



Preventing and Managing Overpayments: A Webinar for People Who Receive Social Security Disability Benefits

Date: Wednesday, September 28
Time: 3:00-4:30 pm ET

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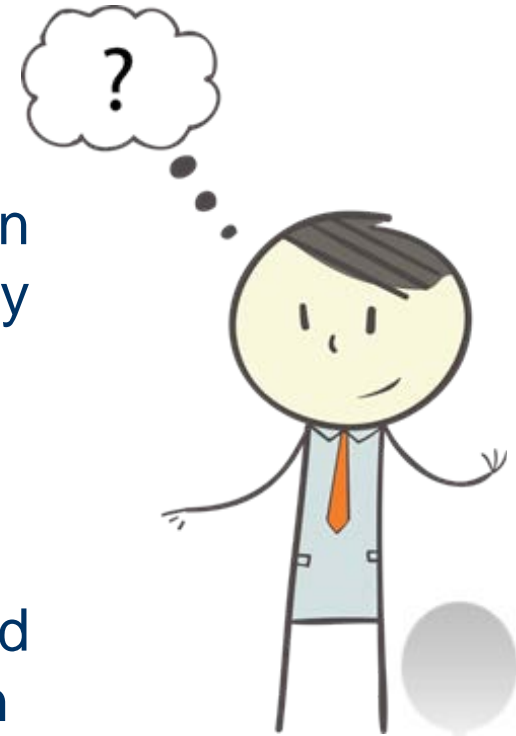
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Agenda

Moderator: Jayme Pendergraft, NDI Consulting

Presenters: Connie DaValt, Social Security Administration; and Sarah Geller, Employment Resources, Inc.

Welcome and Introductions

The Ticket to Work Program

Preventing and Managing
Overpayments

What Can Cause an
Overpayment?

Tips for Avoiding an
Overpayment

SSI Telephone Wage Reporting

Additional Resources

Question and Answer Session

The Ticket To Work Program



Social Security Disability Benefit Programs



Social
Security
Disability
Insurance

Social Security Disability Benefit Programs



Supplemental
Security
Income

Social Security Disability Benefit Programs



Social
Security
Disability
Insurance



Supplemental
Security
Income

Why Choose Work?

- Earn more income
- Gain independence
- Meet new people
- Learn new skills



Starting the Journey

Only you can decide if work is the right choice for you.



What is the Ticket to Work Program?

Ticket to Work

- Is a **free** and **voluntary** Social Security program;
- Offers **career development** for people age 18 through 64 who receive Social Security disability benefits.



Taking the Next Step

- Gathering information and resources is key to planning your journey toward employment.
- Ticket to Work and Work Incentives can help make your journey a smooth one.



For More Information

Call the Ticket to Work Help Line:

- 1-866-968-7842 (V)
- 1-866-833-2967 (TTY)

Visit:

- www.choosework.net



Preventing and Managing Overpayments



What is an Overpayment?

An **overpayment** is:

- When you receive **more money** for a month than the amount you should have been paid by Social Security.

The **amount** of your overpayment is the difference between the amount you received and the amount due.



How do Overpayments Impact People who Receive SSDI?

- SSDI benefits are paid to you and sometimes certain members of your family.
- If you are overpaid SSDI benefits because of your work activity, it is also possible for your family members to be overpaid, too.
- To help avoid overpayments, make sure you **report** when you start and stop working and if you change your hours or rate of pay.



What Can Cause an Overpayment?

How Can Work Cause an Overpayment?

Work can cause an overpayment when:

- Your earnings are **more** than you estimated when you reported your work to Social Security;
- You **do not report** your work and Social Security later discovers that you worked; or
- Social Security does not take action on your reported changes until after the wrong payment amounts have already been paid.



What Else Can Cause an Overpayment?

Some **other causes** for an overpayment are:

- Your income is more than you estimated for SSDI;
- For SSI:
 - Your income, both earned and unearned, is more than you estimated.
 - Your living situation or marital status changes;
 - You have more resources than the allowable limit.
 - Resources are cash and things you own and can turn into cash. Examples are: bank accounts, vehicles, property, and stocks and bonds.

What Else Can Cause an Overpayment? *continued*

Some **other causes** for an overpayment are:

- You are no longer disabled according to Social Security's standards and continue to receive benefits;
- You do not report a change to Social Security (on time or at all) as required;
- The information that Social Security uses to figure your benefits is incorrect or incomplete;
- You report a change in a timely manner, but Social Security does not process your report in time to adjust your benefit amount.

What is the Notice of Overpayment?

Social Security will send you **a letter** explaining the overpayment and asking for a full refund within 30 days.

Read the letter carefully! If you do not understand the letter, contact Social Security for an explanation.

What is the Notice of Overpayment? *continued*

If you are currently receiving cash benefits and do not pay the full amount back to Social Security, the notice will:

- Advise you that the overpayment will start being withheld from your Social Security check each month until Social Security is paid back;
- Tell you the month you will need to start paying Social Security back;
- Explain your appeal rights;
- Advise how you can ask Social Security to have the overpayment reviewed and waived, so you may not have to pay it back; and
- Explain how you can appeal Social Security's decision.

What Should You Do if You Get an Overpayment Notice? - *Appeal*

Immediately contact Social Security to begin:

1. An appeal

- If you believe you were not overpaid or that the amount you were overpaid is different than the one stated in the letter, you may request an appeal.
- If you ask for an appeal, Social Security will not start collecting the amount that they believe is overpaid until they make a decision.

What Should You Do if You Get an Overpayment Notice? - *Waiver*

Immediately contact Social Security to begin:

2. A waiver

- If you believe you may have been overpaid, but you did nothing to cause the overpayment and you cannot afford to repay it, you can ask for a waiver.
- Social Security may request more information to make a determination.
- Social Security will not begin to collect the overpayment until a decision is complete.
- If the overpayment is waived, no one is required to repay it. It is forgiven.

What Should You Do if You Get an Overpayment Notice? - *Repayment Agreement*

Immediately contact Social Security to begin:

3. Repayment Agreement

- Social Security will automatically start withholding money out of current payments, but you could ask for a repayment amount that is more affordable for you.
- Social Security may ask for more information to approve your repayment amount.
- Even if payments have stopped, Social Security can withhold federal money, like tax refunds, if the amount is not being repaid.



Helping You Today
So You Succeed Tomorrow



Do You Have Questions about an Overpayment?

If you have questions about an overpayment:

- Call Social Security's national toll-free number at **1-800-772-1213**. If representatives are not able to answer your questions, they can help you schedule an appointment with your local Social Security Office, or
- Visit <https://secure.ssa.gov/ICON/main.jsp> to find your local Social Security office and schedule an appointment.



Learn about the Social Security Work Incentives that May Apply to you!

Work Incentives are special rules that allow you to:

- Receive training for new skills
- Improve the skills you already have
- Pursue your education
- Try different jobs
- Start a career
- Gain confidence



Keep in Touch with Social Security!

Stay in touch!

- Report all events that could affect your benefits!
- Every benefit that Social Security pays has a specific list of events that the beneficiary is required to report.
- If you do not have a list for the benefit that you receive or one of your family members receive, contact Social Security and request your “reporting responsibilities.”



Get Information and Keep Records!

To help avoid an overpayment, you should:

- Find out how often you should report your wages.
- Report wages in writing and **ask for a receipt.**
- Keep your original pay stubs and your Social Security receipts in a safe place.
- Keep all official notices from Social Security about your benefits and changes in monthly benefit amounts in a safe place so you can find them if needed.



How Can People Who Receive SSI Avoid Overpayments?

To avoid overpayments make sure you report to Social Security:

- Changes to both **earned and unearned** income;
- Changes to resources such as bank accounts or vehicles;
- When you start and stop working and if you change your hours or rate of pay;
- At the beginning of each month, the exact amount of your earnings for the previous month; and/or
- Changes in your living arrangements.



SSI Telephone Wage Reporting (SSITWR)



Fact!

Unreported wages are one of the leading causes of SSI overpayments.

Report your wages using SSITWR!



Whose Wages may be Reported Using SSITWR?

Beneficiaries who receive

- Only Supplemental Security Income (SSI), or
- Beneficiaries who receive both SSI and Social Security Disability.



Who Can Report Wages for a Beneficiary?

- The beneficiary (if not a child);
- The beneficiary's representative payee;
- The living-with spouse of the beneficiary; or,
- The mother or father of a beneficiary.



How Can You Report Your Wages?

You can report your wages

- By visiting, calling or writing your local Social Security Field Office;
- Ask about SSITWR!
- Via the free SSI Mobile Wage Reporting Smartphone app.



What Wages Should You Report?

SSITWR accepts reports of **gross wage amounts** for the prior month only.

What are gross wages?

Gross wages are the total amount an employee is paid before any taxes, deductions, insurance premiums, and other withholdings are taken out.



When Should You Report Your Wages?

Wages for September

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

Dates to Report in October

S	M	T	W	T	F	S
			1	2	3	4
5	6					

What Information Do You Need to Report Wages?

To report wages, you will need:

- The Social Security number of the person who is reporting wages (the caller);
- The Social Security number of the person who earned the wages; and
- The TOTAL amount of gross wages for the person who earned the wages. Gross wages are the amount of pay before taxes and other deductions.



How Do You Know SSITWR is Safe?

First and last name

SSN

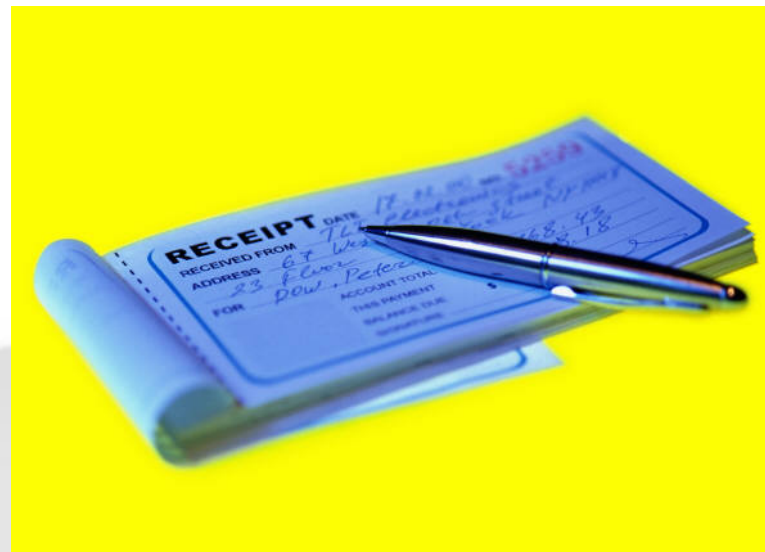
Date of birth



Success!!

How Do You Know if You Successfully Reported Your Wages?

The Supplemental Security Income Telephone Wage Reporting system automatically issues a **receipt** that is mailed to the beneficiary after each successful report.



Do You Need Reminders?

Sign up for a monthly email or text message reminder to report your wages!

Visit:

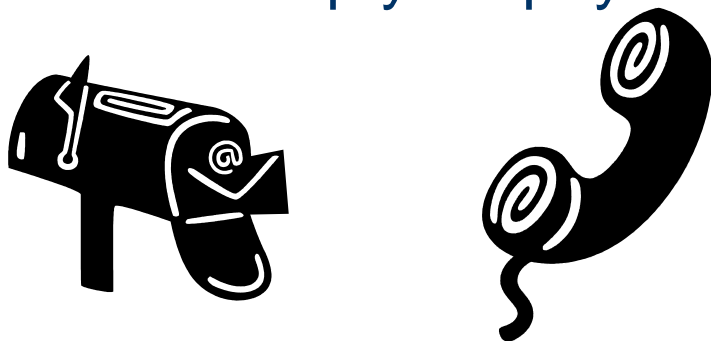
<https://www.ssa.gov/disabilityssi/ssi-wage-reporting.html>



What if You Forget to Report?

You should report wages by other means if you are unable to report using the automated system.

Remember to keep your paystubs!



If you do not successfully report your wages in a month, you can still use SSITWR in the future!



How Can You Learn More?

- Call Social Security's national toll-free number at **1-800-772-1213**. If representatives are not able to answer your questions, they can help you schedule an appointment with your local Social Security Office, or
- **Visit** <https://secure.ssa.gov/ICON/main.jsp> to find your local Social Security office and schedule an appointment.



Additional Resources



Protection and Advocacy for Beneficiaries of Social Security (PABSS)

PABSS services are

- Located throughout **the States, territories, U.S. territories, and a PABSS for the Tribal Nations**
- Designed to help SSI and SSDI beneficiaries with disabilities **remove obstacles preventing them from working**
- **Free** to everyone who receives a Social Security benefit or Medicare/Medicaid based on disability benefits



Protection and Advocacy for Beneficiaries of Social Security (PABSS)

PABSS assists beneficiaries by

- **Advocating** for vocational services from ENs or VR agencies
- **Providing** information, referrals, and advocacy related to benefits
- Assisting beneficiaries to **remove barriers** to work
- Addressing **overpayment** issues related to employment



Find Help Tool

Visit: www.choosework.net/findhelp to search for the right service provider for you.

You can search by:

- ZIP code
- Services offered
- Disability types
- Languages spoken
- Provider type (EN, Workforce EN, VR, WIPA or PABSS)

For More Information



Call the Ticket to Work Help Line:

- 1-866-968-7842 (V)
- 1-866-833-2967 (TTY)

Visit:

- www.socialsecurity.gov/work

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Join us for our next webinar!



Date: Wednesday,
October 26, 2016

Time: 3:00-4:30 PM, ET

Register online at www.choosework.net/wise
or call 1-866-968-7842 (V) or 1-866-833-2967 (TTY).

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www.choosework.net/surveys/wise

