



ADVANCE DESIGNATION OF REPRESENTATIVE PAYEE

DID YOU KNOW THAT YOU CAN DESIGNATE A PERSON TO HELP MANAGE YOUR SOCIAL SECURITY CHECK IN CASE YOU NEED THIS ASSISTANCE?

Yes, you can do this, and you can do it now, even before you need this assistance. This is important because then YOU choose who may help you. This voluntary benefit was established by federal law in 2018.

WHAT is the person I choose/designate called? A Representative Payee (RP). You may designate up to three persons in order of preference. Even if you have given a person a Power of Attorney (POA), an RP still needs to be designated by you according to the Social Security Administration (SSA). The SSA does not allow a POA to designate an RP.

WHY do this? This prevents any delay in you receiving your Social Security (SS) check! If you are no longer able to make financial decisions due to serious illness, incapacity from a head injury, dementia, or other illness, your designated RP can help you. If you do not designate an RP in advance, then the SSA is contacted and told that a beneficiary cannot manage or tell someone to manage their benefits. SSA then steps in and will decide, based on submitted information, if a beneficiary has mental or physical impairments. SSA then appoints an RP, typically a relative or close friend of the beneficiary, but SSA can also name an organization. All of this takes time!

WHO should be a RP? An RP role may be time consuming; something to keep in mind when you consider who to appoint as your RP. The person you designate needs to have skills, time, and be someone you can trust to do a good job. Individuals cannot collect a fee for serving as an RP. Organizations can receive fees for serving as an RP and these fees would be paid out of your monthly SS check. You can only designate a person in advance to be your RP; you cannot designate an organization.

An RP's tasks include:

- Determine the beneficiary's needs and use payments to meet those needs.
- Save any leftover money in an interest-bearing account or savings bonds.
- Report any changes which may affect the beneficiary's eligibility for payments.
- Keep records of all payments and how the payments are spent or saved.
- Provide all records of how payments are spent or saved to SSA upon request.
- Report to SSA changes that may affect the RP's ability to continue as RP.
- Complete reports about the use of payments, as required.
- Return to SSA any unentitled payments.

HOW do I designate an RP? If you are already receiving SS checks, you may advance designate an RP at any time. If you have filed a claim for SS benefits, you may advance designate with the initial claim or while the claim is pending. You may submit or change RP designations as follows:

- Online if you have a personal *my Social Security account*.
- By telephone at 1-800-772-1213 (TTY 1-800-325-0778).
- In person by going to your local field office

ANYTHING ELSE? Designating an RP in advance does not mean it is an automatic appointment. SSA will evaluate your designated RP and determine their suitability if the RP steps in to help you. Some people cannot be RPs (e.g., some convicted felons who have been found guilty of abuse, neglect, fraud or theft of government funds/property.)