

## Colorado Bar Association

[For the Public Home](#) >> [Senior Law Handbook](#) >> Chapter 1 - Government and Financial Assistance

### Chapter 1 - Government and Financial Assistance

---

---

#### Social Security & Supplemental Social Security Income-Chapter 1

##### Social Security Earnings Requirement

Social Security is a federal insurance program that provides retirement, disability and survivor benefits to eligible workers and their dependents. To find out whether a worker, his or her spouse, or parent have enough "work quarters" to qualify, call (800) 772-1213, or contact local Social Security office to request a copy of the relevant "earnings record" and a benefit estimate. Mistakes on earnings records can sometimes be corrected by submitting evidence of additional wages, such as W-2 forms or income tax returns.

If neither a worker, nor his or her spouse or parent, have enough quarters of work to qualify for a Social Security benefit, he or she may be eligible for Supplemental Security Income benefits (SSI).

##### Website

For more information about Social Security earnings, go to <http://www.socialsecurity.gov> This is a wonderful website with much useful information.

##### Retirement Benefits

To be eligible for a full retirement benefit, a worker must be at least 65 years of age, have worked enough quarters to qualify, and have retired. Most workers need 40 quarters (10 years) to qualify for retirement benefits. Benefits are available as early as age 62, but using this option permanently reduces the amount of the benefit. The age at which you can receive full benefits depends on when you were born.

Recipients of retirement and spouses' benefits are generally entitled to Medicare at age 65.

##### Disability Benefits

Disabled workers are entitled to Social Security benefits if they are unable to work as a result of impairments that are expected to last for at least 12 months or result in death.

In addition to having worked the minimum number of overall quarters needed to qualify for Social Security, applicants for Social Security disability benefits must also have worked a minimum number of quarters in the last 10 years.

Eligibility for Social Security disability benefits begins the sixth month after the "onset" of disability. The worker may be entitled to SSI disability benefits during this five-month "waiting period." ([see SSI below](#))

The waiting period can begin as early as 17 months before an application is filed. This means that an individual who was disabled 17 months prior to filing an application could be eligible for "retroactive" benefits for up to 12 months before the application date.

In most cases, applicants earning \$860 per month or more are not considered disabled. Once on benefits, however, disability recipients are allowed to work without immediately losing all their benefits. All work and attempts to work must be reported to the Social Security Administration.

Social Security disability recipients are entitled to Medicare benefits, but, in most cases, only after a 24-month waiting period.

## **Dependents' and Survivors' Benefits**

The spouse or qualifying divorced spouse of a retired, disabled or deceased worker is entitled to a benefit equal to one-half of their spouse's benefit, if that amount would be more than they would be entitled to on their own earnings record.

This benefit is available at age 62, and to younger spouses who are caring for a child, if that child is also entitled to benefits on the worker's earnings record.

Widows, widowers and surviving divorced spouses of wage earners may be eligible for a benefit at age 60, or age 50 if they are disabled.

A child of a retired, disabled or deceased worker is entitled to Social Security benefits if he or she is under the age of 18, or older for some full-time students and for persons with a disability that began before age 22. The surviving mother or father of a child entitled to a benefit on their deceased parent's earnings record may also be entitled to a benefit.

A deceased worker's parent may be entitled to a benefit if the parent has not married since the worker's death, is 62 or older, and was dependent on the deceased worker.

## **Benefit Amounts**

Social Security benefits are calculated as a percentage of the worker's primary insurance amount or "PIA." The amount of a worker's PIA depends on their average lifetime earnings. Disabled workers and persons retiring at age 65 are entitled to a benefit equal to their full PIA. Early retirees and most other benefit categories receive a smaller percentage of the worker's PIA.

## **Supplemental Security Income (SSI)**

SSI provides a minimum income to qualifying retirees, and to elderly, blind or disabled persons. It is not necessary to have a work history to be eligible for SSI, but the applicant must have limited income and resources. SSI retirement benefits are available at age 65. Disability benefits are available to persons age 64 and younger. As with Social Security disability benefits, applicants for SSI disability benefits must demonstrate impairments, which prevent them from working, and that are expected to last at least 12 months or result in death.

SSI disability benefits cannot start earlier than the date of application. In some cases, the date of a phone call or inquiry will be considered the date of application.

SSI makes up the difference between the recipient's "countable" income and a standard of need, which, in the year 2006, is set at \$603 per month. To determine countable income, \$20 of the applicant's unearned income, such as a Social Security or pension payment, is "disregarded." Any unused part of the \$20 unearned income disregarded can be applied to the recipient's earned income. An additional \$65 of earned income, and half of any remaining earned income, is also disregarded.

For example, the monthly SSI benefit of a single individual with \$100 per month of Social Security retirement benefits (unearned income) and \$125 per month in wages (earned income) would be calculated as follows. First, \$20 of the Social Security income would be disregarded, leaving \$80 of countable unearned income. Next, the \$125 of earnings would be reduced by \$65, and the remainder divided by two, leaving  $(\$125 - \$65) \times \frac{1}{2} = \$30$  of countable earned income. This individual's total countable income would be  $\$80 + \$30 = \$110$ , and monthly SSI benefits in the year 2006 would be  $\$603 - \$110 = \$493$ .

Further, a single SSI recipient with no other source of income is allowed to earn up to \$1,289 per month in 2006, and still qualify for SSI. However, applicants for disability benefits will not generally be considered disabled if their income exceeds \$860 per month. Once on benefits, this requirement is dropped and allowable income is only limited by the SSI benefit calculation.

If an SSI recipient lives with someone who is not eligible for SSI, such as a spouse, a portion of the ineligible person's income may be deemed to be available to the SSI recipient. Gifts, such as clothing or food and help with rent, may be considered income as well.

SSI recipients are limited to \$2,000 in non-exempt assets, \$3,000 for a couple. Resources that are generally exempt from the resource limit include:

1. a Colorado residence, regardless of value;
2. an automobile, regardless of value, if it is necessary for employment, medical treatment, or is modified for the transportation of a handicapped person;
3. household goods and personal effects, such as furniture and furnishings, clothing and jewelry that belong to the recipient or his or her spouse;
4. wedding and engagement rings;
5. prosthetic devices, hospital beds, wheelchairs and similar items;
6. some life and burial insurance, burial spaces, and in many cases up to \$1,500 in funds set aside for burial; and
7. business or non-business property essential to self-support.

Non-exempt resources can be converted to exempt resources, for example, by using savings to pay off the mortgage on a residence. However, giving property away or transferring it for less than fair market value, will generally create a "penalty period" during which the transferor is ineligible for SSI and many non-SSI benefits.

SSI recipients are immediately eligible for Medicaid.

Note the Changes: New SSI Regulations Effective March 9, 2005

1. Clothing is now an allowable expenditure item and there is no problem with spending for clothing from disability trust funds, or in-kind support income issues.

2. There will no longer be a dollar limit as to personal property items under SSI. (In the past this limit was \$2,000, as under Medicaid). SSI defines personal property as: Household goods and personal effects; defined. Household goods are defined as including household furniture, furnishings and equipment which are commonly found in or about a house and are used in connection with the operation, maintenance and occupancy of the home. Household goods would also include the furniture, furnishings and equipment which are used in the functions and activities of home and family life as well as those items which are for comfort and accommodation. Personal effects are defined as including clothing, jewelry, items of personal care, individual education and recreational items such as books, musical instruments, and hobbies.

3. There will no longer be a dollar value limit on the exempt vehicle. (In the past this limit was \$4,500, as for Medicaid.)

## How to Apply

To apply for Social Security or SSI benefits, visit <http://www.ssa.gov> or call (800) 772-1213 for an appointment at a local Social Security District Office. ([See Chapter 1 Resource List.](#)) Applications for disability or survivor's benefits should be filed as soon as possible.

Social Security applicants may be asked to bring originals of a number of documents, including:

- Social Security card or other record of Social Security number
- Birth certificate
- Marriage certificate for spousal benefits
- W-2 forms and tax forms for the last two years
- Death certificate for survivor's benefits

SSI applicants also may be asked to bring:

- Proof of citizenship (birth certificate, naturalization certificate or Medicaid card)
- Proof of Colorado residency (photo ID, mail, etc.)
- Evidence of income and assets, including payroll stubs
- Social Security award letters
- Bank statements, life or burial insurance policies

It is generally safer to authorize the Social Security Administration to deposit checks directly into a bank account.

Social Security and SSI recipients who are unable to manage their financial affairs may be required to have a "representative payee" to receive and account for their benefits. The payee is responsible for using the money for the recipient's benefit, and for keeping the Social Security Administration informed of any changes that affect the recipient.

## Reductions, Denials or Overpayment

Decisions to deny, reduce or stop benefits, and decisions that a recipient has been overpaid, can be appealed.

Appeals must be filed in person at a Social Security office, not just placed in the mail, within 60 days of the date the notice is received. Receipt is presumed to be five days after the date of the notice.

Appeals within shorter time frames may insure that benefits continue during the appeal. In some circumstances, late appeals will be accepted.

Repayment of overpayments may be "waived" if the overpayment is not the recipient's fault and the recipient cannot afford repayment. Waiver requests can be filed any time. Denials of waiver requests also can be appealed.

Any time an appeal, waiver request or any other document is filed with Social Security, the individual filing the document should ask for a receipt or other evidence that the document was submitted.

---

---

## Old Age Pension-Chapter 1

### 2. Old Age Pension

The Colorado Old Age Pension (OAP) program provides a minimum level of income to needy Colorado residents, age 60 or older. To qualify, an applicant's countable income must be less than the OAP standard of need, which is \$628 in the year 2006. An applicant's resources must be below \$2,000 for a single person, \$3,000 for a couple.

The benefit calculation and resource rules are similar to those used in the SSI program.

Applications may be filed at the County Department of Human Services ([see Chapter 1 Resource List](#)). Documents to bring include:

- Proof of age (birth certificate)
  - Proof of citizenship or resident alien status (birth certificate or naturalization certificate)
  - Proof of Colorado residency (photo ID, mail)
  - Proof of income and assets
  - Social Security or SSI award letters or copies of checks
  - Bank statements
  - Copies of life insurance policies
- 
-

### Food Stamps - Chapter 1

Seniors with limited income and resources may be eligible for food stamps. In general, people age 60 or older, living alone, must have countable income of less than \$1,037 per month, and non-exempt resources of less than \$2,000 to qualify. The limits are higher for couples and larger households. SSI and OAP recipients are automatically eligible for at least a minimal food stamp award.

The value of the food stamp award depends on the household income.

Applications may be filed at the local County Department Human Services offices. [See Chapter 1 Resource List](#)

HOUSEHOLD INCOME LIMITS			
Size	Income per month	Size	Income per month
1	\$1,475	5	\$3,486
2	\$1,978	6	\$3,988
3	\$2,481	7	\$4,491
4	\$2,983	8	\$4,993
8+	add for each: \$503		

### Low-income Energy Assistance Program-Chapter 1

LEAP (Low-Income Energy Assistance Program) helps pay winter home heating costs.

To be eligible in the 2005-2006 season your family household income needs to fall within 185 percent of the federal poverty level guidelines (see chart below); you pay home heating costs to an energy provider or as part of your rent; and you are a permanent and legal resident of the United States and Colorado. Applications will be accepted from Nov. 1 through April 30.

You can apply for LEAP at your local county department of human services or by calling (866) HEAT-HELP (866-436-8435). You also can download a LEAP application at <http://www.cdhs.state.co.us/oss/fap/LEAP/#app>.

People in Household	Gross Monthly Income Limits	Net Monthly Income Limits
1	\$1,037	\$798
2	\$1,390	\$1,070
3	\$1,744	\$1,341
4	\$2,097	\$1,613
5	\$2,450	\$1,885
6	\$2,803	\$2,156
7	\$3,156	\$2,428
8	\$3,509	\$2,700
Each additional	+\$354	+\$272

## Veterans Benefits-Chapter 1

Two programs provide benefits for disabled veterans.

Veterans with "service-connected" disabilities may be entitled to a "compensation" benefit regardless of their income or resources. The amount of the benefit depends on the level of disability. Veterans who are rated as being more than 30 percent disabled also are entitled to a benefit for their dependents.

Veterans with "non-service connected" disabilities also may be entitled to a "pension" benefit, but only if they are "permanently and totally" disabled and have limited income and assets.

When a veteran dies, the surviving spouse and minor children may be eligible for pension benefits if the survivors' incomes are below a certain level. If the death was due to a service-connected disability, the surviving spouse is eligible for benefits that are not income-based.

Medical care is provided at Veteran's Administration (VA) hospitals and clinics for all service-related medical conditions.

Hospital care at VA hospitals and nursing home care at VA nursing homes is available to veterans who have service-related disabilities, who receive a VA pension or who fall into other special categories such as former prisoners of war. Hospital care may be provided, as space is available, to other veterans, if the veteran's income is below the eligibility limit.

The Veterans Administration may contribute to the cost of burial, headstone or marker, and a burial flag. The veteran may be eligible to be buried in a national cemetery.

To apply for VA benefits, write, call or visit your local VA regional office, 155 Van Gordon St., Lakewood, CO 80228 or P.O. Box 25126, Denver, CO 80225. Telephone: (800) 827-1000. Or contact: Division of Veterans' Affairs, 7465 E. First Ave., Denver, CO 80230, Telephone: (303) 894-7474.

Applicants for VA benefits are advised to seek the assistance of a veterans' advocate such as the Colorado Division of Veterans Affairs, (303) 894-7474.

---

---

## Glossary-Chapter 1

### **Colorado Property Tax/Rent/Heat Rebate Program**

**A Colorado state income tax program that gives income tax money back to low-income senior citizens and persons with disabilities.**

### **Countable Resources**

**In order to be eligible for most public benefit programs, an applicant's assets must be below a certain level. Only certain kinds of resources are included in determining eligibility. Assets that are taken into account are called countable resources.**

### **Deeming**

**Counting one person's income or resources as if it is available to another person, regardless of whether it actually is.**

**Direct Deposit**

An arrangement for automatically depositing public benefits in the recipient's bank account.

**Exempt Resources**

Assets that are not counted in determining eligibility for public benefits.

**Food Stamps**

Coupons that can be used to buy food items, now provided in the form of an electronic Quest Card.

**Low-income Energy Assistance (LEAP)**

A program that helps low-income persons pay winter heating bills.

**Medicaid**

A joint federal/state program that pays for medical care for eligible low-income persons.

**Medicare**

A health insurance program for recipients of Social Security and some other federal programs.

**Need Standard or Standard of Need**

In order for a person to be eligible for some public benefits, such as Supplemental Security Income (SSI) or Old Age Pension (OAP), an applicant's income must fall below a level called the need standard.

**Old Age Pension**

A state program that provides a minimum income to low-income Coloradoans over 60.

**Overpayment**

A public benefit payment higher than a recipient was entitled to, not necessarily the fault of the recipient.

**Representative Payee**

A person chosen by the Social Security Administration to receive and manage the recipient's Social Security or Supplemental Security Income benefits for a recipient who cannot manage his or her own money.

**Request for Reconsideration**

The first step in an appeal of a decision by the Social Security Administration.

**Social Security Administration**

The federal agency that administers Social Security, Supplemental Security Income and many aspects of Medicare

**Social Security Benefits** or disability benefits based on a worker's earnings history.

**Supplemental Security Income (SSI)**

Federal income maintenance program for the elderly and disabled persons with low income and resources.

**Waiver**

A request to be excused from repaying an overpayment.

**Work Quarters**

In order to be eligible for Social Security benefits, wage earners must have worked for a minimum number of "work quarters."

---



---

**Resources**

**Social Security Offices**

**General Information**

**Number (800) 772-1213**

<http://www.socialsecurity.gov>

For updates, go to <http://www.ssa.gov/> and click on "Contact Us"

Alamosa Office 602 Del Sol Dr., 1-A Alamosa, CO 81101-2664 (719) 589-2953	Aurora Office 14280 E. Jewell Ave., Ste. 250 Aurora, CO 80012 (866) 322-0761	Boulder Office 4949 Pearl E. Cir., Ste. 101 Boulder, CO 80301 (303) 543-9492
Canon City Office 115 N. 10th St. Canon City, CO 81212 (719) 275-7848	Colorado Springs Office 104 N. Academy Blvd. 1103 Colorado Springs, CO 80909 (719) 574-9279	Cortez Office: Sheppard Dr., Ste. 120 Durango, CO 81303 (970) 247-3128.
Denver Office 1616 Champa St. 4th floor Denver, CO 80202-9771 (303) 844-6766	Durango Office 103 Oppard Dr., Ste. 120 Durango, CO 81303 (970) 247-3128	Littleton Office 8000 Southpark Ln. Littleton, CO 80120 (800) 772-1213
Fort Collins Office 3015 Howes St., 4th floor Ft. Collins, CO 80525 (970) 482-7354	Ft. Morgan Office 5400 W. 11th St., Ste. A Greeley, CO 80634 (970) 353-2192	Glenwood Springs Office 201 Fourteenth St., Rm. 101 Glenwood Springs, CO 81601 (970) 945-8609
Grand Junction Office 103 Sheppard Dr., Ste. 120 Durango, CO 81303 (970) 247-3128	Greeley Office 5400 W. 11 St., Ste. A Greeley, CO 80634 (970) 353-2192	La Junta Office 1420 E. 3rd La Junta, CO 81050-3699 (719) 384-8887
Lakewood Office 13151 W. Alameda Pkwy. Lakewood, CO 80228 (800) 772-1213	Montrose Office 1805 Pavilion Dr. Montrose, CO 81401 (970) 249-1072	Pueblo Office 201 W. 8th, Ste. 700 Norwest Bank Bldg. Pueblo, CO 81003 (719) 545-9248

Trinidad Office  
 207 E. Main St.  
 Trinidad, CO 81082  
 (719) 846-6556

**County Departments of Social Services**

For updates, go to [http://www.cdhs.state.co.us/edo/org/hs\\_counties.html](http://www.cdhs.state.co.us/edo/org/hs_counties.html)

<p>Adams County                  7190 Colorado Blvd.                  Commerce City, CO 80022                  (303) 287-8831</p>	<p>Alamosa County                  P.O. Box 1310 (mail)                  610 State St. (physical)                  Alamosa, CO 81101                  (719) 589-2581</p>	<p>Arapahoe County                  14980 E. Alameda Dr.                  Aurora, CO 80012                  (303) 636-1130</p>
<p>Archuleta County                  P.O. Box 240 (mail)                  449 San Juan (physical)                  Pagosa Springs, CO 81147                  (970) 264-2182</p>	<p>Baca County                  772 Colorado St.                  Springfield, CO 81073                  (719) 523-4131</p>	<p>Bent County                  215 2nd St.                  Las Animas, CO 81054                  (719) 456-2620</p>
<p>Boulder County                  3400 Broadway                  Boulder, CO 80304                  (303) 441-1000</p>	<p>Broomfield County                  #6 Garden Center                  Broomfield, CO 80020                  (720) 887-2200</p>	<p>Chaffee County                  P.O. Box 1007 (mail)                  641 W. 3rd St. (physical)                  Salida CO 81201                  (719) 539-6627</p>
<p>Cheyenne County                  P.O. Box 146 (mail)                  51 S. 1st (physical)                  Cheyenne Wells, CO 80810                  (719) 767-5629</p>	<p>Clear Creek County                  P.O. Box 2000 (mail)                  Courthouse (physical)                  Georgetown, CO 80444                  (303) 679-2365</p>	<p>Conejos County                  P.O. Box 68 (mail)                  Courthouse (physical)                  Conejos, CO 81129                  (719) 376-5455</p>
<p>Costilla County                  P.O. Box 249 (mail)                  123 Gasper St. (physical)                  San Luis, CO 81152                  (719) 672-4131</p>	<p>Crowley County                  P.O. Box 186 (mail)                  601 Main (physical)                  Ordway, CO 81063                  (719) 267-3546</p>	<p>Custer County Courthouse                  P.O. Box 929 (mail)                  205 S. 6th St. (physical)                  Westcliffe, CO 81252                  (719) 783-2371</p>
<p>Delta County                  Courthouse Annex                  560 Dodge                  Delta CO 81416                  (970) 874-2030</p>	<p>Denver County                  1200 Federal Blvd.                  Denver, CO 80204                  (720) 944-3666</p>	<p>Dolores County                  P.O. Box 485 (mail)                  420 N. Main (physical)                  Dove Creek, CO 81324                  (970) 677-2250</p>

<p>Douglas County 101 Third St. Castle Rock, CO 80104 (303) 688-4825</p>	<p>Eagle County P.O. Box 660 (mail) 500 Broadway St. (physical) Eagle, CO 81631 (970) 328-8840</p>	<p>Elbert County P.O. Box 6 (mail) 325 Pueblo Ave. (physical) Simla, CO 80835 (719) 541-2369</p>
<p>El Paso County P.O. Box 2692 (mail) Colorado Springs, CO 80901 105 N. Spruce (physical) Colorado Springs, CO 80905 (719) 636-0000</p>	<p>Fremont County 172 Justice Center Rd. Canon City, CO 81212 (719) 275-2318</p>	<p>Garfield County - Glenwood Springs 108 Eighth St., Ste. 300 Glenwood Springs, CO 81601 970) 945-9191</p> <p>Garfield County - Rifle 195 W. 14th St. Rifle, CO 81650 (970) 625-5282</p>
<p>Gilpin County 2960 Dory Hill Rd., Ste. 100 Black Hawk, CO 80403 (303) 582-5444</p>	<p>Grand County P.O. Box 204 (mail) 620 Hemlock (physical) Hot Sulphur Springs, CO 80451 (970)725-3331</p>	<p>Gunnison &amp; Hinsdale Counties 225 N. Pine St. Gunnison, CO 81230 (970) 641-3244</p>
<p>Huerfano County 121 W. 6th St. Walsenburg, CO 81089 (719) 738-2810</p>	<p>Jackson County P.O. Box 338 Walden, CO 80480 (970) 723-4750</p>	<p>Jefferson County 900 Jefferson County Pkwy. Golden, CO 80401 (303) 271-1388</p>
<p>Kiowa County P.O. Box 187 (mail) 1305 Goff St. (physical) Eads, CO 81036 (719)438-5541</p>	<p>Kit Carson County 252 S. 14th St. P.O. Box 70 Burlington, CO 80807 (719) 346-8732</p>	<p>Lake County P.O. Box 884 (mail) 112 W. 5th St. (physical) Leadville, CO 80461 (719) 486-2088</p>
<p>La Plata County 1060 E. Second Ave. Durango, CO 81301 (970)382-6150</p>	<p>Larimer County 1501 Blue Spruce Dr. Ft. Collins, CO 80524 (970) 498-6300</p>	<p>Las Animas County 204 S. Chestnut St. Trinidad, CO 81082 (719) 846-2276</p>
<p>Lincoln County P.O. Box 37 (mail) 103 3rd Ave. (physical) Hugo, CO 80821 (719) 743-2404</p>	<p>Logan County P.O. Box 1746 (mail) 508 S. 10th Ave., Ste. 2 (physical) Sterling, CO 80752 (970) 522-2194</p>	<p>Mesa County P.O. Box 20000-5035 (mail) 510 29<sup>1</sup>/<sub>2</sub> Rd. (physical) Grand Junction CO 81502 (970) 241-8480</p>

<p>Mineral County P.O. Box 40 (mail) 1015 6th St. (physical) Del Norte, CO 81132 (719) 657-3381</p>	<p>Moffat County 595 Breeze St. Craig, CO 81625 (970) 824-8282</p>	<p>Montezuma County 109 W. Main, Rm. 203 Cortez, CO 81321 (970) 565-3769</p>
<p>Montrose County 1845 S. Townsend Montrose, CO 81401 (970) 252-5000</p>	<p>Morgan County P.O. Box 220 (mail) 800 E. Beaver Ave.(physical) Ft. Morgan, CO 80701 (970) 542-3530</p>	<p>Otero County P.O. Box 494 (mail) Courthouse, 3rd &amp; Colorado (physical) La Junta, CO 81050 (719) 383-3100</p>
<p>Ouray County P.O. Box M (mail) 541 4th St. Ouray CO 81427 (970) 325-4437</p>	<p>Park County P.O. Box 1193 Bailey, CO 80421 (719) 836-4139</p>	<p>Phillips County 127 E. Denver, Ste. A Holyoke, CO 80734 (970) 854-2280</p>
<p>Pitkin County 100 Elk Run Dr., Ste. 122 Basalt CO 81621 (970) 927-1611</p>	<p>Prowers County P.O. Box 1157 (mail) 1001 5. Main (physical) Lamar CO 81052 (719) 336-7486</p>	<p>Pueblo County 212 W. 12th St. Pueblo, CO 81003 (719) 583-6160</p>
<p>Rio Blanco County 345 Market St. Meeker, CO 81641 (970) 878-5011</p>	<p>Rio Grande County P.O. Box 40 (mail) 1015 6th St. (physical) Del Norte, CO 81132 (719) 657-3381</p>	<p>Routt County P.O. Box 772790 (mail) 136 6th St. (physical) Steamboat Springs, CO 80477 (970) 879-1540</p>
<p>Saguache County P.O. Box 215 (mail) 605 Christy Ave. Saguache, CO 81149 (719) 655-2537</p>	<p>San Juan County 1557 Greene St. P.O. Box 376 Silverton, CO 81301 (970) 387-5631</p>	<p>San Miguel County P.O. Box 96 (mail) 333 W. Colorado Ave. (physical) Telluride, CO 81435 (970) 728-4411</p>
<p>Sedgwick County P.O. Box 27 (mail) 118 W. 3rd (physical) Julesburg, CO 80737 (970) 474-3397, ext. 13</p>	<p>Summit County P.O. Box 869 (mail) 37 County Road 1005 (physical) Frisco, CO 80443 (970) 668-4100</p>	<p>Teller County P.O. Box 9033 (mail) 740 Highway 24 (physical) Woodland Park, CO 80866 (719) 687-3335</p>
<p>Washington County P.O. Box 395 (mail)</p>	<p>Weld County P.O. Box A (mail)</p>	<p>Yuma County 340 S. Birch St.</p>

875 E. 1st St. (physical)  
Akron CO 80720  
(970) 345-2238

315 N. 11th Ave.(physical)  
Greeley, CO 80631  
(970) 352-1551

Wray, CO 80758  
(970) 332-4877

## Resources

### ***Veterans Resources***

(To apply for VA benefits or seek assistance of a veterans' advocate, see the [Veterans Benefits](#) section.)

Use the following website to find Veterans Affairs Offices in Colorado counties:

<http://www1.va.gov/directory/guide/home.asp?isFlash=1>

- Federal Veterans Administration  
General Information Number for Colorado  
(800) 827-1000  
<http://www.va.gov>
- Department of Veterans Affairs Regional Office  
155 Van Gordon  
Lakewood, CO 80228  
(800) 827-1000
- State Division of Veterans Affairs — This is the primary office for the state of Colorado Division of Veterans Affairs. It is separate from the United States Department, but provides advocacy and appeals assistance.

State of Colorado Division of Veterans Affairs  
7465 E. First Ave.  
Denver, CO 80230  
(303) 894-7474

### ***General***

- Denver Veterans Center (for psychological counseling)  
7465 E. First Ave.  
Denver, CO 80230  
(303) 326-0645
- Disabled American Veterans State Office  
1485 Holland St.  
Lakewood, CO 80215  
(303) 922-3631

***The below offices help veterans with problems when dealing with government benefits and will intercede on their behalf.***

- Colorado Legal Services Offices  
<http://www.coloradolegalservices.org>

- Alamosa (Alamosa, Conejos, Costilla, Mineral, Rio Grande, Saguache)  
Address: 417 State St., Alamosa  
Phone: (719) 589-4993  
Fax: (719) 589-2282
- Boulder (Boulder)  
Address: 1790 30th St., Suite 301, Boulder  
Phone: (303) 449-7575  
Fax: (303) 447-3167
- Colorado Springs (El Paso, Lincoln, Teller; Chaffee, Custer, Fremont, Gilpin, Park counties shared)  
Address: 617 S. Nevada Ave., Colorado Springs  
Phone: (719) 471-0380  
Fax: (719) 471-1412
- Denver (Adams, Arapahoe, Broomfield, Denver, Douglas, Elbert, Jefferson; seniors in Clear Creek, Gilpin)  
Address: 1905 Sherman St., Suite 400, Denver  
Phone: (303) 837-1313  
Fax: (303) 866-9382
- Durango (Archuleta, Dolores, Hinsdale, La Plata, Montezuma, Ouray, San Juan, San Miguel)  
Address: 1474 Main Ave., Suite 200, Durango  
Phone: (888) 298-8483  
Fax: (970) 385-8515
- Fort Collins (Larimer)  
Address: 424 Pine St.  
Phone: (970) 493-2891  
Fax: (970) 493-3758
- Frisco (Pitkin, Summit; Clear Creek and Gilpin seniors call Denver office)  
Address: 602 Galena, Frisco  
Phone: (800) 521-6968  
Fax: (970) 668-9642
- Grand Junction (Delta, Garfield, Mesa, Montrose)  
Address: 200 N 6th St., Suite 203, Grand Junction  
Phone: (970) 243-7817  
Fax: (970) 243-7814
- Greeley (Logan, Morgan, Phillips, Sedgwick, Washington, Weld, Yuma)  
Address: 800 8th Ave., #202, Greeley  
Phone: (970) 353-7554  
Fax: (970) 353-7557
- Gunnison (Gunnison)  
Phone: (800) 521-6968

Address: Gunnison County Courthouse  
Fax: (970) 641-3023 (call before sending)

- Hayden (Grand, Jackson, Moffat, Rio Blanco, Routt)  
Phone: (800) 521-6968  
Address: 150 Jackson, #2A, Hayden  
Fax: (970) 276-2185
- La Junta (Baca, Bent, Cheyenne, Crowley, Huerfano, Kiowa, Kit Carson, Las Animas, Otero, Prowers)  
Address: 207 1/2 Colorado Ave., La Junta  
Phone: (888) 805-5152  
Fax: (719) 384-8676
- Leadville (Eagle, Lake)  
Phone: (800) 521-6968  
Address: Lake County Courthouse  
Fax: (719) 486-3238 (call before sending)
- Migrant Farmworker Division (all counties)  
Address: 1905 S. Sherman, Denver  
Phone: (800) 864-4330  
Fax: (303) 830-7860
- Pueblo (Pueblo; Custer, Fremont shared with other offices.)  
Phone: (719) 545-6708  
Address: 1000 W. 6th St., Pueblo  
Fax: (719) 545-0961
- Salida (Chaffee, Custer, Fremont, Park counties shared)  
Address: 1604 H St., Ste. 201  
Phone: (719) 539-4251  
Fax: (719) 539-2735

***For help with issues and problems that arise when dealing with a department of the Colorado state government***

- Governor's Advocate Corps  
<http://www.state.co.us/govsadvocateoffice/>

**For issues regarding Medicaid**

- Department of Health Care Policy and Financing  
State Social Service Building  
1570 Grant St.  
Denver, CO 80203  
(303) 866-3152  
(800) 221-3943

**For issues regarding public assistance**

- Department of Human Services Office  
of Consumer Relations State Social Services Building  
1575 Sherman St.  
Denver, CO 80203  
(303) 866-5700  
or toll-free (800) 536-5298

For County Departments, look in blue pages of your phone book under "County" or "City Government."

**Medicaid information**

- Medicaid General Information  
(303)866-3513
- Medicaid Physician Referral and Customer Service Information Line  
(303)866-3513