

## **What is a Representative Payee?**

A representative payee is an individual or organization appointed by SSA to receive Social Security and/or SSI benefits for someone who cannot manage or direct someone else to manage his or her money. The main responsibilities of a payee are to use the benefits to pay for the current and foreseeable needs of the beneficiary and properly save any benefits not needed to meet current needs. A payee must also keep records of expenses. When SSA requests a report, a payee must provide an accounting to SSA of how benefits were used or saved.

## **What are the Duties of a Representative Payee?**

### **Required Duties:**

- Be aware of the beneficiary's current day-to-day needs (i.e., food, clothing, shelter, medical expenses and personal items);
- Use his or her payments to meet the beneficiary's needs;
- Conserve any money left over, after meeting the beneficiary's current needs, in a checking or savings account (preferably interest-bearing), U.S. savings bonds, or other appropriate investment(s) that is titled in a way that clearly establishes the beneficiary's ownership;
- Plan to spend wisely, or conserve, in the best interests of the beneficiary, any large payment you receive;
- Report any event that may affect the beneficiary's entitlement to benefits or payment amount such as a return to work;
- Return any overpayment promptly (i.e., any payment we determine the beneficiary is not due);
- Keep separate records, for each beneficiary for whom you are payee, for at least 2 years. You must keep records of all payments we make to you, all bank statements, and receipts or cancelled checks for rent, utilities, and any major purchases made for the beneficiary. For example, if you withdraw \$100 from the beneficiary's account and buy an \$80 item, then there must be a receipt for the \$80 and a record reflecting the disposition of the remaining \$20;
- Notify us of any changes or circumstances that would affect your performance as a payee;
- Be aware, if you are a payee for an SSI beneficiary, of all the beneficiary's income and funds, and all items a beneficiary owns that could be converted to cash. Income and resources may impact the beneficiary's payments and eligibility for SSI;
- Return to Social Security any of the beneficiary's funds you have conserved after you stop serving as payee;
- Notify Social Security if a beneficiary dies while you are payee, and turn over any conserved funds owned by the beneficiary to the legal representative of the beneficiary's estate for disposition under State law. If you received payments after the death of a beneficiary and they are not due, you must return them;
- Notify us if a beneficiary's condition improves to a point where he or she no longer needs a payee;
- Submit the appropriate forms for our periodic reviews, or redeterminations, of SSI eligibility factors. We will ask you to supply information about the beneficiary's income, resources and living arrangements to help us determine if the SSI beneficiary is still eligible for SSI and is receiving the correct payment amount;
- Submit a written or online report, at our request, of how you spent or conserved benefits for each beneficiary you serve; and
- Promptly report misuse of beneficiary funds to SSA.

## **Are There Limits to What a Social Security Representative Payee Can Do?**

There are limits to what a Social Security payee is authorized to do. Social Security appoints a payee to manage Social Security and SSI benefits only.

Being a Social Security payee does **not** give you authority to:

- Use the beneficiary's Social Security or SSI benefits for anything other than the beneficiary's needs;
- Spend the beneficiary's Social Security or SSI funds in a way that would leave him or her without necessary items or services (housing, food, clothing, medical care);
- Deposit the beneficiary's Social Security or SSI benefits in your, or another person's, account or in your organization's operating account;
- Lend the beneficiary's Social Security or SSI funds to anyone else, including other beneficiaries you serve (this includes using funds held in a collective account to make up a shortfall when another beneficiary's expenses exceed his/her ownership interest in the account);
- Use the beneficiary's "dedicated account" funds for purposes not related to the child's impairment;
- Keep the beneficiary's conserved funds when you are no longer the payee;
- Make medical decisions for the beneficiary;
- Sign legal documents on behalf of the beneficiary; or
- Manage or control the beneficiary's wages, pensions, dividends or any income from sources other than Social Security or SSI benefits.

## Role of Your Representative Payee

- 1) To determine the client's current needs for day to day living.
- 2) To establish a budget for the client that will include rent, utilities food, spending money and any medical expenses.
- 3) To pay all bills: rent, utilities, groceries, medical expenses, home phone, cell phone, and cable tv will be paid on a priority basis as funds allow.
- 4) Report any event that effects the client's benefits like moving, going to jail or change in income.
- 5) To help the client with referrals for other benefits and services which includes food stamps, utility subsidy, or working with landlord for a reduction in rent or security deposit.
- 6) Payee must complete an annual payee report on the benefits that are received from Social Security.
- 7) Payee will work with case managers and other providers to make sure that the client's day-to-day needs are met.
- 8) Payee will work with the client to build a savings of \$200 for emergency or socialization (quality of life) needs.
- 9) Monthly fee for service is 10% of your income not to exceed \$52.00. This is the Social Security approved rate for services. This fee is directly withdrawn from each client's account on a monthly basis. (On rare occasions, the fee allowed by Social Security is higher due to drug or alcohol dependence.)

## Representative Payee

### Client Bill of Rights & Responsibilities

LifeSpan protects and promotes the rights of each individual under its care.

Reference to patient or client in this document includes family and/or significant other (responsible party), when applicable. When client judged incompetent, all rights are retained by legal guardian.

#### **As a client of LifeSpan you have the right...**

- TO be fully informed of your rights, and receive copies of anything you may have signed.
- TO accept or decline the services of LifeSpan, at the risk of benefits being held by SS.
- TO receive an explanation of LifeSpan policies that pertain to client care and forms that require signature
- TO receive the services of LifeSpan regardless of sex, age, race, religion, sexual preference, marital status, national origin, veteran status, or handicap
- TO be informed verbally and in writing, before service begins or before service changes, about the nature of the service and related charges.
- TO participate in developing, evaluating and revising the planned budget and the services received in order to meet specific needs and promote maximum independence
- TO be informed of your progress in response to your plan of care
- TO expect continuity of care, without unnecessary change. LifeSpan will coordinate and cooperate with third-party payers/vendors including transferring and releasing information and/or documents necessary to continue care
- TO have personal property treated with respect
- TO have privacy during delivery of service
- TO expect that all records and information shall be kept confidential except as authorized or required by law
- TO be informed of the name, title and duties of all LifeSpan personnel providing service.
- TO expect that all LifeSpan personnel will possess the required skill and knowledge necessary to do their job
- TO expect that services provided by LifeSpan will be supervised by qualified personnel
- TO review your records, have the opportunity to ask questions about the records, and to have the records corrected, if necessary, and to know that we are available for this between the hours of 8:00 am and 5:00 pm, Monday thru Friday, by appointment only.
- TO receive information concerning available community resources
- TO evaluate the services provided, voice grievances, ask questions or offer suggestions without fear of negative impact on the service provided. Call LifeSpan at (513) 868-3210
- TO know, when permitted by law, confidential information may be released without the informed consent of the person or legal guardian. Such instances may include subpoena, duty to warn, instances where the person served may be dangerous to him/ herself or others, and mandated reporting
- TO be informed of the Social Security Administration: 6553 Winford Ave., Hamilton, OH 45011  
1-800-772-1213

**As a client of LifeSpan You have the responsibility...**

- TO provide an accurate financial history and status
- TO communicate to agency personnel any changes in financial status, living arrangements, securing or leaving employment, rent increases, or supportive services
- TO follow your budget
- TO treat LifeSpan personnel with dignity, courtesy and respect
- TO Behave responsibly when in the waiting room, or in any of the conference rooms, and if asked to leave, you will not be allowed back in the building.
- TO provide accurate financial information and to pay for services as provided for in the Service Agreement
- TO accept services from LifeSpan Staff without discrimination as to age, race, religion, gender, national origin, or sexual orientation
- TO maintain an adequate and safe environment for the delivery of service
- TO give payees 2 business days notice for approved special check requests
- TO provide receipts for all special checks
- TO schedule appointment times with payees as drop-ins are not able to be accommodated

**If you do not comply with these responsibilities, you may risk losing your services.**

## Representative Payee Guidelines for Clients

1. Debit Cards
  - Debit cards are loaded on Tuesdays
  - Extra requests must be received by Monday @ 5
  - The funds will be available on the card by noon on Thursdays
  - Do not call the office before noon on Thursday to inquire about missing funds
  
2. Spending/Grocery Checks
  - Spending Checks are mailed on Tuesdays
  - Extra requests must be received by Monday @ 5
  - The goal is for everyone to have their check by Friday
  - Do **Not** call office if do not get check on Thursday, you must allow the post office time to deliver. We have no control over the mail.
  
3. Special Checks
  - All special checks must be approved by your Payee
  - All approved special checks require **2 business days notice**
  - Emergencies will be considered on a case by case basis ( an example of an emergency is urgent medical care)
  - You must submit receipts to LifeSpan for any special checks
  
4. Your payee services are a team effort. Any communications to LifeSpan or requests for information will be handled by the payee staff. Your payee staff is Cathy B., Kathy M., Sue H., Nicole W., Sarah O., and Beth R.
  
5. Voicemail messages will be returned within **2 business days**. Please do not call multiple times within the same day for the same reason. This only slows down the response time as staff must deal with multiple phone calls and voicemails.
  
6. It is the responsibility of the client to report all changes in address, changes in living arrangements, rent increases or securing employment to LifeSpan immediately. Failure to do so could result in losing your Social Security benefits (if applicable).
  
7. Schedule an appointment with your payee, as drop-ins cannot be accommodated.

**Please return completed intake forms to:**

Mail: LifeSpan, Inc., 1900 Fairgrove Avenue (Rt. 4), Hamilton, OH 45011

Bring to LifeSpan office: Put in the drop box located by entrance door

Fax: 513-868-3249

Email: [payee@community-first.org](mailto:payee@community-first.org)