Social Security Disability Insurance/
Supplemental Security Income
SSDI/SSI
my Social Security Account
my Social Security

Create your personal my Social Security account today

With your free, personal my Social Security account, you can receive personalized estimates of future benefits based on your real earnings, see your latest Statement, and review your earnings history. It even makes it easy to request a replacement Social Security Card or check the status of an application, all from the comfort of your home or office!

CREATE AN ACCOUNT ➔
SIGN IN ➔
FINISH SETTING UP YOUR ACCOUNT ➔

www.ssa.gov/myaccount
How to Open a *my* Social Security Account

1. Visit socialsecurity.gov/myaccount
2. Select: “Sign In or Create an Account”
3. Provide personal information to verify your identity – answer “out of wallet” questions
4. Choose a username and password
5. Select how to receive a security code every time you access your account (text or email)
If you do not receive benefits, you can:

- Request a replacement Social Security card if you meet certain requirements
- Check status of application or appeal
- Get instant benefit verification letter as proof you are not getting benefits
- Get personalized retirement estimates using Retirement Calculator
- Review and print your *Social Security Statement* – You should get an annual email reminder to review it.
Your Social Security Statement
Your Estimated Benefits

- **Retirement** You have earned enough credits to qualify for benefits. At your current earnings rate, if you continue:
  - full retirement age (67 years): your payment would be $1,986/month
  - age 65: your payment would be $1,467/month
  - age 60: your payment would be $1,014/month
- **Disability** You have earned enough credits to qualify for benefits. If you become disabled right now, your payment would be $1,986/month
- **Family** If you get retirement or disability benefits, your spouse and children also may qualify for benefits.
- **Survivors** You have earned enough credits for your family to receive survivor benefits. If you die:
  - children: their payments would be $1,467/month
  - spouse: their payments would be $1,014/month
- **Medicare** You have enough credits to qualify for Medicare at age 65. Even if you do not retire at age 65, you can enroll in Medicare at age 65.
- **Total family benefits cannot be more than** $3,580/month

How Your Benefits Are Estimated

To qualify for benefits, you earn “credits” through your work — up to a year’s limit each year. For example, in 2020, you can earn up to $147,600. Each year, for every $2,000 of earnings (up to $147,600), you earn one credit. A total of 40 credits (6,800 credits) are needed to qualify for retirement benefits. Disability and survivor benefits require fewer credits. You may have additional credits for marriage, self-employment, or military service.

We compute your benefit based on your earnings record. If you worked for more than one employer during any year, we will combine your earnings and credits. If you worked for fewer than 10 years, some of our calculations may not be accurate.

If all your earnings records are correct, your benefit amount is your average indexed monthly earnings (AIME) multiplied by 90%. If your benefit is over $1,000 per month, we multiply this amount by 30% to find your primary insurance amount (PIA). Your PIA is the benefit amount you receive at your full retirement age. If you are entitled to Social Security benefits through your own work, you are entitled to receive the greater of:

- Your PIA
- 80% of your average indexed monthly earnings (AIME) multiplied by 30%

If you are entitled to benefits through your own work and also receive survivor benefits through a relative’s earnings, you can receive both. You would receive 80% of the lower benefit amount plus 80% of the higher benefit amount.

Your Earnings Record

<table>
<thead>
<tr>
<th>Year</th>
<th>Total Social Security Earnings</th>
<th>Medicare Deductions</th>
<th>Total Earnings</th>
<th>Total Medicare Deductions</th>
<th>Total Social Security Earnings</th>
<th>Medicare Deductions</th>
<th>Total Earnings</th>
<th>Total Medicare Deductions</th>
</tr>
</thead>
<tbody>
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<tr>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Help Us Keep Your Earnings Record Accurate

Your employer and Social Security share responsibility for the accuracy of your earnings record. Since you began working, we have recorded your reported earnings under your name and Social Security number. We have updated your record each time your employer (or you, if you’re self-employed) reported your earnings.

Remember, it’s your earnings, not the amount of taxes you paid or the number of credits you’re earning, that determines your benefit amount. When we figure that amount, we base it on your average earnings over your lifetime. If our records are wrong, you may not receive all the benefits to which you’re entitled.

Review this chart carefully using your own record to make sure our information is correct and that we’ve recorded each year you worked. You’re the only person who can look at the earnings chart and know whether it’s complete and correct.

Some or all of your earnings from last year may not be shown on your Statement. It could be that we still aren’t processing last year’s earnings reports when your Statement was prepared. Your complete earnings for last year will be shown on next year’s Statement. Note: If you worked for more than one employer during any year, or if you had both earnings and self-employment income, we combined your earnings for the year.

There’s a limit on the amount of earnings on which you pay Social Security taxes each year. The limit increases yearly. Earnings above the limit will not appear on your earnings chart as Social Security earnings. (For Medicare taxes, the maximum earnings amount begins rising in 1991. Since 1994, all of your earnings are taxed for Medicare).

Call us right away at 1-800-772-1213 (7 a.m. to 7 p.m., local time) if any earnings for years before last year are shown incorrectly. Please have your W-2s or tax return for those years available. (If you live outside the U.S., follow the directions at the bottom of page 4.)

www.ssa.gov/myaccount/statement.html
Your Estimated Benefits

*Retirement
You have earned enough credits to qualify for benefits. At your current earnings rate, if you continue working until...
your full retirement age (67 years), your payment would be about $1,986 a month
age 70, your payment would be about $2,468 a month
age 62, your payment would be about $1,376 a month

*Disability
You have earned enough credits to qualify for benefits. If you became disabled right now, your payment would be about $1,956 a month

*Family
If you get retirement or disability benefits, your spouse and children also may qualify for benefits.

*Survivors
You have earned enough credits for your family to receive survivors benefits. If you die this year, certain members of your family may qualify for the following benefits:
Your child...........................................$1,467 a month
Your spouse who is caring for your child..........................$1,467 a month
Your spouse, if benefits start at full retirement age..........................$1,956 a month
Total family benefits cannot be more than..........................$3,568 a month

Medicare
You have enough credits to qualify for Medicare at age 65. Even if you do not retire at age 65, be sure to contact Social Security three months before your 65th birthday to enroll in Medicare.

* Your estimated benefits are based on current law. Congress has made changes to the law in the past and can do so at any time. The law governing benefit amounts may change because, by 2035, the payroll taxes collected will be enough to pay only about 80 percent of scheduled benefits.

We based your benefit estimates on these facts:
Your date of birth (please verify your name on page 1 and this date of birth)........................................ April 5, 1960
Your estimated taxable earnings per year after 2018........................................ $50,653
Your Social Security number (only the last four digits are shown to help prevent identity theft)........... XXX-XX-1234

www.ssa.gov/myaccount/statement.html
## Your Earnings Record

<table>
<thead>
<tr>
<th>Years You Worked</th>
<th>Your Taxed Social Security Earnings</th>
<th>Your Taxed Medicare Earnings</th>
</tr>
</thead>
<tbody>
<tr>
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<table>
<thead>
<tr>
<th>Years You Worked</th>
<th>Your Taxed Social Security Earnings</th>
<th>Your Taxed Medicare Earnings</th>
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<tr>
<td>2019</td>
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</table>

Total Social Security and Medicare taxes paid over your working career through the last year reported on the chart above:

- **Social Security:**
  - You paid: $70,698
  - Your employers paid: $72,634
- **Medicare:**
  - You paid: $17,020
  - Your employers paid: $17,020

**Note:** Currently, you and your employer each pay a 6.2 percent Social Security tax on up to $137,700 of your earnings and a 1.45 percent Medicare tax on all your earnings. If you are self-employed, you pay the combined employee and employer amount, which is a 12.4 percent Social Security tax on up to $137,700 of your net earnings and a 2.9 percent Medicare tax on your entire net earnings.

*If you have earned income of more than $200,000 ($250,000 for married couples filing jointly), you must pay 9.9 percent more in Medicare taxes.

[www.ssa.gov/myaccount/statement.html](http://www.ssa.gov/myaccount/statement.html)
# SSDI vs. SSI

<table>
<thead>
<tr>
<th><strong>Social Security Disability Insurance</strong></th>
<th><strong>Supplemental Security Income</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Payments come from the Social Security trust funds and are based on a person’s earnings.</td>
<td>Payments come from the general treasury fund, NOT the Social Security trust funds. SSI payments are not based on a person’s earnings.</td>
</tr>
<tr>
<td>An insurance that workers earn by paying Social Security taxes on their wages.</td>
<td>A needs-based public assistance program that does not require a person to have work history.</td>
</tr>
<tr>
<td>Pays benefits to disabled individuals who are unable to work, regardless of their income and resources.</td>
<td>Pays disabled individuals who are unable to work AND have limited income and resources.</td>
</tr>
<tr>
<td>Benefits for workers and for adults disabled since childhood. Must meet insured status requirements.</td>
<td>Benefits for children and adults in financial need. Must have limited income and limited resources.</td>
</tr>
</tbody>
</table>
The Social Security Act defines disability as:

a person who cannot work due to a severe medical condition that has lasted, or is expected to last, at least one year or result in death; or

the person's medical condition must prevent him or her from doing substantial gainful employment – work that he or she did in the past, and it must prevent the person from adjusting to other work.
When should I apply for disability benefits?

• Apply as soon as you become disabled.
• Processing an application for disability benefits can take three to five months.
• We may be able to process your application faster if you help us by getting any other information we need.
How do I apply for disability benefits?

Online at www.socialsecurity.gov/disability

Call 1-800-772-1213 to make an appointment at your local office
Disability Determination Services Office - State

- This state agency completes the initial disability determination decision for us.

- Doctors and disability specialists in the state agency ask your doctors for information about your condition(s). They’ll consider all the facts in your case.

- They’ll use the medical evidence from your doctors, hospitals, clinics, or institutions where you’ve been treated.
How is a Disability Determination Made?

Five-step process:
1. Are you working?
2. Is your medical condition “severe”? 
3. Does your impairment(s) meet or medically equal a listing?
4. Can you do the work you did before?
5. Can you do any other type of work?
We’ll tell you our decision…

• When the state agency makes a determination on your case, we’ll send a letter to you.

• If approved, the letter will show the amount of your benefit, when your payments start, and your reporting responsibilities.

• If not approved, the letter will explain why and tell you how to appeal the determination if you don’t agree with it.
SSDI: Benefits for the Family

Spouse
- At age 62
- At any age if caring for child who is under 16 or disabled
- Divorced spouses may qualify

Child
- Not married under age 18 (under 19 if still in high school)
- Not married and disabled before age 22
Working While Receiving Benefits

• Social Security has special rules called *work incentives* that allow you to test your ability to work and still receive monthly Social Security disability benefits. You can also get help with education, rehabilitation, and training you may need to work.

• If you do take a job or become self-employed, tell us about it right away. We need to know when you start or stop work and if there are any changes in your job duties, hours of work, or rate of pay.

• Individuals receiving Social Security disability benefits and their representative payees must report their wages. Wages can be reported using their personal *my Social Security* account online.
SSI Supplemental Slides
Requirements for Getting SSI

To be eligible for SSI, you must:

• have limited income and few resources;
• be age 65 or older;
• be totally or partially blind; or
• have a medical condition that keeps you from working and is expected to last at least one year or result in death.

Note: There are different rules for children.
Requirements for Getting SSI

• Your income – money you receive such as wages, Social Security benefits, and pensions. Income also includes such things as food and shelter.

• Your resources – things you own such as real estate, bank accounts, cash, stocks, and bonds.

• Where you live – must live in the U.S., or Northern Mariana Islands. If you’re not a U.S. citizen, but you are lawfully residing in the United States, you still may be able to get SSI.
## Income

<table>
<thead>
<tr>
<th>Earned</th>
<th>Unearned</th>
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<tbody>
<tr>
<td>Wages</td>
<td>SSA benefits</td>
</tr>
<tr>
<td>Net earnings from self-employment</td>
<td>Veterans benefits</td>
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<tr>
<td>Payment for services in sheltered workshop</td>
<td>Unemployment benefits</td>
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<tr>
<td></td>
<td>Interests</td>
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<tr>
<td></td>
<td>Pensions</td>
</tr>
<tr>
<td></td>
<td>Cash from family/friends</td>
</tr>
</tbody>
</table>
## Resources

<table>
<thead>
<tr>
<th>Included Resources</th>
<th>Excluded Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank Accounts (CDs, IRAs)</td>
<td>Home in which you live</td>
</tr>
<tr>
<td>Stocks, Bonds, 401Ks (Liquid Assets)</td>
<td>First car</td>
</tr>
<tr>
<td>Second Car</td>
<td>Burial plots for self &amp; family</td>
</tr>
<tr>
<td>Life Insurance</td>
<td>Some resources set aside for burial</td>
</tr>
<tr>
<td>Property other than where you live</td>
<td></td>
</tr>
</tbody>
</table>

**Individual Limit: $2,000 / Couples Limit: $3,000**
Living Arrangements

Living arrangements are another factor to determine how much SSI a person can get. Benefits may vary depending on where you live:

• In someone else’s household
• In an institution – generally $30/month maximum
• In a group care or board and care facility
Reporting Responsibilities Under SSI

What Things Must You Report To Social Security?
You must report any changes in your status because they may affect your eligibility for SSI and your benefit amount. If you work and get SSI, then you must report your earnings.

When Do You Need To Report?
Report any changes that may affect your SSI as soon as possible and no later than 10 days after the end of the month in which the change occurred.

How Do I Report Wages?
Social Security offers a toll-free automated wage reporting telephone system and a mobile wage reporting application. You can also report your wages through your personal my Social Security account.
What to Report Under SSI

- change of address
- change in living arrangements
- change in earned and unearned income
- change in resources
- death of a spouse or anyone in your household
- change in marital status
- change in citizenship or immigration status
- change in help with living expenses from friends or relatives
- eligibility for other benefits or payments
- admission to or discharge from an institution (i.e. hospital, nursing home, jail, etc.)
- change in school attendance (if under age 22)
- change in legal alien status
- sponsor changes of income, resources, or living arrangements for aliens
- leaving the U.S. for a full calendar month or for 30 consecutive days or more
- an unsatisfied felony or arrest warrant for escape from custody, flight to avoid prosecution or confinement, or flight-escape
SSI for Children

Who is considered a “child” for SSI?

A disabled person who is neither married nor head of a household and:

• is under age 18; or

• is under age 22 and is a student regularly attending school.
SSI Requirements for Children

• If under 18, the child has a physical or mental impairment (or combination) that results in marked or severe limitation in functioning.

• The child must be either blind or disabled. If the child is blind, he or she must meet the same definition of “blind” as applies for adults.

• Condition must be expected to last at least 12 months or result in death.
SSI Requirements for Children (continued)

• Disabled children living in households with limited income and resources may be eligible to receive SSI benefits.
• For eligibility, the income and assets of the disabled child and parent(s) living in the household are assessed.

Children’s income examples:
• Child support
• Social Security auxiliary benefits
• Gifts
Deeming

What is it?
The process of determining how much of a parent(s) income and resources will count is called deeming.

When does it apply?
If the parent(s) has income and/or resources that we must consider and:
- the child is under 18; and
- lives at home with his or her natural, or adoptive parents(s); or
- lives away at school, but comes home on some weekends, holidays, or school vacations and is subject to parental control.
SSI Determination for Children Turning 18

- We make a new disability determination using the adult rules.
- We no longer count the income and resources of parent(s) for eligibility.
- If the child continues to live with parent(s) but does not pay for food or shelter, a lower SSI payment may apply.
- An SSI application can be made as early as the day of the 18th birthday.
SSI and Age 18 Foster Children

A disabled youth transitioning out of foster care may file an SSI application if he or she:

• lives in a foster care situation;
• alleges blindness or disability;
• appears likely to meet all of the non-medical eligibility requirements when foster care payments terminate;
• expects foster care payments to cease within 180 days of the application filing date; or
• is within 180 days of losing foster care eligibility because of age.
SSI & Homeless

Social Security defines “homeless” as:

A **transient** – an individual with no permanent living arrangement, i.e., no fixed place of residence. A transient is neither a member of a household nor a resident of an institution.

If you are homeless, you can receive your SSI benefits by:
- having them deposited into your personal bank account;
- having your benefits mailed to a third party;
- having a relative or other third party be assigned as your representative payee; or
- having your benefits directed to a Direct Express bank card.
How to Apply for SSI (Adult)

You can begin the process and complete a large part of your application online!

You may be eligible to complete your application online if you:
• are between the ages of 18 and 65;
• have never been married;
• are a U.S. citizen;
• haven’t applied for or received SSI benefits in the past; and
• are applying for Social Security Disability Insurance at the same time as your SSI claim.
How to Apply for SSI (Under Age 18)

• Schedule an appointment with Social Security. Call 1-800-722-1213 (TTY 1-800-325-0778) from 7 a.m. to 7 p.m., Monday through Friday or contact your local Social Security office;

and

• Complete the online Child Disability Report at https://www.socialessecurity.gov/childdisabilityreport
The Ticket to Work Program

• Social Security and Supplemental Security Income disability beneficiaries can get help with training and other services they need to go to work at no cost to them.

• Most disability beneficiaries are eligible to participate in the Ticket to Work program and can select an approved provider of their choice who can offer the kind of services they need.

https://choosework.ssa.gov/about/index.html
Other Related Slides
ABLE (Achieving a Better Life Experience) Act

• Signed into law December 2014
• Allows certain individuals with disabilities and their families to save money in a tax advantaged savings and investment account, similar to a 529 College Savings Account
• Limits eligibility to individuals who became disabled before turning 26
• Account must be administered by a qualified ABLE program which is available in most states.
ABLE Account Limits & Qualifying Expenses

• Save up to $100,000 without affecting benefits.
• Money in ABLE accounts can cover qualified disability expenses.
  - Some of these expenses include:
    • Housing
    • Education
    • Healthcare
    • Transportation
    • Assistive technology
    • Personal support services
    • Job training
ABLE Act

• Currently, 40 states and Washington, DC have established ABLE programs.

• Beneficiaries can enroll in an ABLE program in their state or another state that accepts out-of-state residents.

• Visit our web sites:
  https://www.ssa.gov/ssi/spotlights/spot-able.html or
  https://choosework.ssa.gov/blog/2016-12-19-getting-to-know-the-able-act
  to learn more about ABLE accounts.
# Medicaid vs. Medicare

<table>
<thead>
<tr>
<th>Medicaid</th>
<th>Medicare</th>
</tr>
</thead>
<tbody>
<tr>
<td>State health insurance program for people with limited income and resources</td>
<td>Federal health insurance program for people 65 or older</td>
</tr>
<tr>
<td>In most states, children who qualify for Supplemental Security Income (SSI) qualify for Medicaid</td>
<td>Federal health insurance program for people who have been on Social Security Disability Insurance (SSDI) for 24 months; exception: those with ALS, Lou Gehrig’s Disease qualify for Medicare with no wait</td>
</tr>
<tr>
<td>In many states, Medicaid is automatic with SSI eligibility</td>
<td>Federal health insurance program for people with End Stage Renal Disease (ESRD), even if they are not collecting Social Security</td>
</tr>
</tbody>
</table>
Medicare and Medicaid

Medicare – federal health insurance program for people 65 or older and people who have been getting disability benefits for 24 consecutive months.

Medicaid – state health program for people with low incomes and limited resources.
- In most states, children who get SSI qualify for Medicaid.
- In many states, Medicaid comes automatically with SSI eligibility.
Representative Payee

- Social Security’s Representative Payment Program appoints a relative, friend, or other interested party to serve as the ‘representative payee’ who receives and manages the Social Security or SSI benefits for anyone who cannot manage or direct the management of his or her benefits themselves.

- We thoroughly investigate those who apply to be representative payees to protect the interests of Social Security beneficiaries, because a representative payee receives the beneficiary’s payments and is given the authority to use them on the beneficiary’s behalf.

- Our Representative Payee Portal, accessible with a my Social Security account, lets individual representative payees conduct their own business or manage direct deposit, wage reporting, and annual reporting for their beneficiaries.
**Advance Designation of Representative Payees**

**What is it?**
- Effective March 2020, Advance Designation of Representative Payees allows you to designate in advance up to three individuals who could serve as a representative payee for you, should the need arise.

**Who is it for?**
- Adult and emancipated minor applicants and beneficiaries of Social Security or Supplemental Security Income, who do not have a representative payee.