



A Benefits Counseling Guide Preface

Where to Find Benefits Planning in Colorado

Each of the following organizations offer benefits planning services for qualified individuals. Please see the full Benefits Planning Guide for more detail regarding qualifications, services offered, and how to get connected with the organization that's right for you.

- **Colorado Division of Vocational Rehabilitation (DVR)** is for people with a disability who are working or considering work. To receive benefits planning through DVR, complete the DVR Interest and Referral Form [DVR Referral Form](#).
- **Health First, Home and Community Based Services** is for people who are on the Supported Living Services (SLS) or Developmental Disabilities (DD) Waivers. To access Benefits Planning services through the DD or SLS Waivers, contact your Waiver Case Manager. For more information see [Health First](#).
- **Work Incentive Planning and Assistance (WIPA) Program @ Ability Connections** is for people who are receiving Social Security disability benefits (SSI/SSDI). To receive benefits planning through this program, contact [WIPA](#).
- **Ticket to Work (TTW) Program** is for people who are receiving Social Security disability benefits (SSI/SSDI) and who want to work full time. Contact [TTW Chose Work](#)



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

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
- HCBS (Home and Community Based Services) SLS (Supported Living Services) or DD (Developmental Disabilities) Waivers
- Private Pay to a Certified Benefits Counseling Provider

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)

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

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

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

Last Revision: 10/09/23

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 a chosen 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
kshearow@abilityconnectioncolorado.org

Denver Metro / Northeast Region

Lisa Linder, CWIC
303-934-0970 Phone
llinder@abilityconnectionscolorado.org

Denver Metro / Northeast Region

Terry McGarry, CWIC
303-226-5537 Phone
tmcgarry@abilityconnectioncolorado.org

Denver Metro/Northeast Region

Harold Lasso, CWIC
855-228-5393 (toll free phone)
Bi-lingual, Spanish translation
hlasso@abilityconnectioncolorado.org

Southeastern/South Central Region

Julie Taylor, CWIC
719-250-0686 Cell
jtaylor@abilityconnectioncolorado.org

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

Certified Benefits Counseling Providers in Colorado:

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

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>

Video Relay: 928-683-5511
janelle@myadvancedbenefits.org

Alpine Square

Statewide Colorado Teleconference

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

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

Certified Benefits Counseling Provider Direct Contact Information continued:

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

Arapahoe/Douglas Works! Workforce Center

Arapahoe / Douglas Counties / Denver Metro Virtual

Matt Kilian, WIP

303-636-1261

mkilian@arapahoegov.com

(Services available through Ticket to Work only)

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

(Services available through Ticket to Work only)

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@cfigi.org

Tami Walter, CPWIC

970-241-0315 ext. 22

twalter@cfigi.org

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

Last Revision: 10/09/23

Certified Benefits Counseling Provider Direct Contact Information continued:

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

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 (services available through Ticket to Work only)
719-922-2518 (call/video)
Travis.gemservices@gmail.com

HD Career Consulting, LLC / HDCC Benefits Counseling

Larimer County / Weld County / Statewide Virtual

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

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

Certified Benefits Counseling Provider Direct Contact Information continued:

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

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

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