

2023 SLIDE DECK  
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# Developmental Pathways



# Developmental Pathways

## Benefits Overview

By: Amy Heller, Benefits Program Manager

# What you will learn today:

## Medicaid

- Why, what, and how to access Medicaid Eligibility
- Financial Options
- Resources and links

## Social Security Benefits

- Timelines
- Application
- Resources

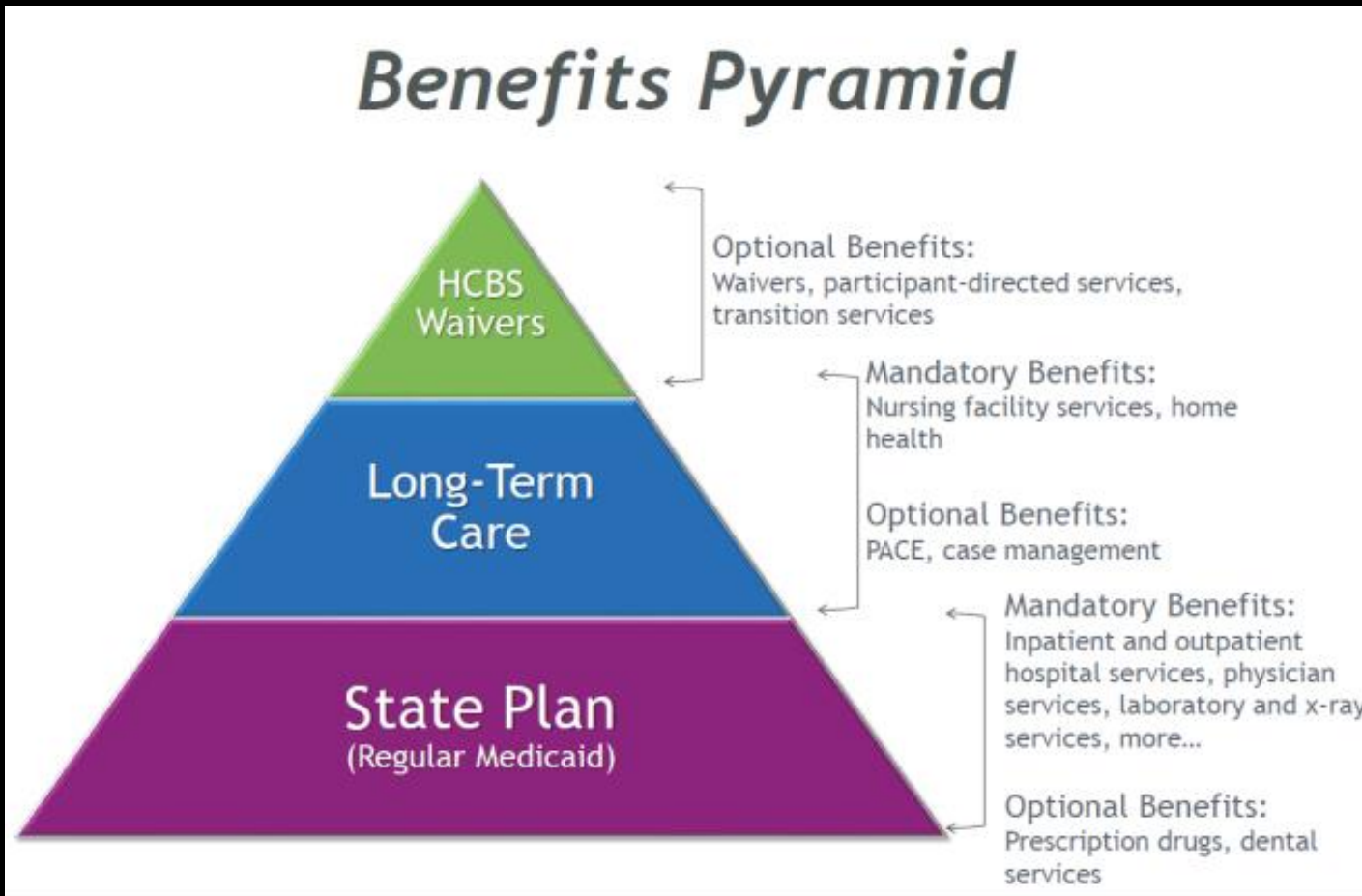
## Questions





Medicaid

# Why Medicaid?



**Waiver services are paid for by Medicaid. A person seeking waiver supports must apply and qualify for Medicaid.**



# Resources



Visit  
<https://www.dpcolo.org/tools/>



Look for “Applying for and Maintaining Long-Term Care Medicaid” (document and web page)



Ask your Case Manager or Coordinator for the “Medicaid Application Guide”



**Applying For & Maintaining Long-Term Care Medicaid**

**English | Español**

# Getting started!

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## When to start?

- Anytime

## Under 18

- Household income and assets/resources are considered.

## Over 18

- **If the applicant is a dependent on parent taxes** - parent income is considered.
- **If not a dependent-** Parent assets and resources are NOT considered.

# Your Application Options

Application Assistance Site

Eligibility Application Partner

Paper Application to Department of Human Services

Colorado PEAK Site



**Keep a copy of EVERYTHING!**



# Colorado PEAK



Medicaid Application only



Check "YES" that help is needed with activities of daily living.



You will receive a Disability application in the mail to complete and submit to the county DHS office



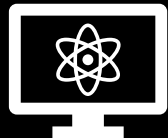
Visit: [Log-In or Apply for Benefits | Colorado PEAK \(force.com\)](#) for more information



# Common Types of Medicaid

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- **MAGI: Modified Adjusted Gross Income (income based)**
- **Long-Term Care Medicaid (waiver Medicaid)**
- **Health First Colorado Buy-in Medicaid Program**
  - **Working Adults with Disability (WAwD)**
  - **Children with Disability (CBwD)**



Visit: <https://hcpf.colorado.gov/program-snapshots>  
for more information

# Requirements for LTC Medicaid

## Financial

### LTC Requirement

No more than \$2000 in total assets

Income Limit: 3x the maximum SSI for the year

### Working adults

No limit on assets

Buy-in WAwD income limit

## Disability

A determination of disability as defined by the Social Security Administration

- Option 1: Medicaid Disability Application
- Option 2: Application for Social Security Benefits

\*Different from disability eligibility intake process

If a non-working adult over the age of 65, this disability determination is not needed.

## Functional

Support needed with basic functional activities of daily living, such as eating, dressing, bathing, etc.

Level of Care (LOC) assessment, known as the 100.2 assessment

# Financial Eligibility- LTC Medicaid

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Total  
Assets/Resources

All accounts tied to the recipient, including joint accounts

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- \$2000

Total Monthly  
Income

Earned and unearned

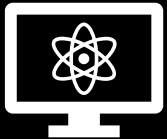
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- Different for a working adult
- 3x the max SSI amount for the year
- SSDI is unearned income

# Health First Colorado

## Buy-in Medicaid with Waivers

- **Working adults wishing to enroll onto an adult waiver have the option of being in both Buy-in and the waiver.**
- **Ask your case manager for a copy of the Health First Colorado Buy-in Medicaid with Waivers GUIDE**



Visit: <https://hcpf.colorado.gov/health-first-colorado-buy-in-programs> for more information

## You May Qualify If You:



Work



Aged 16-64



Have a disability

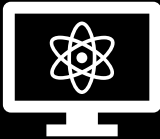
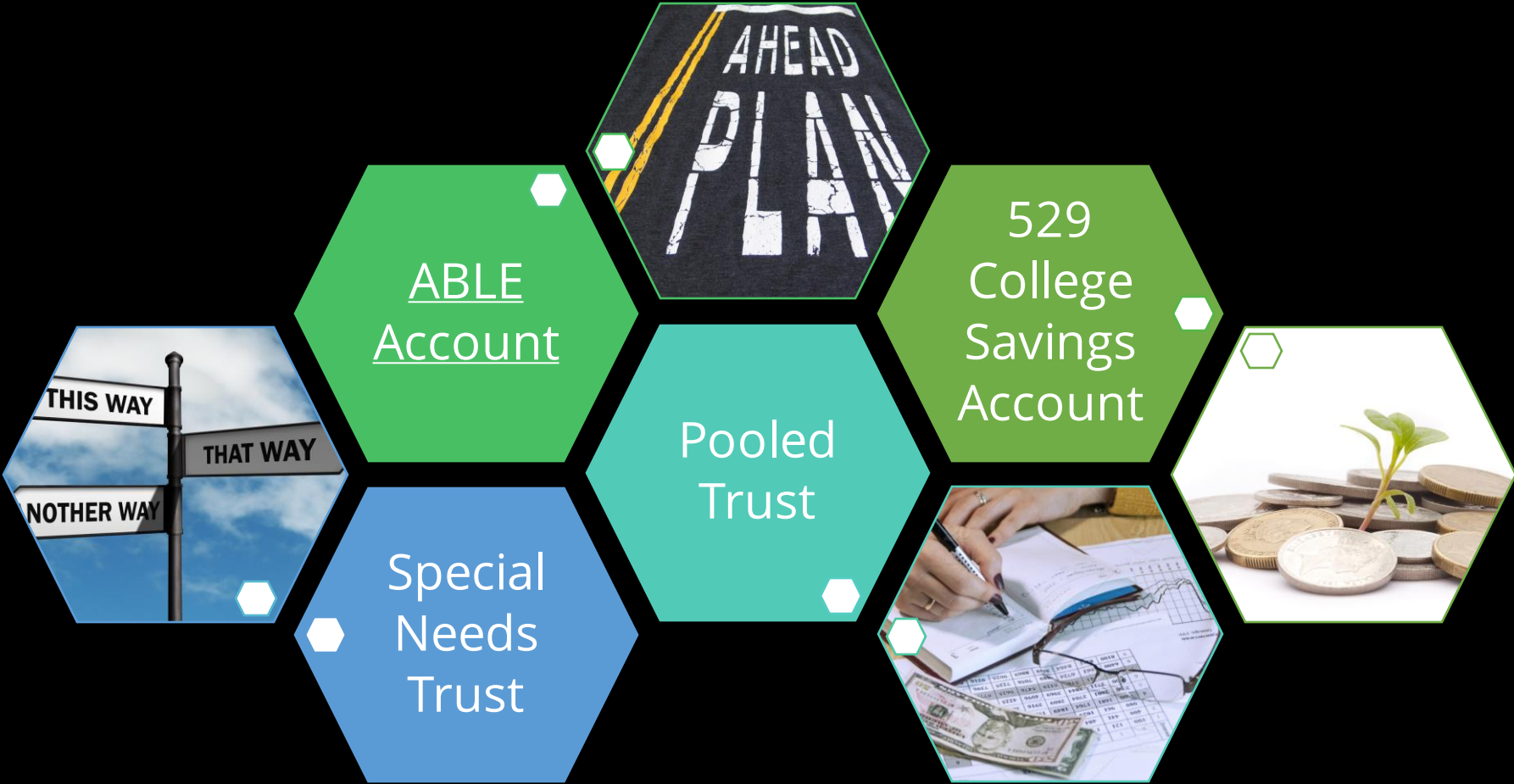


Earn 450% of the Federal Poverty Level or less (after economic disregards)



Are a U.S. citizen, legal permanent resident, refugee or asylee

# Sheltering Resources/Assets



Comparison Chart of ABLE account, Special Needs Trust (1st and 3rd party), and Pooled Trust  
[https://www.ablenrc.org/wp-content/uploads/2021/01/2021\\_SNT\\_ABLE\\_comparison.pdf](https://www.ablenrc.org/wp-content/uploads/2021/01/2021_SNT_ABLE_comparison.pdf)

# Medicaid Disability Eligibility

Two paths...

Application Completed	Entity	Application Reviewer	Disability definition	Timeframe	Monetary Benefit
Medicaid Disability Application	Health First Colorado Medicaid	Action Review Group (Arbor/ARG)	Definition put out by SSA	Up to 90 days	None
Social Security Application	Social Security Administration	Disability Determination Services (DDS)	Definition put out by SSA	Approximately 6 to 12 months	Maximum SSI amount for that year. (Amount awarded is dependent on earned and unearned income, as well as expenses reported.)



Medicaid currently does NOT require all LTC Medicaid recipients to apply for Social Security benefits, but it is **HIGHLY ENCOURAGED**. Medicaid always wants to be the payer of last resort.

- If you wait, you are potentially missing extra money that you may have qualified for.

# TIPS!

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## Submit

- Complete Application

## Lookout

- **for mail** from Medicaid and Social Security

## Be Aware

- Applications must be signed
- Some applications have multiple places to sign
- Adults who are their own legal guardians **MUST** sign the application(s)
- The Disability application **MUST** have a "wet" signature. They do not accept electronic signatures.
- Scanned applications are acceptable
- Photos of the signature pages are not accepted



See the guides for more Tips and Tricks



# Medicaid Renewals

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Yearly

Signature required

Report changes

Should receive two months prior to Renewal month (renewal month can be found on your PEAK account)

Submit verifications

Action needed if denied eligibility



Previously called a Redetermination

# Helpful Links

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- **DP application web page:** <https://www.dpcolo.org/programs-services/applying-for-medicaid/>
- **Disability Benefits 101 site:** <https://co.db101.org>
- **Colorado PEAK:** <https://coloradopeak.secure.force.com/>
- **Health First Colorado Mobile App - Health First Colorado**
- **Complete list of local County DHS Offices:** <https://www.colorado.gov/cdhs/contact-your-county>
- **Health First Colorado Medicaid:** 1-800-221-3943; <https://www.healthfirstcolorado.com/>
- **Health First Colorado Benefits and Services:** <https://www.healthfirstcolorado.com/benefits-services/>
- **Applying for and Maintaining Long-Term Care Medicaid (flyer):** <https://www.dpcolo.org/tools/>
- **Colorado Access- Access Medical Enrollment Services, an Eligibility Application Partner (AMES):** 303-755-4138; <http://www.accessenrollment.org/>

# DP's Application Web Page

- **Check out DP's web page which walks you through applying for Medicaid!**

<https://www.dpcolo.org/programs-services/applying-for-medicaid/>



You'll find links to application guides, frequently asked questions, other resources, and so much more!

It can be viewed in English or Spanish.

**Top of page**

A screenshot of the top portion of the Developmental Pathways website. The header includes the logo for Developmental Pathways, a search icon, and navigation buttons for "Get Started", "Donate", "Careers", and "Contact Us". There are also social media icons for Facebook, Twitter, and Instagram, and language options for "English" and "Español". A breadcrumb trail reads "Home &gt; Programs &amp; Services &gt; Applying for and Maintaining Medicaid". The main heading is "Applying for and Maintaining Medicaid". Below this is a light blue box containing the sub-heading "Applying for Medicaid for or as a person with a disability" and three paragraphs of text: "To get onto a waiver, you must first apply for and be approved for Medicaid. Waiver services are above and beyond what you can get with regular Medicaid. Medicaid pays for the extra waiver services." and "You will not be approved for Long-Term Care (LTC) Medicaid until you have gone through most of the enrollment process."

A woman with long dark hair and glasses, wearing a white off-the-shoulder top and dark pants, stands smiling next to a large, thick-trunked tree. The tree has a prominent hole in its bark. In the background, there is a white, single-story house with a brown roof and a wooden windmill on a tall lattice tower. The scene is set outdoors with green foliage and a clear sky.

# Social Security Benefits

# Applying for Social Security

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- ✓ The Disability Report
- ✓ The SSI application



Both can be completed online!



# When to apply for SSI



## Prior to age 18

- Families can apply at any time, if they feel that the family will qualify financially.



## 18 and already getting SSI (through the family)

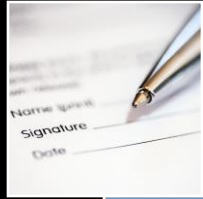
- Families receive an appointment letter for Redetermination and a medical review packet (includes request for: medical sources, medications, and other information, medical release form to be signed by beneficiary not parent even if 17)
- Should arrive by the individual's 19<sup>th</sup> birthday



## For an individual turning 18

- Apply the first FULL month following their 18<sup>th</sup> birthday
- Social Security does not consider someone 18 until they have been 18 for a full month.
- Example: DOB is April 20<sup>th</sup> – apply mid May

# Application Options



## In person

- At your local Social Security office with a **scheduled in-person interview.**



## By phone

- Call your local Social Security office to **schedule the phone interview**
- Or call the main 800 number for Social Security. They can assist with applications as well.

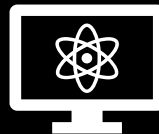


## Online

- Recommended for a faster application process.
- Can't apply online if previously had SSI that ended



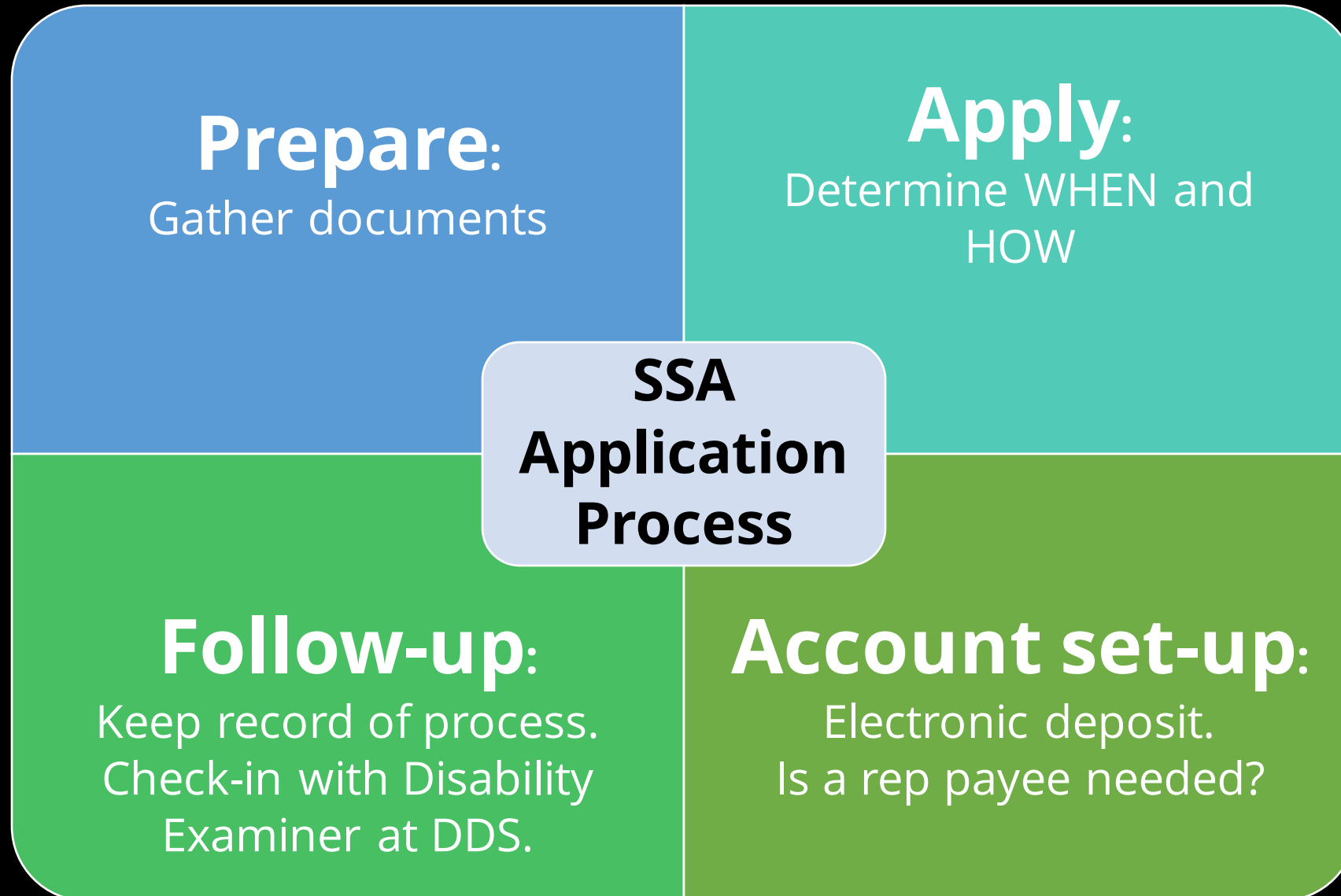
Appointments are only 90 minutes long. Best Practice: Prepare for your meeting!



**CHECK THE STATUS OF YOUR APPLICATION ONLINE through "my Social Security account"**  
[www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount)

# Four Main Steps of the Process

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# Resources



Visit  
<https://www.dpcolo.org/tools/>



Look for  
"Applying for and Maintaining  
Social Security benefits"



Ask your Case Manager or  
Coordinator for the "**Guide to  
Applying for SSA**"

**1 Ways to Apply for Social Security Benefits (SSA/SSDI)**

- 1. Online at [ssa.gov/online](https://www.ssa.gov/online)
- 2. In person at your local Social Security office with a completed appointment: <https://www.ssa.gov/online>
- 3. By phone: 1-800-772-6200

**2 Tips**

- 1. Ask your Case Manager for a copy of the Guide to Applying for Social Security benefits.
- 2. Make a copy of all paperwork you submit.
- 3. Complete the Disability Report for the Application for SSDI.
- 4. The information is available at <https://www.ssa.gov/online>.

**3 Local Social Security Office Locations**

COUNTY	PHONE NUMBER	ADDRESS
Adams	1-800-772-6200	1000 E. South Ave., Suite 100, Denver, CO 80202
Boulder	1-800-772-6200	3000 Pearl Street, Boulder, CO 80501
Colorado Springs	1-800-772-6200	1000 E. Mountain Blvd., Colorado Springs, CO 80906
Denver	1-800-772-6200	1000 E. South Ave., Suite 100, Denver, CO 80202
Lamar	1-800-772-6200	1000 E. Mountain Blvd., Colorado Springs, CO 80906
Windsor	1-800-772-6200	1000 E. Mountain Blvd., Colorado Springs, CO 80906

**Applying For & Maintaining Social  
Security Benefits**

**English | Español**

# Resources

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- **More in-depth presentation about applying for Social Security benefits.**  
[https://www.youtube.com/watch?v=k\\_2iVTMdNNI&t=13s](https://www.youtube.com/watch?v=k_2iVTMdNNI&t=13s)
- **The Arc of Arapahoe, Douglas, and Elbert Counties Step Up! Program**
  - Contact: Luke Wheeland, Director of Community Outreach, Education and Communication
    - Office: 303.220.9228
    - Email: [luke@arc-ad.org](mailto:luke@arc-ad.org)
    - Web: [www.arc-ad.org](http://www.arc-ad.org)



# More Resources

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- **Easter Seals Disability Benefits Services:**

- <https://www.easterseals.com/co/our-programs/work/disability-benefits-services/>

- Social Security Disability Application Assistance for eligible individuals
- Comprehensive Work Incentives & Benefits Counseling
- Webinar Series

<https://www.easterseals.com/co/shared-components/document-library/dbs/2023-webinar-packet.pdf>

**Disability Benefits 101 site:** <https://co.db101.org>

# Last Tidbit of Information

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**Important  
Information!**



**Sign all places on the applications, releases of information, etc., if you do not have a court-appointed legal guardian.**



**Submit ALL pages of the application(s).**



**Note on the application that you are part of a vulnerable population.**

# Questions?

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**Contact your case manager or coordinator at Developmental Pathways. If you aren't connected to DP, call our Intake line at 303-858-2260 or 303-360-6600.**

