

Benefits Counseling and Colorado Disability Benefits 101:

Key Resources for Employment



2022 Alliance Summit



Today's Presenters

Melanie Honsbruch, CPWIC
Curriculum Developer/Trainer
Benefits Counseling
Lead CO DB101 Contact

**Colorado Office of Employment First
(COEF)**

melanie.honsbruch@cuanschutz.edu



Today's Presenters

Tiffany Cron, PhD

Curriculum Developer/Trainer

Person Centered Thinking

**Colorado Office of Employment First
(COEF)**

tiffany.cron@cuanschutz.edu



Today's Presenters

Patricia Henke, CRC
Director

**Colorado Office of Employment First
(COEF)**

patricia.henke@cuanschutz.edu



Colorado Office of Employment First (COEF)

Our vision...

A culture of inclusive, meaningful, and competitive employment for all people.

Our mission...

Leading Colorado toward equitable employment reaching all people with disabilities through –

- Collaboration
- Systems Innovation
- Training Excellence

Colorado Office of Employment First (COEF)

- Systems Innovation: Rates, Data, Policy
- Collaboration: Stakeholders, Service Providers, State Agencies, Individuals with Disabilities & Families
- Training, Technical Assistance & Learning Communities
 - Developing an Employment First Focused Organization
 - Benefits Counseling
 - Customized Employment
 - Individual Placement & Support (IPS) & Supported Employment
 - Youth and Families

Today's Agenda

- **What is Colorado Disability Benefits 101 (CO DB101)?**
- **Start the Employment Conversation with CO DB101**
- **Explore the truth around work and benefits**
- **What is Benefits Counseling?**
- **Benefits Counseling in Colorado**
- **Why if Benefits Counseling so Important?**
- **Why Colorado DB101 and Benefits Counseling?**

What is Colorado DB101?



The screenshot shows the homepage of the Colorado DB101 website. At the top, the page title is "Disability Benefits 101" with "Colorado" as a sub-header. The navigation menu includes "Home", "Work & Life", "Programs", and "My DB101". A search bar is located on the right side. The main content area features a large blue banner with the text "See how work and benefits go together" and a sub-headline "You can move work a part of your plan." Below this banner are three white boxes with text: "Get started on finding the right job for you", "Discover ways to save up money while working", and "See how benefits support young people who work". A woman's face is visible on the right side of the banner. At the bottom of the page, there is a large blue section with the text "Colorado DB101: Welcome to Disability Benefits 101" and the website address "co.db101.org" in a large, bold, black font with a red underline.

Benefits of Colorado DB101

- **24/7/365 access** to information and resources
- **Easy-to-navigate, user-friendly, Colorado specific** information
- Explore topics of interest, gather information, **find an expert**
- No private identifying information – **feel safe**
- **Understand and learn** about benefit program interactions with work
- **One-stop** starting point for information, resources, and tools
- **No need to be an expert** to access or gain beneficial information
- Work through **Myths, Misconceptions, and Confusion**
- **Get a head start** on working with a certified benefits counselor

Who Uses Colorado DB101?

- **People with disabilities, their families, and support systems** can use CO DB101 independently
- **Service providers (employment and non-employment)** can use CO DB101 in everyday business to increase the effectiveness and availability of their services and partnership with additional opportunities
- **Experts** can use to supplement their work.

Where to Start!

Colorado Disability Benefits 101

<https://co.db101.org>

Explore Colorado DB101

- **Start the Employment Conversation**
 - “Finding the Right Job for You” Article
 - ‘Work and Life” Tab
- **Explore the Truth around Work and Benefits**
 - Benefits and Work Estimator
 - Medicaid Buy In Estimator
- **And Many More Options!**
 - How Can I Save Money?
 - What are My Healthcare Options?
 - What are some Benefits for Young People?

Can You Trust the Information in CO DB101?

Subject Matter Experts from Colorado

State Agencies, Community Agencies, and certified benefits counselors partnered on the information included in CO DB101 to be specific to Colorado.

Provided Information and Resources

Worked across subject matter when applicable

Reviewed articles

Tested the Site

Continue to Work on Updates

What is Benefits Counseling?

Benefits Counseling (aka Benefits Planning) is a direct service that helps individuals with disabilities and their families understand how employment and other life decisions will impact their benefits.



What to Expect From A Benefits Counselor?

- Verification of benefits
- Identification of benefits eligible for and should be receiving
- Long term support as need is determined
- Assistance understanding complicated benefit scenarios
 - Overpayments and Underpayments
 - Red Flags
- How earnings interact with each benefit and tie into future picture
- A clear, personalized plan and a plan of attack
- Wage reporting instruction
- Fill in the gaps that CO DB101 may not cover

Benefits of Benefits Counseling

- Benefits Counseling promotes job seekers in **choosing careers vs just the next job**, have **higher earnings**, and get into their **careers faster**.
- **Fully informed choice** only happens with understanding specific benefits received, how work impacts those benefits, and the work incentives that can be utilized to improve financial outcomes!
- **Include benefits counseling any time employment is part of the conversation**, especially when utilizing Colorado DB101 to explore employment!

When to Pursue Benefits Counseling?

ANYTIME employment is being considered!

- Prior to seeking employment or education
- While conducting a job search
- When working with the Division of Vocational Rehabilitation
- Upon obtaining employment
- If currently working and if changes occur while working
- Transition age students (ages 14-24)

ANYTIME employment is being considered!

How to Access Benefits Counseling in Colorado

- **Division of Vocational Rehabilitation (DVR)**
 - “Pre-ETS” “Work Readiness Skills” Training supports exploration of Colorado DB101 and financial knowledge (youth)
 - Authorization at Eligibility Determination (adult)
- **Work Incentive Planning and Assistance Program (WIPA)**
- **Ticket to Work Employment Network (TTW) (EN)**
- **Private Pay / Other Pay**
- **COMING JULY 2023: HCBS Supported Living Services (SLS) and Developmental Disabilities (DD) Medicaid Waivers**



A Benefits Counseling Guide

"When to Obtain Benefits Counseling Services"

What are Benefits?

Benefits are government funded programs that are provided to people based on a characteristic 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
- The 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 (ages 14-24)
- ANYTIME employment is being considered!!

For more information, contact the Colorado Association of People Supporting Employment First (APSE) at coloradopsce@email.com

Last Revision: 04/05/19

- Identifies certified benefits counselors specific to Division of Vocational Rehabilitation Vendor List

- Developed by the Colorado APSE Benefits Navigation Sub Committee

<https://employmentfirstcolorado.org/benefits-counseling/>

<https://co.db101.org/>



Why link CO DB101 to a Benefits Counselor?

“The Estimator provides estimates only. This is not a replacement for a professional benefits analysis.”

- Follow through to continue to combat those myths and misconceptions.
- Create “Team Approach” from the start for those “scary letters.”
- Create that human connection that understands what is coming and those unique scenarios that ALWAYS come up.
- Output is only as good as the input in CO DB101!

What Can I Do Next?

- **Make employment part of the conversation, include Benefits Counseling and CO DB101 as part of the conversation.**
- **Explore Colorado DB101**
 - Share successes and challenges
 - Social media posts - [Twitter@DB101_CO](#)
- **Connect with Colorado Office of Employment First**
 - Trainings, Webinars, Partnerships or Opportunities
 - Experiences with Colorado DB101
 - Information on Benefits Counseling
 - Information on Employment First in Colorado

Engage With The Colorado Office of Employment First!



Facebook: <https://www.facebook.com/COEFtalk>



Instagram: [@coeftalk](https://www.instagram.com/coeftalk)



www.employmentfirstcolorado.org

★ Newsletter and Listserv

info@employmentfirstcolorado.org



SCAN NOW to Connect to the Colorado Office of Employment First





QUESTIONS



Contact Information

For questions or more information on Benefits Counseling, Colorado DB101, or the Colorado Office of Employment First:

Melanie Honsbruch, CPWIC

303-929-2129

melanie.honsbruch@cuanschutz.edu

Tiffany Cron, PhD

303-929-7758

Tiffany.cron@cuanschutz.edu

Patricia Henke, MS, CRC

303-981-1025

patricia.henke@cuanschutz.edu

THANK YOU.

