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, also known as Benefits Planning, 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/

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Who Provides Benefits Counseling Services:
- Community Work Incentive Coordinator (CWIC)
- Community Partner Work Incentive Counselor (CPWIC)
- Work Incentive Practitioner Credential (WIP / WIP-C)

How to Access Benefits Counseling in Colorado:
- Work Incentive Planning and Assistance (WIPA) Program
- Colorado Division of Vocational Rehabilitation (DVR)
- Ticket to Work (TTW) Program
- Private Pay to a Certified Benefits Counseling Provider
- COMING JULY 2023: HCBS (Home and Community Based Services) SLS (Supported Living Services) or DD (Developmental Disabilities) Waivers

Qualified Benefits Counseling Access Points

Work Incentive Planning and Assistance (WIPA) Program (Colorado)

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):
- 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

GET STARTED – Call the Ticket To Work Helpline:     1-866-968-7842 / 1-866-833-2967 (TTY)

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Qualified Benefits Counseling Access Points continued

Colorado Division of Vocational Rehabilitation (DVR)

Credentials: Community Partner Work Incentive Counselors (CPWIC)  
Credentialed Work Incentive Practitioners (WIP/WIP-C)

Individuals Served/Criteria for Service - Varies with each vendor, but generally:
- Ages 14-65
- 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

Cost: No Charge: Must be eligible for DVR Services

GET STARTED – Contact your DVR Counselor

Ticket to Work (TTW) Program

Credentials: Community Partner Work Incentive Counselors (CPWIC)  
Credentialed Work Incentive Practitioners (WIP/WIP-C)

Individuals Served/Eligibility Criteria:
- Must be a Social Security Administration (SSA) disability beneficiary (SSI/SSDI) between ages 18-64
- Will access employment services through an Employment Network (EN). An EN is an agency that, under the Ticket to Work Program, provides employment services to people with disabilities who want to pursue work
- Must have the goal to obtain self-sustainable work with the hope of no longer needing SSI/SSDI benefits
- Contact the Ticket to Work Helpline to determine eligibility for a TTW and to be connected to an Employment Network of your choice
- Not all Employment Networks offer Benefits Counseling as a service. Ask the provider if it is an offered service

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Service/Product Provided (Individualized and Determined By Employment Network):
  • General phone consultation
  • Benefit Summary and Analysis (BS&A)
  • Long term supports as needed
  • Information gathering meeting
  • Verification of all benefits
  • Wage reporting instruction

Cost: No charge; Must be eligible for Ticket to Work and assign your ticket to the Employment Network

For More Information or to Get Started - Ticket To Work Helpline: 1-866-968-7842 / 1-866-833-2967 (TTY)

Certified Benefits Counseling Providers in Colorado:
Despite areas of coverage listed, many providers offer statewide virtual services.

Work Incentive Planning and Assistance (WIPA) providers in Colorado:

Ability Connection of Colorado (ACCO)

Credential: Community Work Incentive Coordinator (CWIC)

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

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

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

Bi-lingual, Spanish translation

Southeastern/South Central Region
Julie Taylor, CWIC
719-250-0686 Cell
jtaylor@abilityconnectioncolorado.org

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Colorado Division of Vocational Rehabilitation and Ticket To Work Providers

- A Circle Works
- Ability Connection Colorado (contacts listed above)
- Advanced Benefits Consulting
- Alpine Square
- Arapahoe / Douglas Works Workforce Center
- Bayaud Enterprises
- Bothsons, Inc.
- Broomfield Workforce Center
- Center for People with Disabilities (CPWD)
- Center for Independence
- Colorado Benefits Dan
- Continuum of Colorado
- Frosted Peak Benefits Counseling
- GEM Services
- HD Career Consulting
- Highpointe Services
- Integrating Supports Colorado, Inc.
- JMD Group Holdings
- Mosby Services, LLC
- Parker Personal Care Homes
- Rubi’s Positive Empowerment
- Training Employment Solutions, Inc.
- Work4You

Certified Benefits Counseling Provider Direct Contact Information:
Despite areas of coverage listed, many providers currently offering statewide virtual services.

A Circle Works

NW Colorado / Western Slope
Tom Scilacci, WIP-C
970-846-5725 Phone
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

Alpine Square

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

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Arapahoe/Douglas Works! Workforce Center
Arapahoe / Douglas Counties / Denver Metro Virtual
Matt Kilian, WIP
303-636-1261
mkilian@arapahoegov.com

Bayaud Enterprises
Denver Metro Region / Statewide Virtual / Teleconference
Marisol Little, CPWIC
303-229-9127
Marisol.little@bayaudenterprises.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

Broomfield Workforce Center
City and County of Broomfield
Rebecca Champion, WIP
303-464-5822
rchampion@broomfield.org

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

Center for Independence
Grand Junction / Western Slope
Tracy Morton, CPWIC
970-241-0315 ext. 20
tmorton@cfigj.org
Tami Walter, CPWIC
970-241-0315 ext. 22
twalter@cfigi.org

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**Colorado Benefits Dan**

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

**Continuum of Colorado**

Arapahoe / Douglas / Adams / Denver / El Paso / Statewide Teleconference
Renee Williams, WIP-C
303-858-2059 Phone
r.williams@continuumcolo.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
719-922-2518 (call/video)
Travis.gemservices@gmail.com

(services available through Ticket to Work only)

**HD Career Consulting, LLC / HDCC Benefits Counseling**

Larimer County / Weld County / Statewide Virtual
Aubreena DeForest, WIP-C
303-578-0772 Phone
bree@myhdcareer.com

**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 Phone
srockman@integratingsupports.com

Norman Karp, CPWIC
719-313-0626 ext. 2 office
518-354-0198 cell
nkarp@integratingsupports.com

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**JMD Group Holdings**
*Denver Metro Region / Statewide Virtual / Teleconference*
American Sign Language available
Jonathan M. Davis, CPWIC
202-601-9091 (V/Videophone)
davis@thebelldavis.com

**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*
Heather McCalla, CPWIC
720-965-4446 Cell Phone
303-424-6078 ext. 123 Office
hmccalla@parkerpch.com

**Rubi’s Positive Empowerment**
*Pueblo County / Fremont County / El Paso County / Teleconference*
Brittany Kaip, WIP-C
650-539-8023 Phone
brittany@rpempowerment.com

**Training Employment Solutions, Inc.**
*Denver Metro / Boulder / Longmont / Statewide Video / Teleconference*
Steve Allen, WIP-C
720-757-8685 Phone
steve.allen@trainingemploymentsolutions.com

**Work4You**
*Denver/Aurora / Larimer / Boulder / Lakewood / Grand Junction / Statewide Video / Teleconference*
Abbye Silverstein, WIP-C
303-588-4663 Phone
abbye.benefitscounseling@gmail.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 Phone  
Melanie.honsbruch@cuanschutz.edu

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

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