

## Colorado

When a family or individual is faced with a progressive condition such as DM1 or DM2 they are often presented with additional financial expenses as well as loss of a steady income. This section attempts to gather financial resources that are available on a state level for persons living in the United States. By no means is this section complete; we invite you to share with us any resources you've identified.

This is an on-going project. We will add more resources as we gather them; please send us resources you know of that are not currently listed.

Please be advised that each organization has its own eligibility and application requirements. None of these organizations are affiliated with the Myotonic Dystrophy Foundation. We hope you will share your experiences with us – let us know if you are successful in finding a good resource to help your family.

## Employment

Colorado Works Subsidized Training and Employment Program (CW STEP): helps connect vulnerable parents receiving Basic Cash Assistance through the Colorado Works program with critical professional work experience and opportunity.

<https://www.colorado.gov/pacific/cdhs/cw-step>

Unemployment Benefits: <https://www.colorado.gov/pacific/cdle/node/41376>

## Food and Nutrition

Commodity Supplemental Food Program (CSFP) and the Emergency Food Assistance Program (TEFAP): The CDHS Food Distribution Program works directly with households in need of food assistance throughout Colorado. CSFP is a federally funded program that provides USDA foods to participants who are pregnant, breastfeeding, up to one year postpartum, children up to their sixth birthday, and seniors 60 years of age or older. TEFAP is a federally funded program that provides USDA foods to low-income households. <https://www.colorado.gov/pacific/cdhs/food-assistance-0>

Supplemental Nutrition Assistance Program (SNAP): is the food assistance program in Colorado, formerly known as Food Stamps. SNAP provides food assistance benefits as part of a federal nutrition program to help low-income households purchase food.

<https://www.colorado.gov/pacific/cdhs/food-assistance-0>

## **Financial**

Aid to the Needy Disabled (AND): provides a small cash assistance benefit to low-income Colorado residents age 18-59 who have at least a six-month total disability that precludes them from working. AND applicants/recipients must apply for Supplemental Security Income (SSI) benefits. The goal of AND is to provide interim financial assistance while waiting for SSI approval. <https://www.colorado.gov/pacific/phillipscounty/aid-needydisabled-and>

Colorado Works: is the Temporary Assistance for Needy Families (TANF) cash assistance program of Colorado that helps eligible families with very low incomes become self-sufficient by encouraging job preparation, work and family stabilization. Eligible applicants receive monthly cash assistance payments, help with emergency household expenses, and/or services such as counseling, training, and employment assistance.

<https://www.colorado.gov/pacific/cdhs/colorado-works-tanf>

The Family Support Services Program (FFSP): provides support for families who have children with developmental disabilities or delays with costs that are beyond those normally experienced by other families. The program is for families who have eligible children living at home or who are interested in having their child return from an out-of-home placement. Top benefits include medical and dental expenses, additional insurance expenses, respite care and sitter services, special equipment, clothing, and diets.

<https://www.colorado.gov/pacific/hcpf/family-support-services-program-fssp>

Programs for Individuals with Physical and Developmental Disabilities:

<https://www.colorado.gov/pacific/hcpf/programs-individuals-physical-or-developmentaldisabilities>

## Housing

Colorado Housing and Finance Authority (CHFA): invests in affordable housing and community development. CHFA offers financial resources to strengthen homeownership, affordable, rental housing, and businesses. CHFA offers home purchase and refinance loan programs, and grants and second mortgage loans.

<https://www.chfainfo.com/homeownership/Pages/chfa-loan.aspx> or  
<https://www.chfainfo.com/>

The Housing Choice Voucher (HCV) Program: once called Section 8 housing, holds low-income Coloradans rent affordable housing. Tenants receive funding based on their income and can choose any type of housing including apartments, townhomes, and single-family homes. <https://www.colorado.gov/pacific/dola/rental-assistance-programs>

Housing First: is a homeless assistance approach that prioritizes providing people experiencing homelessness with permanent housing as quickly as possible, and then providing supportive services as needed. Housing First includes rapid access to housing, crisis intervention, and follow-up intensive case management and therapeutic support services to prevent the recurrence of homelessness.

<https://www.coloradocoalition.org/housing-first>

Low-Income Energy Assistance Program (LEAP): is designed to help low-income households with winter home heating costs. It provides assistance with heating costs, equipment repair, and/or replacement of inoperable heating tools. While the program is not intended to pay the entire cost of home heating, it aims to alleviate the burdens that come with Colorado's colder months. <https://www.colorado.gov/pacific/cdhs/leap>

Permanent Supportive Housing: is defined as a safe, affordable, community-based housing that provides tenants with the rights and links to intensive supportive services.

<https://drive.google.com/file/d/1G4ArFJp6bbcK327LXXq1ahbl2TLeqtw2/view>

## Medical and Health-related

Child Health Plan Plus (CHP+): is a low-cost health insurance for certain children and pregnant women. It is for people who earn too much to qualify for Health First Colorado (Colorado's Medicaid Program), but not enough to pay for private health insurance.

<https://www.colorado.gov/pacific/hcpf/child-health-plan-plus>

Colorado Indigent Care Program (CICP): provides discounted health care services to low income people and families. CICP is not a health insurance program. Services vary by providers. <https://www.colorado.gov/pacific/hcpf/colorado-indigent-care-program>

Developmental Disabilities Waiver (DD): A waiver is an extra set of Health First Colorado (Colorado's Medicaid Program) benefits that you could qualify for in certain cases. these benefits can help you remain in your home and community. Waivers have extra program rules and some programs may have waitlists. The DD waiver allows individuals to receive numerous benefits including: behavior services, Colorado Choice Transitions (CCT), day habilitation services, dental, home delivered meals, non-medical transportation, peer mentorship, pre-vocational services, presidential habilitation services and supports, specialized medical equipment and supplies, supported employment, transition set up, and vision. <https://www.colorado.gov/pacific/hcpf/developmental-disabilities-waiver-dd>

Elderly, Blind, and Disabled Waiver (EBD): provides assistance to people ages 65 and older who have a functional impairment or are blind, and to people ages 18-64 who are physically disabled or have a diagnosis of HIV or AIDS, and require long-term supports and services in order to remain in a community setting. For a list of benefits and services, visit <https://www.colorado.gov/pacific/hcpf/elderly-blind-disabled-waiver-ebd>

Full Benefit Medicare/Medicaid Enrollees: also sometimes called "Duals" or "Dual Eligibles" are people who have both Medicare and regular Health First Colorado. If you are a Full Benefit Medicare/ Medicaid Enrollee, you're automatically a part of the State's Demonstration to integrate and coordinate your physical, behavioral, and social health care needs. <https://www.colorado.gov/pacific/hcpf/programs-individuals-physical-ordevelopmental-disabilities>

Health First Colorado Buy-In Program for Working Adults with Disabilities: lets adult with a disability who qualify to "buy-into" Health First Colorado (Colorado's Medicaid Program). If you work and earn too much to qualify for Health First Colorado you may qualify. If you qualify, you pay a monthly premium. Your monthly premium is based on your gross monthly earned and unearned income after any applicable disregards. To see if you are eligible, visit <https://www.colorado.gov/hcpf/medicaid-buy-program-workingadults-disabilities>

Health First Colorado (Colorado's Medicaid Program): is a public health assistance program for Coloradans who qualify. Children, pregnant women, parents and caretakers, people with developmental, intellectual, and physical disabilities, and adults can all potentially qualify. When you apply for Health First Colorado, you are applying for both Health First Colorado and Child Health Plan Plus (CHP+).

<https://www.healthfirstcolorado.com/>

Health Insurance Buy-In Program (HIBI): is a premium assistance program for Health First Colorado members who qualify. If you qualify, HIBI will send monthly payments to you for all or a portion of the cost of your commercial health insurance premiums, and in some cases also reimburses you for deductibles, coinsurance, and co-pays.

<https://www.colorado.gov/pacific/hcpf/health-insurance-buy-program>

Medicare: is public health insurance for people who are 65 and older, people with disabilities, and people with ESRD. <https://www.medicare.gov>

Medicare Savings Program-Qualified Disabled and Working Individual (QDWI): pays for your Part A premium. <https://www.colorado.gov/pacific/hcpf/medicare-savingsprograms-msp>

Medicare Savings Program-Qualifying Individual (QI-1): pays for your Part B premium. <https://www.colorado.gov/pacific/hcpf/medicare-savings-programs-msp>

Medicare Savings Program-Qualified Medicare Beneficiary (QMB): pays for Part A and Part B premiums, and your Medicare deductibles, coinsurance, and co-pays. <https://www.colorado.gov/pacific/hcpf/medicare-savings-programs-msp>

Medicare Savings Program-Specified Low-Income Medicare Beneficiary (SLMB): pays for your Part B premiums. <https://www.colorado.gov/pacific/hcpf/medicare-savingsprograms-msp>



Your Regional Organization: Under Health First Colorado, you and your primary care provider belong to a regional organization that helps you get the health care and services you need. Your regional organization can also help you understand and manage your physical and behavioral health benefits, help connect you to providers, and connect you with resources for needs such as transportation, food assistance or other social services. Your regional organization is listed on your enrollment letter from Health First Colorado Enrollment. You can also find out your regional organization by calling Health First Colorado Enrollment at 303-839-2120, 1-888-367-6557 (outside of Denver).

<https://www.healthfirstcolorado.com/health-first-colorado-regional-organizations/>

## **Additional Resources**

Muscular Dystrophy Association (MDA) Colorado Resource Centers:

<https://www.mda.org/office/denver>