

Representative Payees

Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI)

What is a representative payee?

A representative payee is someone the Social Security Administration (SSA) chooses to manage benefits for people, including children, who SSA decides cannot manage benefits on their own.

Who can be a representative payee?

A representative payee can be an individual—such as a parent, a relative or a friend—or it can be an organization—such as a social service agency. You can tell SSA whom you want your representative payee to be, but SSA may make a different choice after interviewing that person.

What can I do if I disagree with SSA's decision?

You can appeal SSA's decision that you need a representative payee, and you can appeal their choice of whom your representative payee will be.

What are my representative payee's responsibilities?

Your representative payee must use your benefits to pay for your needs and save any money left over for the future. Your representative payee must keep records showing how your money was spent and must tell SSA about any changes that could impact the amount of your benefits.

Is a representative payee the same as a legal guardian or a power of attorney?

No. These processes are separate. Someone must ask SSA to be your representative payee—or SSA must ask someone to be your representative payee—even if that person is already your legal guardian or holds a power of attorney. SSA's decision that someone should be your representative payee does not make that person your legal guardian or give that person any power other than the power to manage your benefits from SSA.

Can my representative payee charge me a fee?

An individual may **never** charge a fee. Some organizations may charge a fee if SSA approves it.

What can I do if I think my representative payee is stealing my benefits?

Tell SSA. SSA will investigate and decide whether your representative payee has misused your benefits. If so, SSA will repay you your benefits and choose a new representative payee.

How can Project HEAL help?

Project HEAL (Health, Education, Advocacy, and Law), a community-based program of the Maryland Center for Developmental Disabilities at Kennedy Krieger Institute, can help answer specific questions about representative payees and SSI and SSDI benefits.

For more information on Project HEAL and its services, visit: KennedyKrieger.org/ProjectHEAL

To connect with Project HEAL, call **443-923-4414** or complete an [online intake form](#).

*** SSA's policies may change. Contact SSA (ssa.gov) or Project HEAL for updates. ***

