



## 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>. To request services, visit: <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>.
- **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/>.
- **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/>.



## 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/)

## 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)**

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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 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](mailto:kshearrow@abilityconnectioncolorado.org)

**Northeast Region (and Wyoming)**

Lisa Linder, CWIC  
303-934-0970 Phone  
[llinder@abilityconnectionscolorado.org](mailto:llinder@abilityconnectionscolorado.org)

**Denver Metro / North Central Region**

Terry McGarry, CWIC  
303-226-5537 Phone  
[tmcgarry@abilityconnectioncolorado.org](mailto:tmcgarry@abilityconnectioncolorado.org)

**Denver Metro and Spanish Speakers**

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

**Southeast/South Central Region**

Bailey Carlson, CWIC  
970-216-6713 Phone  
[bcarlson@abilityconnectioncolorado.org](mailto:bcarlson@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](mailto: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](mailto:janelle@myadvancedbenefits.org)

### Alpine Square

#### **Statewide Colorado Teleconference**

Mary Judy, WIP-C

708-979-3601 Phone

[mary@alpinesquare.net](mailto: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

303-636-1189

[mmassa@arapahoegov.com](mailto:mmassa@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](mailto: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](mailto:candisgaerte@gmail.com)

### **Broomfield Workforce Center**

#### **City and County of Broomfield**

Rebecca Champion, WIP

303-464-5822

[rchampion@broomfield.org](mailto: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

Main Email:

[benefits@cpwd.org](mailto: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](mailto:tmorton@cfigi.org)

Tami Walter, CPWIC

970-241-0315 ext. 22

[twalter@cfigi.org](mailto: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](mailto: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](mailto: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](mailto:CustomizedBenefitsCounseling@outlook.com)

### **DDRC Employment Services**

**Jefferson County / Denver Metro / Teleconference Statewide**

Lee Sylvester, WIP-C

720-312-2591 Phone

[Lee.Sylvester@ddrcco.com](mailto:Lee.Sylvester@ddrcco.com)

### **Frosted Peak Benefits Counseling**

**Larimer County / Weld County / Teleconference**

Brian Clymer, WIP-C

970-335-8263 Phone

[frostedpeakbenefits@gmail.com](mailto:frostedpeakbenefits@gmail.com)

### **GEM Services**

**El Paso / Virtual, Remote and In-Person**

Travis Corpin, WIP-C

719-694-3673 (call/text)

[Travis@mygemservices.com](mailto: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](mailto: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@highpointcenters.org](mailto:luke@highpointcenters.org)

### **IDD Work Planning**

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

Florence Murray, WIP-C  
720-635-2444 Phone  
[flo@iddwp.com](mailto: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](mailto: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@thebelldavis.com](mailto:davis@thebelldavis.com)

### **Laradon**

#### **Denver Metro / Statewide Virtual**

Dakota Turner, WIP-C  
720-394-7116 Phone  
[Dakota.turner@laradon.org](mailto:Dakota.turner@laradon.org)

Tracy Brandon, WIP-C  
303-949-2297 Phone  
[Tracy.brandon@laradon.org](mailto:Tracy.brandon@laradon.org)

### **Mosby Services, LLC**

#### **Statewide Services to Colorado**

Brenda L. Mosby, WIP-C  
303-319-6955 Phone  
[blm@mosbyservices.com](mailto:blm@mosbyservices.com)

## **Certified Benefits Counseling Provider Direct Contact Information continued:**

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

### **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](mailto: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](mailto: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](mailto: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](mailto: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](mailto:Melanie.honsbruch@cuanschutz.edu)

**Colorado Association of People Supporting Employment First (CO APSE)**

General Email Inquiries: [coloradoapse@gmail.com](mailto:coloradoapse@gmail.com)