

# 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.

## **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.

If you're receiving Social Security benefits, we'll withhold the full amount of your benefit each month, unless you ask for a lesser withholding amount and we approve your request. Full withholding would start 30 days after we notify you of the overpayment.

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

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 [pay.gov/public/form/start/834689469](https://pay.gov/public/form/start/834689469), 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 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.

## **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 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](http://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 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.

**For general information:**

Indiana Works

***Indiana's Work Incentive Planning and  
Assistance Program***

**Northern and Central Indiana:**

**1-855-641-8382 (toll free)**

or

**Southern Indiana:**

**1-888-908-7992 (toll free)**

**For the Benefits Information Network:**



INDIANA INSTITUTE ON DISABILITY AND COMMUNITY  
**CENTER ON COMMUNITY  
LIVING AND CAREERS**

**<https://www.iidc.indiana.edu/cclc>**

**812-855-6508**

*The Social Security Administration, Office of  
Employment Support Programs, has reviewed this  
information for accuracy. However, the viewpoints of  
this fact sheet do not necessarily reflect the  
viewpoints of the Social Security Administration.*