



# Benefits Counseling and Colorado DB101: Key Resources for Employment

Brain Injury Alliance Colorado  
Annual Conference 2022



COLORADO OFFICE OF  
**EMPLOYMENT FIRST**  
— Work Elevated —

# Today's Presenter

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# For Questions or for More Information

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# Today's Agenda



- COEF and Employment First
- Benefits Counseling  
The What, Why & How
- Colorado Disability Benefits 101 (DB101)  
The What, Why & Why
- Why Colorado DB101 and Benefits Counseling?
- What's Next?

# 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

# What is Employment First?

- A belief and a value that all individuals, regardless of disability, are capable of work -
  - Competitive pay
  - Integrated in their communities
  - Opportunities for advancement
  - Equal interaction with non-disabled peers
- Means systems change and shifts in culture in employment policies, service delivery practices, and aligning funding structures to increase employment for people with disabilities

# Status of Employment for Adults with Disabilities

- According to the Office of Disability and Employment Policy (2021), people with disabilities participate in the labor force at much lower rates than their counterparts without a disability.

Age (years)	Labor Force-Disability	Labor Force-No Disability
16-19	23.6%	35%
20-24	42.2%	70.4%
16-64	37.6%	77.5%

- The poverty rate for adults with disabilities is more than twice the rate of adults without disabilities.
- 85% of adults with significant disabilities are unemployed or underemployed.




# Why Employment for Individuals with Disabilities?

- Opportunity for a financial independence leading out of poverty.
- Opportunity to develop and use skills and be an active participant in their community.
- Improved self-esteem, social life, quality of life, access to private health insurance.
- People with disabilities want to work and should be provided that opportunity.







**A primary reason why people with disabilities do not pursue work is the fear of losing federal, state, or local benefits.**

# What is Benefits Counseling?

Benefits Counseling is a direct service that provides clear, personalized information on how work and other life choices interacts with each benefit a person receives.

Service covers:

- Health insurance coverage
- Understanding complicated benefits scenarios
- Work incentives available
- Income reporting
- Saving money and building assets
- Much, much, more!



# Why Benefits Counseling?

- There are many, many misconceptions, myths, and misinformation around how work and benefits interact.
- Did you know an individual could earn up to \$10,279 gross/month (in 2022) and still keep or obtain Medicaid coverage?
- It is possible for a student to work and have zero effect on their SSI (Supplemental Security Income) benefits (\$2040/month up to \$8230/year in 2022).
- Individuals on SSDI (Social Security Disability Insurance) benefits could have unlimited earnings for a period of time with no effect on benefits.

# The 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**.
- **Full 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!**

# 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!



# Where do you Access Benefits Counseling?

- **Division of Vocational Rehabilitation (DVR)**
  - **Youth** under “Pre-ETS” “Work Readiness Skills” Training supports exploration of Colorado DB101 and financial knowledge
  - **Adult** authorization at eligibility determination
- **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 [coloradoapse@email.com](mailto:coloradoapse@email.com)

Last Revision: 04/05/19

# FIND A BENEFITS COUNSELOR

## The Benefits Counseling Guide

- Discusses Benefits Counseling
- Identifies certified benefits counselors and how to access
- Developed by the Colorado APSE Benefits Navigation Sub Committee

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

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



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# Colorado Disability Benefits 101

## Colorado's Web Based Employment Resource and Benefit Estimator Tool



# How did Colorado DB101 come to Colorado?

- Disability Community
- Colorado Legislature
- Employment First Advisory Partnership (EFAP)
- Division of Vocational Rehabilitation (DVR)
- Colorado Department of Labor and Employment (CDLE)
- JFK Partners, University of Colorado Anschutz
- Colorado Association of People Supporting Employment First (CO APSE)
- Health Care Policy & Financing (HCPF)
- Developmental Disabilities Planning Council

# 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 make 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 photograph of a woman is visible on the right side of the banner. At the bottom of the page, a large blue banner contains the text "Colorado DB101: Welcome to Disability Benefits 101" and the website address "co.db101.org" in a large, bold font.

Disability Benefits 101

Colorado

Home Work & Life Programs My DB101

Search

See how work and benefits go together

You can make work a part of your plan.

Get started on finding the right job for you

Discover ways to save up money while working

See how benefits support young people who work

Colorado DB101:  
Welcome to Disability Benefits 101  
**co.db101.org**

# 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 Colorado DB101 independently
- **Service providers (employment and non-employment)** can use Colorado 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.

# Can You Trust Information in Colorado 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

# Why link Colorado 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 that human connection that understands what is coming, why and what is occurring with an individual’s benefits and those unique scenarios that ALWAYS come up.
- Output is only as good as the input in Colorado DB101!

# What Can You Do Next?

- **Make employment part of the conversation, include Benefits Counseling and Colorado DB101 as part of the conversation.**
- **Explore Colorado DB101**
  - Share successes and challenges
  - Save articles and sessions to share with others
- **Connect with Colorado Office of Employment First**
  - Trainings, Webinars, Partnerships or Opportunities
  - How Colorado DB101 can work for you, your agency
  - Benefits Counseling information
  - 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](http://www.employmentfirstcolorado.org)

★ Newsletter and Listserv

[info@employmentfirstcolorado.org](mailto:info@employmentfirstcolorado.org)





# Contact Information

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

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THANK YOU.

