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 contact DVR, visit: [https://dvr.colorado.gov/contact-us](https://dvr.colorado.gov/contact-us). To request services, visit: [https://dvr.colorado.gov/dvr-programs-services/dvr-online-request-for-services](https://dvr.colorado.gov/dvr-programs-services/dvr-online-request-for-services).

- **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, visit: [https://hcpf.colorado.gov/benefits-planning-faq](https://hcpf.colorado.gov/benefits-planning-faq).

- **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, visit [https://www.abilityconnectioncolorado.org/programs/employment/social-security-work-incentive-planning/](https://www.abilityconnectioncolorado.org/programs/employment/social-security-work-incentive-planning/).

- **Ticket to Work (TTW) Program** is for people who are receiving Social Security disability benefits (SSI/SSDI) and who want to work full time. To learn more, visit: [https://choosework.ssa.gov/](https://choosework.ssa.gov/).

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

Last Revision: 06/10/24
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)
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 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
kshearrow@abilityconnectioncolorado.org

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

Southeast/South Central Region
Bailey Carlson, CWIC
970-216-6713 Phone
bcarlson@abilityconnectioncolorado.org

Northeast Region (and Wyoming)
Lisa Linder, CWIC
303-934-0970 Phone
llinder@abilityconnectionscolorado.org

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

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Certified Benefits Counseling Providers in Colorado:
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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
- Customized Benefits Counseling
- DDRC
- 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

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Certified Benefits Counseling Provider Direct Contact Information continued:
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**Arapahoe/Douglas Works! Workforce Center**

Arapahoe / Douglas Counties / Denver Metro Virtual
Manna Massa, WIP-C (Services available through Ticket to Work only)
303-636-1189
mmassa@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 (Services available through Ticket to Work only)
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
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
Tami Walter, CPWIC
970-241-0315 ext. 20
970-241-0315 ext. 22
tmorton@cfigj.org
twalter@cfigi.org

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Certified Benefits Counseling Provider Direct Contact Information continued:
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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

**Customized Benefits Counseling, LLC**
El Paso County / Pueblo County / Statewide Virtual or Teleconference
Amanda Daub, WIP-C
719-331-5949 Phone or Text
CustomizedBenefitsCounseling@outlook.com

**DDRC Employment Services**
Jefferson County / Denver Metro / Teleconference Statewide
Lee Sylvester, WIP-C
720-312-2591 Phone
Lee.Sylvester@ddrcco.com

**Frosted Peak Benefits Counseling**
Larimer County / Weld County / Teleconference
Brian Clymer, WIP-C
970-335-8263 Phone
frostedpeakbenefits@gmail.com

**GEM Services**
El Paso / Virtual, Remote and In-Person
Travis Corpin, WIP-C
719-694-3673 (call/text)
Travis@mygemservices.com

**HD Career Consulting, LLC / HDCC Benefits Counseling**
Larimer County / Weld County / Statewide Virtual
Aubreena DeForest, WIP-C
303-578-0772 Phone
bree@myhdcareer.com

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Certified Benefits Counseling Provider Direct Contact Information continued:

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**HighPointe Services**

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

Luke Bainer, CPWIC  
720-295-4304 Phone  
luke@highpointecenters.org

**IDD Work Planning**

**Denver Metro / Douglas / Broomfield and Boulder Counties**

Florence Murray, WIP-C  
720-635-2444 Phone  
flo@iddwp.com

**Integrating Supports Colorado, Inc.**

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

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

**JMD Group Holdings**

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

American Sign Language available  
Jonathan M. Davis, CPWIC  
202-601-9091 (V/Videophone)  
davis@thebelladavis.com

**Laradon**

**Denver Metro / Statewide Virtual**

Dakota Turner, WIP-C  
720-394-7116 Phone  
Dakota.turner@laradon.org

Tracy Brandon, WIP-C  
303-949-2297 Phone  
Tracy.brandon@laradon.org

**Mosby Services, LLC**

**Statewide Services to Colorado**

Brenda L. Mosby, WIP-C  
303-319-6955 Phone  
blm@mosbyservices.com

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Certified Benefits Counseling Provider Direct Contact Information continued:
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**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

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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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