

Representative Payee for Social Security Benefits

Social Security has a Representative Payment Program. This program helps people manage their benefits. It is meant for people who cannot manage their income payments. This includes Social Security and Supplemental Security Income (SSI) payments. The Social Security Administration (SSA) will choose a representative payee (payee) who will manage payments for the beneficiary. A beneficiary is a person that gets benefits.

What Is a Payee?

A payee is a person or organization that helps someone manage their benefits. They are chosen by SSA. SSA first looks for a friend or family member to serve as a payee. If one is not able, SSA chooses an organization.

What Does a Payee Do?

A payee uses benefits to pay for the needs of the beneficiary. They should save any benefits that are not used. The payee uses the payments in the best interest of the beneficiary. A payee must keep a record of expenses. Payees have to apply and are chosen by SSA.

How Are Payees Chosen?

Most minor children and adults subject to guardianship have payees. SSA chooses a payee if someone cannot manage their benefits. SSA will gather facts to decide if someone needs a payee. There will be an investigation. Then, SSA will make a choice.

You can appeal the choice if you do not think you need a payee. You have 60 days to contact SSA. You can also appeal who SSA has chosen as your payee.

You may choose up to three people in advance to serve as your payee. If the need arises, one of these people will be chosen.

Resources

Social Security Administration website (<https://secure.ssa.gov/ICON/main.jsp>)

SSA main Representative Payee website (<https://www.ssa.gov/payee/>)

Frequently Asked Questions (FAQ) pages for beneficiaries and payees (<https://www.ssa.gov/payee/faqrep.htm>).

Getting Started with a Representative Payee

Step 1. Determine if you receive Social Security benefits.

Step 2. Determine if you need help managing your personal money affairs.

Step 3. If you do not currently need help, but think you may need help in the future, choose up to three people who will help you should the need arise.

Step 4. Find your local Social Security Office. You can do this several ways. First, determine your Zip Code. Then, either call 1-800-772-1213 or go to the Social Security Administration website (see Resources, above), type your Zip Code into the box labeled "ZIP," and press the "Locate" button.