

# Adult Financial Reference Guide

## Adult Financial

Aging and Adult Services oversees the 64 County Departments of Human/Social Services who provide financial grants to low-income aged, blind, and disabled persons to assist in meeting basic living costs and provide financial payments for funeral, burial, and/or cremation costs to eligible recipients.

**Aging and Adult Services oversees the following:**

- Aid to the Needy Disabled-State Only (AND-SO)
- Aid to Needy Disabled-Colorado Supplement (AND-CS)
- Old Age Pension (OAP)
- Home Care Allowance (HCA)
- Burial Assistance
- Personal Needs Allowance (PNA)

## Aid to the Needy Disabled-State Only (AND-SO)

- The AND-SO program provides interim cash assistance to customers age 18 through 59 (unless diagnosed with blindness, then age 0 through 59); who are disabled or blind but have not been approved for Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI)
  - The program is funded with 80% state funds and 20% county funds
  - Volume 3, Section 3.540
  - Benefits
    - Effective September 1, 2018, the total AND-SO grant standard is \$248.00 per policy and CBMS.
    - In-Kind Support and Maintenance (ISM) is not countable income for AND-SO.
  - Income
    - Earned and unearned income is counted
    - No disregards are allowed for the recipient
    - Deeming applies to non-recipient spouses
      - Spousal deductions may be allowed
  - Resources
    - \$2,000 for:
      - An unmarried customer who is a citizen or qualified non-citizen;
    - \$3,000 for:
      - A married customer who is a citizen or qualified non-citizen
    - Examples: bank accounts, certificates of deposit, boats, motor homes, stocks and bonds, burial contracts or policies, secondary property, etc.
  - Other Requirements
    - Applicants of State AND-SO must meet the following requirements:
      - Have a medical disability certification form (Med-9) completed and signed by a



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Colorado licensed physician, psychiatrist, physician's assistant, an advanced practice nurse, or a registered nurse. The physician may be a general practitioner or a specialist. Medical certification for blindness shall be completed only by an ophthalmologist licensed in Colorado

- Meet the disability requirement described in 3.541
- Apply for Supplemental Security Income (SSI)
- Sign an Authorization for Reimbursement of Interim Assistance repayment agreement form (IM-14) annually agreeing to repay the State AND-SO benefits if they are approved for SSI for the same period of time
- Applicants who are eligible for Colorado Works must exhaust all Colorado Works benefits prior to being determined eligible for AND-SO
- Drug and alcohol addiction
  - Applicants of AND-SO whose primary diagnosis is alcoholism or controlled substance addiction shall only be eligible for 12 cumulative months in a lifetime (under that primary diagnosis) and must meet the following requirements:
    - Agree to and participate in treatment through an agency of the CDHS Office of Behavioral Health
    - Submit to random testing
  - Any time a recipient tests positive for alcohol or controlled substances twice in any 3-month period, the county department shall be notified and the customer shall be terminated from AND-SO using the 5 day notice for non-compliance

## Aid to the Needy Disabled-Colorado Supplement (AND-CS)

- The AND-CS program provides a supplemental payment for customers age 0 to 59 who are receiving SSI due to a disability or blindness, but are receiving an SSI payment that is less than the full SSI grant standard
  - SSI payments are from funds provided 100% by the federal government. The AND-Colorado Supplement is funded with 80% state funds and 20% county funds
  - Volume 3, Section 3.540
  - Benefits
    - Effective January 1, 2025, the total grant standard is \$967.00
    - Effective January 1, 2025, the maximum ISM amount for shelter, including utilities, is \$342.00
    - In addition to the regular monthly AND-CS grant payments, supplemental payments necessary to comply with the federal Maintenance of Effort (MOE) requirements may be provided. These payments are supplements to regular grant payments, are not entitlements, and do not affect grant standards. Appeals shall not be allowed for MOE payment adjustments
  - Income
    - Any other income, such as wages, may reduce the amount of the payment
    - Once determined to meet the income limit, earned and unearned income disregards are allowed (See 3.545)



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- Deeming applies for non-recipient spouses and non-recipient parents
  - Spousal or parental income deductions may be allowed
- Resources
  - \$2,000 for:
    - An unmarried customer who is a citizen or qualified non-citizen;
  - \$3,000 for:
    - A married customer who is a citizen or qualified non-citizen
  - Examples: bank accounts, certificates of deposit, boats, motor homes, stocks and bonds, burial contracts or policies, secondary property, etc.
- Other requirements
  - Must be receiving SSI under the current maximum monthly AND-CS benefit
    - If SSA is recovering any portion of the SSI benefit due to overpayment or fraud, that amount will not be supplemented
    - If SSA is charging the customer an ISM, we must charge a matching ISM in CBMS

## Old Age Pension (OAP)

- The Old Age Pension (OAP) program provides financial assistance for low-income adults age 60 or older who meet basic eligibility requirements
  - Funded 100% with state funds
  - This program is administered by the Colorado Department of Human Services (CDHS) and operated by Colorado's county human/social services offices. OAP Medical Assistance, which is provided to every OAP recipient, is administered by the Colorado Department of Health Care Policy and Financing (HCPF), and is also administered by Colorado's county human/social services offices (Volume 8.100.6.K)
  - Volume 3, Section 3.530
  - Benefits
    - Effective January 1, 2025, the maximum grant is \$1005.00
    - Effective January 1, 2025, the maximum ISM amount for shelter, including utilities, is \$342.00
  - Income
    - Customers must have gross income below the maximum grant standard at initial application
    - Any other income such as wages, Social Security Benefits (SSA), Supplemental Security Income (SSI), Veterans Assistance, etc. may reduce the amount of the OAP payment
    - Once determined to meet the income limit, earned and unearned income disregards are allowed (See 3.533)
    - Deeming applies for non-recipient spouses
  - Resources
    - \$2,000 for:
      - An unmarried customer who is a citizen qualified non-citizen;
    - \$3,000 for:
      - A married customer who is a citizen or qualified non-citizen
    - Examples: bank accounts, certificates of deposit, boats, motor homes, stocks and



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- bonds, burial contracts or policies, secondary property, etc.
- Other Requirements
  - There are 2 categories of OAP
    - OAP-A: Age 60 and over
    - OAP-C: Age 60 and over who are patients who have been committed to the State Mental Health Institute or a Regional Center by order of the district or probate court
  - OAP customers must apply for Social Security and/or SSI benefits as appropriate:
    - Customers 60 years of age and older who report a disability
    - Customers 60 years of age and older who may be eligible for Social Security survivor benefits
    - Customers 62 years of age and older who may be eligible for early Social Security retirement benefits
    - Customers 65 years of age and older who may be eligible for Social Security retirement benefits and/or SSI benefits if the customer's income from any source is less than the SSI grant standard plus \$20.00

## Home Care Allowance (HCA)

- Home Care Allowance (HCA) is a special cash payment made to a client, five (5) years of age or older for the purpose of securing in-home, personal care services. It is designed to serve customers with the lowest functional abilities and the greatest need for paid care
  - Customers cannot receive HCA if they are currently receiving Home and Community Based Services (HCBS)
  - Volume 3, Section 3.570
  - Benefits
    - Financial allowance that must be used for non-skilled assistance with activities of daily living
    - Effective September 1, 2018, the 3 tiers of grant standards have the following maximums:
      - Tier 1 - \$330.00
      - Tier 2 - \$472.00
      - Tier 3 - \$605.00
  - To be financially eligible for HCA
    - Be approved for Supplemental Security Income (SSI) benefits; or
    - Meet all eligibility criteria required for Aid to the Needy Disabled - State Only (AND-SO) program; or,
    - Have been receiving both Old Age Pension (OAP) grant payments and HCA as of December 31, 2013 and remain continuously eligible for both benefits.
  - Resources
    - \$2,000 for:
      - An unmarried customer who is a citizen or qualified non-citizen;
    - \$3,000 for:
      - A married customer who is a citizen or qualified non-citizen



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- Examples: bank accounts, certificates of deposit, boats, motor homes, stocks and bonds, burial contracts or policies, secondary property, etc.
- Other Requirements
  - A Single Entry Point (SEP) agency is an agency selected by HCPF to provide case management services for persons in need of long term care services within specific demographic areas. The SEP determines the applicant's functional capacity and need for paid care score in accordance with regulations in Volume 3, Section 3.570.14. To find the name of your county's SEP, go to <https://www.colorado.gov/pacific/hcpf/single-entry-point-agencies>

## Burial Assistance Program

- Burial benefits are available for customers who were enrolled in a Health First Medicaid Program (including Medicare Savings Programs) or Adult Financial assistance at time of death to cover reasonable and necessary costs for burial services (funeral, burial and/or cremation), providing the total burial costs do not exceed \$2,500
  - Volume 3, Section 3.570.4
  - Benefits
    - Reasonable and necessary costs of funeral, burial, and/or cremation
    - Total burial benefit shall not exceed \$1,500
  - Income
    - N/A
  - Resources
    - Funds from any life insurance policy owned by the deceased recipient must be used to reduce the state contribution
    - Any money voluntarily contributed by a spouse or parent(s) is used to reduce the state contribution
    - Unmarried
      - All resources in the estate are considered available for payment of funeral, cremation, and/or burial expenses
    - A small estate affidavit might be useful to access the deceased's resources. This form and completion instructions are located at: <https://www.courts.state.co.us/Forms/>

## Personal Needs Allowance (PNA)

- The Personal Needs Allowance (PNA) program provides a cash payment to a client living in a facility. The payment is intended to cover hygiene and personal care costs not usually supplied by the provider. The maximum 2024 PNA grant is \$79 per month
  - Eligibility
    - Colorado resident
    - Must be a United States or naturalized citizen, or an eligible legal permanent resident and be lawfully present



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- Must meet OAP, AND-SO, AND-CS (apply for SSI OR be receiving the \$30 SSI PNA) requirements and be a resident of a facility for 30 consecutive days
  - Examples: bank accounts, certificates of deposit, boats, motor homes, stock and bonds, burial contracts or policies, secondary property, etc.
- County Role
  - Determines eligibility and processes applications for the program
  - Enters and tracks cases in the Colorado Benefits Management System (CBMS)

