

## Restore Supports for Coloradans with Disabilities

Applying for federal disability income (SSI/SSDI\*) involves mountains of paperwork and specialized knowledge. People must collect years of medical and vocational documents, keep multiple appointments, and respond regularly to the SSA through the months-long process. The requirements can be insurmountable for many with the greatest need – people with severe mental or physical disabilities who are living in poverty or homelessness.



Most people who meet the disability standard for SSI are **denied** on their initial application.



On average it takes nearly **two years** for applicants that appeal initial denials to get approved for benefits.



Many give up after the first denial because the application process and the experience of being denied are **traumatizing**.

### COLORADO SOLUTION: HB19-1223

#### ✓ Proven model of application navigation assistance

A 2019 bipartisan bill funded county-based navigators to assist participants of Colorado's Aid to the Needy Disabled (AND) program in developing and submitting applications for federal disability income. AND is a state income support program that maintains a monthly income of \$217/month for Coloradans that have a severe disability.

#### ✓ Investment

During the first year, HB19-1223 allocated 1.5 million to establish the navigator program including 1.3 million for the county-based services. For fiscal year 2020-21, the allocation was set to increase to 3.8 million, including 3.4 million for the county-based services.

#### ✓ A solution cut short

As a result of looming budget shortfalls anticipated during the 2020 legislative session and despite recognition of the program's benefits, the JBC and the state legislature voted to strip funding from the program. CDHS had to unwind the stakeholder-designed program just a few months after it got started.

### IMPORTANCE OF RESTORING FUNDING

- ✓ More Coloradans living on just \$217/month provided by the state AND program will gain access to critical federal disability income, **more than tripling** the monthly income they have available to support their basic needs
- ✓ Monthly disability income provided to Coloradans living with disabilities **will stimulate the Colorado economy** as Coloradans spend their federal income locally on housing, food, transportation, and other necessities.
- ✓ Colorado will get **reimbursed for AND payments** made to program participants that are determined eligible for SSI

\***SSI and SSDI** stand for **Supplemental Security Income and Social Security Disability Insurance**. Both federal programs provide a monthly income to people that demonstrate they have a disability that limits their functional capacity to earn an enough income to meet their needs. Both programs use the same disability standard but SSDI is provided to people that have a qualifying work history.

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