

What is Representative Payee?

A payee is a person, agency, organization, or institution chosen to receive and help you spend your monthly Social Security benefits, if the Social Security Administration (SSA) determines that you are unable to do so yourself.

Who decides if I need a representative payee?

The SSA decides if you need a payee, but you have the right to tell the SSA if you want a payee or not. You can ask the SSA to decide if you should have a payee.

Why do I need a representative payee?

The SSA will appoint a payee if they think you need help to manage your money.

Who can be my representative payee?

Your payee can be someone who wants to help you—like a relative, friend, or legal guardian—or it can be an agency, nursing home, or other organization who wants to help you.

How does the representative payee help manage my money?

Your payee receives your monthly check and uses the money to pay for your food, clothing, rent, utilities, medical care, insurance, and your personal care items.

What if I have money left over after my monthly expenses are paid?

Your payee should put extra money into a savings or investment account for you. You can use this money for special purposes. Depending on your situation, there may be limits on how much you can have in savings and still receive your Social Security benefits.

What about personal spending money?

Your payee can also give you money not needed to pay bills or basic living expenses so you can use it for personal spending of your choice.

What should I do if my payee doesn't give me enough money?

Talk with your payee and ask them to show you how much money you get each month and how much is spent for your basic needs. Then you should tell your payee how you want to use any leftover money.

Who should I call if I think my payee is stealing my money?

Contact the SSA right away so they can investigate the problem. If the SSA discovers your payee is stealing or misusing your money, they will take appropriate action and will appoint another payee to help you manage your money. Call Social Security at (800) 772-1213 for more information. You can also call the Disability Rights Montana at (800) 245-4743 for more information.

This fact sheet has general information. It is not intended as legal advice. Only an attorney can give you legal advice to help you with a problem or answer a question.

Is there ever a time when I won't need a payee?

If you need a payee because you have a disability, you must show Social Security that your condition has improved and you are now able to manage your money.

How do I show Social Security that my condition has improved?

A doctor, judge, or other professional must state in writing that you are able to manage your own money.

What if I don't agree with the decision?

You have the right to appeal the decision. You can contact your local Social Security office or call (800) 772-1213 for more information on how to appeal the decision.

For More Information

If you have further questions, or would like more information in general, please contact Disability Rights Montana. Our services are offered statewide and free of charge.

Call 1-800-245-4743 or visit our office to speak confidentially with an Advocate. Office hours are Monday-Friday, 8:00 AM to 4:00 PM.



1022 Chestnut Street
Helena, Montana 59601

(800) 245-4743

(406) 449-2344

DisabilityRightsMT.org

Advocate@DisabilityRightsMT.org

Helpful information on Social Security's Representative Payment Program: <https://www.ssa.gov/payee/>

Frequently Asked Questions for when a payee manages your money: <https://www.ssa.gov/payee/bene.htm#&sb=2>

This publication is funded in part by the U.S. Department of Health and Human Services, the Center for Mental Health Services, the U.S. Department of Education and the Social Security Administration. The contents of this publication are the sole responsibility of the authors and do not represent the official view of these agencies.