

Overpayments to SSDI Beneficiaries and SSI Recipients

Quick Look: Occasionally, you may receive an overpayment of your SSDI benefits or SSI pay from the Social Security Administration (SSA). This information from SSA explains how Social Security works with you to repay those benefits.

This information is reprinted from the publication "Overpayments," published by the Social Security Administration. The full document, which also includes information on the overpayment appeals process, is [available in English and Spanish](#).

An overpayment occurs when Social Security pays you more than you should have been paid. If this happens, we [the Social Security Administration (SSA)] will notify you and your representative payee, if you have one. Our notice will explain why you have been overpaid, your repayment options, and your appeal and waiver rights. You should read the notice carefully.

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Options for Repaying

If you agree that you have been paid too much and that the overpayment amount is correct, you have options for repaying us.

For Social Security Disability Insurance (**SSDI**) **overpayments before March 27, 2025**, 10% of your benefit amount or \$10, whichever is greater, will be withheld each month. This begins within 60 days of the repayment notice.

For **SSDI overpayments beginning April 25, 2025**, 50% of your benefit amount (full recovery) will be withheld each month. This begins within 90 days of the repayment notice. If you cannot afford full recovery of your overpayment, you can contact Social Security at 1-800-772-1213 or your local office to request a lower rate of recovery.

If you're receiving Supplemental Security Income (SSI), generally we'll withhold 10% of the maximum federal

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benefit rate each month. If you can't afford this, you may ask that we take less from your benefit each month. Or you may ask to pay back the overpayment at a rate greater than 10%.

We don't start deducting money from your SSI payments until at least 60 days after we notify you of the overpayment.

If you aren't receiving benefits, you should do one of the following:

- Visit the [Pay Social Security Online webpage](#), where you can pay by credit card, debit card, or bank account.
- Send a check to us for the entire amount of the overpayment within 30 days.
- Contact us to set up a plan to pay back the amount in monthly installments.

If you aren't receiving benefits, and you don't pay the amount back, we can recover the overpayment from

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your federal income tax refund or from your wages if you're working. Also, we can recover overpayments from future SSI or Social Security benefits. We'll also report the delinquency to credit bureaus.

Administrative Waiver Tolerance Policy

Social Security will waive an overpayment of \$2,000 or less without further development unless there is some indication that the individual is at fault. This is referred to as an administrative waiver.

- Under a recent policy change, the amount was increased from \$1,000 to \$2,000. This makes the administrative waiver available to more people, particularly SSI beneficiaries with smaller overpayments related to earnings.
- This rule applies when the original overpayment amount (not the outstanding balance) is \$2,000 or less.

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- Social Security's most recent Overpayment Fact Sheet encourages beneficiaries to call Social Security to request this type of waiver.

Appeal and Waiver Rights

If you don't agree that you've been overpaid, or believe the amount is incorrect, you can appeal by filing form [SSA-561](#). You can get the form online, or by calling us. Your appeal must be in writing and explain why you think you haven't been overpaid, or why you think the amount is incorrect. You have 60 days from the date you received the original overpayment notice to file an appeal. We assume you got this letter five days after the date on it, unless you show us that you didn't get it within the five-day period. You must have a good reason for waiting more than 60 days to ask for an appeal.

If you believe you shouldn't have to pay the money back, you can request that we waive collection. You must submit form [SSA-632](#), which you can get online, or by

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calling us. There's no time limit for filing a waiver as long as you prove all of the following:

- The overpayment wasn't your fault.
- Paying it back would cause you financial hardship or would be unfair for some other reason.

We may ask you to give us proof of your income and expenses. We'll stop recovering the overpayment until we make a decision on your request for an appeal or waiver.

Contacting Social Security

The most convenient way to do business with us from anywhere, on any device, is to visit www.ssa.gov. There are several things you can do online: apply for benefits; get useful information; find publications; and get answers to frequently asked questions.

When you open a personal [my Social Security account](#), you have more capabilities. You can review your Social Security Statement, verify your earnings, and get

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estimates of future benefits. You can also print a benefit verification letter, change your direct deposit information, request a replacement Medicare card, get a replacement SSA1099/1042S, and request a replacement Social Security card (if you have no changes and your state participates).

If you don't have access to the internet, we offer many automated services by telephone, 24 hours a day, 7 days a week. Call us toll-free at **1-800-772-1213** or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing. A member of our staff can answer your call from 7 a.m. to 7 p.m., Monday through Friday. We ask for your patience during busy periods since you may experience a high rate of busy signals and longer hold times to speak to us. We look forward to serving you.

Source: www.ssa.gov. Reviewed by the Center on Community Living and Careers.

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**For more information, contact the
Indiana Benefits Information Network
812-855-6508 | www.iidc.indiana.edu/cclc**

**Indiana's Work Incentive Planning and
Assistance Program
North/Central: 855-641-8382 | Southern: 502-
548-4492**