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Introduction

While the CDHS Programs Guide does not provide all the information needed to process cases, it does provide an easy to read overview that will help the new worker gain basic knowledge about High Level Program Groups (HLPG) and provide on-going workers with key references. The benefits of the guide are:

- Engages the user via several learning styles.
- Encourages independent learning.
- Creates opportunities for one-to-one collaboration with a supervisor.
- Promotes understanding of key Federal and State programs.
- Provides interactive activities.
- Prepares workers for the next level of training.
- Provides a review for ongoing workers.

Instructions for using this guide:

This guide provides introductory information about High Level Program Groups. Although the guide may be printed or viewed online, we suggest that you view the guide online, so you can easily access the links to websites. To access the websites, hold the CTRL key down while clicking on the link. If you do not view the guide online, you will need to type each link into your Internet browser.

CDHS Programs Guide provides basic and easy to understand information that will help you gain an understanding of the HLPGs and better prepare you when you take advanced courses. Additionally, current workers will benefit from the information as it will reinforce ongoing training.

Disclaimer

The information in this guide is accurate as of the release date. Consult rule, Policy, and attend ongoing training courses for more complete understanding of each High-Level Program and their sub programs. Go to CoLearn to view the Staff Development Division's training calendar to enroll in courses.

High Level Program Groups (HLPGs)

In Colorado, the assistance programs you will work with are called High Level Program Groups, or HLPGs. These programs provide financial, medical, and/or food assistance to eligible individuals. The Colorado Department of Human Services (CDHS) is responsible for the oversight of Food Assistance, Colorado Works, and Adult Financial.

Supplemental Nutrition Assistance Program (SNAP)

Overview	The Supplemental Nutrition Assistance Program (SNAP) provides assistance to households that meet the citizenship, income, and resource guidelines of the Food Assistance Program. The Food and Energy Assistance Division of the Colorado Department of Human Services (CDHS) oversees the 64 County Departments of human/social services who provide Food Assistance benefits. There are 4 types of food assistance: • Expedite SNAP • Regular SNAP • Disaster SNAP • Transitional SNAP Employment First (EF) is the SNAP Employment and Training Program of the SNAP Program. For more information, click on the link to go to the **SNAP** home page.
Verifications	Except for identity of the applicant or Head of Household, which is a condition of eligibility, verification of all household circumstances can be postponed to be received at a later date. Applicants entitled to expedited service must verify identity before receiving their initial benefits unless an Authorized Representative (AR) applies for the individual, and the household must complete an interview. Verification requirements differ by household circumstances. For more information on required SNAP verification, review the *Public Assistance Verification Matrix* in **Training.Colorado.gov**.

Expedited SNAP

Program Summary	Expedited SNAP provides eligible low-income Colorado residents with the funds to purchase eligible food items.
Eligibility Requirements	A customer must meet one of the following to be potentially eligible for expedite assistance. ■ Combined household monthly gross income and liquid resources are less than the household's anticipated monthly rent or mortgage and utilities. ■ Liquid resources are less than $100 and gross monthly income does not exceed $150 in the calendar month of application. ■ An individual in the household is a migrant worker or seasonal worker.
Processing Guidelines	7 calendar days from the date of the application.

Regular SNAP

Program Summary	Provides assistance to low-income Colorado residents with funds to purchase eligible food items.

Rules Reference	**[10 CCR 2506-1 Food Assistance Volume 4. Section 4.100](#)**
Verification	■ Verification requirements differ by household circumstances. ■ For more information on required Food Assistance verification, review the *Public Assistance Verification Matrix* in **[Training.Colorado.gov](#)**.
Benefits	Receive benefits up to the 30th calendar day following the date of application. For more information review the **[SNAP Processing Deadlines](#)**.
Household Composition	■ An individual living alone. ■ An individual living with others but customarily purchasing food and preparing meals for home consumption separate and apart from the others. ■ A group of individuals living together who customarily purchase and prepare food together for home consumption. ■ An individual who is 60 years of age or older, and the spouse of such individual, living with others, who is unable to purchase and prepare meals because he/she suffers from a disability considered permanent under the Social Security Act or suffers from a non-disease-related, severe, permanent disability.
Citizenship / Residency	Clients must meet all of the following requirements: ■ A resident of Colorado. ■ A U.S. citizen or legal permanent resident.
Income	■ Gross income level is 130% or less of the Federal Poverty Level (FPL). Households that contain a person who is elderly (60+) or disabled will have a gross income level at 200% FPL. ■ Maximum monthly net income level is 100% or less of the FPL.
Resources	The resources of a sponsor and spouse considered toward a non-citizen household shall be the sponsor's total resources less two thousand dollars ($2,000). Effective October 1, 2021, the resource limit for households that contain a member who is elderly and/or a person with a disability is three thousand seven hundred and fifty dollars ($3,750). The resource limit for households that do not contain a member who is elderly and/or a person with a disability is two thousand five hundred dollars ($2,500).
Expenses / Deductions	■ Medical expenses for elderly or disabled members. ■ Dependent care costs. ■ Shelter/utility costs. ■ Higher of homeless shelter allowance or actual expenses. ■ Legally-binding child support payments.
Processing Guidelines	Within 30 calendar days from the date of the application.

Disaster SNAP (D-SNAP)

Program Summary	Disaster SNAP provides short-term food assistance benefits to families suffering in the wake of a disaster. The disaster area must receive a Presidential Disaster Declaration in order to receive this type of benefit.
Household Composition	Eligible households receive one month of benefits, equivalent to the maximum amount of benefits normally issued to SNAP household of their size. Households may qualify for D-SNAP as a result of their disaster-related expenses, such as loss of income, damage to property, relocation expenses, and in some cases, loss of food due to power outages.
Processing Guidelines	D-SNAP benefits are issued to eligible applicants within 72 hours of their application.

Transitional SNAP (T-SNAP)

Program Summary	Transitional SNAP is intended for customers who are leaving the Colorado Works program when they exceed the income standard.

Employment First (EF)

Program Summary	The purpose of the Employment First (EF) program is to assist members of households participating in the Food Assistance Program in gaining skills, training, work, or experience that will increase their ability to obtain employment. Colorado's EF program is voluntary for all FA recipients not considered Able-Bodied Adults without Dependents (ABAWDs). ABAWDs are required to participate with the EF program unless they meet an EF exemption or are fulfilling a work requirement.
Rules Reference	4.312 EMPLOYMENT FIRST (EF)
Benefits	Some counties provide the participating individual with financial support for transportation and or personal needs. Check with your Supervisor to find out what benefits are provided by your county's EF Program.
Verifications	Verification of certain things such as citizenship, residency, income and expense are not applicable because an FA eligibility determination has already been made. So it would not be required again for this program.

Colorado Works (CW)

Program Summary	Colorado Works is Colorado's Temporary Assistance for Needy Families (TANF) program that provides public assistance to families in need. The Colorado Works program is designed to assist customers in becoming self-sufficient by strengthening the economic and social stability of families. More information is available on the **Colorado Works** home page.
Rules Reference	**9 CCR 2503-6 Colorado Works Program: Volume 3, Section, 3.600, & 3.800**
Verifications	The following is a list of the required verifications (refer to applicable program regulations for more detailed information): • Citizenship • Income • Social Security Number • Specified Caretaker's responsibility (unless the caretaker is the child(ren)'s parent) • Colorado Residency The following is a list of verifications that may be requested (secondary): • Identity • School attendance • Relationship to child information • Pregnancy, if applicable • Noncustodial parent information and/or child support income • Lawful Presence is no longer required as of 11/1/2024
Benefits	The benefit amount is determined by the household size and circumstances.
Household Composition	■ A member of a household that includes at least one dependent child; or ■ An expectant parent.
Citizenship / Residency	Clients must meet all of the following requirements: ■ A resident of Colorado. ■ A U.S. citizen or legal permanent resident.
Income	The household income must be less than the need standard with application income disregards.
Resources	Not applicable.
Expenses / Deductions	Not applicable.
Processing Guidelines	45 calendar days from the date of the application.
Other Requirements	There is a 60-month cumulative, lifetime limit on the receipt of Basic Cash Assistance and services. Colorado Works customers are referred to case management services through Workforce Development and develop an Individualized Plan with their case manager. Exceptions to this requirement are: Family Preservation Services participants, Parent Care Taker Relatives, Social Security Income Parents, and undocumented citizens.

Diversion

Program Summary	The Diversion Program provides a one-time or non-recurring cash payment made to a participant who meets the non-financial criteria for basic cash assistance, and income below $75,000/year. This one-time help may not extend beyond four (4) months.
Rules Reference	**9 CCR 2503-5 Colorado Code of Regulations, Section 3.606.8**
Benefits	Payment for a demonstrated need for a specific item or type of assistance, including, but not limited to cash, supportive payments, housing, and transportation. Counties determine participation in the diversion program and choose payment amounts as outlined in county policies.
Household Composition	Clients must meet one of the following requirements: ■ A member of a household that includes at least one dependent child; or ■ An expectant parent.
Citizenship / Residency	Clients must meet all of the following requirements: ■ A resident of Colorado. ■ A U.S. citizen or qualified non-citizen.
Income	Income must be below $75,000/year (or a lower income limit determined by the county).
Resources	Not applicable.
Expenses / Deductions	Not applicable.
Processing Guidelines	45 calendar days from the date of the application.
Other Requirements	Once approved, the individual is not eligible for Colorado Works assistance for a period of time to be established by the county. An applicant or recipient will not receive a Diversion grant for any month in which he/she receives Basic Cash Assistance. Note: Not all counties offer Diversion payments. Check with your Supervisor to determine your county's participation.

Adult Financial (AF)

Overview	The Employment and Benefits Division (EBD) oversees the 64 County departments of human/social services that provide financial grants to low- income aged, blind, and disabled persons to assist them in meeting basic living costs and provide financial payments for funeral, burial, and/or cremation costs to eligible recipients. EBD oversees: ▪ Aid to the Needy Disabled State Only (AND-SO) ▪ Aid to the Needy Disabled Colorado Supplement (AND-CS) ▪ Old Age Pension (OAP) ▪ Home Care Allowance (HCA) ▪ Burial Assistance For an overview of the program and basic eligibility information visit the CDHS **Adult Financial Home Page.**
Verifications	The following is a list of the most common required verifications: ■ Age ■ Social Security Number ■ Identification ■ Resources ■ Citizenship ■ Colorado Residency ■ Disability ■ Lawful Presence is no longer required as of June 2022 ■ Income ■ Application for Supplemental Security ■ Expenses ■ Shelter and Utilities Refer to the applicable program regulations for more detailed information.
Resources	Unless otherwise specified, Adult Financial programs have a: $2,000 resource limit for: ■ An unmarried client who is a citizen or non-citizen. ■ An unmarried sponsor. ■ A married sponsor whose spouse is a co-sponsor. Each sponsor shall receive the $2,000 resource limit for a combined resource limit of $4,000. $3,000 resource limit for: ■ A married client who is a citizen or non-citizen. ■ A married sponsor whose spouse is not a co-sponsor. Examples of resources include, but are not limited to: bank accounts, certificates of deposits, boats, motor homes, stocks and bonds, burial contracts, life insurance policies, and secondary property.

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

Program Summary	The Aid to the Needy Disabled State Only (AND-SO) program provides interim assistance to clients age 18 through 59 years of age (unless diagnosed with blindness, then age 0 through 59 years of age) who are disabled or blind but have not been approved for Supplemental Security Income or Social Security Disability Insurance.
Rules Reference	**9 CCR 2503-5 Adult Financial Programs Volume 3, Section 3.540**
Household Composition	Spousal and Sponsors deeming may be calculated with this program, if applicable.
Citizenship / Residency	Clients must meet all of the following requirements: ■ A resident of Colorado. ■ Potentially eligible regardless of citizenship status, all other eligibility criteria must still be met. (Could be U.S. citizen, undocumented non-citizen, legal permanent resident etc.)
Income	Earned and unearned income is counted dollar-for-dollar with no disregards. The applicants must have income below the allowable limit. For married couples, a portion of income from the non-recipient spouse is deemed to the applicant, meaning that income from the non-recipient is considered available to meet the needs of the applicant.
Expenses / Deductions	There are no allowable deductions for the applicant; however, if the applicant is married, there may be allowable deductions from the spouse's income.
Processing Guidelines	45 calendar days from the date of the application.
Other Requirements	Applicants of AND-SO must meet the following requirements: ■ Have a medical disability certification form (Med-9) completed and signed by a Colorado licensed physician, psychiatrist, physician's assistant, or an advanced practice or registered nurse. The physician may be a general practitioner or a specialist. Medical certification for blindness must be completed only by an ophthalmologist licensed in Colorado. ■ Meet the disability requirement ■ Apply for SSI. ■ Sign an Authorization for Reimbursement of Interim Assistance repayment agreement form at each redetermination, which is called the *IM-14*. By signing this form, applicants agree to repay the 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. ■ Applicants for AND-SO whose primary diagnosis is alcoholism or controlled substance addiction are only eligible for 12 cumulative months in a lifetime and client 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. When a client receiving assistance tests positive for alcohol or controlled substances twice in any three-month period, the county department will be notified, and the client will be terminated from AND-SO using the five (5) day notice for non-compliance.

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

Program Summary	The AND-CS program provides cash assistance to eligible low-income, disabled, Colorado residents who receive an SSI payment that is less than the current SSI allowed grant amount. ■ The SSI payments are issued by the Social Security Administration. SSA pays 100% of the SSI benefits. ■ The Colorado Supplement is paid by the State of Colorado and is funded with 80% state funds and 20% county funds.
Rules Reference	**9 CCR 2503-5 Adult Financial Programs Volume 3, Section 3.540**
Benefits	■ AND-CS provides financial assistance up to the current SSI grant standard for individuals who are receiving SSI. Individuals who are receiving SSI automatically receive Medicaid. ■ In addition to the regular monthly AND-CS grant payments, supplemental payments necessary to comply with the federal Maintenance of Effort requirements may be provided. These payments are supplements to regular grant payments, are not entitlements, and do not affect grant standards.
Household Composition	Spousal and Sponsors deeming may be calculated with this program, if applicable.
Citizenship / Residency	Clients must meet all of the following requirements: ■ A resident of Colorado. ■ A U.S. citizen or legal permanent resident.
Income	■ The applicant must have income below the allowable limit. ■ For married couples, a portion of income from the non-recipient spouse is deemed to the applicant. ■ Receive SSI payments that are less than the current maximum monthly AND-CS benefit.
Expenses / Deductions	Once an applicant is determined to be below the income limit for AND-CS, there are allowable earned and unearned income disregards.
Processing Guidelines	45 calendar days from the date of the application.

Old Age Pension (OAP)

Program Summary	The OAP program provides financial assistance and may provide health care benefits for low-income Colorado residents who are sixty (60) years of age or older who meet basic eligibility requirements.

	■ The program is funded with 100% State funds. Grant amounts are set by the State Board of Human Services. ■ There are three categories of OAP: ■ OAP-A Age 65 and over ■ OAP-B Age 60 – 64
Rules Reference	**9 CCR 2503-5 Adult Financial Programs Volume 3, Section 3.530**
Benefits	■ OAP provides financial benefits up to the current grant standard. ■ OAP recipients may also receive medical benefits from either Medicaid or the OAP Health Care Program. ■ There is a maximum Income Support Maintenance (ISM) amount for shelter and utilities; this changes on an annual basis. Note: ISM unearned income.
Household Composition	Spousal and Sponsors deeming may be calculated with this program, if applicable.
Citizenship / Residency	Clients must meet all of the following requirements: ■ A resident of Colorado. ■ Potentially eligible regardless of citizenship status, all other eligibility criteria must still be met. (Could be U.S. citizen, undocumented non-citizen, legal permanent resident etc.).
Income	■ Clients must have income below the allowable limit. ■ For married couples, countable income from the non-recipient spouse is deemed to the applicant. ■ There is a maximum Income Support Maintenance (ISM) amount for shelter and utilities; this changes on an annual basis. Note: ISM unearned income. ■ Any other income such as: ■ Wages ■ Social Security Benefits (SSA) ■ Supplemental Security Income (SSI), Veteran's Assistance, etc. May reduce the amount of the OAP payment
Expenses / Deductions	Applicants must have income below the allowable limit to be eligible for OAP. Once an applicant is determined to meet the income limit for OAP, there are allowable earned and unearned income deductions.
Processing Guidelines	45 calendar days from the date of the application.
Other Requirements	The following individuals must apply for SSI and/or Social Security prior to the approval of OAP benefits: ■ OAP-A clients 65 years of age and older who may be eligible for Social Security retirement benefits and/or SSI benefits if the client's income from any source is less than the SSI grant standard plus $20.00. ■ Clients 60 years of age and older who may be eligible for Social Security Survivor benefits or Social Security Disability benefits. ■ Clients who are age 62 or older who may be eligible for Social Security early retirement benefits. The applicant must provide proof of application for these benefits.

Home Care Allowance (HCA)

Program Summary	The Home Care Allowance program provides a special cash payment to a client for the purpose of securing in-home, personal care services.
Rules Reference	**9 CCR 2503-5 Adult Financial Programs Volume 3, Section 3.570**
Benefits	HCA provides a financial allowance that must be used for non-skilled assistance with activities of daily living.
Household Composition	Spousal and Sponsors deeming may be calculated with this program, if applicable.
Citizenship / Residency	Clients must meet all of the following requirements: ■ A resident of Colorado. ■ A U.S. citizen or legal permanent resident.
Income	Monthly income may not exceed the sum of the maximum applicable program grant standard plus the assessed need for HCA.
Expenses / Deductions	The full amount of the allowance must be used to pay the provider for the approved non-skilled assistance with activities of daily living.
Processing Guidelines	45 calendar days from the date of the application.
Other Requirements	Eligibility for HCA is based on both financial need and the client's functional needs. The client must meet eligibility for both financial and functional requirements to be approved for an HCA payment. The Single Entry Point determines the applicant's functional capacity and need for paid care score. To find the name of your county's SEP, go to **HCPF: Single Entry Point Agencies**.

State Burial Assistance

Program Summary	The State Burial Assistance program provides financial assistance for the payment of all or a portion of the cost of funeral, cremation, and/or burial expenses for deceased individuals who have been determined eligible for public or Medical Assistance as of the date of death and who meet other eligibility requirements. ■ The maximum benefits amount is $1,500. ■ The total cost of the funeral, cremation, and/or burial cannot exceed $2,500. If the total cost exceeds $2,500, no state contribution can be made. ■ Maximum reimbursement is based on the program for which the deceased was eligible and any income or resources available to the estate will be deducted from the grant amount.
Rules Reference	**9 CCR 2503-5 Adult Financial Programs Volume 3, Section 3.590**
Benefits	Eligible applicants receive assistance to cover reasonable and necessary costs for burial services.

Household Composition	Spousal and Sponsors deeming may be calculated with this program, if applicable.
Citizenship / Residency	Clients must meet all of the following requirements: ■ A resident of Colorado. ■ A U.S. citizen or legal permanent resident.
Income	Applicant must have been determined eligible for public or Medical Assistance as of the date of death.

Resources	■ Unmarried
	  ▪ All resources in the estate are considered available for payment of funeral, cremation, and/or burial expenses.
	■ Married
	  ▪ Spouse is required to contribute to the cost of the funeral, cremation, and/or burial expenses of the deceased recipient unless his/her resources are less than $2,000.
	■ Minor Child
	  ▪ Parent(s) are required to contribute to the cost of the funeral, cremation, and/or burial expenses of the deceased recipient unless their resources are less than $2,000 for a single parent or $3,000 for a couple.

Expenses / Deductions	Not applicable.
Processing Guidelines	45 calendar days from the date of the application.
Other Requirements	The deceased individual must have applied for and been determined eligible for one of the following programs as of the date of death: ■ Colorado Medicaid Programs ■ Old Age Pension (OAP) ■ State Aid to the Needy Disabled (AND-SO) ■ Aid to the Needy Disabled/Colorado Supplement (AND-CS) ■ The estate of the deceased recipient must be insufficient to pay for the funeral, cremation, or burial expenses. ■ Funds from life insurance policies owned by the deceased recipient must be used to reduce the state contribution. ■ Money voluntarily contributed by a spouse or parent(s) will reduce the state contribution.

Feedback

Your input is valuable to the continued improvement of all SDD developed content. Please submit all comments and feedback regarding the CDHS Programs Guide to the Staff Development Division's inbox: SOC_StaffDevelopment@state.co.us.