingual, Spanish translation available  
[hlasso@abilityconnectioncolorado.org](mailto:hlasso@abilityconnectioncolorado.org)

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

Julie Taylor, CWIC  
719-250-9686 cell  
[jtaylor@abilityconnectioncolorado.org](mailto:jtaylor@abilityconnectioncolorado.org)

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

Terry McGarry, CWIC  
303-226-5537  
[tmcgarry@abilityconnectioncolorado.org](mailto:tmcgarry@abilityconnectioncolorado.org)

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

Lisa Linder, CWIC  
303-934-0970  
[llinder@abilityconnectionscolorado.org](mailto:llinder@abilityconnectionscolorado.org)

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## Qualified Resources for Benefits Counseling Continued:

### **Community Partner Work Incentive Counselor (CPWIC) Service Providers and Credentialed Work Incentives Practitioner (WIP) Service Providers**

Community Partner Work Incentive Counselors (CPWIC) - Virginia Commonwealth University

Credentialed Work Incentive Practitioners (WIP) – Cornell University

**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)

**Service/Product Provided** - Varies with each 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 (Must be eligible); Ticket to Work (Must be eligible); third parties (e.g. Employers); self-pay

**Community Partner Work Incentive Counselors and Work Incentives Practitioners Available:**

- A Circle Works
- Advanced Benefits Consulting
- Arapahoe/Douglas Works! Workforce Center
- Atlantis Community
- Broomfield Workforce Center
- Center for People with Disabilities (CPWD)
- Center for Independence
- Colorado Benefits Dan
- Connections for Independent Living
- Center Toward Self Reliance
- Easterseals Colorado
- Frosted Peak Benefits Counseling
- GEM Services
- Integrating Supports Colorado, Inc.
- JMD Group Holdings
- Highpointe Services
- Parker Personal Care Homes
- Training Employment Solutions, Inc.

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## **Community Partner Work Incentive Counselor (CPWIC) and Credentialed Work Incentive Practitioner (WIP) Service Providers**

Despite areas of coverage listed, many providers currently offering statewide virtual services.

### **A Circle Works**

#### **NW Colorado / Western Slope**

Tom Scilacci, WIP

970-846-5725

[acircleworks@gmail.com](mailto:acircleworks@gmail.com)

### **Advanced Benefits Consulting**

#### **Statewide Virtual / Teleconference / DVR referral only**

Janelle Barto, CPWIC

Main Phone: 303-578-8423

<https://myadvancedbenefits.org/contact.html>

Video Relay: 928-683-5511

[janelle@myadvancedbenefits.org](mailto:janelle@myadvancedbenefits.org)

### **Arapahoe/Douglas Works! Workforce Center**

#### **Arapahoe / Douglas Counties / Denver Metro Virtual**

Matt Kilian, WIP

303-636-1261

[mkilian@arapahoegov.com](mailto:mkilian@arapahoegov.com)

(Services available through Ticket to Work only)

### **Atlantis Community**

#### **Adams, Arapahoe, Clear Creek, Denver, Douglas, Elbert, Jefferson**

Bailey Carlson, WIP

303-733-9324

[bailey@atlantiscommunity.org](mailto:bailey@atlantiscommunity.org)

### **Broomfield Workforce Center**

#### **City and County of Broomfield**

Rebecca Champion, WIP

(Services available through Ticket to Work and Workforce Center Services only)

303-464-5822

[rchampion@broomfield.org](mailto:rchampion@broomfield.org)

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### **Center for People with Disabilities (CPWD)**

**North Denver Metro / Boulder County / Fort Collins Region / Statewide Video / Teleconference**

American Sign Language (non-certified) available

Bilingual / Spanish services available

Jan Dabroski, CPWIC

Main Email:

Main Phone: 303-442-8662

Andrea Brea, CPWIC

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

Video Phone: 720-239-1037

### **Center for Independence**

**Grand Junction / Western Slope**

Tracy Morton, CPWIC

Tami Walter, CPWIC

970-241-0315 ext. 20

970-241-0315 ext. 22

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

[twalter@cfgi.org](mailto:twalter@cfgi.org)

### **Colorado Benefits Dan**

**Durango / Western Slope / Teleconference**

Dan Rieber, CPWIC

720-443-5236 cell phone

[cobenefitsdan@gmail.com](mailto:cobenefitsdan@gmail.com)

### **Easterseals Colorado**

**Denver Metro / Statewide Video / Teleconference**

Christian Freeman, WIP-C

Marisa Battiest, CPWIC

Pablo Sandoval, CPWIC

720-749-8399

303-514-3326

720-749-8399

1-510-338-9438 video

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

### **Frosted Peak Benefits Counseling**

**Larimer County / Weld County / Teleconference**

Brian Clymer, WIP-C

970-335-8263 Phone

[frostedpeakbenefits@gmail.com](mailto:frostedpeakbenefits@gmail.com)

### **GEM Services**

**El Paso / Denver Metro / Statewide Virtual / Teleconference**

Travis Corpin, WIP-C

(services available through Ticket to Work only)

719-922-2518 (call/video)

[Travis.gemservices@gmail.com](mailto:Travis.gemservices@gmail.com)

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### **HighPointe Services**

#### **Centennial / Fort Collins / Statewide Video / Teleconference**

Luke Bainer, CPWIC  
720-295-4304 Phone  
[luke@highpointecenters.org](mailto:luke@highpointecenters.org)

### **Integrating Supports Colorado, Inc.**

#### **In Person and Statewide Virtual / Video / Teleconference**

Shantelle Rockman, CPWIC	Norman Karp, CPWIC
719-313-0626	719-313-0626 ext. 2 office 518-354-0198 cell
<a href="mailto:srockman@integratingsupports.com">srockman@integratingsupports.com</a>	<a href="mailto:nkarp@integratingsupports.com">nkarp@integratingsupports.com</a>

### **Jefferson Center for Mental Health**

#### **Jefferson / Clear Creek / Gilpin / Virtual / In Person / Teleconference**

Nicole Appelhans, WIP-C  
720-584-3005  
[nicolea@jcmh.org](mailto:nicolea@jcmh.org)

### **JMD Group Holdings**

#### **Denver Metro Region / Statewide Virtual / Teleconference**

American Sign Language available  
Jonathan M. Davis, CPWIC  
202-601-9091 (V/Videophone)  
[davis@jmdavisgroup.com](mailto:davis@jmdavisgroup.com)

### **Parker Personal Care Homes**

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

Heather McCalla, CPWIC	Dakota Turner, WIP
720-965-4446 Cell Phone	720-838-4409 Cell Phone
303-424-6078 ext. 123 Office	303-422-6078 ext. 147 Office
<a href="mailto:hmccalla@parkerpch.com">hmccalla@parkerpch.com</a>	<a href="mailto:dturner@parkerpch.com">dturner@parkerpch.com</a>

**Community Partner Work Incentive Counselor (CPWIC) and  
Credentialed Work Incentive Practitioner (WIP) Service Providers (continued)**

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**Training Employment Solutions, Inc.**

Denver Metro / Boulder / Longmont / Statewide Video / Teleconference

Steve Allen, WIP

720-757-8685

[steve.allen@trainingemploymentsolutions.com](mailto:steve.allen@trainingemploymentsolutions.com)

**For More Information on Accessing Benefits Counseling Services in Colorado:**

**Melanie Honsbruch, CPWIC**

**Benefits Counseling Curriculum Developer and Trainer**

Colorado Office of Employment First (COEF)

303-929-2129

[Melanie.honsbruch@cuanschutz.edu](mailto:Melanie.honsbruch@cuanschutz.edu)

**Colorado Association of People Supporting Employment First (CO APSE)**

General Email Inquiries: [coloradoapse@gmail.com](mailto:coloradoapse@gmail.com)