## Adult Financial Program Overview Desk Aid

### Program Information

- **AND-CS**
  - Must receive at least $1 of SSI
  - Withholdings from SSI due to ISM’s or withholding for overpayments are not supplemented
  - Non-recipient spouse and non-recipient parent income may be deemed
  - These customers are Medicaid eligible as SSI Mandatory
  - Married couples and children whose parents are receiving Medical Assistance are the most common types of customers for AND-CS

## Adult Financial Program Overview

<table>
<thead>
<tr>
<th>Adult Financial Program</th>
<th>Description</th>
<th>Age</th>
<th>Resource Limit</th>
<th>Income Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>AND-SO</strong> Aid to the Needy Disabled - State Only</td>
<td>Provides financial assistance only to persons who are disabled and have applied for SSI</td>
<td>18-59 (physically or mentally disabled) 0-59 (blind)</td>
<td>$2,000 Individual $3,000 Couple</td>
<td>$217</td>
</tr>
<tr>
<td><strong>AND-CS</strong> Aid to the Needy Disabled - Colorado Supplement</td>
<td>Provides financial assistance to persons who do not receive the full amount of SSI</td>
<td>0-59</td>
<td>$2,000 Individual $3,000 Couple</td>
<td>$771</td>
</tr>
<tr>
<td><strong>HCA</strong> Home Care Allowance</td>
<td>Provides a special cash payment for the purpose of securing in-home, personal care services to assist the customer in remaining in their home</td>
<td>Varies; must be receiving SSI or AND</td>
<td>Tier 1: $330 Tier 2: $472 Tier 3: $605</td>
<td></td>
</tr>
<tr>
<td><strong>OAP-A</strong> Old Age Pension</td>
<td>Provides financial and medical assistance</td>
<td>65 or older</td>
<td>$2,000 Individual $3,000 Couple</td>
<td>$809</td>
</tr>
<tr>
<td><strong>OAP-B</strong> Old Age Pension</td>
<td>Provides financial and medical assistance</td>
<td>60-64</td>
<td>$2,000 Individual $3,000 Couple</td>
<td>$809</td>
</tr>
</tbody>
</table>

**Personal Needs Allowance (Effective October 1, 2016):** $79
### AND-SO

- The customer must apply for SSI and SSDI (if they have work hours). If denied, they must appeal the denial.
- Requires a Med 9 form with at least a 6 month disability
- Med 9 form required at each Med Re-exam date
- IM-14 form must be signed yearly and entered into CBMS
- Cannot be Colorado Works eligible
- Non-recipient spouse income may be deemed
- Agreement not to sponsor required for non-citizens
- Information, including income and resources, about sponsors of non-citizen customers must be entered into CBMS
- ISMs do not count for AND-SO
- Evaluate customers for Medical Assistance. Many will qualify as Adult MAGI

### OAP-A/ OAP-B

- The customer must apply for Social Security and/or SSI benefits as appropriate:
  - 60 or older reporting a disability
  - 60 or older who may be eligible for Social Security Survivor’s benefits
  - 62 or older who may be eligible for early Social Security retirement benefits
  - 65 or older who may be eligible for Social Security retirement benefits and/or SSI benefits, if the customer’s total income is less than the SSI grant standard plus $20
- The customer can have life insurance with a cash value of $100,000 or less if the policy was purchased 48 months prior to application and there have not been any contributions in the last 48 months
- If the total face value of all life insurance policies is $1,500 or less, the cash surrender value of all policies is exempt
- Cannot be Colorado Works eligible
  - Child only (kinship/specified caretaker) cases are acceptable if only the child is receiving Colorado Works
- Withholdings from SSI due to ISMs or for over-payments are not supplemented
- Non-recipient spouse income may be deemed
- Agreement not to sponsor required for non-citizens
- Information, including income and resources, about sponsors of non-citizen customers must be entered into CBMS
- Medical Assistance may be OAP Medicaid, Adult MAGI or OAP-HCP