



Social Security
Advanced Representative Payee and SSI Living Arrangements

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Disclaimer

This information is current at the time of the presentation.

Social Security policy is subject to change.

Please visit **SSA.gov** for up-to-date information on our programs.



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Social Security: *New & Noteworthy*



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Know Before You Go

If you visit an office, please keep in mind:

- Complete [COVID-19 self-assessment checklist](#) before visiting the office
- Masks are required
- Hand sanitizer is available
- Office space will be limited
- Come alone unless you require help with your visit
- No appointment, expect long lines
- Busiest times are: Mondays, the morning after a Federal holiday, and the first week of the month



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Scam Awareness & Social Security

- We do contact citizens - generally those who have ongoing business with Social Security - by telephone for customer-service purposes.
- Social Security employees will never threaten you for information; we will not state that you face potential arrest or other legal action if you fail to provide information.
- In those cases, the call is fraudulent, and you should just hang up. Don't give out any information.

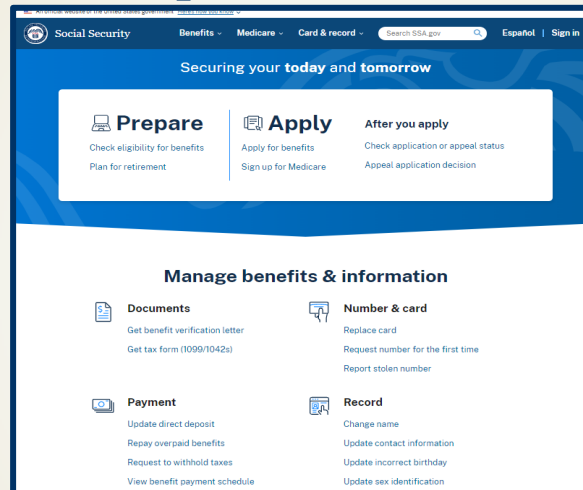
You can report fraud at <https://secure.ssa.gov/pfrf/home>



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Updated Website



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my Social Security

The screenshot shows the top navigation bar with the Social Security logo, links for Benefits, Medicare, and Card & record, a search bar for SSA.gov, and options for Español and Account. The main content area features the heading "Create your personal my Social Security account today" and a paragraph explaining the account's benefits. Below this are "Create an Account" and "Sign In" buttons, and a link to "Finish Setting Up Your Account". To the right is a photograph of a diverse family walking in a field at sunset.

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Advanced Representative Payee



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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.
-



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Advance Designation of Representative Payees

What is it?

- 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?

- Adults and emancipated minors who are applying for or receiving Social Security benefits, SSI, or Special Veterans Benefits, who do not have a representative payee.

www.ssa.gov/payee/advance_designation.htm



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Advance Designation of Representative Payees

Advance designation is **not**:

- An indication of your capability to manage or direct the management of your benefits.
- An indication of someone's suitability to serve as a representative payee.
- An appointment of a representative payee.
- Power of attorney.

It is optional, and you can update or withdraw your advance designation at any time.

www.ssa.gov/payee/advance_designation.htm



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How to Provide and Update Your Advance Designation of Representative Payee

If applying for benefits:

- submit or update your advance designation request when you apply for benefits

If you are already receiving benefits:

- you may provide this information through your personal my Social Security account,
- or by contacting us via telephone at 1-800-772-1213 (TTY 1-800-325-0778)

Information we need about your designees:

- names, telephone numbers, and, if you choose to provide it, their relationship to you

What happens next:

- Each year you will receive a notice with the listing of the names of the individual(s) you have chosen to advance designate along with reminders regarding how to update this information.
- If we deny your claim or you stop receiving benefits, your advance designation will remain in our records, so we can access it again if you reapply for benefits, file an appeal, or begin receiving benefits again.



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Social Security Disability vs. Supplemental Security Income



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Social Security Disability Insurance (SSDI)

What is it?

SSDI provides a monthly benefit to people who are no longer able to work because of a significant disabling condition(s). SSA does not pay partial or temporary disability benefits.

Who is it for?

People who cannot perform substantial work activity may qualify if they:

- have medical condition(s) expected to last at least 12 months or result in death;
- are younger than full retirement age (FRA) and earn less than the substantial gainful activity (SGA) limit of \$1,470/mo. non-blind or \$2,460/mo. blind individual; and
- have recent work and a certain number of work credits based on age

ssa.gov/disability/



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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



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Supplemental Security Income (SSI)

What is it?

SSI is a federal program that provides monthly payments to people who have limited income and resources.

Who is it for?

People who are:

- 65 or older, or
- those of any age, including children, who are blind or who have disabilities,
- **and** have limited income and resources.

ssa.gov/benefits/ssi/




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SSDI vs. SSI

Social Security Disability Insurance	Supplemental Security Income
Payments come from Social Security trust funds and are based on a person's earnings.	Payments come from the general treasury fund, NOT the Social Security trust funds. SSI payments are not based on a person's earnings.
Insurance that workers earn by paying Social Security taxes on their wages.	Needs-based public assistance program that does not require a person to have a work history.
Pays benefits to disabled individuals who are unable to work, regardless of their income and resources.	Pays disabled individuals who are unable to work AND have limited income and resources; pays aged individuals 65 and older with limited income and resources.
Pays benefits for workers and for adults disabled since childhood. Must meet insured status requirements.	Benefits for children and adults in financial need. Must have limited income and limited resources.



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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.





Supplemental Security Income Living Arrangements



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Keep in Mind

There are many variables to living arrangements and all of them cannot be addressed during the allotted time for this presentation.

For more information concerning your specific living arrangement, you will need to contact Social Security directly.



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Living Arrangements

Living arrangements play a role in determining how much SSI a person can receive. Benefits may vary depending on where you live:

- Independently
- In someone else's household
- In an institution
- In a group care or board and care facility



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Living Arrangements

Four Main Living Arrangements (LA):

LA – A: SSI beneficiary living independently or paying share of household expenses

LA – B: SSI beneficiary living with others and not contributing towards household expenses

LA – C: Child SSI beneficiary living with parent(s)

LA – D: SSI beneficiary living in a hospital, institution, or group home or other similar facility



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SSI Terminology

FBR – Federal Benefit Rate: amount determined for full SSI benefits. 2023 - \$914/individual & \$1,371/eligible couple

LA – Living Arrangement: household composition (where you live and whom you live with)

Household Expenses – expenses needed to operate a household such as: rent/mortgage, property taxes, property insurance, electric, water, sewer, gas, heating fuel, trash, and food

ISM – In-kind Support and Maintenance: receiving assistance to pay for necessary living expenses. This assistance can come from inside or outside the household

CMV –The current market value of a resource is the going price for which it can reasonably be expected to sell or rent on the open market in the particular geographic area involved

VTR - Value of One Third Reduction: When SSI beneficiary lives in another person's household and receives both food and shelter from those in the household, we reduce the FBR by one-third. For 2023 one-third of the FBR is \$304.66



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Standard Living Arrangement Questions

1. Do you (or your spouse living with you) own or are you buying the place where you live?
2. Do you (or your spouse living with you) rent the place where you live?
3. If you are a child recipient living with your parents, do your parents own or rent the place where you live?
4. Does someone else who lives with you own or rent the place where you live?
5. If the place where you live is rented, give: [landlord's name, address, phone and the amount of the monthly rent.
6. If the place where you live is rented, are you (or anyone living with you) the parent or child of your landlord or your landlord's spouse?
7. Does any one who lives with you (other than your spouse) pay for or give you money for food, mortgage or rent, property insurance or taxes, heating fuel, gas, electricity, water, sewerage, or garbage collection services?



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Living Arrangement (LA) A

SSI beneficiary who:

- Lives alone and pays their own household expenses
- Lives with others and pays their fair share of the household expenses
- Homeless (certain circumstances apply)
- Lives with others that are receiving public assistance

Keep in mind:

Benefits may be reduced if:

- Someone else is paying your household expenses (ISM)
- You are not paying your share of the household expenses (ISM)

Note: we cannot reduce your SSI benefits by more than one-third of the FBR.



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Living Arrangement (LA) B

Adult SSI beneficiary who:

- Lives with others, does not have rental liability and is not contributing towards the household expenses

Keep in mind:

- Benefits will be reduced using the VTR (Value of the on-third reduction)
- 2023 we will reduce your benefits by \$304.66



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Living Arrangement (LA) C

Child SSI beneficiary who:

- Lives with parent(s)

Keep in mind:

- We assume that the parent(s) will use a portion of the child's SSI benefits towards the household expenses. We do not develop for sharing in this scenario.
- Child's benefits can be reduced due to parent(s)' income.
- If a child does not live with a parent(s) we may have to develop sharing or other living arrangement



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Living Arrangement (LA) D

SSI beneficiary who is:

- Residing in a hospital, nursing home, or institution.

Keep in mind:

- Generally in these living arrangements, we reduce the SSI benefit amount to \$30/mo.
- There are certain facilities Social Security cannot pay SSI benefits such as prison, Veteran's Homes, and certain public institutions.

Exception to the reduction is for Temporary institutionalization which is defined as:

- if you will be in a medical facility for 90 days or less AND
- while you are in the facility you need your SSI benefits to maintain your home or living arrangement where you may return upon discharge.



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Keep in Mind

Reporting Responsibilities:

- Any change(s) in living arrangement, income, or resources needs to be reported to Social Security within ten days from the date of change.
- You may contact the national number at 1-800-772-1213 or your local Social Security office which can be located online at <https://secure.ssa.gov/ICON/main.jsp> .

By reporting changes timely, you can avoid possible overpayments



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Online Resources

- **SSI Spotlights:** <https://www.ssa.gov/ssi/links-to-spotlights.htm>
 - Provides detailed explanations of SSI rules and regulations.
 - Covers topics such as: living arrangements, resources, income, trusts, homelessness as well as many others.
- **SSI Homepage:** <https://www.ssa.gov/ssi/>
 - Provides an outline of the SSI program and services
- **Understanding SSI:** <https://www.ssa.gov/ssi/text-understanding-ssi.htm>
 - Provides a comprehensive listing of SSI topics



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Social Security: With You Through Life's Journey...



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Questions

Question: “One of the most common questions I get from stakeholders... who can I have a conversation with about SS benefits and who can help me complete the paperwork?”

Answer: There are multiple ways to communicate with Social Security and learn about our programs and services.

Available options include:

- Visit our website [SSA.gov](https://www.ssa.gov)
- Call our national number **1-800-772-1213** between 8:00 a.m. – 7:00 p.m., Monday through Friday.
- Call local Social Security office [Field Office Locator | SSA \(https://www.ssa.gov/locator/\)](https://www.ssa.gov/locator/)
- Schedule an in office appointment [Field Office Locator | SSA \(https://www.ssa.gov/locator/\)](https://www.ssa.gov/locator/)



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[SSA.gov](https://www.ssa.gov)



Education and Advocacy
for Families and Communities



Contact:

cbrookins@oakbridgeadvisorgroup.com

412-346-0291

<https://www.oakbridgeadvisorgroup.com/Outspoken.6.htm>