

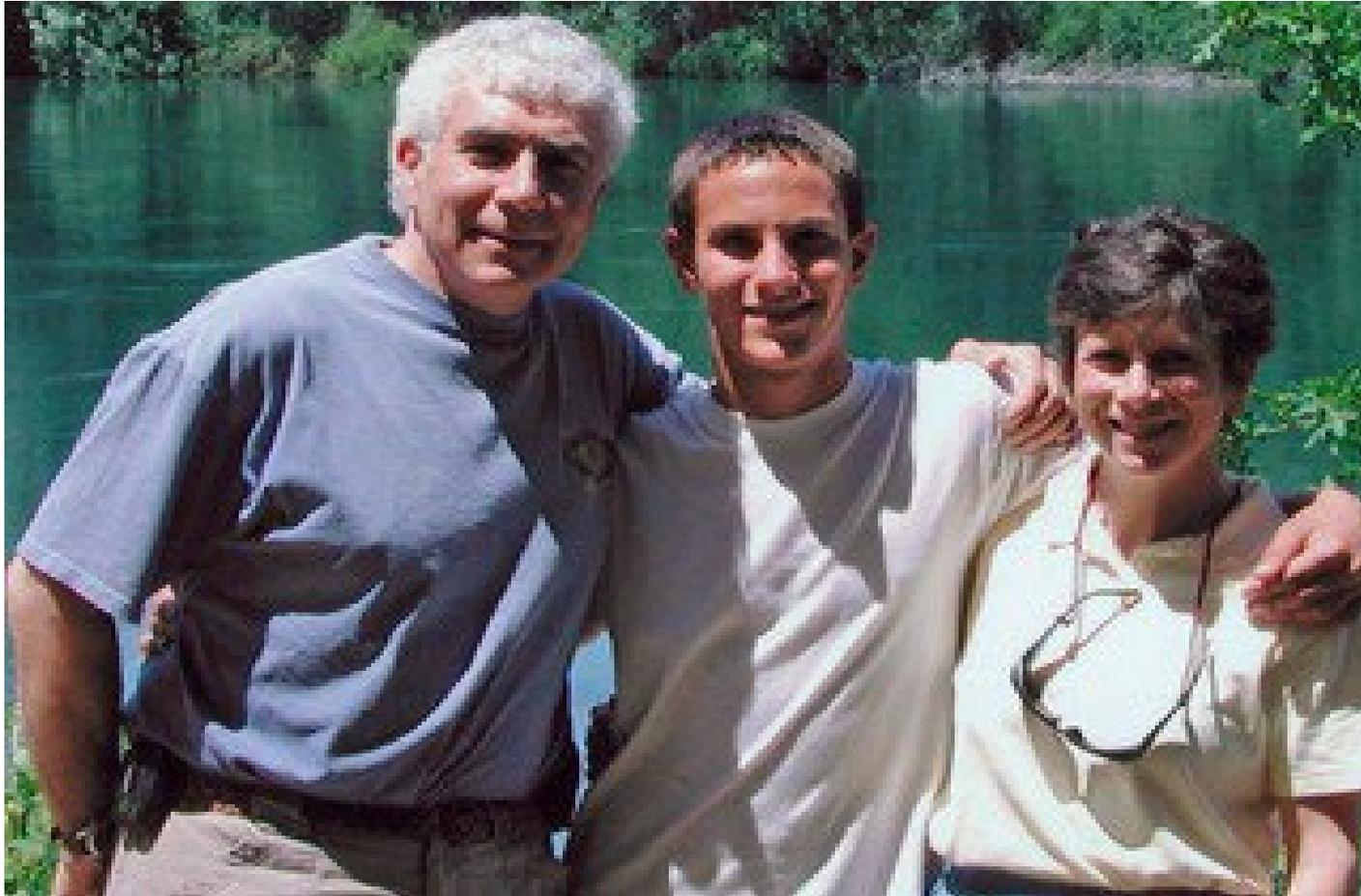
What We Have Learned From 20 Years of Caregiving

**Bill and Ann Levis
BIAC Past President, SAIL Contributor
& Family Members
March 12, 2026**

Adoption Day, June 23, 1986



2001



Jon - August 20, 2005



Jon Climbing Rock Wall at BOEC



Jon Skiing at NSCD



Jon and Ann at Family Wedding - 2024



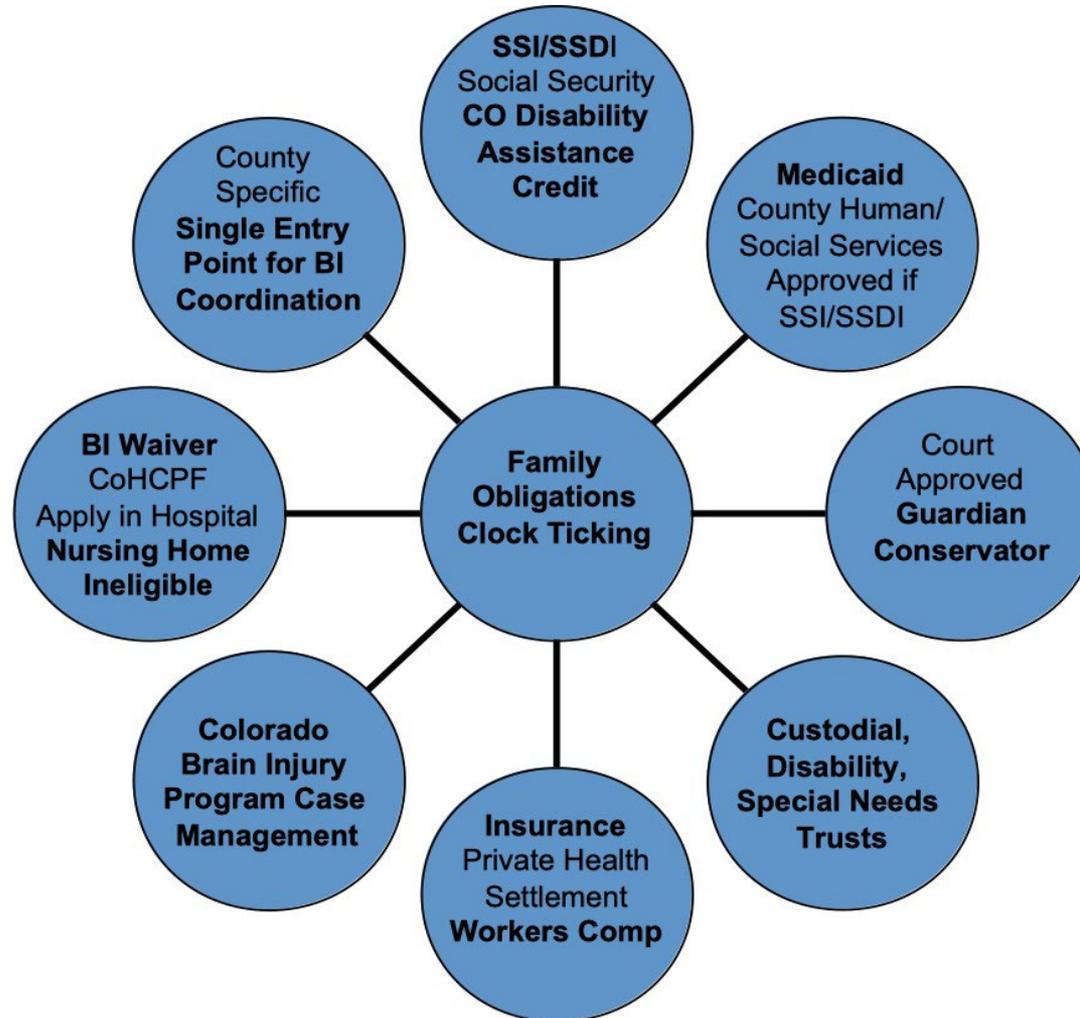
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When to Apply for Services

- Work with social worker at hospital or long-term acute care facility on available government services.
- Critical to get Medicaid and possible Brain Injury Waiver money approved before patient leaves hospital.

When A Loved One Suffers A Brain Injury



Social Security

- Apply with Social Security Administration for Supplemental Security Income Program (SSI), <https://www.ssa.gov/ssi>, and Disability Income Program (SSDI) for those with qualifying work history, <https://www.ssa.gov/disability>
- Once SSI or SSDI approved, Medicaid should be approved as well but need to apply for Medicaid with county.

Medicaid

- Apply for Medicaid through Health First Colorado: <https://www.healthfirstcolorado.com/apply-now/> or county human services department: <https://cdhs.colorado.gov/contact-your-county>
- If services not going to be provided in timely manner, contact county commissioner in charge of Human/Social Services, <http://ccionline.org/counties/>
- CDHCPF is Colorado Department of Health Care Policy and Financing, <http://www.colorado.gov/hcpf>
- If all else fails, contact State senator and representative, <http://www.leg.state.co.us/CLICS/CLICS2011A/csl.nsf/Directory?openFrameset>, and U.S. Senators, http://www.senate.gov/general/contact_information/senators_cfm.cfm and representative, http://www.house.gov/representatives/#state_co

Medicaid/Medicare Comparison

Medicaid	Medicare
Health Care	Health Insurance
Individual State Administration	Federal Administration
Financial <u>&</u> Disability Qualification	Age <u>or</u> Disability Qualification
Covers in-home care programs, skilled nursing care, long term care, prescriptions	Covers hospitalization, 100 days max rehabilitation, prescriptions
Funding: reimbursement required	Funding: premiums and co-pay
Estate Recovery: <u>YES</u>	Estate Recovery: <u>NO</u>

Brain Injury Waiver

- Possible additional funding providing home or community based alternative to hospital or specialized nursing facility care for those between 16 and 64 <https://www.colorado.gov/pacific/hcpf/brain-injury-waiver-bi>

Adult Day Services

Specialized Medical Equipment & Supplies

Behavioral management

Day treatment

Home modifications

Mental health counseling

Non-medical transportation

Personal care

Respite care

Substance Abuse Counseling · Supported Living Program

Transitional Living

Personalized Emergency Response System

- SBI4-160 should allow in-state funding for hard to place
- Single Entry Point, such as Options, coordinates brain injury waiver funding <https://www.colorado.gov/pacific/hcpf/single-entry-point-agencies>

Colorado Brain Injury Program- Adult Services

- Case management services with BI support specialist; classes and workshops may be available from program, administered through Colorado Department of Human Services. <https://mindsourcecolorado.org/>
- To be eligible, have to be lawfully present in Colorado, have medical documentation of TBI and ongoing impairments as result, and complete application and documentation.
- Applications are available at Brain Injury Association of Colorado, biacolorado.org, or by calling 303-355-9969 or 800-955-2443.

Recreational Programs

- Breckenridge Outdoor Education Center,
boac.org
 - Brain Injury Adventure Camp,
biacolorado.org
- National Sports Center for the Disabled,
nscd.org
 - Denver
 - Winter Park
- Other programs in mountains and front range

Legal and Financial Control

- Consult attorney or organization such as Colorado Fund for People with Disabilities (CFPD) for court approved guardianship (legal control) and conservatorship (financial control) for person with severe brain injury.
- Forms available through Colorado court system <https://www.coloradojudicial.gov/self-help-forms>
- In lieu of conservatorship, you can set up custodial trust with financial institution under state law, §15-1.5-102, Colorado Revised Statutes.

ABLE Act of 2014

- 113 H.R. 647, “Achieving a Better Life Experience Act”
- Law allows individuals to contribute up to \$20,000 per year as of 2026 to benefit person disabled before turning 26.
- Contributions do not affect eligibility for means-tested benefits like Medicaid and SSI.
- Colorado Able Information [https://
www.coloradoable.org/](https://www.coloradoable.org/)

Disability Trust

- Contact CDHCPF to set up disability trust per §15-14-412.8, C.R.S, to protect assets from disqualifying under Medicaid. Also see <https://www.colorado.gov/pacific/hcpf/medicaid-trusts>
- Once trust approved, any assets that remain after person with brain injury is no longer eligible for Medicaid become property of state.

Disability and Special Needs Trusts

- If trust funded with annuity or other periodic payments, CDHCPF must be named in contract or settlement as beneficiary up to amount of medical assistance paid.
- In order to protect inherited assets from Medicaid, consult attorney or organization such as CFPD on how to establish irrevocable special needs trust pursuant to federal law, 42 U.S.C. § 1396p(d)(4)(A).

Special Needs Trust

- SNT can pay for many services:
 - Recreation, such as vacations, entertainment, subscriptions
 - Medical care not covered by benefits
 - Household expenses
 - Transportation, including public and private and auto insurance
 - Education
 - Services including attorneys fees

Colorado Disability Assistance Credit (DAC)

- Financial Assistance for Certain Low-Income Individuals Act of 2024 established the DAC.
- Full-year Colorado resident qualified for full disability benefits through 2025 may be eligible.
- Individuals with disabilities with federal adjusted gross income (AGI) of \$20,000 or less for single filers, or \$32,000 or less for joint filers, eligible for income tax credit starting January 1, 2025.
- This new tax credit ranges from \$400 to \$1,200, depending on the individual's income and filing status, and it will be adjusted annually for inflation.
- You will be required to file a Colorado income tax return to receive the benefit.
- For more information, go to tax.colorado.gov/dac

Other Brain Injury Services

- Colorado Fund for People with Disabilities, <http://www.cfpdtrust.org/>
- Disability Law Colorado, <https://disabilitylawco.org/>
- Senior (and Disability) Law Handbook, <https://www.cobar.org/For-the-Public/Senior-Law-Handbook>