

Chapter 5

Government Programs and Financial Assistance

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SYNOPSIS

- 5-1. Old Age Pension
- 5-2. Food Stamps
- 5-3. Energy Assistance Programs
- 5-4. Veterans' Benefits
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Exhibit 5A. Original Medicare (Parts A and B Fee-for-Service) Appeals Process

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 \$699 in the year 2009. 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 5-7, 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. Food Stamps

Seniors with limited income and resources may be eligible for food stamps. In general, people age 60 or older, living alone, must have countable income of less than \$1,429 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 food stamp award.

The value of the food stamp 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	\$1,430	6	\$3,905
2	\$1,925	7	\$4,400
3	\$2,420	8	\$4,895
4	\$2,915	8+	Add for each: \$493
5	\$2,410		

Applications may be filed at the local county Department of Human Services offices. See “Resources” in section 5-7, below.

Colorado also recognizes categorical eligibility for food stamps where any member of the household is also 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 incentives. 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 social services. (See "Resources," section 5-7.)

An important energy assistance program is LEAP, which helps participants pay for winter home heating costs.

To be eligible in the 2009-2010 season, your family household income needs to fall within 185 percent of the federal poverty level guidelines (see chart below), you pay home heating costs to an energy provider or as part of your rent, and you are 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	\$1,604
2	\$2,159
3	\$2,714
4	\$3,269
5	\$3,824
6	\$4,379
7	\$4,934
8	\$5,489
8+	Add for each: \$555
(Figures current as of March 2009.)	

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 at www.cdhs.state.co.us/LEAP/apply.htm.

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. First Ave., Ste. C, Denver, CO 80230, Telephone: (303) 343-1268.

Applicants for VA benefits are advised to seek the assistance of a veterans' advocate such as the Colorado Division of Veterans Affairs, (303) 894-7474.

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

5-5. Telephone Assistance Program

The state Telephone Assistance Program 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. Several telephone companies are currently participating, including Qwest and Comcast. Discounts range from \$8 to \$16 per month; there may also be a discount for installation of new phone service. For information on how to apply, call (800) 782-0721.

5-6. Glossary

Colorado Property Tax/Rent/Heat Rebate Program. A Colorado state income tax program that gives income tax money back to low-income senior citizens and persons with disabilities.

Countable Resources. In order to be eligible for most public benefit programs, an applicant's assets must be below a certain level. Only certain kinds of resources are included in determining eligibility. Assets that are taken into account are called countable resources.

Deeming. Counting one person's income or resources as if it is available to another person, regardless of whether it actually is.

Direct Deposit. An arrangement for automatically depositing public benefits in the recipient's bank account.

Exempt Resources. Assets that are not counted in determining eligibility for public benefits.

Food Stamps. Coupons that can be used to buy food items, now provided in the form of an electronic Quest Card.

Low-Income Energy Assistance Program (LEAP). A program that helps low-income persons pay winter heating bills.

Medicaid. A joint federal/state program that pays for medical care for eligible low-income persons.

Medicare. A health insurance program for recipients of Social Security and some other federal programs.

Need Standard or Standard of Need. In order for a person to be eligible for some public benefits, such as Supplemental Security Income (SSI) or Old Age Pension (OAP), an applicant's income must fall below a level called the need standard.

Old Age Pension. A state program that provides a minimum income to low-income Coloradoans over 60.

Overpayment. A public benefit payment higher than a recipient was entitled to; not necessarily the fault of the recipient.

Representative Payee. A person chosen by the Social Security Administration to receive and manage the recipient's Social Security or Supplemental Security Income benefits for a recipient who cannot manage his or her own money.

Request for Reconsideration. The first step in an appeal of a decision by the Social Security Administration.

Waiver. A request to be excused from repaying an overpayment.

5-7. Resources

County Departments of Social Services

For updates, go to www.cdhs.state.co.us/servicebycounty.htm.

<p>Adams County 7190 Colorado Blvd. Commerce City, CO 80022 (303) 287-8831</p>	<p>Archuleta County P.O. Box 240 (mail) 449 San Juan (physical) Pagosa Springs, CO 81147 (970) 264-2182</p>	<p>Boulder County 3400 N. Broadway Boulder, CO 80304 (303) 441-1000</p>
<p>Alamosa County P.O. Box 1310 (mail) 8900 Independence Way, Bldg. C (physical) Alamosa, CO 81101 (719) 589-2581</p>	<p>Baca County 772 Colorado St. Springfield, CO 81073 (719) 523-4131</p>	<p>Broomfield County #6 Garden Center Broomfield, CO 80020 (720) 887-2222</p>
<p>Arapahoe County 14980 E. Alameda Dr. Aurora, CO 80012 (303) 636-1130</p>	<p>Bent County 215 2nd St. Las Animas, CO 81054 (719) 456-2620 ext. 108</p>	<p>Chaffee County P.O. Box 1007 (mail) 641 W. 3rd St. (physical) Salida, CO 81201 (719) 539-6627</p>

<p>Cheyenne County P.O. Box 146 (mail) 51 South 1st (physical) Cheyenne Wells, CO 80810 (719) 767-5629</p> <p>Clear Creek County P.O. Box 2000 (mail) Courthouse (physical) Georgetown, CO 80444 (303) 679-2371</p> <p>Conejos County P.O. Box 68 (mail) Courthouse (physical) Conejos, CO 81129 (719) 376-5455</p> <p>Costilla County P.O. Box 249 (mail) 123 Gasper St. (physical) San Luis, CO 81151 (719) 672-4131</p> <p>Crowley County 631 Main, Ste. 100 Ordway, CO 81063 (719) 267-3546 ext. 248</p> <p>Custer County P.O. Box 929 (mail) 205 S. 6th St. (physical) Westcliffe, CO 81252 (719) 783-2371</p> <p>Delta County 560 Dodge Courthouse Annex Delta, CO 81416 (970) 874-2030</p> <p>Denver County 1200 Federal Blvd. Denver, CO 80204-3221 (720) 944-3666</p>	<p>Dolores County P.O. Box 485 (mail) 420 N. Main, Courthouse (physical) Dove Creek, CO 81324 (970) 677-2250</p> <p>Douglas County 4400 Castleton Ct. Castle Rock, CO 80109-7804 (303) 688-4825</p> <p>Eagle County P.O. Box 660 (mail) 500 Broadway St. (physical) Eagle, CO 81631 (970) 328-8840</p> <p>Elbert County P.O. Box 544 (mail) 214 Comanche St. (physical) Kiowa, CO 80117 (303) 621-3207</p> <p>El Paso County P.O. Box 2692 (mail) Colorado Springs, CO 80901 105 N. Spruce (physical) Colorado Springs, CO 80905 (719) 444-5532</p> <p>Fremont County 172 Justice Center Rd. Cañon City, CO 81212 (719) 275-2318</p> <p>Garfield County (Glenwood Springs) 108 8th St., Ste. 300 Glenwood Springs, CO 81601 (970) 945-9191 ext. 3037</p> <p>Garfield County (Rifle) 195 W. 14th St. Rifle, CO 81650 (970) 625-5282</p>	<p>Gilpin County 2960 Dory Hill Rd., Ste. 100 Black Hawk, CO 80403-8780 (303) 582-5444</p> <p>Grand County P.O. Box 204 (mail) 620 Hemlock (physical) Hot Sulphur Springs, CO 80451 (970) 725-3331</p> <p>Gunnison and Hinsdale Counties 225 N. Pine St., Ste. A Gunnison, CO 81230 (970) 641-7940</p> <p>Huerfano County 121 W. 6th St. Walsenburg, CO 81089 (719) 738-2810</p> <p>Jackson County P.O. Box 338 Walden, CO 80480 (970) 723-4750</p> <p>Jefferson County 900 Jefferson County Pkwy. Golden, CO 80401-6010 (303) 271-1388</p> <p>Kiowa County P.O. Box 187 (mail) Courthouse, 1305 Goff St. (physical) Eads, CO 81036 (719) 438-5541</p> <p>Kit Carson County 252 S. 14th St. P.O. Box 70 Burlington, CO 80807 (719) 346-8732</p>
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<p>Lake County P.O. Box 884 (mail) 112 W. 5th St. (physical) Leadville, CO 80461 (719) 486-2088</p> <p>La Plata County 1060 E. 2nd Ave. Durango, CO 81301 (970) 382-6150</p> <p>Larimer County 1501 Blue Spruce Dr. Ft. Collins, CO 80524-2000 (970) 498-6300</p> <p>Las Animas County 204 S. Chestnut St. Trinidad, CO 81082 (719) 846-2276</p> <p>Lincoln County P.O. Box 37 (mail) Courthouse, 103 3rd Ave. (physical) Hugo, CO 80821 (719) 743-2404 ext. 141</p> <p>Logan County P.O. Box 1746 (mail) 508 S. 10th Ave., Ste. 2 (physical) Sterling, CO 80751 (970) 522-2194 ext. 228</p> <p>Mesa County P.O. Box 20000-5035 (mail) 510 29-½ Rd. (physical) Grand Junction, CO 81502-5035 (970) 248-2703</p> <p>Mineral County P.O. Box 40 (mail) 1015 6th St. (physical) 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) 565-3769</p> <p>Montrose County 1845 S. Townsend Montrose, CO 81401 (970) 252-5000</p> <p>Morgan County P.O. Box 220 (mail) 800 E. Beaver Ave. (physical) Ft. Morgan, CO 80701 (970) 542-3531</p> <p>Otero County P.O. Box 494 (mail) Courthouse, 3rd & Colorado (physical) La Junta, CO 81050 (719) 383-3100</p> <p>Ouray County P.O. Box 530 (mail) 177 Sherman St., Unit 104 (physical) Ridgeway, CO 81432 (970) 626-2299</p> <p>Park County P.O. Box 1193 Bailey, CO 80421 (719) 816-5930</p> <p>Phillips County 127 E. Denver, Ste. A Holyoke, CO 80734 (970) 854-2280</p>	<p>Pitkin County 100 Elk Run Dr., Ste. 122 Basalt, CO 81621 (970) 920-5209</p> <p>Prowers County P.O. Box 1157 (mail) 1001 S. Main (physical) Lamar, CO 81052 (719) 336-7486</p> <p>Pueblo County 212 W. 12th 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 P.O. Box 40 (mail) 1015 6th St. (physical) Del Norte, CO 81132 (719) 657-3381</p> <p>Routt County P.O. Box 772790 (mail) 136 6th St. (physical) Steamboat Springs, CO 80477 (970) 879-1540</p> <p>Saguache County P.O. Box 215 (mail) 605 Christy Ave. (physical) Saguache, CO 81149 (719) 655-2537</p> <p>San Juan County 1557 Greene St. P.O. Box 376 Silverton, CO 81433 (970) 387-5326</p>
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<p>San Miguel County P.O. Box 96 (mail) 333 W. Colorado Ave. (physical) Telluride, CO 81435 (970) 728-4411</p> <p>Sedgwick County P.O. Box 27 (mail) 118 W. 3rd (physical) Julesburg, CO 80737 (970) 474-3397 ext. 13</p>	<p>Summit County P.O. Box 869 (mail) 37 County Rd. 1005 (physical) Frisco, CO 80443 (970) 668-9165</p> <p>Teller County P.O. Box 9033 (mail) 740 Hwy. 24 (physical) Woodland Park, CO 80866-9033 (719) 687-3335</p>	<p>Washington County P.O. Box 395 (mail) 126 W. 5th (physical) Akron, CO 80720 (970) 345-2238</p> <p>Weld County P.O. Box A (mail) 315 N. 11th Ave. (physical) Greeley, CO 80631 (970) 352-1551</p> <p>Yuma County 340 S. Birch St. Wray, CO 80758-1814 (970) 332-4877 ext. 306</p>
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Veterans Resources

To apply for VA benefits or seek the assistance of a veterans' advocate, see section 5-5 in this Chapter.

Federal Veterans Administration

General Information Number: (800) 827-1000
TDD: (800) 829-4833
www.va.gov

Veterans Affairs Regional Office

155 Van Gordon
Lakewood, CO 80228
(800) 827-1000

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.

7465 E. First Ave., Unit C
Denver, CO 80230
(303) 894-7474
www.dmva.state.co.us

In General

Denver Veterans Center (for psychological counseling)

7465 E. First Ave.
Denver, CO 80230
(303) 326-0645

Disabled American Veterans State Office

1485 Holland St.
Lakewood, CO 80215
(303) 922-3631

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: 417 State St., Alamosa
Phone: (719) 589-4993

Boulder (Boulder County)

Address: 315 W. South Boulder St., Ste. 205, Louisville
Phone: (303) 449-7575

Colorado Springs (Chaffee, Custer, El Paso, Fremont, Lincoln, Park, and Teller counties)

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: 1474 Main Ave., Ste. 200, 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) 243-7817

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

Address: 800 8th Ave., Ste. 202, Greeley

Phone: (970) 353-7554

Gunnison (Gunnison County)

Address: 200 E. Virginia Ave., Gunnison

Phone: (800) 521-6968

Hayden (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: 207-½ Colorado Ave., La Junta

Phone: (888) 805-5152

Leadville (Eagle and Lake counties)

Address: 505 Harrison Ave., Leadville

Phone: (800) 521-6968

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

Governor's Advocate Corps

For help with issues and problems that arise when dealing with a department of the Colorado state government.

Citizen's Advocate Office

Colorado Department of Revenue
1375 Sherman St., Rm. 412
Denver, CO 80261
(303) 866-4622
(800) 536-5321 (please leave a message)
www.colorado.gov/cs/Satellite/Revenue-Main/XRM/1231504279679

For Issues Regarding Medicaid

Department of Health Care Policy and Financing

State Social Services Building
1570 Grant St.
Denver, CO 80203-1818
(303) 866-3513
(800) 221-3943 (toll free)
(800) 659-2656 (TDD)
24-hour Nurse Helpline for People on Medicaid: (800) 283-3221
www.chcpf.state.co.us

For Issues Regarding Public Assistance

Department of Human Services

Office of Consumer Relations
State Social Services Building
1575 Sherman St.
Denver, CO 80203
(303) 866-5700
www.cdhs.state.co.us

For county departments, look in blue pages of your phone book under "County" or "City Government."

* 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.

Exhibit 5A. Original Medicare (Parts A and B Fee-for-Service) Appeals Process



