

# RTD's LiVE Program: Frequently Asked Questions



## What is LiVE?

LiVE is an income-based discount program that offers qualified customers a 50% discount on regular fares. Discounts are valid on all RTD buses, light rail, and commuter rail (including trips to and from the airport). The LiVE discount is also valid on Access-a-Ride services effective March 2024.

## Questions about the program

### How do I qualify for LiVE?

LiVE is available to all qualified customers regardless of immigration and citizenship status. You are not required to have a Social Security Number to apply.

- You are between the ages of 20 and 64 years old
- You have a gross household income at or below 185% of the federal poverty level
- You live within the RTD service area

### Important changes effective March 2024

- 20 years or older (youth 19 and under ride at no cost through August 31, 2024)
- Gross household income at or below 250% of the federal poverty level
- Access-a-Ride ticket books available for qualified customers
- Applies to customers in and out of district

### What tickets and passes can I purchase with my LiVE discount?

Customers can buy the following tickets and passes to ride on RTD buses, light rail, and commuter rail. Use the RTD MyRide app or MyRide card and register your LiVE discount to pay the discounted fares.

1. Discount Cash Fare
2. Discount 3-Hour Pass
3. Discount Day Pass
4. Discount Paper 10-Ride Ticket Book
5. Discount Monthly Pass
6. 3-Hour, Day, and Monthly Passes are also available as mobile tickets through the RTD MyRide App

Effective March 2024, Access-a-Ride qualified customers who are enrolled in LiVE can buy the following tickets with a 50% discount:

1. Access-a-Ride LiVE Cash Fare
2. Mobile Access-a-Ride LiVE Ticket and mobile Access-a-Ride LiVE Airport Ticket on the RTD MyRide app
3. Access-a-Ride LiVE paper 6-Ride Ticket Book

## Questions about discount fares

### Does RTD offer other discounts?

Yes. RTD offers discounts for youth (youth ages 19 and under ride at no cost as part of our Zero Fare for Youth pilot through August 31, 2024), seniors (65+), and people with disabilities. Many customers who qualify for these discounts do not have to go through an application process but can use a government-issued photo ID showing age or a Medicare card as proof of eligibility. Learn more about discounted fares at [rtd-denver.com/discounts](https://rtd-denver.com/discounts).

### Can I use more than one RTD discount at a time?

No, discounts cannot be combined.

### Can I use the LiVE discount for all RTD services?

Yes, you can use the LiVE discount on all RTD services including buses, light rail, and commuter rail. Effective March 2024, the LiVE discount will also be valid for Access-a-Ride services. The application process and requirements to participate in Access-a-Ride are unique to the program. Visit [rtd-denver.com/accessaride](https://rtd-denver.com/accessaride) to learn more.

### My LiVE application was accepted. Where can I buy my discount ticket books and passes?

RTD fare products (i.e., ticket books, passes, and MyRide stored value) can be purchased at the following locations:

1. RTD Sales Outlets (paper tickets and passes, mobile tickets, MyRide stored value)
2. Select King Soopers and Safeway stores (paper tickets and passes)
3. [rtdonlinestore.com](https://rtdonlinestore.com) (paper tickets and passes)
4. Through the RTD MyRide app (mobile tickets)
5. Add funds to your MyRide stored value account through the MyRide app online at [rtddenver.justride.tickets](https://rtddenver.justride.tickets) or in person at an RTD sales outlet
  - a. You can use the MyRide app or card. MyRide cards can be obtained at RTD sales outlets and at [rtdonlinestore.com](https://rtdonlinestore.com).

## Questions about fare capping

### I heard if I sign up for RTD MyRide, my fare is “capped.” What is fare capping?

Fare capping is a policy that ensures customers never pay more than they should in a day or month. When customers use the MyRide app or card, fare charges will automatically convert to Day and Monthly Passes when the daily or monthly “cap” or “max” is attained. In order to get the 50% discount, you must add the LiVE discount through the MyRide app or card either online or by contacting RTD Customer Care at 303.299.6000.

### Examples of fare capping:

- A customer with a LiVE discount scans their MyRide barcode or taps their MyRide card on a validator to go to work. The MyRide system charges \$1.35 and creates a LiVE 3-Hour Pass. The customer scans/taps later in the day to travel home. The system charges another \$1.35 and creates a LiVE Day Pass because the customer has paid the daily “cap” of \$2.70 (price of a discounted Day Pass). The customer can take unlimited trips the rest of the service day.
- When a customer has been charged \$27 in a calendar month (for example, travel to and from work for 10 days), the customer earns a LiVE Monthly Pass as they have paid the monthly “cap” of \$27 (price of a discounted Monthly Pass). The customer can take unlimited trips for the rest of the month.

The fare capping system makes fares more equitable and affordable for customers by eliminating the upfront cost of a Monthly Pass and allowing customers to pay towards a longer-term pass over a period of time. This is why it is important to set up your discounts in the MyRide app.

## Questions about applying for LiVE

### Where do I apply for LiVE?

LiVE Program applications are processed through PEAK at [colorado.gov/PEAK](https://colorado.gov/PEAK). Apply for LiVE at the same time you apply for other benefits! You can apply on your computer, smart phone, or tablet. If you do not have access to one of these devices or if you need help, contact Denver Human Services at [dhs\\_rtd\\_LiVE@denvergov.org](mailto:dhs_rtd_LiVE@denvergov.org) or 720.944.4347. If you receive services from a government or nonprofit agency, please ask them if they can assist with your application.

### Is the LiVE application available in other languages?

Applications are available in English and Spanish. If you need help filling out an application in additional languages, please contact Denver Human Services at 720.944.4347 or [dhs\\_rtd\\_live@denvergov.org](mailto:dhs_rtd_live@denvergov.org).

### I forgot my PEAK account username and password. What do I do?

Select the “Forgot Username?” or “Forgot Password?” links on the PEAK website and PEAK you will receive an email with instructions to reset your login information. If you cannot remember or are no longer using the email address you used to create your PEAK account, you can create a new account and link your existing cases to it. You can also apply for LiVE as a guest without logging into an account.

### I have never used PEAK. What do I do?

You can find step-by-step instructions in English and Spanish at [rtd-denver.com/LiVE](https://rtd-denver.com/LiVE)

1. Go to [colorado.gov/PEAK](https://colorado.gov/PEAK) and click on “Apply for Benefits”
2. Create an account or apply as a guest
3. Click “I know what benefits I want to apply for” and choose “RTD LiVE”
4. Click “Apply for Benefits”
5. On the bottom of the “Apply for Benefits” page, click “Next”
6. The website form will walk you through questions that are relevant to you and your household. Enter all information required.

### What do I need to apply for LiVE?

- PEAK will ask for basic information for all household members such as name, address, date of birth, and Social Security number (if available). You do not need to provide any information about immigration or citizenship status to receive the LiVE discount.
- You will need a photo for each household member who applies for LiVE. The photo must be in color, taken above the shoulder to include the user’s full uncovered face, and have a neutral background. Do not submit a picture of copy of your driver’s license or another form of ID. Please refer to the photo examples below.
- If you are not already enrolled in Medicaid, SNAP, or Colorado Works, PEAK will ask about your income, and you will need to upload documents that verify income for you and adult members of your household such as pay stubs (all pay stubs from the last 30 days); letters from employers; self-employment income and expense statements; award letters for unearned income like unemployment benefits, retirement and social security; or other documents showing income. Income documents should include the name of the employer, name of the employee and gross income (the total amount before taxes are taken out).

- If you do not have any income, you can check the box stating you have no income and are not required to upload income documents.

**I don't have a PEAK account. What do I do?**

If you apply for the LiVE Program only, you can apply as a guest. Create a PEAK account if you want to apply for other programs at the same time or want to start your LiVE application and finish it later.

**Can I apply for more than one household member?**

Yes, you can apply for all members of your household at the same time. PEAK will ask questions about each of the household members.

**Who is considered a member of my household?**

Members of your household are individuals who are on the same tax return. If you do not file taxes and are not on someone else's return, the members of your household are your spouse and children who live with you.

**Why does PEAK ask me about all members of my household, even if some don't qualify for LiVE?**

PEAK uses the number of household members, as well as the income of all adult household members to calculate your income level. If a household member is not applying for LiVE because they don't qualify, they receive a different RTD discount or don't use RTD services, simply deselect the LiVE checkbox for them as you go through the application.

**Do I have to include income that is not from work, such as income from a pension or a government benefit program?**

Yes, you need to include all income that you and adult members of your household receive.

**Do I have to include the income for all adult members of my household?**

Yes, PEAK will not ask you for the income of household members under the age of 18. However, it is important to include all household members on the application, as PEAK uses the number of all household members as well as the income of all adult household members to calculate your income level.

**What if I don't have a residential (temporary or permanent) address?**

If you receive services from a shelter or other service organization, ask if you can use their mailing address. If you don't enter an address, PEAK will use the address of the main human services office in your county. RTD will mail your LiVE ID card to this office. Please contact your human services office to see whether they have received your card. If you live in Weld or Douglas counties, you must enter a mailing address.

Effective March 2024, PEAK will use the address of the main RTD office if you do not provide an address. Please contact RTD at 303.299.2382 or [livecard@rtd-denver.com](mailto:livecard@rtd-denver.com) to see if we have received your card and arrange a time to pick it up.

**What if I don't have a Social Security number?**

A Social Security number is not required for enrollment in the LiVE program. To skip this step, select "Next" during that prompt. Please note that providing a Social Security number may help your application to be processed more quickly.

**What if I am already enrolled in other benefit programs?**

If you are already enrolled in Medicaid, SNAP or Colorado Works, you may already be income-qualified for LiVE. In this case, PEAK will not ask questions about your income. Effective March 2024, enrollment of a household member in other programs such as LEAP, Childcare Assistance, SSI, WIC, and Free and Reduced Lunch Program will also count as income qualification for the LiVE program.

**What if I want to apply for other benefit programs in PEAK?**

PEAK offers applications for LiVE in addition to food, medical, cash, childcare, and energy assistance programs. You can apply for other programs at the same time, but it will take more time to complete and process the application.

**What are income verification documents?**

If PEAK asks questions about income for you and your household members, you will need to upload income verification documents for all members of your household.

Examples include:

- Pay stubs (the last 30 days)
- Letters from employers
- Self-employment income and expense statements
- Award letters for unearned income such as unemployment benefits, retirement, and social security or other documents showing income.

Income documents should include the name of the employer, name of the employee and gross income (the total amount before taxes are taken out). If you did not report any income, you are not required to upload income documents.

**Why do I have to upload a photo with my application?**

RTD will issue a LiVE identification card that you are required to show the bus operator or fare inspector along with a Discount ticket, Pass, MyRide barcode, or MyRide card. The LiVE card provides proof that you are enrolled in the program. You will need a photo for each LiVE program applicant. Find step-by-step instructions for uploading photos and income documents at [rtdden.co/3U7NhOw](https://rtdden.co/3U7NhOw).

Please note if the uploaded photo does not meet the requirements, it will cause a delay in receiving your card.

**What does an acceptable photo look like?**

You will need a photo for each household member who applies for LiVE.

Photo requirements:

- Above the shoulder and include the user's full uncovered face
- Full color and in focus
- Straight-on the user's profile
- Neutral background



DO NOT submit a picture or copy of your driver's license or other form of ID.

#### **Can I use a smartphone or tablet to apply?**

Yes, you can complete your application on a computer, smartphone or tablet. The LiVE application is not available on the PEAK app, users must visit [colorado.gov/PEAK](https://colorado.gov/PEAK) to apply.

#### **How long will it take for my application to be processed?**

This depends on your situation. If you are already enrolled in Medicaid, SNAP or Colorado Works and upload a photo right away, your application may be approved instantly. If your application for these programs is pending or if Denver Human Services asks you for additional information, processing can take up to 45 days.

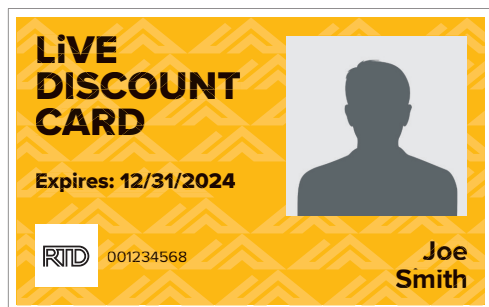
#### **How will I know if my application was approved or denied?**

After you submit your application, the PEAK website will inform you if the application is approved, denied or pending. If your application is approved, denied or missing a photo, you will get a letter in the mail.

#### **Help! I have more questions.**

If you have more questions about the LiVE program or want the status of your application, please contact Denver Human Services at [dhs\\_rtd\\_live@denvergov.org](mailto:dhs_rtd_live@denvergov.org) or 720.944.4347.

## I've enrolled in LiVE, so what's next?



### **My application has been approved! How and when will I receive my card?**

RTD will mail your LiVE eligibility card to the mailing address you provided on your application. Cards typically arrive in the mail within two weeks after application approval (most applicants will receive their card in 4 to 7 business days). Always carry the LiVE eligibility card in addition to the Discount ticket or pass you purchase to show the bus operator or fare inspector.

### **For how long is my card valid?**

LiVE cards are valid for one year from application approval, even if your income or household information changes during that year. Apply for your new card before your current card expires to continue receiving discount fares without interruption. The earliest you can apply for your next card is 90 days before the expiration date printed on your current card.

### **My application was approved. Why haven't I received my card?**

Do NOT enter a new application in PEAK. Contact RTD at 303.299.2382 or [livecard@rtd-denver.com](mailto:livecard@rtd-denver.com). Typically, we need you to submit a new photo. If this is the case, please email a new photo to [livecard@rtd-denver.com](mailto:livecard@rtd-denver.com).

### **My application has been denied. What's next?**

Unfortunately, you are not eligible for LiVE at this time. If your income, address or household information changes, you may enter a new application in PEAK at any time.

### **What if I have not received my card and I have moved?**

Do NOT enter a new application in PEAK. Contact RTD at 303.299.2382 or [livecard@rtd-denver.com](mailto:livecard@rtd-denver.com) and we will mail you a new card.

### **What if my card is lost or stolen?**

Do NOT enter a new application in PEAK. Contact RTD at 303.299.2382 or [livecard@rtd-denver.com](mailto:livecard@rtd-denver.com) and we will mail you a replacement card.

### **What do I do if my card expires soon or has already expired?**

Please enter a new application through PEAK. The earliest you can apply for the following year is 90 days before the expiration date printed on your current card.

### **What if I have more questions about the LiVE card?**

Please contact RTD at 303.299.2382 or [livecard@rtd-denver.com](mailto:livecard@rtd-denver.com) with any questions, including about replacement cards. You can view the replacement card form at [rtdden.co/3vPRTyM](http://rtdden.co/3vPRTyM).

## **Riding RTD with LiVE**

### **What do I need to ride with LiVE?**

You will need a valid LiVE card and valid fare payment (e.g., a ticket, pass, or MyRide).

### **Why are LiVE program participants required to carry a LiVE card?**

RTD requires proof of eligibility for all customers receiving discounted fares to ensure they receive the correct discount.

### **PEAK website and technical questions**

Contact the PEAK Technical Support Center at 800.250.7741 or [colorado.gov/PEAK](https://colorado.gov/PEAK).

### **RTD LiVE application process and eligibility**

Contact Denver Human Services at 720.944.4347 or [dhs\\_rtd\\_live@denvergov.org](mailto:dhs_rtd_live@denvergov.org) with questions about the LiVE eligibility and application process, applications, or in-person assistance. Language assistance is also available.

### **RTD LiVE fare products (e.g., discount tickets, passes, and MyRide) and where to purchase**

Contact RTD Customer Care at 303.299.6000 or visit [rt-denver.com](https://rt-denver.com).