Chapter 5

Government Programs and Financial Assistance

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SYNOPSIS

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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 \$952 (\$1,904 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 \$1,473 per month, and non-exempt resources of less than \$4,250 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. Also, beginning in March 2020, SNAP recipients received additional emergency allotments authorized by Congress as a temporary strategy to help low-income individuals and families deal with the financial hardships of the COVID-19 pandemic. This emergency allotment ended after the February 2023 SNAP issuance, when all SNAP households' benefits returned to normal SNAP benefit amounts.

| Household Income Limits | | | | |
|-------------------------|------------------------|------|------------------------|--|
| Size | Gross Income per Month | Size | Gross Income per Month | |
| 1 | \$1,473 | 6 | \$4,029 | |
| 2 | \$1,984 | 7 | \$4,541 | |
| 3 | \$2,495 | 8 | \$5,052 | |
| 4 | \$3,007 | 8+ | Add for each: \$512 | |
| 5 | \$3,518 | | | |

USDA, Supplemental Nutrition Assistance Program (SNAP) Fiscal Year (FY) 2023 Income Eligibility Standards, https://fns-prod.azureedge.us/sites/default/files/resource-files/FY23-Income-Eligibility-Standards.pdf. Note that income requirements vary by county in Colorado.

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 Colorado Energy Office (CEO), at https://energyoffice.colorado.gov, offers free energy-efficiency upgrades and safety inspections for income-eligible households. The Energy \$aving Partners (E\$P) 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 may prevent 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 CEO 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 CEO. 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 CEO's services: the Low-Income Energy Assistance Program (LEAP; described below), Temporary Assistance for Needy Families (TANF), Supplemental Security Income (SSI), Social Security Disability Income (SSDI), Supplemental Nutrition Assistance Program (SNAP), OAP, or Aid to the Needy Disabled (AND). You also may qualify if you are on Medicaid. Apply for the CEO's services by calling (303) 866-2100 or the HEAT HELP line at (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 60 percent of the state median income level (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 | | |
|---------------------|-----------------------------|--|
| People in Household | Gross Monthly Income Limits | |
| 1 | \$2,880 | |
| 2 | \$3,766 | |
| 3 | \$4,652 | |
| 4 | \$5,539 | |
| 5 | \$6,425 | |
| 6 | \$7,311 | |
| 7 | \$7,477 | |
| 8 | \$7,644 | |
| 8+ | Add for each: \$166 | |

You can apply for LEAP at your local county Department of Human Services, by downloading a LEAP application and applying online at https://cdhs.colorado.gov/leap, or by calling (866) HEAT-HELP ((866) 432-8435). The application is available in English and Spanish. Energy.gov, Biden-Harris Administration Announces State and Tribe Allocations for Home Energy Rebate Program, www.energy.gov/articles/biden-harris-administration-announces-state-and-tribe-allocations-home-energy-rebate.

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, a 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, online at www.va.gov, telephone: (800) 827-1000. Or contact the Colorado Division of Veterans Affairs, Administrative Office-Lakewood, 155 Van Gordon, Ste. 201, Lakewood, CO 80228, telephone: (303) 914-5832; or Administrative Office-Grand Junction, 482 28 Rd., Grand Junction, CO 81501, telephone: (970) 257-3760; online: cdvainfo@dmva.state.co.us.

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), now called "Lifeline" or Affordable Connectivity Program (ACP), provides free or discounted cell phone services for individuals either receiving benefits from Old Age Pension, Aid to the Blind, SSI, Aid to the Needy/Disabled, TANF, Medicaid, SNAP, Section 8 Federal Public Housing Assistance (FPHA), tribal programs, and Veterans or Survivors Pensions, or have an income at or below 135 percent of Federal Poverty Guidelines. This is \$18,347 for a single household and \$24,719 for a household of two. (For each additional person in household add \$6,372 in income.) See www.lifewireless. com/plans/colorado.

All telecommunications 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, contact Life Wireless at (888) 543-3620 or call the telecommunications provider directly as the Colorado Department of Human Services no longer runs this program. However, contact CDHS at (303) 866-5700 with any concerns and complaints.

5-6. Resources

County Departments of Social Services

For updates, go to https://cdhs.colorado.gov/our-partners/counties/contact-your-county-human-services-department and click on the clickable map.

Adams County

11860 Pecos St. Westminster, CO 80234 (720) 523-2000

Alamosa County 8900 C Independence Way Alamosa, CO 81101 (719) 589-2581

Arapahoe County 14980 E. Alameda Dr. Aurora, CO 80012 (303) 636-1130

Archuleta County 551 Hot Springs Blvd. Pagosa Springs, CO 81147 (970) 264-2182

Baca County 772 Colorado St., Ste. 1 Springfield, CO 81073 (719) 523-4131

Bent County 138 6th St. Las Animas, CO 81054 (719) 456-2620

Boulder County

3400 N. Broadway Boulder, CO 80304

515 Coffman St. Longmont, CO 80501 (303) 441-1000

Broomfield County 100 Spader Way Broomfield, CO 80020 (720) 887-2200

Chaffee County 448 E. 1st St., Ste. 166 Salida, CO 81201 (719) 530-2500

Cheyenne County 560 W. 6th St. North Cheyenne Wells, CO 80810 (719) 767-5629

Clear Creek County 405 Argentine St. Georgetown, CO 80444 (303) 679-2365

Conejos County 12989 County Rd. G. 6 Conejos, CO 81129 (719) 376-5455 **Costilla County** 233 Main St., Ste. A San Luis, CO 81152 (719) 672-4131

Crowley County 631 Main St., Ste. 100 Ordway, CO 81063 (719) 267-3546

Custer County 205 S. 6th St. Westcliffe, CO 81252 (719) 783-2371

Delta County 320 W. 5th St. Delta, CO 81416 (970) 874-2030

Denver County 1200 Federal Blvd. Denver, CO 80204

3815 Steele St. Denver, CO 80205

4685 Peoria St. Denver, CO 80239 (720) 944-4347

Dolores County 409 N. Main St. Dove Creek, CO 81324 (970) 677-2250 **Douglas County** 4400 Castleton Ct. Castle Rock, CO 80109 (303) 688-4825

Eagle County 551 Broadway Eagle, CO 81631 (970) 328-8840

Elbert County 75 Ute Ave. Kiowa, CO 80117 (303) 621-3149

El Paso County 1675 W. Garden of the Gods Rd. Colorado Springs, CO 80907 (719) 636-0000

Fremont County 172 Justice Center Rd. Canon City, CO 81212 (719) 275-2318

Garfield County 195 W. 14th St. Rifle, CO 81650 (970) 625-5282

Gilpin County 2960 Dory Hill Rd., Ste. 100 Black Hawk, CO 80422 (303) 582-5444

Grand County 620 Hemlock St. Hot Sulphur Springs, CO 80451 (970) 725-3331 Gunnison and Hinsdale Counties 225 N. Pine St. Gunnison, CO 81230 (970) 641-3244

Huerfano County 121 W. 6th St. Walsenburg, CO 81089 (719) 738-2810

Jackson County 350 McKinley St. Walden, CO 80480 (970) 723-4750

Jefferson County 900 Jefferson County Pkwy. Golden, CO 80401 (303) 271-1388

Kiowa County 1307 Maine St. Eads, CO 81036 (719) 438-5541

Kit Carson County 252 S. 14th St. Burlington, CO 80807 (719) 346-8732

Lake County 112 W. 5th St. Leadville, CO 80461 (719) 486-2088

La Plata County 10 Burnett Ct., 1st Fl. Durango, CO 81301 (970) 382-6150

Larimer County 1501 Blue Spruce Dr. Fort Collins, CO 80524 (970) 498-6300 Las Animas County 219 S. Chestnut St. Trinidad, CO 81082 (719) 846-2276

Lincoln County 103 3rd Ave. Hugo, CO 80821 (719) 743-2404

Logan County 508 S. 10th Ave., Ste. 2 Sterling, CO 80751 (970) 522-2194

Mesa County 510 29-1/2 Rd. Grand Junction, CO 81502 (970) 241-8480

Mineral County 1015 6th St. Del Norte, CO 81132 (719) 657-3381

Moffat County 595 Breeze St. Craig, CO 81625 (970) 824-8282

Montezuma County 109 W. Main, Rm. 203 Cortez, CO 81321 (970) 564-4100

Montrose County 1845 S. Townsend Montrose, CO 81401 (970) 252-5000

Morgan County 800 E. Beaver Ave. Fort Morgan, CO 80701 (970) 542-3530 **Otero County** 13 W. 3rd St. La Junta, CO 81050 (719) 383-3100

Ouray County 177 Sherman St., Unit 107 Ridgway, CO 81432 (970) 626-2299

Park County 59865 Hwy. 285, 2nd Fl. Bailey, CO 80421 (303) 816-5939

825 Clark St. Fairplay, CO 80440 (719) 836-4139

Phillips County 127 E. Denver St., Ste. A Holyoke, CO 80734 (970) 854-2280

Pitkin County 0405 Castle Creek Rd., Ste. 8 Aspen, CO 81611 (970) 920-5235

Prowers County 1001 S. Main St. Lamar, CO 81052 (719) 336-7486 **Pueblo County** 201 W. 8th St. Pueblo, CO 81003 (719) 583-6160

Rio Blanco County 200 Main St., Ste. 200 Meeker, CO 81641 (970) 878-9640

101 E. Main St. Rangely, CO 81648 (970) 878-9531

Rio Grande County 1015 6th St. Del Norte, CO 81132 (719) 657-3381

Routt County 135 6th St. Steamboat Springs, CO 80477 (970) 870-5533

Saguache County 605 Christy Ave. Saguache, CO 81149 (719) 655-2537

San Juan County 1557 Greene St. Silverton, CO 81433 (970) 387-5631 **San Miguel County** 333 W. Colorado Ave., 3rd Fl. Telluride, CO 81435 (970) 728-4411

Sedgwick County 118 W. 3rd St. Julesburg, CO 80737 (970) 474-3397

Summit County 360 Peak One Dr., Ste. 230 Frisco, CO 80443 (970) 668-9160

Teller County 800 Research Dr., Ste. 100 Woodland Park, CO 80863 (719) 686-5518

Washington County 126 W. 5th Akron, CO 80720 (970) 345-2238

Weld County 315 N. 11th Ave. Greeley, CO 80631 (970) 352-1551

Yuma County 340 S. Birch St. Wray, CO 80758 (970) 332-4877

Veterans Resources

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

Federal Veterans Administration

General Information Number: (800) 827-1000 or (844) 698-2411 TDD: Dial 711 www.va.gov

Veterans Affairs Regional Office

155 Van Gordon St. 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.

Administrative Office — Denver 155 Van Gordon St., Ste. 201 Lakewood, CO 80228 (303) 914-5832 https://vets.colorado.gov or cdvainfo@dmva.state.co.us

Administrative Office — Grand Junction 482 28 Rd. Grand Junction, CO 81501 (970) 257-3760, (844) 458-9767 cdvainfo@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: 988 (press 1), or text 838255; (877) 927-8387 www.vetcenter.va.gov

There are also Colorado Vet Centers in Boulder, Colorado Springs, Fort Collins, Grand Junction, and Pueblo.

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 and Broomfield counties) Address: 2935 Baseline Rd., Ste. 301, Boulder Phone: (303) 449-7575
- **Colorado Springs** (El Paso, Lincoln, and Teller counties; Chaffee, Custer, Fremont, and Park counties shared with other offices) Address: 102 South Tejon, Ste. 430, Colorado Springs Phone: (719) 471-0380
- Craig (Grand, Jackson, Moffatt, Rio Blanco, and Routt counties) Address: 50 College Dr., #111, Craig Phone: (800) 521-6968 (call before visiting)
- Denver (Adams, Arapahoe, Denver, Douglas, Elbert, and Jefferson counties, as well as seniors in Clear Creek and Gilpin counties) Address: 1905 N. Sherman St., Ste. 300, Denver Phone: (303) 837-1313
- Dillon (Clear Creek, Eagle, Gunnison, Lake, Pitkin, and Summit counties) Address: P.O. Box 1895, Dillon Phone: (800) 521-6968
- Durango (Archuleta, Dolores, Hinsdale, La Plata, Montezuma, Ouray, San Juan, and San Miguel counties as well as Ute Mountain Ute and Southern Ute reservations) 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
- **Grand Junction** (Delta, Garfield, Mesa, and Montrose counties) Address: 422 White Ave., Ste. 300, Grand Junction Phone: (970) 243-7940
- **Greeley** (Morgan, Washington, Weld, and Yuma counties) Address: 912 8th Ave., Greeley Phone: (970) 353-7554

- 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 N. Sherman St., Ste. 400, Denver Phone: (800) 864-4330
- **Pueblo** (Pueblo and Custer counties; Fremont County shared with other offices) Address: 1000 W. 6th St., Pueblo Phone: (719) 545-6708
- Salida (Chaffee, Custer, and Fremont counties; Park County shared with another office) Address: 1604 H St., Ste. 201, Salida Phone: (719) 539-4251

For Issues Regarding Medicaid

Colorado Department of Health Care Policy and Financing

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 https://hcpf.colorado.gov

For Issues Regarding Public Assistance

Department of Human Services

https://cdhs.colorado.gov

For county Departments of Human Services, go to https://cdhs.colorado.gov/our-partners/ counties/contact-your-county-human-services-department and click on the clickable map.