



Colorado Benefits Planning Guide

Build the Life You Want. Keep the Benefits You Need.

Benefits Planners can empower beneficiaries of public benefits to make informed decisions around work, income and benefits. This guide was created to increase awareness regarding Benefit Planning services and to connect people with Benefit Planners.

Benefits Planning is available in Colorado to a wide range of people with disabilities: from individuals who are already working or know they want to work and get rid of their benefits, to those who are not even sure if work is right for them - and everyone in between! Whether you're just starting to consider work or you're already working, this guide can help you figure out the best resource for your situation.

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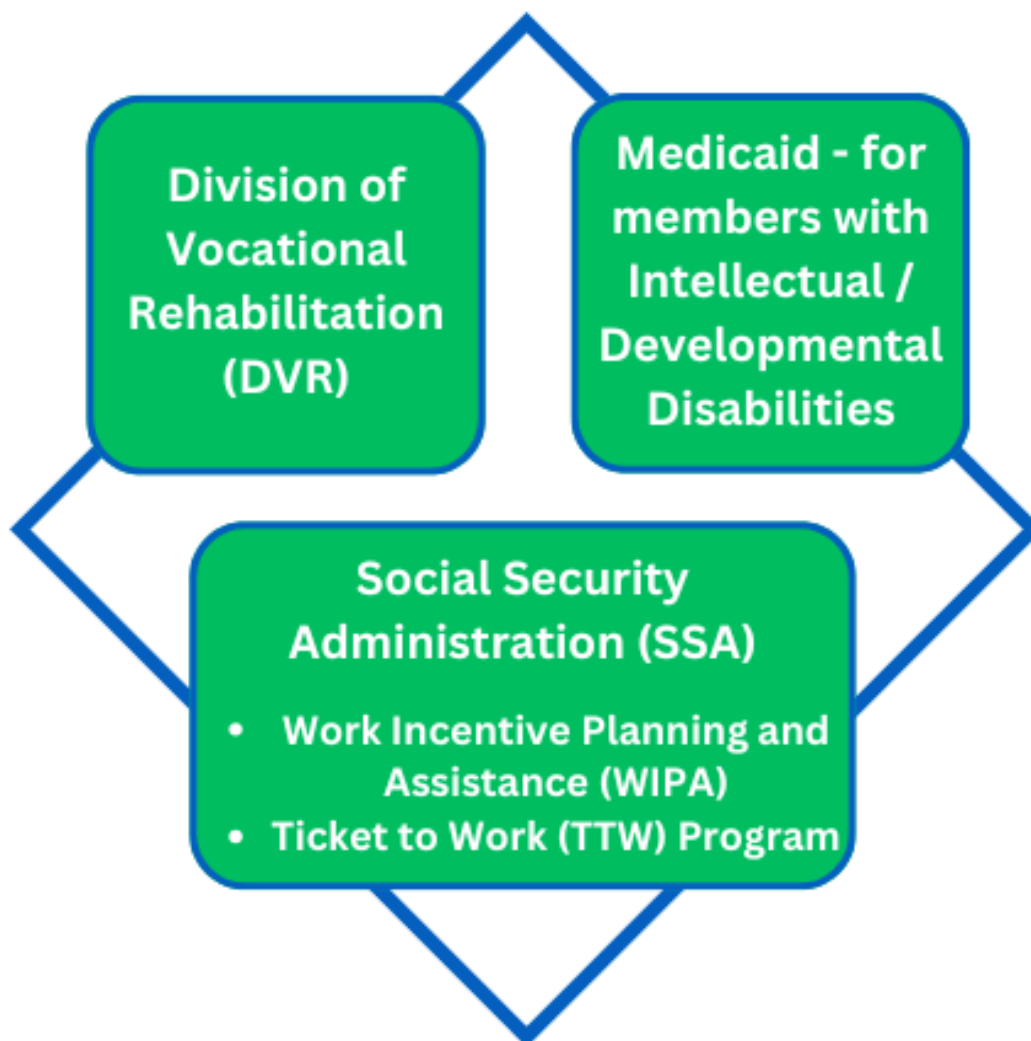
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Where to Find Benefits Planning at a Glance

Each of the following programs fund Benefits Planning services for eligible individuals. Please see the full [Sources and Eligibility Requirements for Benefits Planning in Colorado](#) for more detail regarding eligibility, services offered, and how to get connected with the program that's right for you.



What are Benefits?

Benefits are government programs provided to people based on disability and/or financial need. Examples of benefits include but are not limited to:

- Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI)
- Local public benefits like: Energy Assistance (LEAP), Temporary Assistance for Needy Families (TANF), Aid to Needy Disabled (AND), Supplemental Nutrition Assistance Program (SNAP/food stamps)
- Housing assistance
- Health insurance (Medicaid/Medicare)
- Medicaid Home and Community-Based Services (HCBS) Waivers

What is Benefits Planning?

Benefits Planning (also called Benefits Counseling) is a service that informs individuals with disabilities about the impact of work income on their benefits so they can decide if they want to work, how much to work, which benefits they need to keep and which benefits they can try to reduce or give up so they can make more money. Benefits Planning is provided by an expert called a Certified Benefits Planner. The Benefits Planner creates a written report called a Benefits Summary and Analysis (BS&A).

Benefits Planning helps people receiving the service understand:

- The benefits they receive and why they receive them
- How employment impacts their cash benefits, public assistance, and health insurance
- How to reduce the impact of their earned income on their benefits (known as “work incentives”)
- How to report income for each benefit and public assistance program
- How to save money and build assets

Benefits Planning addresses the fears and concerns many individuals, their families, and support teams have about losing benefits if they start work, get a raise, or change positions.



When to get Benefits Planning?

- If you've never considered work because you are afraid you'll lose your benefits
- If you or your team think work would disrupt the supports/services you have
- Before looking for a job or going to school
- While looking for a job
- When working with a Division of Vocational Rehabilitation (DVR)
- When starting a new job
- If you're working and changes occur like getting a raise, a new position, or losing your job
- If you are 14 years old or older
- **ANYTIME employment is part of the conversation!**

What to expect from a Benefits Planner?

- A meeting with you and anyone you want with the Benefits Planner. In that meeting, you can share what's important to you about benefits and work and the person you bring with you can help.
- You can choose if you want to meet in person or virtually on the computer.
- The Benefits Planner will use the information you share to:
 - Provide a list of all of the benefits you have now (The planner will verify all of your benefits)
 - Write a report which includes your income goals and how those goals impact your benefits so you can build the life you want and keep the benefits you need.
- The report is called A Benefits Summary and Analysis (BSA) which summarizes all of the information learned from the Benefits Planner, including how work income affects each benefit
 - This report (the BSA) can include a Work Incentive Plan with a timeline of action steps when needed.
 - The BSA includes wage reporting instructions
 - You will get a written copy of the plan and the Benefits Planner will review the plan with you
- Benefits Planners can provide ongoing support for changes in your income or benefits (although you may need to get a new authorization).

Sources and Eligibility Requirements for Benefits Planning in Colorado

1. Colorado Division of Vocational Rehabilitation (DVR)

Tip: If you meet DVR eligibility requirements, they can provide Benefits Planning and help you find a job or career that's right for you! Even if you are already working, DVR may be an option for you. Benefits Planning services are available as soon as you are determined eligible for services.

Requirements to get Benefits Planning from DVR :

- Have a disability that makes it hard to get or keep a job
- Eligible for DVR services
- Ages 15 and above
- Receive any type of public benefit (**you do not have to be receiving SSI/SSDI**)
- You are working or are thinking about working

Cost: No Charge, but must be determined eligible for DVR Services.

DVR contracts with vendors who are Certified Benefits Planners; these vendors are [listed below](#).

GET STARTED – If you are enrolled with DVR, tell your counselor you would like to talk to a Benefits Planner. If you are not enrolled with DVR, complete the [DVR Referral Form](#) and someone from DVR will contact you within 5 business days.

2. Medicaid (also called Health First Colorado) Developmental Disabilities (DD) and Supported Living Services (SLS) Waivers

Tip: If you're on one of these Waivers and think you might want to work (or make more money), talk to your Case Manager about getting Benefits Planning.

Requirements to get Benefits Planning through Medicaid DD and SLS Waivers:

- Must have an Intellectual/Developmental Disability (IDD) and be enrolled in the Developmental Disabilities (DD) or the Supported Living Services (SLS) Medicaid Waivers, or the State SLS Program
- If a Waiver member is actively working with DVR, then they must get Benefits Planning through DVR.

Cost: No Charge, but must be enrolled in the DD or SLS Medicaid Waivers or State SLS program.



GET STARTED – Contact your DD or SLS Waiver Case Manager. If you don't know who your Case Manager is, contact your Case Management Agency (CMA). If you are unsure about your CMA, visit the [Case Management Directory webpage](#). Medicaid contracts with vendors who are certified Benefits Planners; these vendors are [listed below](#).

3. SSA's Work Incentive Planning and Assistance (WIPA)

Tip: if you're on SSI or SSDI and only need benefits planning (no employment services), WIPA is a good option for Benefits Planning Services.

Requirements to get Benefits Planning from the WIPA:

- Must be getting Social Security disability benefits (SSI/SSDI)
- Must be at least 14 years old
- Not yet eligible for full retirement benefits

Note: WIPA prioritizes services for individuals described below. If this does not describe you, you will likely be put on a waitlist and may want to get services through DVR instead.

WIPA Program priorities:

- Receiving SSI/SSDI and employed, self-employed, seriously considering employment
- Receiving SSI/SSDI and in school or training that will lead to employment and will finish within 12 months
- Receiving SSI/SSDI and are a student between 14 and 24
- Military Veterans

Cost: No charge, but must be receiving at least one Social Security disability benefit (either SSI or SSDI).

GET STARTED – Call the Ticket To Work Helpline at 1-866-968-7842 / 1-866-833-2967 (TTY) and tell them you would like to connect to your local WIPA benefits planners at [Ability Connection Colorado](#).

Note: SSA's Ticket to Work (TTW) program is another option for people receiving SSI or SSDI [who are ready to work and get off those benefits](#). SSA Contracts with Employment Networks to deliver Ticket to Work services. Contact the Ticket to Work Helpline at 1-866-968-7842 / 1-866-833-2967 (TTY) to determine eligibility and to be connected to an Employment Network.

**Tip: If you're working or close to working and are on SSI or SSDI, TTW helpline is a good place for answers to quick questions if you don't need a detailed benefits plan.
1-866-968-7842 / 1-866-833-2967 (TTY)**



Colorado Certified Benefits Planners

Note: All of the Benefits Planners listed below are certified which means they have completed specialized training through Virginia Commonwealth University (VCU) or Cornell University to understand how benefits interact with employment.

Tip: Despite areas of coverage listed, many providers offer statewide virtual services.

Certified Benefits Planners for DVR

A Circle Works

NW Colorado / Western Slope

Tom Scilacci, WIP-C

970-846-5725 Phone

acircleworks@gmail.com

Advanced Benefits Consulting

Statewide Virtual / Teleconference

Janelle Barto, CPWIC

303-578-8423 Phone

Video Relay: 928-683-5511

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

janelle@myadvancedbenefits.org

Alpine Square

Statewide Colorado Teleconference

Vendor for Medicaid Waiver also

Mary Judy, WIP-C

708-979-3601 Phone

mary@alpinesquare.net

Bayaud Enterprises

Denver Metro Region / Statewide Virtual / Teleconference

Marisol Little, CPWIC

303-229-9127 Phone

Marisol.little@bayaudenterprises.org



Beyond Benefits

Statewide Virtual

Spanish services available

Andrea Brea, WIP-C

andrea@beyondbenefits.info

Bothsons Inc

In-Person Front Range Metro / Statewide Virtual Services

Vendor for Medicaid Waiver also

American Sign Language (ASL) available

Candis Gaerte, WIP-C

720-288-8090 Phone

candisgaerte@gmail.com

Center for People with Disabilities (CPWD)

In-Person North Denver Metro / Boulder County / Fort Collins Region / Statewide Virtual Services

Vendor for Medicaid Waiver also

American Sign Language (non-certified) available

Bilingual / Spanish services available

Jan Dabroski, CPWIC

Danielle Mowery, CPWIC

303-442-8662 Phone

720-239-1037 Video Phone

Main Email: benefits@cpwd.org

Center for Independence

Grand Junction / Western Slope

Tami Walter, CPWIC

970-241-0315 ext. 22 Phone

twalter@cfigi.org

Community Link/Boulder County Enterprises

Boulder County / Broomfield County / Weld County / Larimer County

Vendor for Medicaid Waiver also

Hillary Powell, WIP-C

303-527-0627 Phone

hpowell@communitylinkcolorado.org

Community Employment Resources

Colorado Statewide Video / Teleconference

Amira Jabai, WIP-C

Rachel Dove, WIP-C

214-301-0583 Phone

ticket@communitybehaviorservices.com



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For the latest version of this guide, see <https://www.coloradoapse.org/benefitsplanning>

Continuum of Colorado

Arapahoe / Douglas / Adams / Denver / El Paso / Statewide Teleconference

Vendor for Medicaid Waiver also

Renee Williams, WIP-C

303-858-2059 Phone

r.williams@continuumcolo.org

Customized Benefits Counseling, LLC

El Paso County / Pueblo County / Statewide Virtual or Teleconference

Amanda Daub, WIP-C

719-331-5949 Phone or Text Message

CustomizedBenefitsCounseling@outlook.com

Developmental Disabilities Resource Center (DDRC)

Jefferson County / Denver Metro / Teleconference Statewide

Vendor for Medicaid Waiver also

Lee Sylvester, WIP-C

720-312-2591 Phone

Lee.Sylvester@ddrcco.com

Elevate 4:14 LLC

Northern Colorado / Statewide Virtual

Vendor for Medicaid Waiver also

Cassandra Ford, WIP-C

949-378-0064 cell phone

cassieford@elevate414.com

Andrea Hyatt, WIP-C

970-814-9026 cell phone

andreahyatt@elevate414.com

Enabled, Inc

Arapahoe and Douglas Counties

Vendor for Medicaid Waiver also

Spanish and Vietnamese services available

Rich Couch, WIP-C

720-422-6983 Phone

cfo@enabled.works

Frosted Peak Benefits Counseling

Statewide Teleconference

Brian Clymer, WIP-C

541-246-9730 Phone

Brian@FrostedPeakBC.com



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GEM Services

El Paso / Virtual, Remote and In-Person

Travis Corpin, WIP-C

719-694-3673 Phone and Text Message

Travis@mygemservices.com

HD Career Consulting, LLC / Worklife Wellness Lab

In Person Greeley and Loveland / Statewide Virtual

Aubreena DeForest, WIP-C

970-822-7866 Phone

adeforest@wlwlab.com

HighPointe Services

Centennial / Fort Collins / Statewide Video / Teleconference

Luke Bainer, CPWIC

720-295-4304 Phone

luke@highpointcenters.org

IDD Work Planning

Denver Metro / Douglas / Broomfield and Boulder Counties

Vendor for Medicaid Waiver also

Florence Murray, WIP-C

720-635-2444 Phone

Imagine!

Boulder / Broomfield / Gilpin Counties and Regions

Vendor for Medicaid Waiver also

Sydney Esch, WIP-C

303-457-5666 Phone

sesch@imaginecolorado.org

Integrated Life Choices

Statewide Virtual

Vendor for Medicaid Waiver also

Bobbi Taylor-Kerr, WIP-C

720-854-5943 Phone

btaylor@ilc.net

Integrating Supports Colorado, Inc.

In Person and Statewide Virtual / Video / Teleconference

Norman Karp, CPWIC

719-313-0626 ext. 2 Office

518-354-0198 Cell Phone



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nkarp@integratingsupports.com

JFS - Employment Services

Denver Metro / Teleconference Statewide

Vendor for Medicaid Waiver also

Chloe Piercy, WIP-C

720-459-3876 Phone

cpiercy@jewishfamilyservice.org

Laradon

Denver Metro / Statewide Virtual

Vendor for Medicaid Waiver also

Meliora Consulting

Larimer County / Weld County / Boulder County / Adams County / Logan County / Teleconference Statewide

Vendor for Medicaid Waiver also

Anisa Whittemore, MBA, WIP-C

970-988-7367 Phone

anisa@betterfutures.life

Mosby Services, LLC

Statewide Services to Colorado

Brenda L. Mosby, WIP-C

303-319-6955 Phone

blm@mosbyservices.com

Parker Personal Care Homes

Denver Metro / Boulder / Longmont / Statewide Video / Teleconference

Vendor for Medicaid Waiver also

Heather McCalla, CPWIC

720-965-4446 Cell Phone

303-424-6078 ext. 123 Office

hmccalla@parkerpch.com

Pueblo Diversified Industries

Southern Colorado/Statewide Virtual Services

Vendor for Medicaid Waiver also

American Sign Language available

Bilingual / Spanish services available

Bill Malloy, WIP-C



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719-565-6697 Phone
bill.malloy@pdipueblo.org

Rubi's Positive Empowerment

Pueblo County / Fremont County / El Paso County / Teleconference

Brittany Kaip, WIP-C
650-539-8023 Phone
brittany@rpempowerment.com

Shields Foundation

In Person: North Denver Metro / El Paso, Boulder, Pueblo and Fort Collins Regions / Statewide Virtual

Vendor for Medicaid Waiver also

Bilingual / Spanish services available

Jenalee McFadden, CPWIC
720-746-9254 Phone
720-746-9254 Video Phone
info@shieldsfoundation4care.com

Stepping Stone Support Center

Denver Metro In-Person / Statewide Virtual

Vendor for Medicaid Waiver also

Suzanne Ball, WIP-C
720-981-5236 Phone
sball@steppingstonesupportcenter.com

The Independence Center

El Paso, Teller, Kit Carson, Park, Lincoln, Cheyenne Counties / Statewide Virtual / Teleconference

Samantha Lujan, WIP-C
719-471-8181 Ext. 120 Phone
slujan@theindependencecenter.org

Training Employment Solutions, Inc.

Denver Metro / Boulder / Longmont / Statewide Video / Teleconference

Steve Allen, WIP-C
720-757-8685 Phone

Work4You

Denver/ Aurora / Larimer / Boulder / Lakewood / Grand Junction / Statewide Video / Teleconference

Abbye Silverstein, WIP-C
303-588-4663 Phone
abbie.benefitscounseling@gmail.com



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Note: DVR can also refer their customers who are receiving SSI or SSDI to Ability Connection Colorado for Benefits Planning services. [Please see Ability Connection contact information below.](#)

Certified Benefits Planners for Medicaid Waivers

Alpine Square

Statewide Colorado Teleconference

Vendor for DVR also

Mary Judy, WIP-C
708-979-3601 Phone
mary@alpinesquare.net

Benefits in Action

Eric Gonzalez, WIP-C
720-204-1875 Phone
egonzalez@benefitsinaction.org

Bothsons Inc

In-Person Front Range Metro and Statewide Virtual Services

American Sign Language (ASL) available

Candis Gaerte, WIP-C
720-288-8090 Phone
candisgaerte@gmail.com

Center for People with Disabilities (CPWD) - Medicaid Waiver

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

Vendor for DVR also

American Sign Language (non-certified) available

Bilingual / Spanish services available

Jan Dabroski, CPWIC
303-442-8662 Phone
Video Phone: 720-239-1037
Main Email: benefits@cpwd.org

Complete Care Counseling Agency

In Person: Denver / Aurora / Parker / Statewide Virtual

Tyson Rodgers, WIP-C
720-429-8335 Phone
Main Email: info@completecareco.org



Benefits Planning at Community Link/Boulder County Enterprises

Boulder County / Broomfield County / Weld County / Larimer County

Vendor for DVR also

Hillary Powell, WIP-C

303-527-0627 Phone

hpowell@communitylinkcolorado.org

Continuum of Colorado

Arapahoe / Douglas / Adams / Denver / El Paso / Statewide Teleconference

Vendor for DVR also

Renee Williams, WIP-C

303-858-2059 Phone

r.williams@continuumcolo.org

Developmental Disabilities Resource Center (DDRC)

Jefferson County / Denver Metro / Teleconference Statewide

Vendor for DVR also

Lee Sylvester, WIP-C

720-312-2591 Phone

Lee.Sylvester@ddrcco.com

Enabled, Inc

Arapahoe and Douglas Counties

Vendor for DVR also

Spanish and Vietnamese services available

Rich Couch, WIP-C

720-422-6983 Phone

cfo@enabled.works

Elevate 4:14 LLC

Northern Colorado / Statewide Virtual

Vendor for DVR also

Cassandra Ford, WIP-C

949-378-0064 cell phone

cassieford@elevate414.com

Andrea Hyatt, WIP-C

970-814-9026 cell phone

andreaHyatt@elevate414.com

Elevated Supports, LLC

Not Provided

Nicole Newsom

720-256-5191 phone

nicole@elevatedsupports.com



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Florence Murray/IDD Work Planning

Denver Metro / Douglas / Broomfield and Boulder Counties

Vendor for DVR also

Florence Murray, WIP-C

720-635-2444 Phone

Imagine!

Boulder / Broomfield / Gilpin Counties and Regions

Vendor for DVR also

Sydney Esch, WIP-C

303-457-5666 Phone

sesch@imaginecolorado.org

Integrated Life Choices

Statewide Virtual

Vendor for DVR also

Bobbi Taylor-Kerr, WIP-C

720-854-5943 Phone

btaylor@ilc.net

JFS - Employment Services

Denver Metro / Teleconference Statewide

Vendor for DVR also

Chloe Piercy, WIP-C

720-459-3876 Phone

cpiercy@jewishfamilyservice.org

Meliora Consulting

Larimer County / Weld County / Boulder County / Adams County / Logan County / Teleconference Statewide

Vendor for DVR also

Anisa Whittemore, MBA, WIP-C

970-988-7367 Phone

anisa@betterfutures.life

Parker Personal Care Homes

Denver Metro / Boulder / Longmont / Statewide Video / Teleconference

Vendor for DVR also

Heather McCalla, CPWIC

720-965-4446 Cell Phone

303-424-6078 ext. 123 Office

hmccalla@parkerpch.com



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Pueblo Diversified Industries

Southern Colorado/Statewide Virtual Services

Vendor for DVR also

American Sign Language available

Bilingual / Spanish services available

Bill Malloy, WIP-C

719-565-6697 Phone

bill.malloy@pdipueblo.org

Shields Foundation

In Person: North Denver Metro / El Paso, Boulder, Pueblo and Fort Collins Regions / Statewide Virtual

Vendor for DVR also

Bilingual / Spanish services available

Jenalee McFadden, CPWIC

720-746-9254 Phone

info@shieldsfoundation4care.com

Video Phone: 720-746-9254

Stepping Stone Support Center

Denver Metro In-Person / Statewide Virtual

Vendor for DVR also

Suzanne Ball, WIP-C

720-981-5236 Phone

sball@steppingstonesupportcenter.com

Work Incentive Planning and Assistance (WIPA) providers in Colorado

Ability Connection of Colorado (ACCO)

Statewide Coverage

Julie Taylor, Lead CWIC

Nevada

Colorado and Wyoming back-up

719-250-0686 Phone

Western Slope

Kevin Shearrow, CWIC

970-256-2457 Office / 303-949-1887 Cell Phone

Northeast Region (and Wyoming)



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kshearrow@abilityconnectioncolorado.org

Denver Metro / North Central Region

Terry McGarry, CWIC

303-226-5537 Phone

tmcgarry@abilityconnectioncolorado.org

Southeast/South Central Region

Bailey Carlson

970-216-6713 Phone

bcarlson@abilityconnectioncolorado.org

Denver Metro and Spanish Speakers

Bilingual / Spanish services available

Harold Lasso, CWIC

855-228-5393 Toll Free Phone

hlasso@abilityconnectioncolorado.org

Additional Resources for Accessing Benefits Planning Services in Colorado

Video “How to Access Benefits Planning”: <https://dvr.colorado.gov/dvr-programs-services/benefits-planning>

Colorado Association of People Supporting Employment First (CO APSE)

Website: <https://www.coloradoapse.org/benefitscounseling>

The website includes infographics about benefits planning and a social media toolkit

General Email Inquiries: coloradoapse@gmail.com

Melanie Honsbruch, CPWIC

Benefits Planning Curriculum Developer and Trainer

Colorado Office of Employment First (COEF) &

CO-APSE Benefits Planning Navigation Committee

(303) 929-2129 Phone

Melanie.honsbruch@cuanschutz.edu

Jenny Jordan

HCBS Benefit Specialist

Supported Employment Office of Community Living &

CO-APSE Benefits Planning Navigation Committee

(303) 866-5757 Phone

State Relay: 711

jenny.jordan@state.co.us

Douglas Alves

Program Coordinator, WIP-C

English/Spanish/Portuguese

Office of Independent Living Services



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Division of Vocational Rehabilitation
(720) 501-7126 Phone
douglas.alves@state.co.us

Peter Pike

Program Manager

Office of Independent Living Services,
Division of Vocational Rehabilitation &
CO-APSE Benefits Planning Navigation Committee
(720) 697-4794 Phone
peter.pike@state.co.us

Rachel Hoard

Supported Employment Program Manager
Colorado Division of Vocational Rehabilitation
(720) 315-2278 Cell Phone
rachel.hoard@state.co.us

Colorado APSE Social Media Benefits Planning Toolkit

This is a resource for organizations who want to promote the use of benefits planning services. It includes four collections of graphics with corresponding messaging to raise awareness about Benefits Planning. Use the social media toolkit to quickly post on your organization's social media platforms to connect your audiences to valuable Benefits Planning information.



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