

Chapter 5

Government Programs and Financial Assistance

John J. Campbell, Esq.*
Law Offices of John J. Campbell, P.C.

Michele M. Lawonn, Esq., PT., C.A.P.S.
Medical-Legal Advocates, LLC

SYNOPSIS

- 5-1. Old Age Pension
- 5-2. Supplemental Nutrition Assistance Program (SNAP)
- 5-3. Energy Assistance Programs
- 5-4. Veterans' Benefits
- 5-5. Telephone Assistance Program
- 5-6. Resources

5-1. Old Age Pension

The Colorado Old Age Pension (OAP) program provides a minimum level of income to needy Colorado residents age 60 or older. To qualify, an applicant's countable income must be less than the OAP standard of need, which is \$773 (\$1,546 for a married couple). An applicant's resources must be below \$2,000 for a single person, \$3,000 for a couple.

The benefit calculation and resource rules are similar to those used in the SSI program.

Applications may be filed at the County Department of Human Services (see "Resources" in section 5-6, below). Documents to bring include:

- ▶ Proof of age (birth certificate);
- ▶ Proof of citizenship or resident alien status (birth certificate or naturalization certificate);
- ▶ Proof of Colorado residency (photo ID, mail);

- ▶ Proof of income and assets;
- ▶ Social Security or Supplemental Security Income (SSI) award letters or copies of checks;
- ▶ Bank statements; and
- ▶ Copies of life insurance policies.

5-2. Supplemental Nutrition Assistance Program (SNAP)

Seniors with limited income and resources may be eligible for the supplemental nutrition assistance program, or SNAP. In general, people age 60 or older, living alone, must have gross income of less than \$1,287 per month, and non-exempt resources of less than \$2,000 to qualify. The limits are higher for couples and larger households. SSI and OAP recipients are automatically eligible for at least a minimal SNAP award.

The value of the SNAP award depends on the household income.

Household Income Limits			
<i>Size</i>	<i>Income per Month</i>	<i>Size</i>	<i>Income per Month</i>
1	\$1,287	6	\$3,530
2	\$1,736	7	\$3,980
3	\$2,184	8	\$4,430
4	\$2,633	8+	Add for each: \$451
5	\$3,081		

Applications may be filed at the local county Department of Human Services offices. See “Resources” in section 5-6, below.

Colorado also recognizes categorical eligibility for food stamps where any member of the household also is eligible for Temporary Assistance for Needy Families (TANF), County Diversion Assistance, or State Diversion Assistance, and where all members of the household are eligible for SSI.

5-3. Energy Assistance Programs

The Governor’s Energy Office (GEO) offers free energy efficiency upgrades and safety inspections for income-eligible households. The Energy Saving Partners (ESP) programs aim to lower energy bills, eliminate unsafe conditions, and improve the comfort of their recipients.

As energy costs continue to rise, investing in residential energy efficiency improvements becomes more attractive and more economically sensible. Unfortunately, limited discretionary income prevents many households from responding to price signals and incen-

tives. At the same time, the burden of energy costs upon household income is the greatest for these consumers.

An average household consumes about 900 therms of gas and about 8,000 kilowatt hours (kWh) of electricity per year. Various factors affect the amount of energy that a household consumes, including the thermal efficiency of the home, the operating efficiency of the heating system, the number of occupants, the age of appliances, and consumption behaviors of the occupants. Recognizing the variability in needs, the GEO has designed a variety of energy efficiency services that are provided free of charge to eligible recipients.

There are many benefits to the home efficiency services provided by the GEO. Its programs are designed to assist income-qualified households, so reducing the recipient's energy costs is a top priority. In addition to reducing utility costs, its services offer a wide range of non-energy-related benefits. Because the GEO's services often include health and safety inspections, recipients can avoid hazardous conditions that could lead to fires or unsafe buildup of carbon monoxide. Recipients of these services will also benefit from a more comfortable living space as a result of increased climate control.

If you have received assistance from any of the following programs in the past 12 months, you are automatically eligible for the GEO's services: the Low-Income Energy Assistance Program (LEAP; described below), Temporary Assistance for Needy Families (TANF), Supplemental Security Income (SSI), OAP, or Aid to the Needy Disabled (AND). You also may qualify if you are on Medicaid. Apply for the GEO's services by calling (866) 432-8435 or contacting your local county Department of Human Services. (See "Resources," section 5-6.)

An important energy assistance program is LEAP, which helps participants pay for winter home heating costs. To be eligible, your family household income needs to fall within 165 percent of the federal poverty level guidelines (see chart below), you must pay home heating costs to an energy provider or as part of your rent, and you must be a permanent and legal resident of the United States and Colorado. Applications will be accepted from November 1 through April 30.

LEAP Eligibility	
<i>People in Household</i>	<i>Gross Monthly Income Limits</i>
1	\$1,634
2	\$2,203
3	\$2,772
4	\$3,341
5	\$3,911
6	\$4,480
7	\$5,050
8	\$5,622
8+	Add for each: \$572

You can apply for LEAP at your local county Department of Human Services or by calling (866) HEAT-HELP (866-432-8435). You also can download a LEAP application online at www.colorado.gov/cdhs. Click on "Financial Assistance," then "Energy Assistance (LEAP)." The application is available in English and Spanish.

5-4. Veterans' Benefits

Two programs provide benefits for disabled veterans.

Veterans with service-connected disabilities may be entitled to a compensation benefit regardless of their income or resources. The amount of the benefit depends on the level of disability. Veterans who are rated as being more than 30 percent disabled also are entitled to a benefit for their dependents.

Veterans with nonservice-connected disabilities also may be entitled to a pension benefit, but only if they are permanently and totally disabled and have limited income and assets.

When a veteran dies, the surviving spouse and minor children may be eligible for pension benefits if the survivors' incomes are below a certain level. If the death was due to a service-connected disability, the surviving spouse is eligible for benefits that are not income based.

Medical care is provided at Veterans Administration (VA) hospitals and clinics for all service-related medical conditions.

Hospital care at VA hospitals and nursing home care at VA nursing homes is available to veterans who have service-connected disabilities, who receive a VA pension, or who fall into other special categories, such as former prisoners of war. Hospital care may be provided, as space is available, to other veterans, if the veteran's income is below the eligibility limit.

The Veterans Administration may contribute to the cost of burial, headstone or marker, and a burial flag. The veteran may be eligible to be buried in a national cemetery.

To apply for VA benefits, write, call, or visit your local VA regional office. In Denver, it is at 155 Van Gordon St., Lakewood, CO 80228 or P.O. Box 25126, Denver, CO 80225. Telephone: (800) 827-1000. Or contact: Division of Veterans Affairs, 7465 E. 1st Ave., Ste. C, Denver, CO 80230, Telephone: (303) 343-1268, online at www.va.gov.

Applicants for VA benefits are advised to seek the assistance of a veterans' advocate such as the Colorado Division of Veterans Affairs.

See Chapter 6, "Veterans' Benefits," for more information.

5-5. Telephone Assistance Program

The Colorado Low Income Telephone Assistance Program (LITAP), also called "Lifeline," provides for a discount on basic phone services for individuals receiving benefits from Old Age Pension, Aid to the Blind, SSI, and Aid to the Needy/Disabled. All telecommuni-

cations companies that operate in the state are required to offer LITAP Discounts vary. There also may be a discount for installation of new phone service. For information on how to apply, call (800) 782-0721 or (303) 866-5700 for the Colorado Department of Human Services.

5-6. Resources

County Departments of Social Services

For updates, go to www.colorado.gov/cdhs and click on "Services by County."

<p>Adams County 7190 Colorado Blvd. Commerce City, CO 80022 (303) 227-2700</p> <p>Alamosa County 8900 C Independence Way Alamosa, CO 81101 (719) 589-2581</p> <p>Arapahoe County 14980 E. Alameda Dr. Aurora, CO 80012 (303) 636-1130</p> <p>Archuleta County 551 Hot Springs Blvd. Pagosa Springs, CO 81147 (970) 264-2182</p> <p>Baca County 772 Colorado St., Ste. 1 Springfield, CO 81073 (719) 523-4131</p> <p>Bent County 215 2nd St. Las Animas, CO 81054 (719) 456-2620</p>	<p>Boulder County 3400 N. Broadway Boulder, CO 80304</p> <p>515 Coffman St. Longmont, CO 80501 (303) 441-1000</p> <p>Broomfield County 100 Spader Way Broomfield, CO 80020 (720) 887-2200</p> <p>Chaffee County 448 E. 1st St. Salida, CO 81201 (719) 530-2500</p> <p>Cheyenne County 560 W. 6th St. N. Cheyenne Wells, CO 80810 (719) 767-5629</p> <p>Clear Creek County 405 Argentine St. Georgetown, CO 80444 (303) 679-2365</p> <p>Conejos County 12989 County Rd. G. 6 Conejos, CO 81129 (719) 376-5455</p>	<p>Costilla County 233 Main St., Ste. A San Luis, CO 81152 (719) 672-4131</p> <p>Crowley County 631 Main St., Ste. 100 Ordway, CO 81063 (719) 267-3546</p> <p>Custer County 205 S. 6th St. Westcliffe, CO 81252 (719) 783-2371</p> <p>Delta County 560 Dodge St. Delta, CO 81416 (970) 874-2030</p> <p>Denver County 1200 Federal Blvd. Denver, CO 80204</p> <p>3815 Steele St. Denver, CO 80205</p> <p>4685 Peoria St. Denver, CO 80239 (720) 944-3666</p> <p>Dolores County 409 N. Main St. Dove Creek, CO 81324 (970) 677-2250</p>
---	--	---

<p>Douglas County 4400 Castleton Ct. Castle Rock, CO 80109 (303) 688-4825</p> <p>Eagle County 551 Broadway Eagle, CO 81631 (970) 328-8840</p> <p>Elbert County 75 Ute Ave. Kiowa, CO 80117 (303) 621-3149</p> <p>El Paso County 1675 W. Garden of the Gods Rd. Colorado Springs, CO 80907 (719) 636-0000</p> <p>Fremont County 172 Justice Center Rd. Canon City, CO 81212 (719) 275-2318</p> <p>Garfield County 195 W. 14th St. Rifle, CO 81650 (970) 625-5282</p> <p>Gilpin County 2960 Dory Hill Rd., Ste. 100 Black Hawk, CO 80422 (303) 582-5444</p> <p>Grand County 620 Hemlock St. Hot Sulphur Springs, CO 80451 (970) 725-3331</p>	<p>Gunnison and Hinsdale Counties 225 N. Pine St. Gunnison, CO 81230 (970) 641-3244</p> <p>Huerfano County 121 W. 6th St. Walsenburg, CO 81089 (719) 738-2810</p> <p>Jackson County 350 McKinley St. Walden, CO 80480 (970) 723-4750</p> <p>Jefferson County 900 Jefferson County Pkwy. Golden, CO 80401 (303) 271-1388</p> <p>Kiowa County 1307 Maine St. Eads, CO 81036 (719) 438-5541</p> <p>Kit Carson County 252 S. 14th St. Burlington, CO 80807 (719) 346-8732</p> <p>Lake County 112 W. 5th St. Leadville, CO 80461 (719) 486-2088</p> <p>La Plata County 10 Burnett Ct., 1st Fl. Durango, CO 81301 (970) 382-6150</p> <p>Larimer County 1501 Blue Spruce Dr. Fort Collins, CO 80524 (970) 498-6300</p>	<p>Las Animas County 204 S. Chestnut St. Trinidad, CO 81082 (719) 846-2276</p> <p>Lincoln County 103 3rd Ave. Hugo, CO 80821 (719) 743-2404</p> <p>Logan County 508 S. 10th Ave., Ste. 2 Sterling, CO 80751 (970) 522-2194</p> <p>Mesa County 510 29-1/2 Rd. Grand Junction, CO 81502 (970) 241-8480</p> <p>Mineral County 1015 6th St. Del Norte, CO 81132 (719) 657-3381</p> <p>Moffat County 595 Breeze St. Craig, CO 81625 (970) 824-8282</p> <p>Montezuma County 109 W. Main, Rm. 203 Cortez, CO 81321 (970) 564-4100</p> <p>Montrose County 1845 S. Townsend Montrose, CO 81401 (970) 252-5000</p> <p>Morgan County 800 E. Beaver Ave. Fort Morgan, CO 80701 (970) 542-3530</p>
--	--	--

<p>Otero County 13 W. 3rd St. La Junta, CO 81050 (719) 383-3100</p> <p>Ouray County 177 Sherman St., Unit 107 Ridgway, CO 81432 (970) 626-2299</p> <p>Park County 825 Clark St. Fairplay, CO 80440 (303) 816-5939</p> <p>Phillips County 127 E. Denver St., Ste. A Holyoke, CO 80734 (970) 854-2280</p> <p>Pitkin County 0405 Castle Creek Rd., Ste. 8 Aspen, CO 81611 (970) 920-5235</p> <p>Prowers County 1001 S. Main St. Lamar, CO 81052 (719) 336-7486</p> <p>Pueblo County 201 W. 8th St. Pueblo, CO 81003 (719) 583-6160</p>	<p>Rio Blanco County 345 Market St. Meeker, CO 81641 (970) 878-9640</p> <p>Rio Grande County 1015 6th St. Del Norte, CO 81132 (719) 657-3381</p> <p>Routt County 135 6th St. Steamboat Springs, CO 80477 (970) 870-5533</p> <p>Saguache County 605 Christy Ave. Saguache, CO 81149 (719) 655-2537</p> <p>San Juan County 1557 Greene St. Silverton, CO 81433 (970) 382-6150</p> <p>San Miguel County 333 W. Colorado Ave., 3rd Fl. Telluride, CO 81435 (970) 728-4411</p> <p>Sedgwick County 118 W. 3rd St. Julesburg, CO 80737 (970) 474-3397</p>	<p>Summit County 360 Peak One Dr., Ste. 230 Frisco, CO 80443 (970) 668-9160</p> <p>Teller County 800 Research Dr., Ste. 100 Woodland Park, CO 80863 (719) 686-5518</p> <p>Washington County 126 W. 5th Akron, CO 80720 (970) 345-2238</p> <p>Weld County 315 N. 11th Ave. Greeley, CO 80631 (970) 352-1551</p> <p>Yuma County 340 S. Birch St. Wray, CO 80758 (970) 332-4877</p>
--	---	---

Veterans Resources

For more information about veterans' benefits, see Chapter 6, "Veterans' Benefits."

Federal Veterans Administration

General Information Number: (800) 827-1000

TDD: Dial 711

www.va.gov

Veterans Affairs Regional Office

155 Van Gordon

Lakewood, CO 80228

(800) 827-1000

www.benefits.va.gov/denver

State of Colorado Division of Veterans Affairs

This is the primary office for the State of Colorado Division of Veterans Affairs. It is separate from the United States Department, but provides advocacy and appeals assistance.

1355 S. Colorado Blvd.

Bldg. C, Ste. 113

Denver, CO 80222

(303) 284-6077

<http://vets.dmva.state.co.us>

In General

Denver Veterans Center (for psychological counseling)

7465 E. 1st Ave., Ste. B

Denver, CO 80230

(303) 326-0645

Crisis line: (800) 273-8255 (press 1)

www.vetcenter.va.gov

Disabled American Veterans State Office

1485 Holland St.

Lakewood, CO 80215

(303) 922-3631

www.davmembersportal.org/co/default.aspx

Colorado Legal Services Offices

The below offices help veterans with problems when dealing with government benefits and will intercede on their behalf.

www.coloradolegalservices.org

Alamosa (Alamosa, Conejos, Costilla, Mineral, Rio Grande, and Saguache counties)

Address: 603 Main St., Alamosa

Phone: (719) 589-4993

Boulder (Boulder County)

Address: 315 W. South Boulder Rd., Ste. 205, Louisville

Phone: (303) 449-7575

Colorado Springs (El Paso, Lincoln, and Teller counties; Chaffee, Custer, Fremont, and Park counties shared with other offices)

Address: 617 S. Nevada Ave., Colorado Springs

Phone: (719) 471-0380

Denver (Adams, Arapahoe, Broomfield, Denver, Douglas, Elbert, and Jefferson counties, as well as seniors in Clear Creek and Gilpin counties)

Address: 1905 Sherman St., Ste. 400, Denver

Phone: (303) 837-1313

Durango (Archuleta, Dolores, Hinsdale, La Plata, Montezuma, Ouray, San Juan, and San Miguel counties)

Address: 835 E. 2nd Ave., #300, Durango

Phone: (888) 298-8483

Fort Collins (Larimer, Logan, Phillips, and Sedgwick counties)

Address: 211 W. Magnolia St., Fort Collins

Phone: (970) 493-2891

Frisco (Pitkin and Summit counties; Clear Creek and Gilpin seniors, call Denver office)

Address: 602 Galena St., Frisco

Phone: (800) 521-6968

Grand Junction (Delta, Garfield, Mesa, and Montrose counties)

Address: 200 N. 6th St., Ste. 203, Grand Junction

Phone: (970) 243-7940

Greeley (Morgan, Washington, Weld, and Yuma counties)

Address: 912 8th Ave., Greeley

Phone: (970) 353-7554

Hayden (Eagle, Lake, Grand, Jackson, Moffat, Rio Blanco, and Routt counties)

Address: 150 W. Jackson, Ste. 2A, Hayden

Phone: (800) 521-6968

La Junta (Baca, Bent, Cheyenne, Crowley, Huerfano, Kiowa, Kit Carson, Las Animas, Otero, and Prowers counties)

Address: 10 W. 3rd St., La Junta

Phone: (888) 805-5152

Migrant Farmworker Division (all counties)

Address: 1905 Sherman St., Denver

Phone: (800) 864-4330

Pueblo (Pueblo county; Custer and Fremont counties shared with other offices)

Address: 1000 W. 6th St., Pueblo

Phone: (719) 545-6708

Salida (Chaffee, Custer, Fremont, and Park counties shared)

Address: 1604 H St., Ste. 201, Salida

Phone: (719) 539-4251

For Issues Regarding Medicaid

Department of Health Care Policy and Financing

State Social Services Building

1570 Grant St.

Denver, CO 80203-1818

(303) 866-2993

(800) 221-3943 (toll-free)

711 (TDD)

24-hour Nurse Helpline for People on Medicaid: (800) 283-3221

www.colorado.gov/hcpf

For Issues Regarding Public Assistance

Department of Human Services

www.colorado.gov/cdhs

For county Departments of Human Services, look in the blue pages of your phone book under "County" or "City Government," or go to www.colorado.gov/cdhs and click on "Services by County."

* Sean Mandel of the State of Colorado Governor's Energy Office (GEO) provided the overview of the GEO's programs for income-eligible energy assistance in section 5-3.