

# Maryland Representative Payee Pro Bono Pilot



[www.socialsecurity.gov/payee/probonopilot.htm](http://www.socialsecurity.gov/payee/probonopilot.htm)

# Two Major Benefit Programs

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- Retirement, Survivors & Disability Insurance (Social Security)
- Supplemental Security Income (SSI)

# Social Security

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Protects workers and their families from loss of earnings due to:

- Retirement
- Disability or
- Death

# SSI

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## Needs based program:

- 65 or older
- Blind or
- Disabled
- AND limited income and resources

# Need Representative Payees

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- All children under age 15
- Most children between ages 15 and 17
- Legally incompetent
- Incapable of managing or directing the management of benefits

# Duties of Representative Payees

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- Determine basic needs and use benefit payments for those needs
- Save benefits not needed for current needs
- Keep accurate written records of what benefits are received and how they are spent

# Duties of Representative Payees

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- Provide the annual Representative Payee Accounting Report
- Report changes that may affect payments

# Bank Accounts

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- Direct deposit
- Checking or savings account
- Titled to show beneficiary's ownership and representative payee's fiduciary relationship

**IMPORTANT:** The beneficiary must never have direct access to the account or his or her benefits

# Individual Account Titling

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Examples:

*“John Smith, Representative Payee for John Q. Public”*

OR:

*“John Q. Public by John Smith, Representative Payee”*

# Basic Needs

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- **Food**
- **Housing**
- **Clothing**
- **Medical or Dental Care**

# Remaining Funds

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- Personal items (e.g., toiletries)
- Recreational activities
- Miscellaneous expenses (e.g., magazine subscription)

**IMPORTANT:** Never sacrifice current needs to pay other expenses or past debts

# Written Records

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- How much you received
- How much you spent
- How you spent it
- Balance saved

# Examples of Documentation

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- **Bank statements**
- **Check registers**
- **Cancelled checks**
- **Bills paid**
- **Receipts**

# Payee Reports

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- Mailed annually
- Separately identify:
  - Amount received from SSA
  - Amount spent on basic needs and personal items
  - Amount saved, if any

# Payee Reports

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- Can be submitted
  - By mail
  - Online

[www.socialsecurity.gov/payee/form/index.htm](http://www.socialsecurity.gov/payee/form/index.htm)

# Reporting Requirements

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## Examples:

- The beneficiary moves
- The beneficiary starts or stops working
- A disabled beneficiary's medical condition improves
- The beneficiary marries

# Reporting Requirements

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## Examples:

- The beneficiary no longer needs a payee
- The beneficiary dies

# Reporting Requirements

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For SSI recipients, report when resources exceed:

- \$2,000 for individuals
- \$3,000 for couples

# Reporting Requirements

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Contact SSA when:

- You can no longer serve as the representative payee

**IMPORTANT: Return all funds to SSA**

# Overpayment

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**Any amount of money received for any period that exceeds the total amount of money that should have been paid**

# Other Issues

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- **Health**
- **Safety**
- **Financial exploitation**
- **Resources: Consumer Financial Protection Bureau Guide**

# Questions

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- Contact by phone 1-800-772-1213
- Contact or visit your local Social Security office. You may locate your local office at:

<https://secure.socialsecurity.gov/ICON/main.jsp>

# To Volunteer

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Complete and submit a registration form at:

[www.socialsecurity.gov/payee/probonopilot.htm](http://www.socialsecurity.gov/payee/probonopilot.htm)