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!

For the most updated version of this guide, please visit www.employmentfirstcolorado.org/benefits-counseling/
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:**

**Western Slope**  
Kevin Shearrow, CWIC  
970-256-2457 office / 303-949-1887 cell  
kshearrow@abilityconnectioncolorado.org

**Southeastern/South Central Region**  
Julie Taylor, CWIC  
719-250-9686 cell  
jtaylor@abilityconnectioncolorado.org

**Denver Metro / Northeast Region**  
Lisa Linder, CWIC  
303-934-0970  
llinder@abilityconnectioncolorado.org

**Denver Metro/Northeast Region**  
Harold Lasso, CWIC  
855-228-5393 (toll free)  
Bi-lingual, Spanish translation available  
hlasso@abilityconnectioncolorado.org

**Denver Metro/Northeast Region**  
Terry McGarry, CWIC  
303-226-5537  
 tmcgarry@abilityconnectioncolorado.org

For the most updated version of this guide, please visit [www.employmentfirstcolorado.org/benefits-counseling/](http://www.employmentfirstcolorado.org/benefits-counseling/)

Last Revision: 11/30/22
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.

For the most updated version of this guide, please visit [www.employmentfirstcolorado.org/benefits-counseling/](http://www.employmentfirstcolorado.org/benefits-counseling/)

Last Revision: 11/30/22
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

Advanced Benefits Consulting

Statewide Virtual / Teleconference / DVR referral only
Janelle Barto, CPWIC
Main Phone: 303-578-8423 Video Relay: 928-683-5511
https://myadvancedbenefits.org/contact.html janelle@myadvancedbenefits.org

Arapahoe/Douglas Works! Workforce Center

Arapahoe / Douglas Counties / Denver Metro Virtual (Services available through Ticket to Work only)
Matt Kilian, WIP
303-636-1261
mkilian@arapahoegov.com

Atlantis Community

Adams, Arapahoe, Clear Creek, Denver, Douglas, Elbert, Jefferson
Bailey Carlson, WIP
303-733-9324
bailey@atlantiscommunity.org

Broomfield Workforce Center

City and County of Broomfield (Services available through Ticket to Work and Workforce Center Services only)
Rebecca Champion, WIP
303-464-5822
rchampion@broomfield.org

For the most updated version of this guide, please visit www.employmentfirstcolorado.org/benefits-counseling/

Last Revision: 11/30/22
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.

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

Center for Independence

Tracy Morton, CPWIC
970-241-0315 ext. 20
tmorton@cfigj.org
Tami Walter, CPWIC
970-241-0315 ext. 22
twalter@cfigj.org

Colorado Benefits Dan

Durango / Western Slope / Teleconference
Dan Rieber, CPWIC
720-443-5236 cell phone
cobenefitsdan@gmail.com

Easterseals Colorado

Denver Metro / Statewide Video / Teleconference
Christian Freeman, WIP-C
720-749-8399
1-510-338-9438 video
cfreeman@eastersealscolorado.org
Marisa Battiest, CPWIC
303-514-3326
mbattiest@eastersealscolorado.org
Pablo Sandoval, CPWIC
720-749-8399
psandoval@eastersealscolorado.org

Frosted Peak Benefits Counseling

Larimer County / Weld County / Teleconference
Brian Clymer, WIP-C
970-335-8263 Phone
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

For the most updated version of this guide, please visit www.employmentfirstcolorado.org/benefits-counseling/
Community Partner Work Incentive Counselor (CPWIC) and Credentialed Work Incentive Practitioner (WIP) Service Providers (continued)

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

HighPointe Services

Centennial / Fort Collins / Statewide Video / Teleconference
Luke Bainer, CPWIC
720-295-4304 Phone
luke@highpointecenters.org

Integrating Supports Colorado, Inc.

In Person and Statewide Virtual / Video / Teleconference
Shantelle Rockman, CPWIC
719-313-0626
srockman@integratingsupports.com
Norman Karp, CPWIC
719-313-0626 ext. 2 office
518-354-0198 cell
nkarp@integratingsupports.com

Jefferson Center for Mental Health

Jefferson / Clear Creek / Gilpin / Virtual / In Person / Teleconference
Nicole Appelhans, WIP-C
720-584-3005
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

Parker Personal Care Homes

Denver Metro / Boulder / Longmont / Statewide Video / Teleconference
Heather McCalla, CPWIC
720-965-4446 Cell Phone
303-424-6078 ext. 123 Office
hmccalla@parkerpch.com
Dakota Turner, WIP
720-838-4409 Cell Phone
303-422-6078 ext. 147 Office
dturner@parkerpch.com
Community Partner Work Incentive Counselor (CPWIC) and Credentialed Work Incentive Practitioner (WIP) Service Providers (continued)

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

Training Employment Solutions, Inc.

Denver Metro / Boulder / Longmont / Statewide Video / Teleconference
Steve Allen, WIP
720-757-8685
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

Colorado Association of People Supporting Employment First (CO APSE)
General Email Inquiries: coloradoapse@gmail.com

For the most updated version of this guide, please visit www.employmentfirstcolorado.org/benefits-counseling/