

# Overpayments

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

### What is an overpayment?

If the Social Security Administration (SSA) pays you more money than it should have, SSA calls it an “overpayment.” If this happens, SSA will send you a letter explaining how much you were overpaid and asking you to pay it back.

### What should I do if I receive a letter about an overpayment?

- **If you disagree with the overpayment:**
  - If you think you were not overpaid or that the amount in the letter is wrong, you can appeal [online](#) or by completing an [SSA-561 form](#). You have 60 days to file your appeal. You can continue to receive benefits while SSA considers your appeal.
- **If you agree with the overpayment:**
  - If you were overpaid but the overpayment was not your fault and you cannot afford to pay it back, you can ask SSA to waive (forgive) the overpayment. There is no deadline to request a waiver.
    - If the overpayment is \$2,000 or less, you can request a waiver by calling your local field office or SSA’s national 800 number (1-800-772-1213). You can find your local field office [online](#).
    - If the overpayment is more than \$2,000, you can request a waiver by completing an [SSA-632 form](#) and sending it to your local field office.
  - You can pay SSA back all at once or a little at a time in monthly installments. You can ask to repay in installments by completing an [SSA-634 form](#).

### How will SSA recover the overpayment if I am still receiving benefit payments?

SSA will let you know how much it will take from your monthly payment.

- If you receive SSI, SSA will usually take 10% of the maximum monthly SSI benefit amount.
- If you receive SSDI, SSA may take the entire monthly SSDI benefit.

If you cannot afford to meet your living expenses, you can ask SSA to lower the amount by completing an [SSA-634 form](#).

### **How will SSA recover the overpayment if I am not still receiving benefit payments?**

You can repay SSA all at once or in monthly payments. If someone else, like your child or spouse, is receiving benefits from SSA on your record, SSA might take part of their benefits to recover the overpayment. If you qualify for benefits from SSA in the future, SSA might take part of those benefits. In some cases, SSA might recover the overpayment by taking money from your federal income tax refund or paycheck. SSA could also report unpaid overpayments to credit agencies.

### **What if I had a representative payee when the overpayment happened?**

SSA will determine whether you, your representative payee, or both of you, are responsible for the overpayment. If your representative payee used the overpaid funds for something other than your support and maintenance, you are not responsible for the overpayment.

### **How can I avoid overpayments?**

Keep SSA updated about any changes in your life that might affect your benefits. This includes changes to your medical condition, work, income, resources (assets/savings), living situation, address, marital status, citizenship status, immigration status, or school attendance, as well as whether you are receiving other benefits.

### **What are my rights?**

You have the right to know how the overpayment happened and who is responsible for paying it back. SSA must explain your options, including how to ask for a review of their decision (reconsideration), a waiver of the overpayment, or a specific repayment plan. You also have the right to challenge SSA's decision about the overpayment and about your request for a waiver.

### **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 overpayments.

For more information on Project HEAL and its services, visit:

[KennedyKrieger.org/ProjectHEAL](https://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](https://ssa.gov)) or Project HEAL for updates. \***

