

SB 14-012 Aid to the Needy Disabled, Support/amend

Aid to the Needy Disabled is a very important, essential safety net for persons with disabilities. Unfortunately the benefit is not even close to “livable”. I strongly support an increase in the benefit amount.

When I was injured and my wife and I lost everything, while I was in the hospital, we ended up living on AND and AFDC (predecessor of TANF). We got a whopping \$500/month for 3 of us, of which \$229 was AND, in 1985. I have to say it is scandalous the benefit has gone down since then!

I would like to suggest an amendment to the bill, which is supported by the disability community,

- Currently there is a requirement to have applied for SSI in order to get AND.
 - 3.400.17 Requirement to Apply for SSI

Application for Supplemental Security Income (SSI), as a potential benefit, is a requirement for a disabled or blind applicant or recipient receiving less income than the SSI maximum plus \$20 unearned income. The county department shall require documentation of application for SSI to determine eligibility or shall document that, due to the applicant's income, an application for SSI is not required. After application for SSI has been made, the county department shall verify that the applicant or recipient continues to appeal any denial of SSI benefits.
- At 2010 study by The CO Health Foundation (TCHF) found there were approximately 50,000 PWDS in CO who were eligible for SSI and another 35,000 eligible for SSDI, but unable to navigate the application process on their own, many of whom were on AND, homeless...
- Under HB 11-1216 we created a program to assist PWDs in obtaining Social Security benefits, which was launched in 2012, The Disability Benefits Support Program (DBS), with a grant from TCHF, and long-term sustainable funding from the license plate auctions. There are a few other small programs that do the same for limited populations.
- They have had a very high success rate in successful approvals, in shorter timeframes than SSA's norm, which is due to;
 - if an application is submitted that is thorough and complete, generally done with the assistance of an advocate who is trained to do them, called the SCORE training, they have a much higher approval rate, much faster. My record was 4 days from written application to “pay status” (approval).
 - While DBS currently has a waiting list, I am hopeful (and working my butt off on it) we will have our first license plate auction in the next several months which should generate sufficient funds to substantially expand the program.
- Once an SSI application is denied, 60% of the time due to lack of sufficient documentation, which may PWDs are unable to gather, it can take 2 years to get to hearing, if they ever do.

The change we would like to see is; when someone applies for AND, within 10 days has to provide proof they have applied for SSI or assistance from DBS, as provided for at CRS 24-30-2204, (which also has some great data collection requirements), or a similar program with SCORE trained personnel, in which case they would have 60 days to provide proof of submission of their SSI application. This is to give DBS or similar program time to assemble all the documents necessary to submit a complete application, medical records usually being the most time consuming. And require the counties to provide referral info to any applicant about DBS.

If we can divert many AND applicants to DBS or similar programs, the State's reimbursements from SSA for interim assistance payments will increase due to increased approvals for SSI, and come in a shorter timeframe; people's time on AND will decrease, and they will also get a substantially increased benefit, faster, to live on. This also means more money flowing into the CO economy as they will spend most if not all in CO. The end result is this should reduce the cost of the program ☺