



Unlocking Opportunities: An Introduction to Benefits Planning Services

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Today's Presenters



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Benefits Planning/Supported
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Common Goals Brought Together through Colorado APSE

The Association of People Supporting Employment First (APSE) is a national organization focused exclusively on Employment First, with a strong Colorado Chapter!

Bringing together state, local, and community agencies and individuals with disabilities for the common purpose and belief in Employment First.

“Real work for real pay for all people with disabilities!”

Join today: www.coloradoapse.org



Today's Agenda

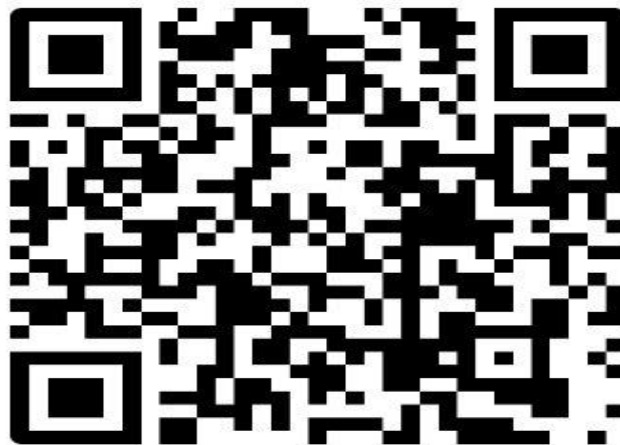
- ❖ Discover how Benefits Planning can improve the lives of Medicaid members
- ❖ Understand what to expect when working with a Benefits Planner
- ❖ Receive access to practical tools that can help raise awareness about Benefits Planning



Activity

What comes to
mind when you
hear:
“employment and
benefits for people
with I/DD?”

- 1) Go to [Menti.com](https://menti.com) and enter code 4435 9271
OR Scan the QR Code below.
- 2) Enter as many words or short phrases that
come to mind.



Or use QR code



Have you ever heard?

- Sue will lose her benefits/Medicaid if she works
- Avery can never work more than 20 hours
- Roger is too disabled to work
- Jerry will lose his government check if he works
- Mariah can't work because she goes to Day Program
- Kimberly can't save more than \$2,000
- Leon can't work because he would need someone with him the entire time



Good News!

Due to changes in the systems, those previous statements are not true!



Exciting Changes in Colorado

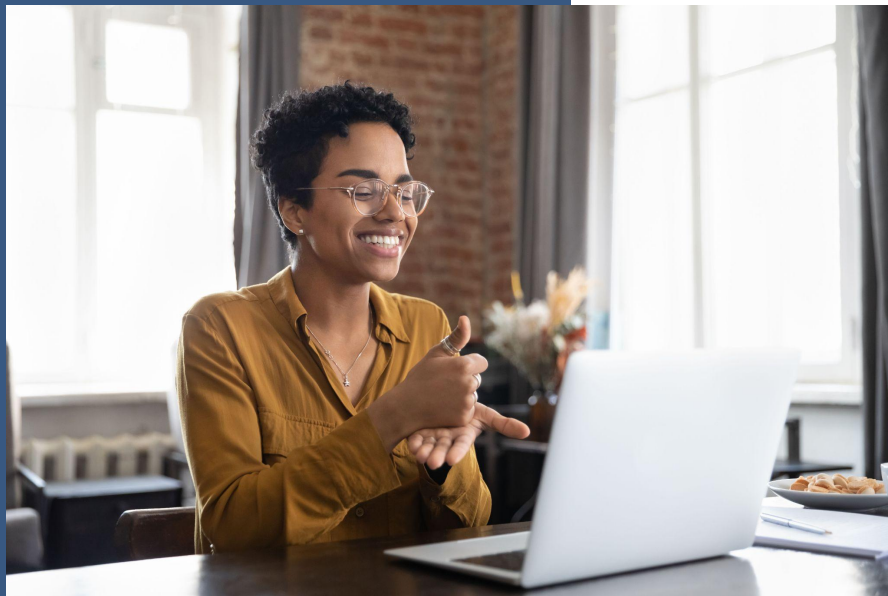


There have been significant efforts to remove some of the systematic barriers to employment faced by people with disabilities.

- Working Adults with Disabilities Program (Medicaid Buy In)
- Individual Supported Employment services are not subject to the Service Plan Authorization Limit (SPAL) in the HCBS- Supported Employment waiver. (Medicaid)
- Benefits Planning
- Workplace Assistance (service for individuals who need 1:1 support)
- ABLE (Achieving Better Life Experience) Accounts



Benefits Planning



Benefits Planning is a key piece of a person's journey to and through employment!

**Build the Life You Want.
Keep the Benefits You Need.**



What is Benefits Planning?

Benefits Planning for people with disabilities is a direct, individualized service, provided by a *certified* benefits planner. This service:

- Helps you understand how employment and other life decisions may impact your benefits.
- Relieves fears you may have about a change in benefits or services if you start working.
- Helps you make fully informed decisions on health insurance and other benefits (like Social Security, Medicaid, Medicare, and food, housing, and financial assistance).
- Provides a clear, individualized plan on how work can increase your income and improve quality of life.



Benefits Programs

Health Insurance

This includes programs such as Medicare and Medicaid.



Supplemental Security Income (SSI) & Social Security Disability Insurance (SSDI)

Two programs that provide cash benefits based on disability.



Housing

The Public Housing Authority program helps people afford safe, sanitary, private housing.



Examples of Government Benefits Programs

Colorado Low-Income Energy Assistance (LEAP)

Helps Coloradans pay a portion of their home heating costs.



Supplemental Nutrition Assistance Program (SNAP)

Food-purchasing assistance for low- and no-income people.



Aid to the Needy and Disabled (AND)

Provides cash assistance to eligible Coloradans.



Temporary Assistance for Needy Families (TANF)

Helping families in need achieve self-sufficiency.



Home and Community Based Services (HCBS)

Long-term, Medicaid-funded services that support people to thrive in their own home and community.



What to Expect from a Benefits Planner

Benefits Planners provide a clear, personalized plan called a BSA.

Benefits Summary and Analysis (BSA) is a written plan that addresses the fears and concerns many have about a reduction or loss of benefits if they work or make other life decisions.

Benefits Planning can provide individuals and their families fully informed choice in their pursuit of employment.



What to Expect from a Benefits Planner



- Verification of current benefits
- Identification of benefits potentially eligible for, yet not receiving
- Referral and resource sharing of applicable supports and services
- Understanding how work impacts overall financial picture (saving \$\$)
- How work impacts each benefit now and into the future (work incentives)
- Developing a Work Incentives Plan (WIP) - identifying steps for getting set up and managing

Benefits Planners as experts on teams

Benefits Planners may be able to offer insights to teams when matters arise that affect a member's employment and life.

- Providing instruction regarding wage reporting and record keeping
 - Can't be Representative Payee, however, can impart guidance those who are
- Assistance understanding complicated benefit scenarios
 - Overpayments, Underpayments, Red Flags, "Scary" letters
- Explaining options on how to reinstate benefits / identifying what might have 'went wrong'



Andrew – Car Mechanic Dreams

- Andrew is 27 and would like to become a car mechanic
- He receives \$943 in Supplemental Security Income (SSI) Benefits
- He lives alone, pays \$779/month in rent, and is on the SLS Waiver

Andrew has heard from others that if he works he will lose his SSI payment and any health coverage he has (Medicaid). This is why he has not talked to anyone before about trying work. He would like to have money to be more financially independent.

- He would like to consider part time work first (20 hours/week)
- Car mechanic pay rate is around \$24.67/hour



Andrew Will Increase Income!



Why Benefits Planning?

- 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.
- Employment is a social determinant of health that increases income, skill sets, sense of purpose and belonging, and so much more.



Success supported by Benefits Planning!



How to access Benefits Planning



Division of
Vocational
Rehabilitation (DVR)



HCBS DD and SLS
Medicaid Waivers &
State SLS



Work Incentives
Planning &
Assistance (WIPA)

Funding Options available for Benefits Planning

How to access Benefits Planning - WIPA

Work Incentive Planning and Assistance Program (WIPA)

- Service is **FREE** because it is paid for by SSA (Social Security Administration)
- Must be on an Social Security administered disability benefit
- Priority of service is followed
- In Colorado, this program is managed by Ability Connection Colorado
- To Access: **Support the member by calling**
 - **Ticket to Work Helpline: 1-866-968-7842**



How to access Benefits Planning - DVR

Division of Vocational Rehabilitation (DVR)

- **Service is FREE because it is paid for by DVR**
- Available to those interested in working but needing more information about how working will impact their benefits
 - Do not need to be on SSI or SSDI benefits
- Benefits Planning is a service on the DVR Fee Schedule
 - Can be authorized by a DVR Counselor once eligibility determined
- To Access: **Support the member with**
 - **Contacting their DVR Counselor, or**
 - **Submitting a referral to DVR through:**
<https://dvr.colorado.gov/dvr-programs-services/dvr-online-request-for-services>



How to access Benefits Planning - HCBS

HCBS SLS and DD Medicaid Waivers and State SLS program

- **Service is FREE because it is paid for by Waivers**
- Members have access regardless of work history (or no work history)
 - Includes those in day program, attending school, or no day services
- Does not count toward the Service Plan Authorization Limit (SPAL) in the SLS Waiver
- Can be accessed prior to DVR referral, and after DVR case is closed
- Covers creation of and updates to BSA, up to 10 hrs per Service Plan year
- To Access:
 - **Support the member with contacting their Case Manager**



Resources

Help Spread the
Word about
Benefits Planning!



Benefits Planning Infographics

Easy to Read Infographics:

- What are Benefits? Did You Know You Can Work and Receive Benefits?
- How to Connect to Benefits Planning

Access at Colorado APSE:

<https://www.coloradoapse.org/benefitsplanning>

What are Benefits? Did You Know You Can Work and Receive Benefits?

Benefits refer to government public assistance programs provided to people and families in the form of cash or vouchers based on disability or financial need.

WHAT IS BENEFITS PLANNING?

Benefits Planning is a service that helps people understand how employment and other life decisions will impact their benefits.

Benefits Planners develop a personalized plan to help you reach your employment goals and build self-sufficiency!

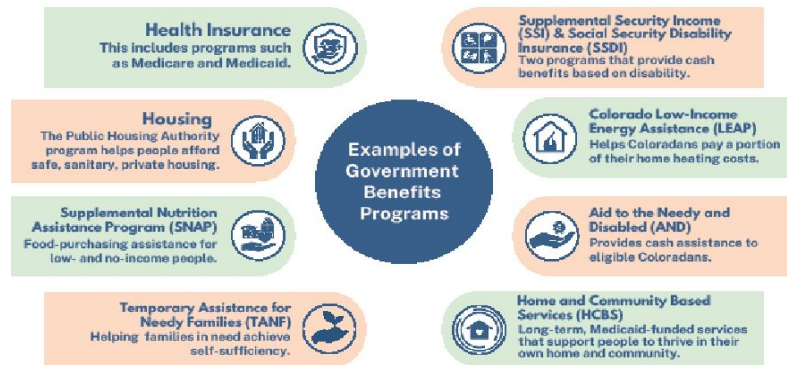


Benefits Planning



It's never too late or too early to partner with a Benefits Planner! Scan the QR Code or click the link to learn more!

A certified Benefits Planner can help you build your income while getting what you need from public assistance programs. As you enter the workforce and build your career, your benefits and income can work together in a way that is meaningful to your employment journey.



Engaging materials - Free and ready for use!



Guide:

Defines Benefits Planning, sources, eligibility, and lists certified Benefits Planners in Colorado.
(Currently being updated - will be released by Oct 2024)

Videos:

Varying length (30 sec to 4 minutes) explaining Benefits Planning

Social Media Toolkit:

Prepped graphics and messages
Letter templates

<https://www.coloradoapse.org/benefitsplanningsocialmediatoolkit>



Wrap Up Q&A



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Do you have questions about Benefits Planning in the DD/SLS Waivers or State SLS?

Contact:
HCPF_Supported.Employment@state.co.us



Get Involved! 2024 Colorado Employment First Summits

GET INVOLVED TODAY!

- Collaboration between Colorado APSE and COEF

Held virtually during National Disability Employment Awareness Month (NDEAM):

- Session 1: October 8th from 9:00am-12:00pm MT
- Session 2: October 16th from 1:30pm-4:30pm MT
- Session 3: October 24th from 9:00am-12:00pm MT

All are welcome!



Colorado Employment First Summit Registration is OPEN!

employmentfirstcolorado.org/employment-first-summit/





Thank You!

