

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 at <https://www.ssa.gov/pubs/EN-05-10098.pdf>.

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 it.

If you are 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 are receiving Supplemental Security Income (SSI), generally we'll withhold 10 percent of the maximum federal benefit rate each month. If you cannot afford this, you may ask that less be taken from your benefit. Or you may ask to pay back the overpayment at a rate greater than 10 percent.

SSA does not start deducting money from your SSI payments until at least 60 days after we notify you of the overpayment.

If you no longer receive SSI, but you do receive Social Security (SSDI), you can pay back your SSI overpayment by having up to 10 percent of your monthly Social Security benefit withheld.

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Overpayments

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If you are not receiving benefits, you should:

- Send a check to Social Security 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 are not receiving benefits, and you do not pay the amount back, SSA can recover the overpayment from your federal income tax refund or from your wages if you are working. Also, we can recover overpayments from future SSI or SSDI benefits. We'll also report the delinquency to credit bureaus.

Use this link to apply for an appeal online: <https://secure.ssa.gov/iApplNMD/start>.

For additional information, contact your local Social Security Administration office. By calling 1-800-772-1213, you can use the SSA automated telephone services to get recorded information and conduct some business 24 hours a day.

If you cannot handle your business through the automated services, you can speak to a Social Security representative between 7 a.m. and 7 p.m. Monday through Friday. Generally, you'll have a shorter wait time if you call during the week after Tuesday.

If you are deaf or hard of hearing, call the SSA toll-free TTY number, 1-800-325-0778, between 7 a.m. and 7 p.m. Monday through Friday.

Social Security contact information: <https://www.socialsecurity.gov/agency/contact/>

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:

1-800-206-6610 (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