



THE CORPORATION OF **GUARDIANSHIP**

Representative Payee FAQ

What is a Representative Payee?

A Representative Payee is a person or an organization appointed by the Social Security Administration to receive the Social Security or SSI benefits for anyone who can't manage or direct the management of his or her benefits due to mental illness, substance abuse, or other conditions that limit the beneficiary's capacity.

How does the Corporation of Guardianship serve as Representative Payee?

As Representative Payee, the Corporation of Guardianship has the following required responsibilities as outlined by the Social Security Administration:

- Determine the beneficiary's needs and use his or her payments to meet those needs;
- Save any money left after meeting the beneficiary's current needs in an interest bearing account or savings bonds for the beneficiary's future needs;
- Report any changes or events which could affect the beneficiary's eligibility for benefits or payment;
- Keep records of all payments received and how we spent and saved them;
- Provide benefit information to social service agencies or medical facilities that serve the beneficiary;
- Help the beneficiary get medical treatment when needed;
- Report any changes that would affect CoG's ability to continue serving as Representative Payee;
- Complete written reports accounting for our use of funds;
- Return to any payments to which the beneficiary is not entitled to the Social Security Administration.

Who needs a Representative Payee?

The law requires most minor children and all legally incompetent adults to have payees. The Social Security Administration presumes an adult is capable to manage his or her own benefits. If it appears this may not be true, SSA gathers evidence to decide if they need to appoint a Representative Payee. The Corporation of Guardianship serves as Representative Payee for individuals with mental illness, developmental disabilities, dementia, substance abuse problems, chronic homelessness, and/or other conditions that limit his or her capacity to manage money responsibly. We are unable to serve anyone with a history of physical violence or who has a criminal background that includes violent crimes.

I already have a Power-of-Attorney. Do I also need a Representative Payee?

Yes. The Treasury Department does not recognize Powers-of Attorney for negotiating federal payments, including Social Security or SSI checks. This means, if you have Power-of-Attorney for someone who is incapable of managing his or her own benefits, you must still apply to serve as his or her Payee.

Does the Corporation of Guardianship charge a fee to serve as Representative Payee?

Yes. As a community based, nonprofit organization, the Corporation of Guardianship is authorized to charge a small fee for providing Representative Payee services. In 2015, the Social Security Administration approved organizations to charge \$41.00 per month for these services. For additional information, contact us at 336.273.5389 or www.corpguard.org.

Where can I learn more about Representative Payee services?

The Social Security Administration
www.ssa.gov/payee/index.htm