



# Colorado DB101 and Benefits Counseling

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COLORADO OFFICE OF  
**EMPLOYMENT FIRST**

— Work Elevated —

# Benefits Counseling and Colorado DB101

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# Agenda

- What is Colorado DB101?
- Tools and Resources within Colorado DB101
- What is Benefits Counseling?
- How to Access Benefits Counseling
- Connect with Colorado Office of Employment First





## Colorado Disability Benefits 101:

A resource to explore employment and how employment interacts with benefits.

[co.db101.org](https://co.db101.org)



# What is Colorado Disability Benefits 101 (DB101)?

Anyone can use Colorado DB101 to:

- Start an employment conversation
- Explore work interaction with local, state, or federal benefits
- Learn how to save money
- Learn healthcare options
- MORE!



# What's first as a Colorado DB101 User?

## Create An Account

### Why? What are The Benefits?

- It is private and safe
- Save estimator sessions, articles, and mini tools
  - Find something once, you don't have to find it again
  - You can edit what "gets old" over time
- Estimator sessions started in the MyDB101 page automatically save
- Quick Tool Access



# Estimator Exploration



**Benefits and Work Estimator** considers both Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI) and other benefits, calculates each separately, shares results.

**Medicaid Adult Buy-In Estimator** checks for eligibility and monthly premium for Colorado's Adult Medicaid Buy In Program

# Quick Tools – SSI, SSDI, more

Great way to quickly motivate and debunk myths  
Look for the “hammer and wrench”

- Quick initial view of basic work and benefit interaction
- (Programs Tab) (Pick SSI or SSDI Article)
  - SSI and Work
  - SSDI and Work

**“Try It Now”**

✂ On SSI? Get a quick estimate of how working may affect your income

TRY IT NOW →

One of my favorites ★

## SSI

### The Basics

[Apply for Benefits](#)

[Understand SSA's Decision](#)

[Report Changes](#)

[Disability Determination](#)

[Resource and Income Limits](#)

[How SSI Counts Your Income](#) ✂

**SSI and Work ✂**

[Example](#)

[FAQs](#)

[Pitfalls](#)

[Next Steps](#)





# Explore Colorado DB101 Articles

- Discover Ways to Save Up Money While Working
- Get Started on Finding the Right Job For You
- Building Your Assets and Wealth
- How Health Benefits Work
- Many, many more – explore and save your own list



# Andrew – Car Mechanic Dreams

- Andrew would like to become a car mechanic
- He receives \$914.00 in SSI Benefits
- He lives alone and pays \$650/month in rent, he is age 27

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 spending money that lasts through the month.

- He would like to consider part time work first (20 hours/week)
- Car mechanic pay rate is around \$27.00/hour



# 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.



# Conversations with a Benefits Counselor

- ▶ How will employment affect SSI, SSDI, Food Stamps, etc. now, what does that look like in the future?
- ▶ What happens to a child's benefit when a parent retires, becomes disabled or passes away?
- ▶ Can I learn about my child's health coverage now and over time?
- ▶ Are there professional connections I can make to understand all scenarios for myself and save money?

ABLE Accounts, Special Needs Trusts





## 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

## The Benefits Counseling Guide

Identifies certified benefits counselors  
in Colorado

Developed by the Colorado APSE  
Benefits Navigation Sub Committee

[https://employmentfirstcolorado.org/  
benefits-counseling/](https://employmentfirstcolorado.org/benefits-counseling/)

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



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# 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 and team approach to understand what is coming and those unique scenarios that ALWAYS come up and to answer those questions.
- Output is only as good as the input in Colorado DB101!

# What Can I Do Next?

- **Make employment part of the conversation, start with Colorado DB101 and tie it to a certified benefits counselor.**
- **Explore Colorado DB101**
  - Share successes and challenges  
Set up your My DB101 with your faves  
Save articles, quick tools, estimator sessions, and more
- **Connect with Colorado Office of Employment First**
  - Trainings, Webinars, Partnerships or Opportunities on Colorado DB101, Benefits Counseling, Employment First in Colorado, and so much more!



# Engage With The Colorado Office of Employment First!



Facebook: [www.facebook.com/COEFtalk](https://www.facebook.com/COEFtalk)



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



[www.employmentfirstcolorado.org](https://www.employmentfirstcolorado.org)

★ Newsletter and Listserv

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





# Colorado Office of Employment First



## 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)

- COEF is part of JFK Partners within the University of Colorado School of Medicine at Anschutz Medical Campus
- COEF's work is partially funded by the Colorado Division of Vocational Rehabilitation (DVR)
  - Colorado DVR is fully funding this training opportunity
- Contact COEF for training, technical assistance, and for additional information



# QUESTIONS



# THANK YOU.

